



MICROFINANCE INDUSTRY NETWORK

Media Coverage Report

Consolidated Coverage

June 2026

Media Coverage Index

Sr. No.	Date	Publication	Edition
Weak monsoon forecast poses fresh risks for MFIs			
1	03-06-2026	The Financial Express	Print + Online
Belstar Microfinance Limited Supports Women Entrepreneurs in Karnataka's Growing Microfinance Market			
2	04-06-2026	Eesanje	Print
3	06-06-2026	Hasirukranti	Print
4	04-06-2026	Halliya Sandesha	Print
5	09-06-2026	Belagavi Varadhi	Print
6	09-06-2026	Sakshi Prabha	Print
7	06-06-2026	Samathola	Print
8	04-06-2026	Moodana	Print
9	09-06-2026	Suvarna Prajayuga	Print
10	06-06-2026	KJ News	Social media
11	12-06-2026	Bright news	Social media
Poor monsoon forecast poses new economic challenge to microfinance sector			
12	10-06-2026	Vyapar	Mumbai
Microfinance Revival? Industry Sees Funding Momentum Finally Returning			
13	11-06-2026	ET NOW	Electronic
14	11-06-2026	ET NOW	YouTube
MFI credit lifeline may gain traction			
15	12-06-2026	Business Standard	Print + Online
Built for Bad Weather			
16	12-06-2026	Value Research	Print
Midland Microfin Enabling Women Entrepreneurs in Gujarat to Build Sustainable Livelihoods			
17	13-06-2026	Divya Bhaskar	Print
18	13-06-2026	NavGujarat Samay	Print
19	12-06-2026	Divya Gujarat	Print
20	12-06-2026	Gujarat Pranam	Print
21	12-06-2026	Herald Youngleader	Print
22	12-06-2026	Kiran Utkarsh	Print
23	12-06-2026	Manav Mitra	Print
24	13-06-2026	Nirmal Gujarat	Print
25	12-06-2026	Palash News	Print
26	12-06-2026	Prabhat	Print
27	12-06-2026	Satellite Samachar	Print
28	12-06-2026	Sunvilla Samachar	Print
29	13-06-2026	Suryakaal	Print
30	12-06-2026	The Venus Times	Print
31	12-06-2026	Vrajkishan Bhoomi	Print
32	18-06-2026	Western Times	Online
33	22-06-2026	Navjeevan Express	Online

34	12-06-2026	Business Gujarat	Online
35	18-06-2026	Newz Daddy	Online
Micro Finance Industry Network (MFIN) released the 57th edition of Micrometer for Q4 FY 25-26 based on the industry data as on March 31, 2026			
36	16-06-2026	CNBC TV18	TV
37	16-06-2026	CNBC TV18	YouTube
38	12-06-2026	PTI	Online
39	12-06-2026	PTI Bhasha	Online
40	13-06-2026	The Economic Times	Print
41	13-06-2026	The Economic Times	Print
42	18-06-2026	The Economic Times	Print
43	13-06-2026	Business Standard	Print
44	17-06-2026	Business Standard	Print
45	13-06-2026	The Financial Express	Print
46	13-06-2026	The Hindu Business Line	Print
47	13-06-2026	Business Standard (Hindi)	Print
48	17-06-2026	Business Standard (Hindi)	Print
49	13-06-2026	The Free Press Journal	Print
50	13-06-2026	Free Press	Print
51	14-06-2026	The Hans India	Print
52	15-06-2026	Punyanagari	Print
53	15-06-2026	Business Remedies	Print
54	15-06-2026	Business Remedies (Hindi)	Print
55	15-06-2026	Surya	Print
56	14-06-2026	Everyday News	Print
57	14-06-2026	Janmadhyam	Print
58	13-06-2026	The Economic Times	Online
59	13-06-2026	The Economic Times	Online
60	17-06-2026	The Economic Times	Online
61	12-06-2026	ET BFSI	Online
62	13-06-2026	ET BFSI	Online
63	18-06-2026	ET BFSI	Online
64	12-06-2026	Business Standard	Online
65	16-06-2026	Business Standard	Online
66	12-06-2026	The Financial Express	Online
67	15-06-2026	CNBC TV18	Online
68	16-06-2026	CNBC TV18	Online
69	15-06-2026	NDTV	Online
70	13-06-2026	Outlook Business	Online
71	13-06-2026	Business Standard Hindi	Online
72	15-06-2026	Upstox	Online
73	12-06-2026	SME Street	Online
74	15-06-2026	MSN	Online
75	12-06-2026	The Print	Online

76	13-06-2026	The Hitvada	Online
77	15-06-2026	Business Remedies	Online
78	12-06-2026	IBC24	Online
79	12-06-2026	Rediff Money	Online
80	13-06-2026	News Bytes	Online
81	13-06-2026	News Bytes Hindi	Online
82	13-06-2026	PNI	Online
83	13-06-2026	Bhopal Post News	Online
84	12-06-2026	Business News for Profit	Online
85	12-06-2026	Business News This Week	Online
86	15-06-2026	Citrus Interactive	Online
87	13-06-2026	Dainik Insights	Online
88	12-06-2026	Indian Web2	Online
89	13-06-2026	3 AM News	Online
90	12-06-2026	Business Aaj Kal	Online
91	12-06-2026	Upcoming News	Online
92	12-06-2026	Perfect News	Online
93	12-06-2026	Prime Time News	Online
94	12-06-2026	News Files	Online
95	12-06-2026	Chronicle News	Online
96	15-06-2026	Dainik News Live	Online
Astrum appoints Harsh Shrivastava as Senior Advisor			
97	18-06-2026	Media Brief	Online
छोटे लोन का बढ़ा जाल... 24% ब्याज दर, पंजाब की 10.80 लाख महिलाएं कर्ज में फंसीं			
98	19-06-2026	Dainik Bhaskar	Print
Mr. Dibyajyoti Pattanaik elected as Chairperson and Mr. Gyan Mohan elected as Vice Chairperson of Microfinance Industry Network (MFIN)			
99	26-06-2026	Press Trust of India	Online
100	26-06-2026	PTI Bhasha	Online
101	27-06-2026	UNI Varta	Online
102	29-06-2026	Dainik Vishwamitra	Print
103	29-06-2026	Deshbandhu	Print
104	29-06-2026	Info India	Print
105	28-06-2026	Lucknow News	Print
106	27-06-2026	Readers Messenger	Print
107	27-06-2026	Every Day News	Print
108	26-06-2026	ET BFSI	Online
109	26-06-2026	The Hindu Business Line	Online
110	27-06-2026	CNBC TV18	Online
111	27-06-2026	BW People	Online
112	26-06-2026	exchange4media	Online
113	27-06-2026	Adgully	Online
114	29-06-2026	Odisha Sambad	Online
115	26-06-2026	Rediff	Online
116	27-06-2026	MSN	Online

117	26-06-2026	The Print Hindi	Online
118	26-06-2026	Dailyhunt	Online
119	27-06-2026	Mauve India	Online
120	26-06-2026	Business News This Week	Online
121	26-06-2026	5dariyanews	Online
122	26-06-2026	IBC24 News	Online
123	26-06-2026	Business For Profit	Online
124	29-06-2026	Odisha Bytes	Online
125	26-06-2026	3am.news	Online
126	26-06-2026	dainikinsights	Online
127	26-06-2026	bhopalpostnews	Online
128	26-06-2026	Dailyworld Hindi	Online
129	01-07-2026	Aaj Samachar	Online

Weak monsoon forecast poses fresh risks for MFIs

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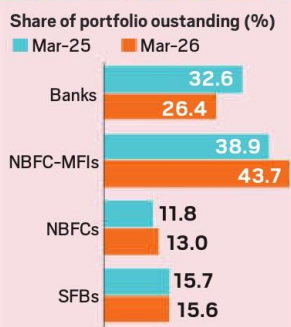
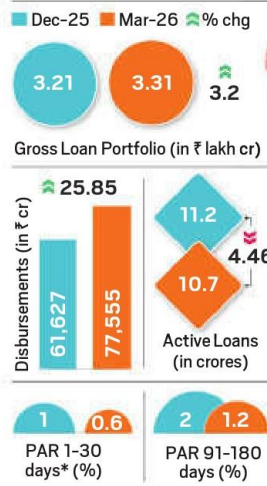
CHRISTINA TITUS
& NARAYANAN V
Mumbai/Chennai, June 2

JUST AS INDIA'S microfinance sector is emerging from a prolonged asset-quality downturn, a weaker-than-expected monsoon threatens to create fresh headwinds. The India Meteorological Department's (IMD) downward revision of its southwest monsoon forecast to "below normal" — potentially the weakest in 11 years — has reignited concerns over the health of the country's more than ₹3-lakh-crore microfinance industry.

"A weak monsoon could trigger a major supply shock and lift inflation. The MFI sector is likely to withstand the first level of shock as the current guardrails have already reduced its risk exposure. But prolonged inflation beyond a quarter would be a significant threat, increasing stress for borrowers and adding uncertainty alongside geopolitical tensions," says the chief executive of a microfinance company. "It is too early to talk about demand sluggishness, but we are closely watching rainfall in August."

LVLN Murty, CEO of Dvara KGFS, believes that an erratic monsoon could significantly alter borrowing and saving behaviour in rural India. A weak monsoon often forces borrowers to rely on informal credit sources to manage immediate expenses

TROUBLED TIMES



Source: Crif Highmark report May 2026

and income disruptions.

"We are taking a cautious approach by closely monitoring the kharif sowing season, the progress of the monsoon, and its impact on rural household earnings," Murty said. He added that the lender is increasing its focus on income-generation loans to help customers diversify household incomes and strengthen financial resilience during periods of climate or income uncertainty.

This comes at a time when things are seen improving for the sector. After eight quarters of contraction, the microfinance sector's gross loan portfolio

grew 3.2% quarter-on-quarter to ₹3.31 trillion in Q4FY26, supported by higher loan originations, larger ticket sizes and improving asset quality, according to CRIF High Mark. Asset quality also improved significantly, with the PAR 31-180 declining to 2% in March 2026 from 3.4% a year earlier and 4.4% in December 2025.

The weaker monsoon outlook comes at a time when the industry is already grappling with uncertainty arising from the conflict in West Asia. Rising crude oil prices have heightened concerns over inflationary pressures on essential

goods, potentially stretching household budgets and affecting the repayment capacity of microfinance borrowers.

"We remain deliberately cautious. Over the past year, we have tightened customer assessments, and with the war and an anticipated weak monsoon, we are further sharpening our customer-acquisition criteria," the executive cited earlier said.

The improvement follows a series of guardrails introduced by the two microfinance self-regulatory organisations, Sa-Dhan and MFIN, including a cap of ₹2 lakh on total outstanding debt per borrower and a reduction in the maximum number of lenders per borrower to three from four.

"The industry's diversified portfolio should limit the immediate impact, but a weak monsoon may slow disbursements. As forecasts point to a rainfall deficiency, we will continue to monitor developments closely and remain cautious," said Sadaf Sayeed, MD and CEO, Muthoot Microfin.

Jiji Mammen, CEO of Sa-Dhan, said microfinance borrowers will "inevitably" feel the impact of a weak monsoon as their livelihoods are closely linked to economic activity. "If the monsoon shortfall and El Niño effects turn out to be severe, lenders will need to be particularly cautious and strengthen credit assessments before extending loans."

Belstar Microfinance Limited Supports Women Entrepreneurs in Karnataka's Growing Microfinance Market

ಸಮಗ್ರ ಕನ್ನಡಿಗರ ಏಕೈಕ ಸಂಚೆ ದಿನಪತ್ರಿಕೆ

ಈ ಸಂಚೆ

ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಲಾ ನ್ನಾರಾ ಮೈಕೊಳ್ಳಬೇಕು

ಹುಬ್ಬಳ್ಳಿ, ಜೂ.4: ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕೊಳ್ಳಬೇಕು ಲಿಮಿಟೆಡ್ ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯ ನಿರ್ಮಿಸುವಲ್ಲಿ ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಂಬಲ ನೀಡುವುದನ್ನು ಮುಂದುವರಿಸಿದೆ, ಇದು ಆರ್ಥಿಕ ಸೇವಾಡೆ ಮತ್ತು ತಳಮಟ್ಟದ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಗೆ ಕೊಡುಗೆ ನೀಡುತ್ತಿದೆ.

ಹುಬ್ಬಳ್ಳಿಯ ಪೈರುನಾಬಿ ಅವರು ಕೋವಿಡ್ -19 ಸಾಂಕ್ರಮಿಕ ಸೋಂಕು ಕಾಣಿಸಿಕೊಂಡ ಸಮಯದಲ್ಲಿ ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕೊಳ್ಳಬೇಕು ಲಿಮಿಟೆಡ್ ಕಂಪನಿಯಿಂದ 50 ಸಾವಿರ ರೂ. ಕಿರುಸಾಲ ಪಡೆದು ಸಣ್ಣ ಉಡುಪು ವ್ಯವಹಾರ ಆರಂಭಿಸಿದರು.

ತನ್ನ ಮನೆಯಲ್ಲೇ ಕೇವಲ 100 ಉಡುಪುಗಳು ಮತ್ತು ಸೀರೆಗಳ ಆರಂಭಿಕ ದಾಸ್ತಾನಿನೊಂದಿಗೆ ಉದ್ವಿಗ್ನ ಆರಂಭಿಸಿದ ಪೈರುನಾಬಿ, ಸಾಲದ ವಿವೇಚನಾಯುಕ್ತ ಬಳಕೆಯ ಮೂಲಕ ಕ್ರಮೇಣ ತನ್ನ ವ್ಯವಹಾರ ವಿಸ್ತರಿಸಿದರು.

ಹೆಚ್ಚುತ್ತಿರುವ ಗ್ರಾಹಕರ ಬೇಡಿಕೆಯೊಂದಿಗೆ, ಅವರು 400 ಚದರ ಅಡಿಯಲ್ಲಿ ಕೆಲಸದ ಸ್ಥಳ ವಿಸ್ತರಿಸಿ, ತಮ್ಮ ವ್ಯವಹಾರ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಸ್ಥಿರವಾಗಿ ಹೆಚ್ಚಿಸುತ್ತಾ ಬಂದರು.



ಕಾಲಾನಂತರದಲ್ಲಿ, ಇದೇ ಉದ್ಯಮವು ಅವರಿಗೆ ಇಬ್ಬರು ಮಕ್ಕಳ ವಿವಾಹ ಸೇರಿದಂತೆ ಕುಟುಂಬದ ಪ್ರಮುಖ ಜವಾಬ್ದಾರಿಗಳನ್ನು ನಿರ್ವಹಿಸಲು ಅನುವು ಮಾಡಿಕೊಟ್ಟಿತು. ಅಂತಿಮವಾಗಿ ಅವರು ಹೆಚ್ಚುವರಿ ಉಡುಪು ಮಳಿಗೆಗಳನ್ನು ತೆರೆದರು.

ಇದೀಗ ಪೈರುನಾಬಿ 2 ಗಾರ್ಮೆಂಟ್ (ಸಿದ್ಧ ಉಡುಪುಗಳು) ಮಳಿಗೆಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿದ್ದು, ಒಟ್ಟಾರೆ ಮಾಸಿಕ 40ರೂ. ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ. ಸಕಾಲಿಕ ಹಣಕಾಸಿನ ಲಭ್ಯತೆಯಿಂದಾಗಿ, ಮಹಿಳೆಯರು ಕುಟುಂಬದ

ಆದಾಯ ಬಲವಡಿಸಲು ಮತ್ತು ಸ್ವಲ್ಪೇಯ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗೆ ಕೊಡುಗೆ ನೀಡಲು ಹೇಗೆ ಅನುವು ಮಾಡಿಕೊಡುತ್ತಿದೆ ಎಂಬುದನ್ನು ಅವರ ವ್ಯವಹಾರ ಪ್ರಯೋಗವೇ ಪ್ರತಿಬಿಂಬಿಸುತ್ತಿದೆ.

ಕರ್ನಾಟಕವು ದೇಶದ ಅತಿದೊಡ್ಡ ಸಣ್ಣ ಹಣಕಾಸು ಅಥವಾ ಕಿರುಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆಗಳಲ್ಲಿ ಒಂದಾಗಿದ್ದು, 50.35 ಲಕ್ಷಕ್ಕೂ ಹೆಚ್ಚು ಅನನ್ಯ ಸಾಲಗಾರರು ಮತ್ತು 28,119 ಕೋಟಿ ರೂ. ಮೊತ್ತದ ಒಟ್ಟು ಸಾಲ ಬಂಡವಾಳ ಹೊಂದಿದೆ. ಪೈರುನಾಬಿ ಅವರಂತಹ ಯಶೋಗಾಢ್ಗಳಿಗೆ ಕರ್ನಾಟಕ ರಾಜ್ಯಾದ್ಯಂತ ಉದ್ಯಮಶೀಲತೆಯನ್ನು ಬೆಂಬಲಿಸುವಲ್ಲಿ ಮತ್ತು ಸಮಗ್ರ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆ ಹೆಚ್ಚಿಸುವಲ್ಲಿ ಕಿರುಬಂಡವಾಳದ ಪಾತ್ರವನ್ನು ಎತ್ತಿ ತೋರಿಸುತ್ತಿದೆ.

ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕೊಳ್ಳಬೇಕು ಲಿಮಿಟೆಡ್ ಮಹಿಳೆಯರೇ ಮುನ್ನಡೆಸುವ ಉದ್ಯಮಗಳಿಗೆ ಅಗತ್ಯ - ಆಧಾರಿತ ಹಣಕಾಸು ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶ ವಿಸ್ತರಿಸಲು, ದೀರ್ಘಕಾಲೀನ ಆರ್ಥಿಕ ಸ್ಥಿರತೆ ಬೆಳೆಸಲು ಮತ್ತು ತನ್ನ ಗ್ರಾಹಕರಿಗೆ ಸುಧಾರಿತ ಜೀವನ ಮಟ್ಟವನ್ನು ಸಾಧಿಸಲು ಸಂಪೂರ್ಣ ಬದ್ಧವಾಗಿದೆ.

Hubli Edition

Jun 04, 2026 Page No. 6

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ಗಡಿನಾಡ ಬದುಕಿನ ಚೈತನ್ಯದ ಸೆಲೆ

(ಮಾಧ್ಯಮ ಅಕಾಡೆಮಿ ಪ್ರಶಸ್ತಿ ಪುರಸ್ಕೃತ)

ಹಸಿರು ಕ್ರಾಂತಿ

ಕನ್ನಡ ಪ್ರಾದೇಶಿಕ ದಿನ ಪತ್ರಿಕೆ

ಸಂಸ್ಥಾಪಕರು : ದಿ. ಕಲ್ಯಾಣರಾವ್ ಗುಮುಚಳಂದಿ

ಸಂಪಾದಕರು : ಸಂಪತ್ ಕುಮಾರ ಕಲ್ಯಾಣರಾವ್ ಗುಮುಚಳಂದಿ

Phone No. 0831-2400533, 4209829, 9480189829

ಬೆಳಗಾವಿ, ಧಾರವಾಡ, ಗದಗ, ಬಳ್ಳಾರಿ, ವಿಜಯನಗರ ಬಾಗಲಕೋಟೆ, ವಿಜಯಪುರ, ಜೀದರ, ಕೋಪ್ಪಳ

RNI.R.No.58167/1994

Registered No. PMG/KANK/BM/292/24-26

PERMITTED TO POST AT BM KUTCHERY BELGAUM

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ಮನು ಮನುಗೂ ಕಡಲ್ವೆಯುವೆನಿ ಭೀಷ ೨೦೭೦ ೦೦೦ ಅಕ್ಟೋಬರ್ ೩, ೨೦೭೦. ಜನರನ್ನು ಯಶಸ್ವಿಯಾಗಿ ಪ್ರತಿ ಹೆಜ್ಜೆ ಯಾವುದಾದರೂ

ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಸಹಾಯ

(ಹಸಿರುಕ್ರಾಂತಿ ವರದಿ)

ಹುಬ್ಬಳ್ಳಿ,ಜೂ.05 : ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯ ನಿರ್ಮಿಸುವಲ್ಲಿ ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಂಬಲ ನೀಡುವುದನ್ನು ಮುಂದುವರೆಸಿದೆ. ಇದು ಆರ್ಥಿಕ ಸೇರ್ಪಡೆ ಮತ್ತು ತಳಮಟ್ಟದ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಗೆ ಕೊಡುಗೆ ನೀಡುತ್ತಿದೆ.

ಹುಬ್ಬಳ್ಳಿಯ ಶ್ರೀಮತಿ ಚೈರನಾಬಿ ಅವರು ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಸೋಂಕು ಕಾಣಿಸಿಕೊಂಡ ಸಮಯದಲ್ಲಿ ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಕಂಪನಿಯಿಂದ 50,000 ರೂ. ಕಿರುಸಾಲ ಪಡೆದು ಸಣ್ಣ ಉಡುಪು ವ್ಯವಹಾರ ಆರಂಭಿಸಿದರು.

ತನ್ನ ಮನೆಯಲ್ಲೇ ಕೇವಲ 100 ಉಡುಪುಗಳು ಮತ್ತು ಸೀರೆಗಳ ಆರಂಭಿಕ ದಾಸ್ತಾನಿನೊಂದಿಗೆ ಉದ್ದಿಮೆ ಆರಂಭಿಸಿದ ಚೈರನಾಬಿ, ಸಾಲದ ವಿವೇಚನಾಯುಕ್ತ ಬಳಕೆಯ ಮೂಲಕ ಕ್ರಮೇಣ ತನ್ನ ವ್ಯವಹಾರ ವಿಸ್ತರಿಸಿದರು. ಹೆಚ್ಚುತ್ತಿರುವ ಗ್ರಾಹಕರ ಬೇಡಿಕೆಯೊಂದಿಗೆ, ಅವರು 400 ಚದರ ಅಡಿಯಲ್ಲಿ ಕೆಲಸದ ಸ್ಥಳ ವಿಸ್ತರಿಸಿ, ತಮ್ಮ ವ್ಯವಹಾರ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಸ್ಥಿರವಾಗಿ ಹೆಚ್ಚಿಸುತ್ತಾ ಬಂದರು.



ಕಾಲಾನಂತರದಲ್ಲಿ, ಇದೇ ಉದ್ಯಮವು ಅವರಿಗೆ ಇಬ್ಬರು ಮಕ್ಕಳ ವಿವಾಹ ಸೇರಿದಂತೆ ಕುಟುಂಬದ ಪ್ರಮುಖ ಜವಾಬ್ದಾರಿಗಳನ್ನು ನಿರ್ವಹಿಸಲು ಅನುವು ಮಾಡಿಕೊಟ್ಟಿತು.

ಅಂತಿಮವಾಗಿ ಅವರು ಹೆಚ್ಚುವರಿ ಉಡುಪು ಮಳಿಗೆಗಳನ್ನು ತೆರೆದರು. ಇದೀಗ ಚೈರನಾಬಿ 2 ಗಾರ್ಮೆಂಟ್(ಸಿದ್ಧ ಉಡುಪುಗಳು) ಮಳಿಗೆಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿದ್ದು, ಒಟ್ಟಾರೆ ಮಾಸಿಕ 40,000 ರೂ. ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ.

ಸಕಾಲಿಕ ಹಣಕಾಸಿನ ಲಭ್ಯತೆಯಿಂದಾಗಿ, ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಬಲಪಡಿಸಲು ಮತ್ತು ಸ್ಥಳೀಯ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗೆ

ಕೊಡುಗೆ ನೀಡಲು ಹೇಗೆ ಅನುವು ಮಾಡಿಕೊಡುತ್ತಿದೆ ಎಂಬುದನ್ನು ಅವರ ವ್ಯವಹಾರ ಪ್ರಯಾಣವೇ ಪ್ರತಿಬಿಂಬಿಸುತ್ತಿದೆ. ಕರ್ನಾಟಕವು ದೇಶದ ಅತಿದೊಡ್ಡ ಸಣ್ಣ ಹಣಕಾಸು ಅಥವಾ ಕಿರುಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆಗಳಲ್ಲಿ ಒಂದಾಗಿದ್ದು, 50.35 ಲಕ್ಷಕ್ಕೂ ಹೆಚ್ಚು ಅನನ್ಯ ಸಾಲಗಾರರು ಮತ್ತು 28,119 ಕೋಟಿ ರೂ.

ಮೊತ್ತದ ಒಟ್ಟು ಸಾಲ ಬಂಡವಾಳ ಹೊಂದಿದೆ. ಚೈರನಾಬಿ ಅವರಂತಹ ಯಶೋಗಾಥೆಗಳು ಕರ್ನಾಟಕ ರಾಜ್ಯಾದ್ಯಂತ ಉದ್ಯಮಶೀಲತೆಯನ್ನು ಬೆಂಬಲಿಸುವಲ್ಲಿ ಮತ್ತು ಸಮಗ್ರ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆ ಹೆಚ್ಚಿಸುವಲ್ಲಿ ಕಿರುಬಂಡವಾಳದ ಪಾತ್ರವನ್ನು ಎತ್ತಿ ತೋರಿಸುತ್ತಿದೆ. ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಮಹಿಳೆಯರೇ ಮುನ್ನಡೆಸುವ ಉದ್ಯಮಗಳಿಗೆ ಅಗತ್ಯ-ಆಧಾರಿತ ಹಣಕಾಸು ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶ ವಿಸ್ತರಿಸಲು, ದೀರ್ಘಕಾಲೀನ ಆರ್ಥಿಕ ಸ್ಥಿರತೆ ಬೆಳೆಸಲು ಮತ್ತು ತನ್ನ ಗ್ರಾಹಕರಿಗೆ ಸುಧಾರಿತ ಜೀವನ ಮಟ್ಟವನ್ನು ಸಾಧಿಸಲು ಸಂಪೂರ್ಣ ಬದ್ಧವಾಗಿದೆ.

ಮೂಗು ಸುರೇಶರ 'ಕಮೆಯಿರಲಿ ತಂದೆ' ಜೂನ್ 12 ಕೆ ಬಿಡುಗಡೆ

June 6, 2026 | Page No: 2 | epaper.hasirukranti.in
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ರಾಷ್ಟ್ರೀಯ ವಿಚಾರಧಾರೆ ಪತ್ರಿಕೆ

44 ಹಳ್ಳಿಯ ಸಂದೇಶ

ಪ್ರಾದೇಶಿಕ ಕನ್ನಡ ದಿನಪತ್ರಿಕೆ ಬೆಳಗಾವಿ

HALLIE SANDESH Kannada Daily BELAGAVI

ಕರ್ನಾಟಕ ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆ, ಕಲಮನಿ

ಕುಟುಂಬ ಕಲ್ಯಾಣ ಕಲಮನಿ ಸಾರ್ವಜನಿಕ

ಕರ್ನಾಟಕ ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆ, ಕಲಮನಿ

<https://halliesandesha.com>

ಕರ್ನಾಟಕ ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆ, ಕಲಮನಿ

ಕುಟುಂಬ ಕಲ್ಯಾಣ ಕಲಮನಿ ಸಾರ್ವಜನಿಕ



ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಲೆಸ್ವಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಬೆಂಬಲ

ಹುಬ್ಬಳ್ಳಿ : ಬೆಲೆಸ್ವಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯ ನಿರ್ಮಿಸುವಲ್ಲಿ ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಂಬಲ ನೀಡುವುದನ್ನು ಮುಂದುವರೆಸಿದೆ. ಇದು ಆರ್ಥಿಕ ಸ್ವೇಚ್ಛೆ ಮತ್ತು ತಳಮಟ್ಟದ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಗೆ ಕೊಡುಗೆ ನೀಡುತ್ತಿದೆ.

ಹುಬ್ಬಳ್ಳಿಯ ಶ್ರೀಮತಿ ಪ್ರಭಾಕರ ಅಪ್ಪಾ ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಸೋಂಕು ಕಾಣಿಸಿಕೊಂಡ ಸಮಯದಲ್ಲಿ ಬೆಲೆಸ್ವಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಕಂಪನಿಯಿಂದ 50,000 ರೂ. ಕಿರುಸಾಲ ಪಡೆದು ಸಣ್ಣ ಉದ್ಯಮ ವ್ಯವಹಾರ ಆರಂಭಿಸಿದರು. ತನ್ನ ಮನೆಯಲ್ಲೇ ಕೇವಲ 100 ಉದ್ಯಮಗಳು ಮತ್ತು ಸೀರೆಗಳ ಆರಂಭಿಕ ದಾಖಲೆಗಳೊಂದಿಗೆ ಉದ್ಯಮ ಆರಂಭಿಸಿದ ಪ್ರಭಾಕರ, ಸಾಲದ ವಿವರಗಳನ್ನು ಬಳಕೆಯಲ್ಲಿರುವ ಕ್ರಮೇಣ ತನ್ನ ವ್ಯವಹಾರ ವಿಸ್ತರಿಸಿದರು. ಹೆಚ್ಚುತ್ತಿರುವ ಗ್ರಾಹಕರ ಬೇಡಿಕೆಯೊಂದಿಗೆ, ಅವರು 400 ಚದರ ಅಡಿಯಲ್ಲಿ ಕೆಲಸದ ಸ್ಥಳ ವಿಸ್ತರಿಸಿ, ತಮ್ಮ ವ್ಯವಹಾರ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಸ್ಥಿರವಾಗಿ ಹೆಚ್ಚಿಸುತ್ತಾ ಬಂದರು. ಕಾಲಾಂತರದಲ್ಲಿ, ಇದೇ ಉದ್ಯಮವು ಅವರಿಗೆ ಇಬ್ಬರು ಮಕ್ಕಳ ವಿವಾಹ ಸೇರಿದಂತೆ ಕುಟುಂಬದ ಪ್ರಮುಖ



ಜವಾಬ್ದಾರಿಗಳನ್ನು ನಿರ್ವಹಿಸಲು ಅವರು ಮಾಡಿಕೊಟ್ಟು, ಅಂತಿಮವಾಗಿ ಅವರು ಹೆಚ್ಚುವರಿಯಾಗಿ ಮಕ್ಕಳನ್ನು ತಂದರು. ಇದೀಗ ಪ್ರಭಾಕರ 2

ಕುಟುಂಬದ ಆದಾಯ ಬಲಪಡಿಸಲು ಮತ್ತು ಸ್ವಲ್ಪಮಟ್ಟಿನ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗೆ ಕೊಡುಗೆ ನೀಡಲು ಹೇಗೆ ಅನುವು ಮಾಡಿಕೊಡುತ್ತಿದೆ ಎಂಬುದನ್ನು ಅವರ ವ್ಯವಹಾರ ಪ್ರಯೋಗವೇ ಪ್ರತಿಬಿಂಬಿಸುತ್ತಿದೆ.

ಕರ್ನಾಟಕದ ದೇಶದ ಅತಿದೊಡ್ಡ ಸಣ್ಣ ಹಣಕಾಸು ಅಥವಾ ಕಿರುಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆಗಳಲ್ಲಿ ಒಂದಾಗಿದ್ದು, 50.35 ಲಕ್ಷಕ್ಕೂ ಹೆಚ್ಚು ಅನನ್ಯ ಸಾಲಗಾರರು ಮತ್ತು 28,119 ಕೋಟಿ ರೂ. ಮೊತ್ತದ ಒಟ್ಟು ಸಾಲ ಬಂಡವಾಳ ಹೊಂದಿದೆ. ಪ್ರಭಾಕರ ಅವರಂತಹ ಯಶಸ್ವೀಗಾರ್ಥಿಗಳು ಕರ್ನಾಟಕ ರಾಜ್ಯಾದ್ಯಂತ ಉದ್ಯಮಶೀಲತೆಯನ್ನು ಬೆಂಬಲಿಸುವಲ್ಲಿ ಮತ್ತು ಸಾಮಗ್ರಿ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆ ಹೆಚ್ಚಿಸುವಲ್ಲಿ ಕಿರುಬಂಡವಾಳದ ಪಾತ್ರವನ್ನು ಎತ್ತಿ ತೋರಿಸುತ್ತಿದೆ.

ಬೆಲೆಸ್ವಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಮಹಿಳೆಯರೇ ಮುನ್ನಡೆಸುವ ಉದ್ಯಮಗಳಿಗೆ ಅಗತ್ಯ-ಆಧಾರಿತ ಹಣಕಾಸು ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶ ವಿಸ್ತರಿಸಲು, ದೀರ್ಘಕಾಲೀನ ಆರ್ಥಿಕ ಸ್ಥಿರತೆ ಬೆಳೆಸಲು ಮತ್ತು ತನ್ನ ಗ್ರಾಹಕರಿಗೆ ಸುಧಾರಿತ ಜೀವನ ಮಟ್ಟವನ್ನು ಸಾಧಿಸಲು ಸಂಪೂರ್ಣ ಬದ್ಧವಾಗಿದೆ.

June 4, 2026 | Page No: 2 | epaper.halliesandesha.com
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ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಸಹಾಯ

ಹುಬ್ಬಳ್ಳಿ : ಬೆಲ್ ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯ ನಿರ್ಮಿಸುವಲ್ಲಿ ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಂಬಲ ನೀಡುವುದನ್ನು ಮುಂದುವರೆಸಿದೆ. ಇದು ಆರ್ಥಿಕ ಸೇರ್ಪಡೆ ಮತ್ತು ತಳಮಟ್ಟದ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಗೆ ಕೊಡುಗೆ ನೀಡುತ್ತಿದೆ.

ಹುಬ್ಬಳ್ಳಿಯ ಶ್ರೀಮತಿ ಪೈರುನಾಬಿ ಅವರು ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಸೋಂಕು ಕಾಣಿಸಿಕೊಂಡ ಸಮಯದಲ್ಲಿ ಬೆಲ್ ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಕಂಪನಿಯಿಂದ 50,000 ರೂ. ಕಿರುಸಾಲ ಪಡೆದು ಸಣ್ಣ ಉಡುಪು ವ್ಯವಹಾರ ಆರಂಭಿಸಿದರು.

ತನ್ನ ಮನೆಯಲ್ಲೇ ಕೇವಲ 100 ಉಡುಪುಗಳು ಮತ್ತು ಸೀರೆಗಳ ಆರಂಭಿಕ ದಾಸ್ತಾನಿನೊಂದಿಗೆ ಉದ್ದಿಮೆ ಆರಂಭಿಸಿದ ಪೈರುನಾಬಿ, ಸಾಲದ ವಿವೇಚನಾಯುಕ್ತ ಬಳಕೆಯ ಮೂಲಕ ಕ್ರಮೇಣ ತನ್ನ ವ್ಯವಹಾರ ವಿಸ್ತರಿಸಿದರು. ಹೆಚ್ಚುತ್ತಿರುವ ಗ್ರಾಹಕರ ಬೇಡಿಕೆಯೊಂದಿಗೆ, ಅವರು 400 ಚದರ ಅಡಿಯಲ್ಲಿ ಕೆಲಸದ ಸ್ಥಳ ವಿಸ್ತರಿಸಿ, ತಮ್ಮ ವ್ಯವಹಾರ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಸ್ಥಿರವಾಗಿ ಹೆಚ್ಚಿಸುತ್ತಾ ಬಂದರು. ಕಾಲಾನಂತರದಲ್ಲಿ, ಇದೇ ಉದ್ಯಮವು ಅವರಿಗೆ ಇಬ್ಬರು ಮಕ್ಕಳ ವಿವಾಹ ಸೇರಿದಂತೆ ಕುಟುಂಬದ ಪ್ರಮುಖ ಜವಾಬ್ದಾರಿಗಳನ್ನು ನಿರ್ವಹಿಸಲು



ಅನುವು ಮಾಡಿಕೊಟ್ಟಿತು. ಅಂತಿಮವಾಗಿ ಅವರು ಹೆಚ್ಚುವರಿ ಉಡುಪು ಮಳಿಗೆಗಳನ್ನು ತೆರೆದರು.

ಇದೀಗ ಪೈರುನಾಬಿ 2 ಗಾರ್ಮೆಂಟ್ಸ್ (ಸಿದ್ಧ ಉಡುಪುಗಳು) ಮಳಿಗೆಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿದ್ದು, ಒಟ್ಟಾರೆ ಮಾಸಿಕ 40,000 ರೂ. ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ. ಸಕಾಲಿಕ ಹಣಕಾಸಿನ ಲಭ್ಯತೆಯಿಂದಾಗಿ, ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಬಲಪಡಿಸಲು ಮತ್ತು ಸ್ಥಳೀಯ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗೆ ಕೊಡುಗೆ ನೀಡಲು ಹೇಗೆ ಅನುವು ಮಾಡಿಕೊಡುತ್ತಿದೆ ಎಂಬುದನ್ನು ಅವರ ವ್ಯವಹಾರ ಪ್ರಯಾಣವೇ ಪ್ರತಿಬಿಂಬಿಸುತ್ತಿದೆ.

ಕರ್ನಾಟಕವು ದೇಶದ ಅತಿದೊಡ್ಡ ಸಣ್ಣ ಹಣಕಾಸು ಅಥವಾ ಕಿರುಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆಗಳಲ್ಲಿ ಒಂದಾಗಿದ್ದು, 50.35

ಲಕ್ಷಕ್ಕೂ ಹೆಚ್ಚು ಅನನ್ಯ ಸಾಲಗಾರರು ಮತ್ತು 28,119 ಕೋಟಿ ರೂ. ಮೊತ್ತದ ಒಟ್ಟು ಸಾಲ ಬಂಡವಾಳ ಹೊಂದಿದೆ. ಪೈರುನಾಬಿ ಅವರಂತಹ ಯಶೋಗಾಥೆಗಳು ಕರ್ನಾಟಕ ರಾಜ್ಯಾದ್ಯಂತ ಉದ್ಯಮಶೀಲತೆ ಯನ್ನು ಬೆಂಬಲಿಸುವಲ್ಲಿ ಮತ್ತು ಸಮಗ್ರ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆ ಹೆಚ್ಚಿಸುವಲ್ಲಿ ಕಿರುಬಂಡ ವಾಳದ ಪಾತ್ರವನ್ನು ಎತ್ತಿ ತೋರಿಸುತ್ತಿದೆ.

ಬೆಲ್ ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಮಹಿಳೆಯರೇ ಮುನ್ನಡೆಸುವ ಉದ್ಯಮಗಳಿಗೆ ಅಗತ್ಯ-ಆಧಾರಿತ ಹಣಕಾಸು ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶ ವಿಸ್ತರಿಸಲು, ದೀರ್ಘಕಾಲೀನ ಆರ್ಥಿಕ ಸ್ಥಿರತೆ ಬೆಳೆಸಲು ಮತ್ತು ತನ್ನ ಗ್ರಾಹಕರಿಗೆ ಸುಧಾರಿತ ಜೀವನ ಮಟ್ಟವನ್ನು ಸಾಧಿಸಲು ಸಂಪೂರ್ಣ ಬದ್ಧವಾಗಿದೆ.

ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಸಹಾಯ

ಹುಬ್ಬಳ್ಳಿ : ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯ ನಿರ್ಮಿಸುವಲ್ಲಿ ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಂಬಲ ನೀಡುವುದನ್ನು ಮುಂದುವರೆಸಿದೆ, ಇದು ಆರ್ಥಿಕ ಸೇರ್ಪಡೆ ಮತ್ತು ತಳಮಟ್ಟದ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಗೆ ಕೊಡುಗೆ ನೀಡುತ್ತಿದೆ.

ಹುಬ್ಬಳ್ಳಿಯ ಶ್ರೀಮತಿ ಪೈರುನಾಬಿ ಅವರು ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಸೋಂಕು ಕಾಣಿಸಿಕೊಂಡ ಸಮಯದಲ್ಲಿ ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಕಂಪನಿಯಿಂದ 50,000 ರೂ. ಕಿರುಸಾಲ ಪಡೆದು ಸಣ್ಣ ಉಡುಪು ವ್ಯವಹಾರ ಆರಂಭಿಸಿದರು.

ತನ್ನ ಮನೆಯಲ್ಲೇ ಕೇವಲ 100 ಉಡುಪುಗಳು ಮತ್ತು ಸೀರೆಗಳ ಆರಂಭಿಕ ದಾಸ್ತಾನಿನೊಂದಿಗೆ ಉದ್ಭವ ಆರಂಭಿಸಿದ ಪೈರುನಾಬಿ, ಸಾಲದ ವಿವೇಚನಾಯುಕ್ತ ಬಳಕೆಯ ಮೂಲಕ ಕ್ರಮೇಣ ತನ್ನ ವ್ಯವಹಾರ ವಿಸ್ತರಿಸಿದರು. ಹೆಚ್ಚುತ್ತಿರುವ ಗ್ರಾಹಕರ ಬೇಡಿಕೆಯೊಂದಿಗೆ, ಅವರು 400 ಚದರ ಅಡಿಯಲ್ಲಿ ಕೆಲಸದ ಸ್ಥಳ ವಿಸ್ತರಿಸಿ, ತಮ್ಮ ವ್ಯವಹಾರ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಸ್ಥಿರವಾಗಿ ಹೆಚ್ಚಿಸುತ್ತಾ ಬಂದರು. ಕಾಲಾನಂತರದಲ್ಲಿ, ಇದೇ ಉದ್ಯಮವು ಅವರಿಗೆ ಇಬ್ಬರು ಮಕ್ಕಳ ವಿವಾಹ ಸೇರಿದಂತೆ ಕುಟುಂಬದ ಪ್ರಮುಖ ಜವಾಬ್ದಾರಿಗಳನ್ನು ನಿರ್ವಹಿಸಲು



ಅನುವು ಮಾಡಿಕೊಟ್ಟಿತು. ಅಂತಿಮವಾಗಿ ಅವರು ಹೆಚ್ಚುವರಿ ಉಡುಪು ಮಳಿಗೆಗಳನ್ನು ತೆರೆದರು.

ಇದೀಗ ಪೈರುನಾಬಿ 2 ಗಾರ್ಮೆಂಟ್‌(ಸಿದ್ಧ ಉಡುಪುಗಳು) ಮಳಿಗೆಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿದ್ದು, ಒಟ್ಟಾರೆ ಮಾಸಿಕ 40,000 ರೂ. ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ. ಸಕಾಲಿಕ ಹಣಕಾಸಿನ ಲಭ್ಯತೆಯಿಂದಾಗಿ, ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಬಲಪಡಿಸಲು ಮತ್ತು ಸ್ಥಳೀಯ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗೆ ಕೊಡುಗೆ ನೀಡಲು ಹೇಗೆ ಅನುವು ಮಾಡಿಕೊಡುತ್ತಿದೆ ಎಂಬುದನ್ನು ಅವರ ವ್ಯವಹಾರ ಪ್ರಯಾಣವೇ ಪ್ರತಿಬಿಂಬಿಸುತ್ತಿದೆ.

ಕರ್ನಾಟಕವು ದೇಶದ ಅತಿದೊಡ್ಡ ಸಣ್ಣ ಹಣಕಾಸು ಅಥವಾ ಕಿರುಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆಗಳಲ್ಲಿ ಒಂದಾಗಿದ್ದು, 50.35

ಲಕ್ಷಕ್ಕೂ ಹೆಚ್ಚು ಅನನ್ಯ ಸಾಲಗಾರರು ಮತ್ತು 28,119 ಕೋಟಿ ರೂ. ಮೊತ್ತದ ಒಟ್ಟು ಸಾಲ ಬಂಡವಾಳ ಹೊಂದಿದೆ. ಪೈರುನಾಬಿ ಅವರಂತಹ ಯಶೋಗಾಥೆಗಳು ಕರ್ನಾಟಕ ರಾಜ್ಯಾದ್ಯಂತ ಉದ್ಯಮಶೀಲತೆ ಯನ್ನು ಬೆಂಬಲಿಸುವಲ್ಲಿ ಮತ್ತು ಸಮಗ್ರ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆ ಹೆಚ್ಚಿಸುವಲ್ಲಿ ಕಿರುಬಂಡ ವಾಳದ ಪಾತ್ರವನ್ನು ಎತ್ತಿ ತೋರಿಸುತ್ತಿದೆ.

ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಮಹಿಳೆಯರೇ ಮುನ್ನಡೆಸುವ ಉದ್ಯಮಗಳಿಗೆ ಅಗತ್ಯ-ಆಧಾರಿತ ಹಣಕಾಸು ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶ ವಿಸ್ತರಿಸಲು, ದೀರ್ಘಕಾಲೀನ ಆರ್ಥಿಕ ಸ್ಥಿರತೆ ಬೆಳೆಸಲು ಮತ್ತು ತನ್ನ ಗ್ರಾಹಕರಿಗೆ ಸುಧಾರಿತ ಜೀವನ ಮಟ್ಟವನ್ನು ಸಾಧಿಸಲು ಸಂಪೂರ್ಣ ಬದ್ಧವಾಗಿದೆ.

ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಸಹಾಯ

ಮುಬ್ಬಳ್ಳಿ, ಜೂ.05 : ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯ ನಿರ್ಮಿಸುವಲ್ಲಿ ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಂಬಲ ನೀಡುವುದನ್ನು ಮುಂದುವರಿಸಿದೆ. ಇದು ಆರ್ಥಿಕ ಸೇರ್ಪಡೆ ಮತ್ತು ತಳಮಟ್ಟದ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಗೆ ಕೊಡುಗೆ ನೀಡುತ್ತಿದೆ.

ಮುಬ್ಬಳ್ಳಿಯ ಶ್ರೀಮತಿ ಚೈರನಾಬಿ ಅವರು ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಸೋಂಕು ಕಾಣಿಸಿಕೊಂಡ ಸಮಯದಲ್ಲಿ ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಕಂಪನಿಯಿಂದ 50,000 ರೂ. ಕಿರುಸಾಲ ಪಡೆದು ಸಣ್ಣ ಉಡುಪು ವ್ಯವಹಾರ ಆರಂಭಿಸಿದರು.

ತನ್ನ ಮನೆಯಲ್ಲೇ ಕೇವಲ 100 ಉಡುಪುಗಳು ಮತ್ತು ಸೀರೆಗಳ ಆರಂಭಿಕ ದಾಸ್ತಾನಿನೊಂದಿಗೆ ಉದ್ದಿಮೆ ಆರಂಭಿಸಿದ ಚೈರನಾಬಿ,



ಸಾಲದ ವಿವೇಚನಾಯುಕ್ತ ಬಳಕೆಯ ಮೂಲಕ ಕ್ರಮೇಣ ತನ್ನ ವ್ಯವಹಾರ ವಿಸ್ತರಿಸಿದರು. ಹೆಚ್ಚುತ್ತಿರುವ ಸ್ಥಿರವಾಗಿ ಹೆಚ್ಚಿಸುತ್ತಾ ಬಂದರು. ಗ್ರಾಹಕರ ಬೇಡಿಕೆಯೊಂದಿಗೆ, ಕಾಲಾನಂತರದಲ್ಲಿ, ಇದೇ ಉದ್ಯಮವು ಅವರು 400 ಚದರ ಅಡಿಯಲ್ಲಿ

ಕೆಲಸದ ಸ್ಥಳ ವಿಸ್ತರಿಸಿ, ತಮ್ಮ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಹೆಚ್ಚಿಸುತ್ತಾ ಬಂದರು. ಕಾಲಾನಂತರದಲ್ಲಿ, ಇದೇ ಉದ್ಯಮವು ಅವರಿಗೆ ಇಬ್ಬರು ಮಕ್ಕಳ ವಿವಾಹ

ಸೇರಿದಂತೆ ಕುಟುಂಬದ ಪ್ರಮುಖ ಜವಾಬ್ದಾರಿಗಳನ್ನು ನಿರ್ವಹಿಸಲು ಅನುವು ಮಾಡಿಕೊಟ್ಟಿತು. ಹೆಚ್ಚು ಅನನ್ಯ ಸಾಲಗಾರರು ಅಂತಿಮವಾಗಿ ಅವರು ಹೆಚ್ಚುವರಿ ಉಡುಪು ಮಳಿಗೆಗಳನ್ನು ತೆರೆದರು. ಇದೀಗ ಚೈರನಾಬಿ 2 ಗಾರ್ಮೆಂಟ್‌(ಸಿದ್ಧ ಉಡುಪುಗಳು) ಮಳಿಗೆಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿದ್ದು, ಒಟ್ಟಾರೆ ಮಾಸಿಕ 40,000 ರೂ. ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ.

ಸಕಾಲಿಕ ಹಣಕಾಸಿನ ಲಭ್ಯತೆಯಿಂದಾಗಿ, ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಬಲವಡಿಸಲು ಮತ್ತು ಸ್ಥಳೀಯ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗೆ ಕೊಡುಗೆ ನೀಡಲು ಹೇಗೆ ಅನುವು ಮಾಡಿಕೊಡುತ್ತಿದೆ ಎಂಬುದನ್ನು ಅವರ ವ್ಯವಹಾರ ಪ್ರಯೋಗವೇ ಪ್ರತಿಬಿಂಬಿಸುತ್ತಿದೆ. ಕರ್ನಾಟಕವು ದೇಶದ ಅತಿ-ದೊಡ್ಡ ಸಣ್ಣ ಹಣಕಾಸು ಅಥವಾ

ಕಿರುಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆಗಳಲ್ಲಿ ಒಂದಾಗಿದ್ದು, 50.35 ಲಕ್ಷಕ್ಕೂ ಹೆಚ್ಚು ಅನನ್ಯ ಸಾಲಗಾರರು ಮತ್ತು 28,119 ಕೋಟಿ ರೂ. ಮೊತ್ತದ ಒಟ್ಟು ಸಾಲ ಬಂಡವಾಳ ಹೊಂದಿದೆ. ಚೈರನಾಬಿ ಅವರಂತಹ ಯಶೋಗಾಥೆಗಳು ಕರ್ನಾಟಕ ರಾಜ್ಯಾದ್ಯಂತ ಉದ್ಯಮಶೀಲತೆಯನ್ನು ಬೆಂಬಲಿಸುವಲ್ಲಿ ಮತ್ತು ಸಮಗ್ರ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಗೆ ಹೆಚ್ಚಿಸುವಲ್ಲಿ ಕಿರುಬಂಡವಾಳದ ಪಾತ್ರವನ್ನು ಎತ್ತಿ ತೋರಿಸುತ್ತಿದೆ.

ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಮಹಿಳೆಯರೇ ಮುನ್ನಡೆಸುವ ಉದ್ಯಮಗಳಿಗೆ ಅಗತ್ಯ-ಆಧಾರಿತ ಹಣಕಾಸು ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶ ವಿಸ್ತರಿಸಲು, ದೀರ್ಘಕಾಲೀನ ಆರ್ಥಿಕ ಸ್ಥಿರತೆ ಬೆಳೆಸಲು ಮತ್ತು ತನ್ನ ಗ್ರಾಹಕರಿಗೆ ಸುಧಾರಿತ ಜೀವನ ಮಟ್ಟವನ್ನು ಸಾಧಿಸಲು ಸಂಪೂರ್ಣ ಬದ್ಧವಾಗಿದೆ.

ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಬೆಂಬಲ



ಹುಬ್ಬಳ್ಳಿ : ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯ ನಿರ್ಮಿಸುವಲ್ಲಿ ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಂಬಲ ನೀಡುವುದನ್ನು ಮುಂದುವರಿಸಿದೆ, ಇದು ಆರ್ಥಿಕ ಸೇರ್ಪಡೆ ಮತ್ತು ತಳಮಟ್ಟದ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಗೆ ಕೊಡುಗೆ ನೀಡುತ್ತಿದೆ.

ಹುಬ್ಬಳ್ಳಿಯ ಶ್ರೀಮತಿ ಖೈರುನಾಬಿ ಅವರು ಕೋವಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಸೋಂಕು ಕಾಣಿಸಿಕೊಂಡ ಸಮಯದಲ್ಲಿ ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಕಂಪನಿಯಿಂದ 50,000 ರೂ. ಕಿರುಸಾಲ ಪಡೆದು ಸಣ್ಣ ಉಡುಪು ವ್ಯವಹಾರ ಆರಂಭಿಸಿದರು.

ತನ್ನ ಮನೆಯಲ್ಲೇ ಕೇವಲ 100 ಉಡುಪುಗಳು ಮತ್ತು ಸೀರೆಗಳ ಆರಂಭಿಕ ದಾಸ್ತಾನಿನೊಂದಿಗೆ ಉದ್ದಿಮೆ

ಆರಂಭಿಸಿದ ಖೈರುನಾಬಿ, ಸಾಲದ ವಿವೇಚನಾಯುಕ್ತ ಬಳಕೆಯ ಮೂಲಕ ಕ್ರಮೇಣ ತನ್ನ ವ್ಯವಹಾರ ವಿಸ್ತರಿಸಿದರು. ಹೆಚ್ಚುತ್ತಿರುವ ಗ್ರಾಹಕರ ಬೇಡಿಕೆಯೊಂದಿಗೆ, ಅವರು 400 ಚದರ ಅಡಿಯಲ್ಲಿ ಕೆಲಸದ ಸ್ಥಳ ವಿಸ್ತರಿಸಿ, ತಮ್ಮ ವ್ಯವಹಾರ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಸ್ಥಿರವಾಗಿ ಹೆಚ್ಚಿಸುತ್ತಾ ಬಂದರು. ಕಾಲಾನಂತರದಲ್ಲಿ, ಇದೇ ಉದ್ಯಮವು ಅವರಿಗೆ ಇಬ್ಬರು ಮಕ್ಕಳ ವಿವಾಹ ಸೇರಿದಂತೆ ಕುಟುಂಬದ ಪ್ರಮುಖ ಜವಾಬ್ದಾರಿಗಳನ್ನು ನಿರ್ವಹಿಸಲು ಅನುವು ಮಾಡಿಕೊಟ್ಟಿತು. ಅಂತಿಮವಾಗಿ ಅವರು ಹೆಚ್ಚುವರಿ ಉಡುಪು ಮಳಿಗೆಗಳನ್ನು ತೆರೆದರು.

ಇದೀಗ ಖೈರುನಾಬಿ 2 ಗಾರ್ಮೆಂಟ್ಸ್ (ಸಿದ್ಧ ಉಡುಪುಗಳು) ಮಳಿಗೆಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿದ್ದು,

ಒಟ್ಟಾರೆ ಮಾಸಿಕ 40,000 ರೂ. ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ. ಸಕಾಲಿಕ ಹಣಕಾಸಿನ ಲಭ್ಯತೆಯಿಂದಾಗಿ, ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಬಲಪಡಿಸಲು ಮತ್ತು ಸ್ಥಳೀಯ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗೆ ಕೊಡುಗೆ ನೀಡಲು ಹೇಗೆ ಅನುವು ಮಾಡಿಕೊಡುತ್ತಿದೆ ಎಂಬುದನ್ನು ಅವರ ವ್ಯವಹಾರ ಪ್ರಯಾಣವೇ ಪ್ರತಿಬಿಂಬಿಸುತ್ತಿದೆ.

ಕರ್ನಾಟಕವು ದೇಶದ ಅತಿದೊಡ್ಡ ಸಣ್ಣ ಹಣಕಾಸು ಅಥವಾ ಕಿರುಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆಗಳಲ್ಲಿ ಒಂದಾಗಿದ್ದು, 50.35 ಲಕ್ಷಕ್ಕೂ ಹೆಚ್ಚು ಅನನ್ಯ ಸಾಲಗಾರರು ಮತ್ತು 28,119 ಕೋಟಿ ರೂ. ಮೊತ್ತದ ಒಟ್ಟು ಸಾಲ ಬಂಡವಾಳ ಹೊಂದಿದೆ. ಖೈರುನಾಬಿ ಅವರಂತಹ ಯಶೋಗಾಥೆಗಳು ಕರ್ನಾಟಕ ರಾಜ್ಯಾದ್ಯಂತ ಉದ್ಯಮಶೀಲತೆಯನ್ನು ಬೆಂಬಲಿಸುವಲ್ಲಿ ಮತ್ತು ಸಮಗ್ರ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆ ಹೆಚ್ಚಿಸುವಲ್ಲಿ ಕಿರುಬಂಡವಾಳದ ಪಾತ್ರವನ್ನು ಎತ್ತಿ ತೋರಿಸುತ್ತಿದೆ.

ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಮಹಿಳೆಯರೇ ಮುನ್ನಡೆಸುವ ಉದ್ಯಮಗಳಿಗೆ ಅಗತ್ಯ-ಆಧಾರಿತ ಹಣಕಾಸು ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶ ವಿಸ್ತರಿಸಲು, ದೀರ್ಘಕಾಲೀನ ಆರ್ಥಿಕ ಸ್ಥಿರತೆ ಬೆಳೆಸಲು ಮತ್ತು ತನ್ನ ಗ್ರಾಹಕರಿಗೆ ಸುಧಾರಿತ ಜೀವನ ಮಟ್ಟವನ್ನು ಸಾಧಿಸಲು ಸಂಪೂರ್ಣ ಬದ್ಧವಾಗಿದೆ.

ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಸಹಾಯ



ಹುಬ್ಬಳ್ಳಿ : ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಸುತ್ತಿರ ಜೀವನೋಪಾಯ ನಿರ್ಮಿಸುವಲ್ಲಿ ಮಹಿಳಾ ಉದ್ಯಮಶೀಲರಿಗೆ ಬೆಂಬಲ ನೀಡುವುದನ್ನು ಮುಂದುವರೆಸಿದೆ. ಇದು ಆರ್ಥಿಕ ಸೇವೆಗಳ ಮತ್ತು ತಳಮಟ್ಟದ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿಗೆ ಕೊಡುಗೆ ನೀಡುತ್ತಿದೆ.

ಹುಬ್ಬಳ್ಳಿಯ ಶ್ರೀಮತಿ ಪ್ರಭಾಕಾರಿ ಅಮರ ಕೋಮಿಡ್-19 ಸಾಂಕ್ರಾಮಿಕ ಸೋಂಕು ಕಾಣಿಸಿಕೊಂಡ ಸಮಯದಲ್ಲಿ ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಕಂಪನಿಯಿಂದ 50,000 ರೂ. ಕಿರುಸಾಲ ಪಡೆದು ಸಣ್ಣ ಉದ್ಯಮ ವ್ಯವಹಾರ ಆರಂಭಿಸಿದರು.

ತನ್ನ ಮನೆಯಲ್ಲೇ ಕೇವಲ 100 ಉಡುಪುಗಳು ಮತ್ತು ಸೀರೆಗಳ ಆರಂಭಿಕ ದಾಸ್ತಾನಿನೊಂದಿಗೆ ಉದ್ಯಮ ಆರಂಭಿಸಿದ ಪ್ರಭಾಕಾರಿ, ಸಾಲದ ವಿವರಣೆಯುಕ್ತ ಬಳಕೆಯ ಮೂಲಕ ಕ್ರಮೇಣ ತನ್ನ ವ್ಯವಹಾರ ವಿಸ್ತರಿಸಿದರು. ಹೆಚ್ಚುತ್ತಿರುವ ಗ್ರಾಹಕರ ಬೇಡಿಕೆಯೊಂದಿಗೆ, ಅವರು 400 ಚದರ ಅಡಿಯಲ್ಲಿ ಕೆಲಸದ ಸ್ಥಳ ವಿಸ್ತರಿಸಿ, ತಮ್ಮ ವ್ಯವಹಾರ ಕಾರ್ಯಾಚರಣೆಗಳನ್ನು ಸ್ಥಿರವಾಗಿ ಹೆಚ್ಚಿಸುತ್ತಾ ಬಂದರು. ಕಾರಾಣಂತರದಲ್ಲಿ, ಇದೇ ಉದ್ಯಮವು ಅವರಿಗೆ ಇಬ್ಬರು ಮಕ್ಕಳ ವಿವಾಹ ಸೇರಿದಂತೆ ಕುಟುಂಬದ ಪ್ರಮುಖ ಏಜಾಂಟರಿಗಳನ್ನು ನಿರ್ವಹಿಸಲು ಅನುವು ಮಾಡಿಕೊಟ್ಟಿತು. ಅಂತಿಮವಾಗಿ ಅವರು ಹೆಚ್ಚುವರಿ ಉದ್ಯಮ ಮಳಿಗೆಗಳನ್ನು ತೆರೆದರು.

ಇದೀಗ ಪ್ರಭಾಕಾರಿ 2 ಗಾರ್ಮೆಂಟ್ (ಸಿದ್ಧ ಉಡುಪುಗಳು) ಮಳಿಗೆಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ನಿರ್ವಹಿಸುತ್ತಿದ್ದು, ಒಟ್ಟಾರೆ ಮಾಸಿಕ 40,000 ರೂ. ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ. ಸಕಾಲಿಕ ಹಣಕಾಸಿನ ಲಭ್ಯತೆಯಿಂದಾಗಿ, ಮಹಿಳೆಯರು ಕುಟುಂಬದ ಆದಾಯ ಬಲಪಡಿಸಲು ಮತ್ತು ಸ್ವಲ್ಪಮಟ್ಟಿನ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗೆ ಕೊಡುಗೆ ನೀಡಲು ಹೇಗೆ ಅನುವು ಮಾಡಿಕೊಡುತ್ತಿದೆ ಎಂಬುದನ್ನು ಅವರ ವ್ಯವಹಾರ ಪ್ರಯೋಗವೇ ಪ್ರತಿಬಿಂಬಿಸುತ್ತಿದೆ.

ಕರ್ನಾಟಕವು ದೇಶದ ಅತಿದೊಡ್ಡ ಸಣ್ಣ ಹಣಕಾಸು ಅಥವಾ ಕಿರುಬಂಡವಾಳ ಮಾರುಕಟ್ಟೆಗಳಲ್ಲಿ ಒಂದಾಗಿದ್ದು, 50.35 ಲಕ್ಷಕ್ಕೂ ಹೆಚ್ಚು ಅನನ್ಯ ಸಾಲಗಾರರು ಮತ್ತು 28,119 ಕೋಟಿ ರೂ. ಮೊತ್ತದ ಒಟ್ಟು ಸಾಲ ಬಂಡವಾಳ ಹೊಂದಿದೆ. ಪ್ರಭಾಕಾರಿ ಅವರಂತಹ ಯಶೋಗಾಢಿಗಳು ಕರ್ನಾಟಕ ರಾಜ್ಯಾದ್ಯಂತ ಉದ್ಯಮಶೀಲತೆ ಯನ್ನು ಬೆಂಬಲಿಸುವಲ್ಲಿ ಮತ್ತು ಸಮಗ್ರ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆ ಹೆಚ್ಚಿಸುವಲ್ಲಿ ಕಿರುಬಂಡ ವಾಳದ ಪಾತ್ರವನ್ನು ಎತ್ತಿ ತೋರಿಸುತ್ತಿದೆ.

ಬೆಲ್‌ಸ್ಟಾರ್ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲಿಮಿಟೆಡ್ ಮಹಿಳೆಯರೇ ಮುನ್ನಡೆಸುವ ಉದ್ಯಮಗಳಿಗೆ ಅಗತ್ಯ- ಆಧಾರಿತ ಹಣಕಾಸು ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶ ವಿಸ್ತರಿಸಲು, ದೀರ್ಘಕಾಲೀನ ಆರ್ಥಿಕ ಸ್ಥಿರತೆ ಬೆಳೆಸಲು ಮತ್ತು ತನ್ನ ಗ್ರಾಹಕರಿಗೆ ಸುಧಾರಿತ ಜೀವನ ಮಟ್ಟವನ್ನು ಸಾಧಿಸಲು ಸಂಪೂರ್ಣ ಬದ್ಧವಾಗಿದೆ.

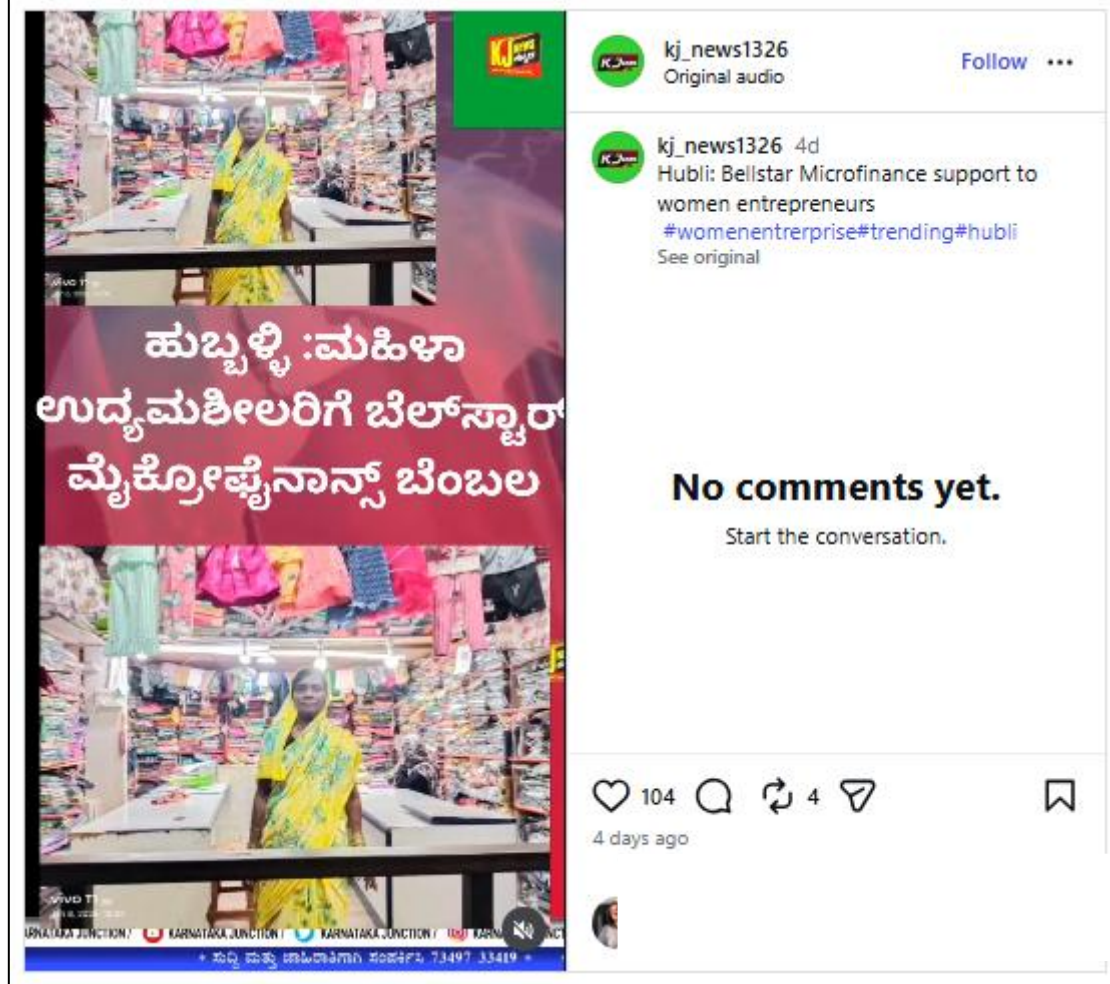
Publication : KJ News

Edition: Social Media - Instagram

Date : 06-06-2026

Page No: NA

URL - <https://www.instagram.com/reel/DZNRUFcgKyu/?igsh=YWN1bDhjeHJobDJh>



Publication : Bright News

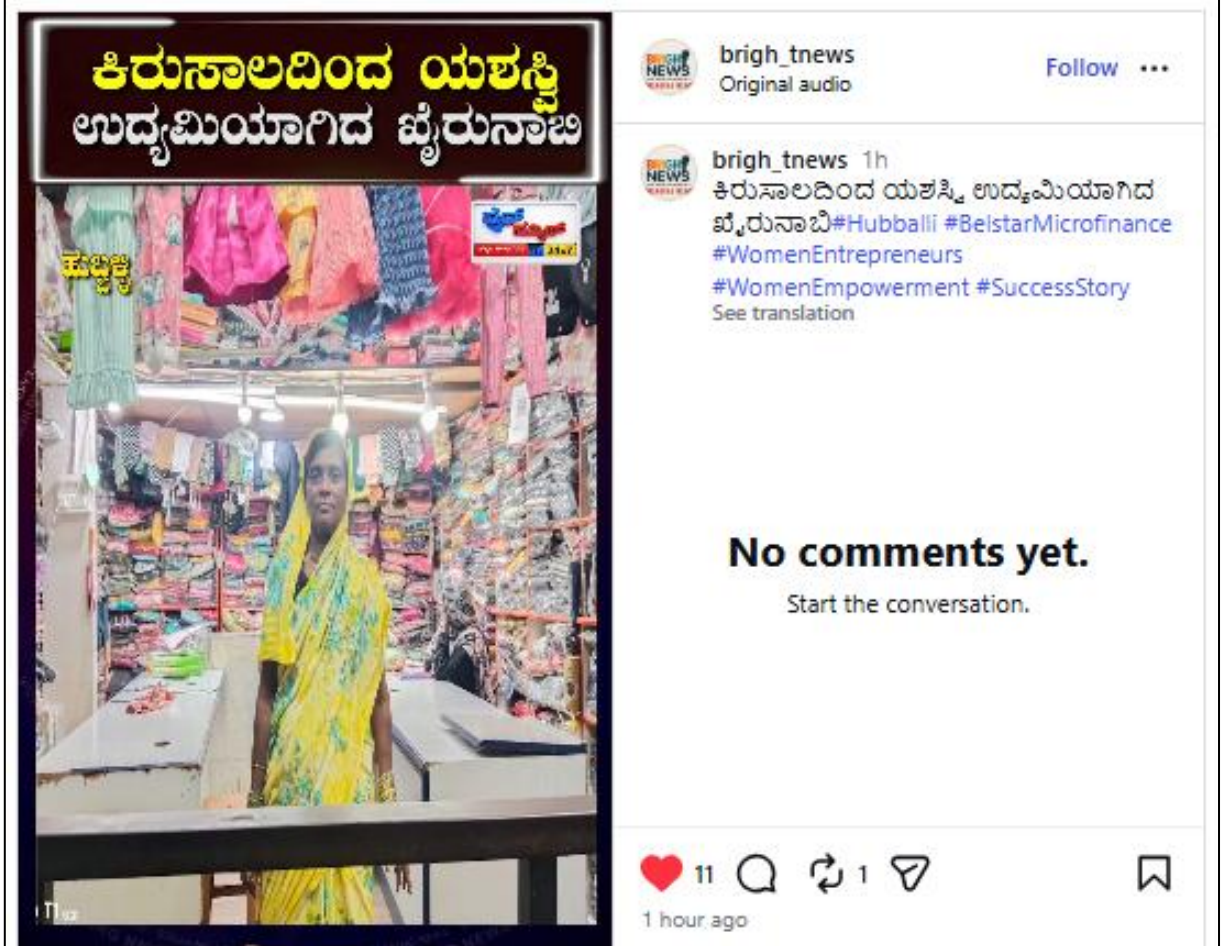
Edition: Social Media - Instagram

Date : 12-06-2026

Link:

<https://www.instagram.com/p/DZedgcUBhmC/>

URL - <https://www.instagram.com/p/DZedgcUBhmC/>



Poor monsoon forecast poses new economic challenge to microfinance sector

નબળા ચોમાસાની આગાહીથી માઇક્રોફાઇનાન્સ ક્ષેત્ર સામે નવો આર્થિક પડકાર

અલ નીનો અને મોંઘવારીના કારણે ગ્રામીણ આવક તેમ જ લોન રિકવરી પર દબાણ વધવાની આશંકા

**ધિરાણકર્તાઓ ગ્રાહકોની
આર્થિક સુરક્ષા માટે આવક-
ઉત્પાદક લોન પર ધ્યાન આપશે**

મુંબઈ, તા. ૯ જૂન
ભારતનું માઇક્રોફાઇનાન્સ ક્ષેત્ર લાંબા સમય
સુધી ચાલેલા એસેટ-ક્વોલિટીના તણાવમાંથી
હજી માંડ બહાર આવી રહ્યું હતું, ત્યાં જ
નબળા ચોમાસાની આગાહીએ તેના માટે નવા
પડકારો ઉભા કર્યા છે. નૈઋત્યનું ચોમાસુ
'સામાન્ય કરતાં ઓછું' (લાંબાગાળાની
સરેરાશના ૯૦ ટકા) રહેવાની આગાહી
ભારતીય હવામાન વિભાગ દ્વારા કરાતા દેશના
૩. ત્રણ લાખ કરોડથી વધુના માઇક્રોફાઇનાન્સ
(એમએફઆઈ) ઉદ્યોગમાં ફરી ચિંતા વ્યાપી
છે. છેલ્લા ૧૧ વર્ષમાં સૌથી નબળા
ચોમાસાની આ આશંકા અને સાથે 'અલ
નીનો'ની સંભવિત સ્થિતિને કારણે ગ્રામીણ
અર્થતંત્ર, કૃષિ ઉત્પાદન અને ગ્રાહકોની

લોન ચૂકવવાની ક્ષમતા પર નકારાત્મક અસર
પડી શકે છે. આ આંચકાને કારણે
માઇક્રોફાઇનાન્સ સંસ્થાઓ હવે નવી લોન
આપવામાં સાવચેતીભર્યું વલણ અપનાવી
રહી છે.

લાંબા સમયના તણાવ પછી આ ક્ષેત્રનો
ગ્રોસ લોન પોર્ટફોલિયો ચોથા ત્રિમાસિકમાં
૩.૨ ટકા વધીને ૩.૩૧ લાખ કરોડ થયો
અને એસેટ ક્વોલિટીમાં પણ સુધારો નોંધાયો
છે તેવા સમયે આ ચિંતા ઊભી થઈ છે. આ
સુધારો સ-ધન (Sa-Dhan) અને
એમએફઆઈએન જેવી સંસ્થાઓ દ્વારા
લાદવામાં આવેલા કડક નિયમોને આભારી
હતો. પરંતુ હવે નબળા ચોમાસાની સાથે
પશ્ચિમ એશિયાના યુદ્ધને લીધે વધતા કૂડ તેલના
ભાવ અને મોંઘવારી ગ્રાહકોના બજેટને ખોરવી
શકે છે.

આ સ્થિતિ વિશે એક માઇક્રોફાઇનાન્સ
કંપનીના એક્ઝિક્યુટિવે જણાવ્યું કે, 'નબળું
ચોમાસું મોંઘવારી વધારી શકે છે. જો મોંઘવારી
લાંબી ચાલશે તો ગ્રાહકો પર દબાણ વધશે,

તેથી અમે ગ્રાહકોની આકારણીના માપદંડો
વધુ કડક કરી રહ્યા છીએ.' દ્વારા કેજીએફએસના
સીઈઓ એલવીએલએન મૂર્તિએ જણાવ્યું
કે, 'અમે ખરીફ પાકની વાવણી અને
ચોમાસાની પ્રગતિ પર નજર રાખી રહ્યા છીએ.
ગ્રાહકોની આર્થિક સ્થિતિ માટે અમે આવક-
ઉત્પાદક લોન પર વધુ ધ્યાન આપી રહ્યા
છીએ.'

મુથૂટ માઇક્રેફિનના મેનેજિંગ ડિરેક્ટર અને
સીઈઓ સદફ સઈદે ઉમેર્યું કે, 'વૈવિધ્યસભર
પોર્ટફોલિયોને કારણે તાત્કાલિક અસર મર્યાદિત
રહેશે, પરંતુ વરસાદની અછતને લીધે
ધિરાણની ગતિ ધીમી પડી શકે છે.' જ્યારે
સ-ધનના સીઈઓ જીજી મામણે ચેતવણી
આપતા જણાવ્યું કે, 'માઇક્રોફાઇનાન્સ
ગ્રાહકોની આજીવિકા અર્થતંત્ર સાથે સીધી
જોડાયેલી હોવાથી તેમના પર અસર થવી
અનિવાર્ય છે. જો અલ નીનોની અસર ગંભીર
બનશે, તો ધિરાણકર્તાઓએ નવી લોન આપતા
પહેલા કેડિટ મૂલ્યાંકન ખૂબ મજબૂત
કરવું પડશે.'

Microfinance Revival? Industry Sees Funding Momentum Finally Returning

Publication : ET NOW

Edition- TV

Date : 11-06-2026

Page No: NA

MARKET RADAR

MFIs IN STRONGER POSITION CURRENTLY?

STOCKS IN NEWS

Alotted 9.8 Lk Shares Upon Conversion Of Warrants

Sudarshan Chem
870.00 ▲ 1.87%

USD-INR
95.6100
▲ 0.3450 0.36%

Lenskart
498.50 ▼ 0.33%

BLOCK DEAL ALERT
~4 Crore Shares Changed Hands

1038.00 ▼ 1.30 **ET**

HindZinc ²P/E 17 532.00 ▼ 15.55

Gillette ¹⁰P/E 38 7701.50 Unch

Glenmark Life ²P/E 21 1031

ET NOW

09:06 AM
LIVE
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Publication : ET NOW

Edition- YouTube

Date : 11-06-2026

Page No: NA

URL - <https://www.youtube.com/watch?v=fej0nwsunF8&t=5s>

MARKET VIEW

GOVT RAISES MFI LOAN CAP TO ₹1,000 CR

CGSMFI-2.0

Scheme Objective

- NCGTC To Provide Credit Guarantee Support
- Scheme Aims To Boost Lending To MFIs



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MFI credit lifeline may gain traction

Publication : Business Standard

Edition- Ahmedabad, Bangalore, Bhopal, Bhubaneswar, Chandigarh, Chennai, Hyderabad, Kochi, Kolkata, Lucknow, Mumbai, New Delhi, Pune

Date : 12-06-2026

Page No: 27

URL - https://www.business-standard.com/finance/news/mfin-sees-demand-for-loan-guarantee-to-gain-traction-after-timeline-extn-126061101190_1.html

SCHEME'S VALIDITY EXTENDED

MFI credit lifeline may gain traction

ANUPREKSHA JAIN
Mumbai, 11 June

Microfinance Institutions Network (MFIN) — a self-regulatory organisation of micro lenders — said the loan guarantee scheme is expected to gain traction after the government extended the validity of the scheme until August 31.

Under the Credit Guarantee Scheme for Microfinance Institutions 2.0 (CGSMFI 2.0), which was announced in March, loans up to ₹20,000 crore were to be guaranteed by National Credit Guarantee Trustee Company (NCGTC). The scheme was originally scheduled to run until June 30, or until guarantees for ₹20,000 crore were issued by NCGTC — whichever was earlier. On Wednesday, the government extended the validity of the scheme until August.

"The scheme was announced in March, but implementation gained momentum only after the FAQs were issued in May, as April is typically a busy period for banks due to year-end activities and planning," Alok Misra, chief executive officer and director, MFIN, told *Business Standard* during an interaction.

"We are now seeing banks and institutions actively participating, and there are sufficient applications in the pipeline. The extension provides additional time for the scheme to gain traction and should provide the needed boost to funding, particularly for small and medium MFIs. It also gives stakeholders more time to fully utilise the scheme and support the flow of credit to the sector," he said.

The scheme provides guarantee cover to commercial banks and all-India financial institutions for loans extended

to non-banking finance company-microfinance institutions (NBFC-MFIs) and other MFIs for on-lending to existing or new small borrowers.

While initially the maximum loan limit for large MFIs was ₹100 crore, it was later increased to ₹1,000 crore. Micro lenders having assets under management (AUM) of ₹2,000 crore or more are classified as large MFIs. Misra said there is already a lot of interest in the scheme, with large MFIs also applying and a number of applications in the pipeline. "Large MFIs account for a major share of the portfolio, and the enhanced limit of ₹1,000 crore

ACCORDING TO CRIF HIGH MARK REPORT, THE MICROFINANCE PORTFOLIO REMAINED STABLE AT ₹331.2 TRN IN APRIL

can be readily absorbed as it would remain well within the cap of 20 per cent of AUM," he said. He also said the enhanced limit is expected to facilitate greater participation by eligible institutions and

improve access to guaranteed funding. "As liquidity support through the guarantee scheme and the normal flow of funds improve, the sector's overall funding position is expected to strengthen," he added.

The dispensation for large MFIs and the extension of the validity period came following requests from industry associations.

"Funding costs had emerged as a concern as lenders turned selective following the deterioration in asset quality over the past year. The expanded guarantee cover provides comfort to banks and should support liquidity at a time when institutions are focused on rebuilding growth in a calibrated manner," said another industry executive.

According to the latest report by CRIF High Mark, the microfinance portfolio remained stable at ₹331.2 trillion in April 2026, registering a marginal month-on-month increase of 0.1 per cent.

Built for Bad Weather

ANALYST'S DIARY

Built for bad weather

The microfinance cycle is turning. Arman Financial is better placed than most to benefit.

Aprajita Anushree/AI-generated image

India's microfinance sector has been brought to its knees on multiple occasions. An overnight government ordinance in Andhra Pradesh wiped out one-third of the industry in 2010. Demonetisation in 2016 left rural borrowers with no valid currency to repay. The IL&FS funding freeze in 2018 shut lending windows across the sector. Covid made collections impossible. The over-leveraging crisis of 2023-25 pushed industry NPAs to a record high. Each time, obituaries were written. Yet each time, the sector recovered.

Through each of these crises, one small microfinance company from Ahmedabad held its

ground. It never raised capital under duress, never provisioned late and never had a governance scandal, things that are commonplace in the industry when stress hits. That was Arman Financial Services, which lends to rural women through joint liability groups via its subsidiary 'Namra Finance', and to small business owners through MSME loans. Its clean record through repeated industry crises makes it the strongest candidate today to ride the sector's recovery. Here's why.

On the mend

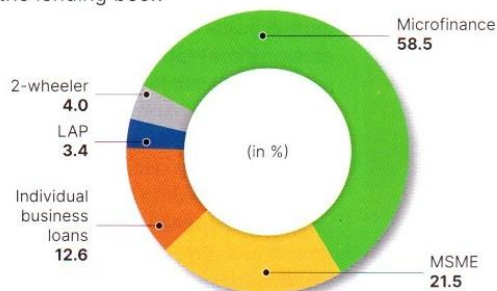
To understand the recovery, it helps to revisit what went wrong. After Covid, lenders and borrowers were both euphoric. Microfinance lenders disbursed aggressively. Low-income borrowers took out loans from multiple lenders. Then, a severe heatwave in 2024 crushed agricultural incomes across UP and Bihar. Repayment failures followed and average industry gross NPAs rose to 7 to 8 per cent. Arman was not immune; profits compressed and bad loans spiked.

The rebound is now visible. According to the Microfinance Industry Network, the sector's self-regulatory body, the industry passed peak stress in February this year. Arman's gross NPAs were down at 3.4 per cent in Q3 FY26 from a peak of 4.1 per cent a year ago.

At Namra Finance, collection efficiency (repayments as a share of dues) has improved to

Who Arman lends to

Microfinance and small business loans dominate the lending book



LAP is loan against property. AUM mix as of the first nine months of FY26.

96.4 per cent in December 2025 from 94.3 per cent in August 2024. The share of microfinance loans that signal early stress, where borrowers are overdue for one to three months, fell to 1.6 per cent in December 2025 from a peak of 6.8 per cent in March 2025.

Strong capital buffer, higher room for loan growth

A bank or NBFC needs to maintain a minimum capital buffer of 15 per cent against the loans it gives out. To grow the loan book therefore, it has to increase shareholder equity. But a lender already sitting well above the minimum capital requirement has enough room to grow without raising fresh equity or diluting shareholder profits. It can simply borrow to fund its growth.

Namra Finance has a capital adequacy ratio of 52.3 per cent against the required 15 per cent. The parent sits at 38.3 per cent. This means they can easily grow their loan books by borrowing. Today, Arman borrows ₹1.4 for every ₹1 of its equity, which it said it can comfortably increase to ₹4.5 for every ₹1. That jump alone means the company can grow its loan book

from ₹2,274 crore today to ₹4,000-5,000 crore without raising fresh equity.

Strong safeguards in place

In the last crisis, Arman did something unique. It restructured how Namra Finance approves and collects loans. Previously, the same field officer who disbursed a loan also collected it, giving disbursement-focused staff little incentive to flag repayment stress early. Arman has split the two functions. One team approves, another collects, making accountability clean.

Arman also enrolled its book under a government-backed credit guarantee scheme that reimburses 75 per cent of losses if borrowers default. Today, 82 per cent of Namra's portfolio sits under this protection.

The upside for growth and returns

Arman has grown its loan book at 20 to 25 per cent annually in good times (see table 'The recovery math'). It models three possibilities over the next two years: a bear case at 10 per cent loan book growth, a base case at 20 per cent and a bull case at 25 per cent. Each carries a different assumption on profitability and, critically, on how the market can re-rate the stock.

Today, Arman trades at 1.8 times book value. In healthy cycles, well-run microfinance lenders have traded at 3 to 4 times book value. So even in the bear case, with slow growth and only a modest re-rating to 2 times book value, the implied return is 23.8 per cent over two years. In the bull case, where growth returns to historical rates and the market re-rates to 3.5 times book, the implied return is a sharp 149 per cent. The stock could deliver meaningful returns over the next two years, provided that the cycle cooperates.

The recovery math

Arman Financial's numbers are set to remain steady

	BEAR case	BASE case	BULL case
AUM growth (two-year, % pa)	10	20	25
Expected return (%)	23.8	64.6	149.4
Exit P/B	2.0	2.5	3.5
AUM (₹ cr)	2,761	3,007	3,553
ROA (%)	2.0	3.0	4.0
PAT (₹ cr)	105	169	256
Book value (₹ cr)	997	1,061	1,148
Implied mcap (₹ cr)	1,994	2,653	4,010

ROA is return on assets. PAT is profit after tax.

★★★★ Stock Rating	9/10	Quality Score
5/10 Growth Score	4/10 Valuation Score	7/10 Momentum Score

Data as of May 5, 2026

Risks to bear before investing

The thesis has two enemies. The first is another external shock before the recovery consolidates. The sector moves in phases. And if the high-growth phase never returns, the bullish case becomes untenable.

The second is regulatory risk. Microfinance borrowers are among India's most vulnerable. When distress is visible, governments act through loan waivers, collection restrictions and other interventions, which can be fatal for the sector.

That is the bargain investors must assess. Arman has the capital and discipline to benefit from a sector recovery. But in microfinance, the upside belongs only to those who can survive the next shock. ☒

By Abhinav Goel

Midland Microfin Enabling Women Entrepreneurs in Gujarat to Build Sustainable Livelihoods

મીડલેન્ડ માઈક્રોફિન મહિલા ઉદ્યોગસાહસિકોને આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી

અમદાવાદ । માઈક્રોફાઈનાન્સ ક્ષેત્ર પાયાના સ્તરે આવક ઊભી કરવા અને નાણાકીય સ્થિરતા વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે. નાના ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં મદદરૂપ બનીને તે તેમના આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી છે.

**મીડલેન્ડ માઈક્રોફિન
ગુજરાતમાં કામગીરી વિસ્તારી**
માઈક્રોફાઇનાન્સ ક્ષેત્ર પાયાના સ્તરે આવક
ઊભી કરવા અને નાણાંકીય સ્થિરતા
વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું
છે. નાના ઉદ્યોગસાહસિકોને મદદરૂપ બની
આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ
માઈક્રોફિન લિમિટેડ સમયસર અને
જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ કરાવીને
પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને
વધુ મજબૂત બનાવવા માંગતા લોકોને
સહાય પૂરી પાડી રહી છે.

મીડલેન્ડ માઈક્રોફિન ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે

માઈક્રોફાઈનાન્સ ક્ષેત્ર આજે પણ પાયાના સ્તરે આવક ઊભી કરવા અને નાણાંકીય સ્થિરતા વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે. નાના ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં મદદરૂપ બનીને તે તેમના આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ



કરાવીને પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી છે, જેના કારણે આ પ્રગતિને વધુ વેગ

મળી રહ્યો છે. અમદાવાદમાં રહેતી બારિયા વંદનાબેનની સફર આ અસરનું જીવંત ઉદાહરણ છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ તરફથી મળેલી રૂ. ૪૦,૦૦૦ની લોનની મદદથી તેમણે કરિયાણાની દુકાન શરૂ કરી. આ સહાયથી તેમને નિયમિત આવક ઊભી કરવામાં સફળતા મળી અને તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય પણ વધારી શક્યા.

મીડલેન્ડ માઈક્રોફિન ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે

ગુજરાત, ૧૧ જૂન ૨૦૨૬: માઈક્રોફાઈનાન્સ ક્ષેત્ર આજે પણ પાયાના સ્તરે આવક ઊભી કરવા અને નાણાંકીય સ્થિરતા વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે. નાના ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં મદદરૂપ બનીને તે તેમના આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી છે, જેના કારણે આ પ્રગતિને વધુ વેગ મળી રહ્યો છે. અમદાવાદમાં રહેતી બારિયા વંદનાબેનની સફર આ અસરનું જીવંત ઉદાહરણ છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ તરફથી મળેલી

રૂ. ૪૦,૦૦૦ની લોનની મદદથી તેમણે કરિયાણાની દુકાન શરૂ કરી. આ સહાયથી તેમને નિયમિત આવક ઊભી કરવામાં સફળતા મળી અને તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય પણ વધારી શક્યા. વ્યવસાય આગળ વધતો ગયો તેમ બારિયા વંદનાબેનની આવક વધુ સ્થિર થતી ગઈ, જેના કારણે તેઓ ઘરના ખર્ચમાં નિયમિત યોગદાન આપી શક્યા અને રોજિંદી નાણાંકીય જરૂરિયાતો વધુ સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા. વધારાની આવકના કારણે શિક્ષણ અને હેલ્થકેર જેવી મહત્વપૂર્ણ જરૂરિયાતો માટે વધુ સારી રીતે આયોજન કરવું પણ શક્ય બન્યું. ઉપરાંત, તેમણે પોતાના બે પુત્રોના શિક્ષણ પાછળ ખર્ચ કરીને પણ તેમના ભવિષ્યને વધુ મજબૂત બનાવ્યું છે.

मिडलैंड माइक्रोफिन गुजरात में महिला उद्यमियों बना रही है आजीविका के लिहाज से सक्षम

अहमदाबाद, 11 जून।

माइक्रोफाइनेंस (सूक्ष्म वित्त) छोटे उद्यमियों को स्थायी आजीविका के निर्माण में सहायता प्रदान कर, जमीनी स्तर पर आय सृजन और वित्तीय स्थिरता में निरंतर सहायता प्रदान कर रहा है। ऐसे में मिडलैंड माइक्रोफिन लिमिटेड जैसे संस्थान, उन लोगों को समय पर आवश्यकतानुसार ऋण प्रदान कर इस प्रगति में योगदान दे रहे हैं, जो अपना उद्यम स्थापित करना चाहते हैं या उनका विस्तार करना चाहते हैं। अहमदाबाद में, बारिया वंदनाबेन की कहानी माइक्रोफाइनेंस की इसी विशिष्टता को दर्शाती है। मिडलैंड माइक्रोफिन लिमिटेड से ₹40,000 का ऋण लेकर वंदनाबेन ने किराने की दुकान शुरू की। इससे उन्हें आय का स्थिर स्रोत मिला और धीरे-धीरे अपना काम बढ़ाने में मदद मिली। जैसे-जैसे उनका व्यवसाय आगे बढ़ा, वंदनाबेन को नियमित रूप से अधिक कमाई होने लगी। इससे वह घरेलू खर्चों में योगदान देना शुरू किया और वह रोजमर्रा की वित्तीय जरूरतों को आसानी से पूरा करने लगीं। अतिरिक्त आय से शिक्षा और स्वास्थ्य की देखभाल जैसी प्राथमिकताओं के लिए बेहतर योजना बनाने में भी मदद मिली। उन्होंने अपने दो बेटों की पढ़ाई के खर्च में भी हाथ बंटाय़ा।

इस तरह, उनकी वित्तीय स्थिति तो बेहतर हुई ही, साथ ही अपना उद्यम चलाने से उनका आत्मविश्वास और निर्णय लेने की क्षमता भी बढ़ी। अब वह अपने व्यवसाय और अपने घर के भविष्य को संवारने में सक्रियता से शामिल हैं, और अपने काम के विस्तार बढ़ाने पर ध्यान दे रही हैं।

મીડલેન્ડ માર્કોફિન ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે

એજન્સી દ્વારા
માર્કોફાઈનાન્સ થેન્સ આજે પણ
પાયાના સ્તરે આવક ઊભી કરવા અને
નાણાં કીય સ્થિરતા વધારવામાં
મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે.
નાના ઉદ્યોગસાહસિકોને ટકાઉ
આજીવિકા ઊભી કરવામાં મદદરૂપ
બનીને તે તેમના આર્થિક વિકાસને ગતિ
આપે છે.

મીડલેન્ડ માર્કોફિન લિમિટેડ
જેવી સંસ્થાઓ સમયસર અને
જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ
કરાવીને પોતાનો વ્યવસાય શરૂ કરવા
અથવા તેને વધુ મજબૂત બનાવવા
માંગતા લોકોને સહાય પૂરી પાડી રહી
છે, જેના કારણે આ પ્રગતિને વધુ વેગ
મળી રહ્યો છે.

અમદાવાદમાં રહેતી બારિયા
વંદનાબેનની સફર આ અસરનું જીવંત
ઉદાહરણ છે. મીડલેન્ડ માર્કોફિન
લિમિટેડ તરફથી મળેલી રૂ.
૪૦,૦૦૦ની લોનની મદદથી તેમણે



કરિયાણાની દુકાન શરૂ કરી. આ
સહાયથી તેમને નિયમિત આવક ઊભી
કરવામાં સફળતા મળી અને તેઓ
ધીમે-ધીમે પોતાનો વ્યવસાય પણ
વધારી શક્યા. વ્યવસાય આગળ
વધતો ગયો તેમ બારિયા વંદનાબેનની
આવક વધુ સ્થિર થતી ગઈ, જેના
કારણે તેઓ ઘરના ખર્ચમાં નિયમિત
યોગદાન આપી શક્યા અને રોજિંદી
નાણાં કીય જરૂરિયાતો વધુ
સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા.

વધારાની આવકના કારણે શિક્ષણ અને
હેલ્થકેર જેવી મહત્વપૂર્ણ જરૂરિયાતો
માટે વધુ સારી રીતે આયોજન કરવું
પણ શક્ય બન્યું. ઉપરાંત, તેમણે
પોતાના બે પુત્રોના શિક્ષણ પાછળ ખર્ચ
કરીને પણ તેમના ભવિષ્યને વધુ
મજબૂત બનાવ્યું છે.

નાણાંકીય પ્રગતિ ઉપરાંત,
પોતાનો વ્યવસાય સંભાળવાના
અનુભવથી તેમનો આત્મવિશ્વાસ અને
નિર્ણય લેવાની ક્ષમતામાં પણ વધારો

થયો છે. આજે તેઓ પોતાના વ્યવસાય
તેમજ પરિવારના ભવિષ્યને આકાર
આપવામાં વધુ સક્રિય ભૂમિકા ભજવી
રહ્યા છે અને પોતાના કામને સતત
જાળવી રાખીને તેમાં વધારો કરવાનો
પ્રયાસ કરી રહ્યા છે.

પોતાનો અનુભવ રજૂ કરતાં તેઓ
કહે છે કે “મીડલેન્ડ માર્કોફિન
લિમિટેડના સહયોગથી હું મારો
વ્યવસાય સ્થાપિત કરી શકી. આજે હું
નિયમિત આવક મેળવી રહી છું અને
મારા કામને મેનેજ કરવા તેમજ
પરિવારને ટેકો આપવા માટે પહેલાં
કરતાં વધુ આત્મવિશ્વાસ અનુભવું
છું.”

તેમનો વ્યવસાય પાયાના સ્તરે વધુ
ઉત્પાદક અને સંપત્તિ આધારિત
આજીવિકાની દિશામાં થઈ રહેલા
પરિવર્તનને પણ દર્શાવે છે. તેમણે
પરંપરાગત આવકના ચક્રથી આગળ
વધીને વધુ વ્યવસ્થિત અને
વિસ્તરણની ક્ષમતા ધરાવતો આવકનો

સ્ત્રોત ઊભો કર્યો છે. આ પ્રકારનું
પરિવર્તન, જેમાં લોકો માત્ર આવક
મેળવતા નથી પરંતુ પોતાના કામને વધુ
કાર્યક્ષમ બનાવી તેનું વિસ્તરણ પણ કરે
છે, તે ગુજરાતમાં માર્કોફિન
ઉદ્યોગસાહસિકતાના વિકસતા
સ્વરૂપને દર્શાવે છે.

રાજ્યમાં ઉધાર લેનાર વ્યક્તિ દીઠ
સરેરાશ બાકી લોનની રકમ આશરે રૂ.
૪૧,૪૩૦ જેટલી છે, જ્યારે ૨૦૮૧
લાખ ઉધાર લેનારાઓ અને લગભગ
રૂ. ૮,૬૬૧ કરોડના કુલ લોન
પોર્ટફોલિયો સાથે ગુજરાત નાણાંકીય
સમાવેશને આગળ વધારવામાં અને
ધિરાણ સ્વીકાર્યતા વધારવામાં
મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે.
જવાબદાર ધિરાણ પ્રથાઓ પ્રત્યેની
પોતાની સતત પ્રતિબદ્ધતા સાથે
મીડલેન્ડ માર્કોફિન લિમિટેડ આવી
ઉદ્યોગસાહસિક યાત્રાઓને સમર્થન
આપવાનું કામ આગળ પણ ચાલુ
રાખવા પ્રતિબદ્ધ છે.

મીડલેન્ડ માઈક્રોફિન ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે

ગુજરાત,

માઈક્રોફાઈનાન્સ ક્ષેત્ર આજે પણ પાયાના સ્તરે આવક ઊભી કરવા અને નાણાંકીય સ્થિરતા વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે. નાના ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં મદદરૂપ બનીને તે તેમના આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી છે, જેના કારણે આ પ્રગતિને વધુ વેગ મળી રહ્યો છે. અમદાવાદમાં રહેતી બારિયા વંદનાબેનની સફર આ અસરનું જીવંત ઉદાહરણ છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ તરફથી મળેલી રૂ. ૪૦,૦૦૦ની લોનની મદદથી તેમણે કરિયાણાની દુકાન શરૂ કરી. આ સહાયથી તેમને નિયમિત આવક ઊભી કરવામાં સફળતા મળી અને તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય પણ વધારી શક્યા. વ્યવસાય આગળ વધતો ગયો તેમ બારિયા વંદનાબેનની આવક વધુ સ્થિર થતી ગઈ, જેના કારણે તેઓ ઘરના ખર્ચમાં નિયમિત યોગદાન આપી શક્યા અને રોજિંદી નાણાંકીય જરૂરિયાતો વધુ સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા. વધારાની આવકના કારણે શિક્ષણ અને હેલ્થકેર જેવી મહત્વપૂર્ણ જરૂરિયાતો માટે વધુ સારી રીતે આયોજન કરવું પણ શક્ય બન્યું. ઉપરાંત, તેમણે પોતાના બે પુત્રોના શિક્ષણ પાછળ ખર્ચ કરીને પણ તેમના ભવિષ્યને વધુ મજબૂત બનાવ્યું છે. નાણાંકીય પ્રગતિ ઉપરાંત, પોતાનો વ્યવસાય સંભાળવાના અનુભવથી તેમનો આત્મવિશ્વાસ અને નિર્ણય લેવાની ક્ષમતામાં પણ વધારો થયો છે. આજે તેઓ પોતાના વ્યવસાય તેમજ પરિવારના ભવિષ્યને આકાર આપવામાં વધુ સક્રિય ભૂમિકા ભજવી રહ્યા છે અને પોતાના કામને સતત જાળવી રાખીને તેમાં વધારો કરવાનો પ્રયાસ કરી રહ્યા છે. પોતાનો અનુભવ રજૂ કરતાં તેઓ કહે છે કે “મીડલેન્ડ માઈક્રોફિન લિમિટેડના સહયોગથી હું મારો વ્યવસાય સ્થાપિત કરી શકી. આજે હું નિયમિત આવક મેળવી રહી છું અને મારા કામને મેનેજ કરવા તેમજ પરિવારને ટેકો આપવા માટે પહેલાં કરતાં વધુ આત્મવિશ્વાસ અનુભવું છું.”

મીડલેન્ડ માઈક્રોફિન ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે

ગુજરાત, : માઈક્રોફાઈનાન્સ ક્ષેત્ર આજે પણ પાયાના સ્તરે આવક ઊભી કરવા અને નાણાંકીય સ્થિરતા વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે. નાના ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં મદદરૂપ બનીને તે તેમના આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય શરૂ કરવા

અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી છે, જેના કારણે આ પ્રગતિને વધુ વેગ મળી રહ્યો છે. અમદાવાદમાં રહેતી બારિયા વંદનાબેનની સફર આ અસરનું જીવંત ઉદાહરણ છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ તરફથી મળેલી રૂ. ૪૦,૦૦૦ની લોનની મદદથી તેમણે કરિયાણાની દુકાન શરૂ કરી. આ સહાયથી તેમને નિયમિત આવક ઊભી કરવામાં સફળતા મળી અને તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય પણ

વધારી શક્યા. વ્યવસાય આગળ વધતો ગયો તેમ બારિયા વંદનાબેનની આવક વધુ સ્થિર થતી ગઈ, જેના કારણે તેઓ ઘરના ખર્ચમાં નિયમિત યોગદાન આપી શક્યા અને રોજિંદી નાણાંકીય જરૂરિયાતો વધુ સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા. વધારાની આવકના કારણે શિક્ષણ અને હેલ્થકેર જેવી મહત્વપૂર્ણ જરૂરિયાતો માટે વધુ સારી રીતે આયોજન કરવું પણ શક્ય બન્યું. ઉપરાંત, તેમણે પોતાના બે પુત્રોના શિક્ષણ પાછળ ખર્ચ

કરીને પણ તેમના ભવિષ્યને વધુ મજબૂત બનાવ્યું છે. નાણાંકીય પ્રગતિ ઉપરાંત, પોતાનો વ્યવસાય સંભાળવાના અનુભવથી તેમનો આત્મવિશ્વાસ અને નિર્ણય લેવાની ક્ષમતામાં પણ વધારો થયો છે. આજે તેઓ પોતાના વ્યવસાય તેમજ પરિવારના ભવિષ્યને આકાર આપવામાં વધુ સક્રિય ભૂમિકા ભજવી રહ્યા છે અને પોતાના કામને સતત જાળવી રાખીને તેમાં વધારો કરવાનો પ્રયાસ કરી રહ્યા છે.

मिडलैंड माइक्रोफिन गुजरात में महिला उद्यमियों बना रही है आजीविका के लिहाज से सक्षम



गुजरात, ११ जून २०२६: माइक्रोफाइनेंस (सूक्ष्म वित्त) छोटे उद्यमियों को स्थायी आजीविका के निर्माण में सहायता प्रदान कर, जमीनी स्तर पर आय सृजन और वित्तीय स्थिरता में निरंतर सहायता प्रदान कर रहा है। ऐसे में मिडलैंड माइक्रोफिन लिमिटेड जैसे संस्थान, उन लोगों को समय पर आवश्यकतानुसार ऋण प्रदान कर इस प्रगति में योगदान दे रहे हैं, जो अपना उद्यम स्थापित करना चाहते हैं या उनका विस्तार करना चाहते हैं।

अहमदाबाद में, बारिया वंदनाबेन की कहानी माइक्रोफाइनेंस की इसी विशिष्टता को दर्शाती है। मिडलैंड माइक्रोफिन

लिमिटेड से ₹४०,००० का ऋण लेकर वंदनाबेन ने किराने की दुकान शुरू की। इससे उन्हें आय का स्थिर स्रोत मिला और धीरे-धीरे अपना काम बढ़ाने में मदद मिली। जैसे-जैसे उनका व्यवसाय आगे बढ़ा, वंदनाबेन को नियमित रूप से अधिक कमाई होने लगी। इससे वह घरेलू खर्चों में योगदान देना शुरू किया और वह रोजमर्रा की वित्तीय जरूरतों को आसानी से पूरा करने लगीं।

अतिरिक्त आय से शिक्षा और स्वास्थ्य की देखभाल जैसी प्राथमिकताओं के लिए बेहतर योजना बनाने में भी मदद मिली। उन्होंने अपने दो बेटों की पढ़ाई के खर्च में भी हाथ बंटाया।

इस तरह, उनकी वित्तीय स्थिति तो बेहतर हुई ही, साथ ही अपना उद्यम चलाने से उनका आत्मविश्वास और निर्णय लेने की क्षमता भी बढ़ी। अब वह अपने व्यवसाय और अपने घर के भविष्य को संवारने में सक्रियता से शामिल हैं, और अपने काम के विस्तार बढ़ाने पर ध्यान दे रही हैं।

वंदनाबेन ने अपने अनुभव के बारे में कहा: “मिडलैंड माइक्रोफिन लिमिटेड के सहयोग से मुझे अपना व्यवसाय स्थापित करने में मदद मिली। आज, मेरे पास कमाई का स्थिर जरिया है और अपना काम करने के साथ-साथ अब मैं गहरे विश्वास के साथ अपने परिवार का भरण-पोषण करती हूँ।”

उनका उद्यम जमीनी स्तर पर अधिक उत्पादक, परिसंपत्ति-आधारित आजीविका की ओर हो रहे बदलाव को भी दर्शाता है। वह पारंपरिक आय चक्र से आगे बढ़कर कमाई का अपेक्षाकृत अधिक व्यवस्थित और विस्तार योग्य स्रोत तैयार करने की दिशा में आगे बढ़ी हैं।

મીડલેન્ડ માઈક્રોફિન ગુજરાતમાં મહિલા ઉદ્યોગ સાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે

માઈક્રોફાઈનાન્સ ક્ષેત્ર આજે પણ પાયાના સ્તરે આવક ઊભી કરવા અને નાણાંકીય સ્થિરતા વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે. નાના ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં મદદરૂપ બનીને તે તેમના આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી છે, જેના કારણે આ પ્રગતિને વધુ વેગ મળી રહ્યો છે. અમદાવાદમાં રહેતી બારિયા વંદનાબેનની સફર આ અસરનું જીવંત ઉદાહરણ છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ તરફથી મળેલી રૂ. ૪૦,૦૦૦ની લોનની મદદથી તેમણે કરિયાણાની દુકાન શરૂ કરી. આ સહાયથી તેમને નિયમિત આવક ઊભી કરવામાં સફળતા મળી અને તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય પણ વધારી શક્યા. વ્યવસાય આગળ વધતો ગયો તેમ બારિયા વંદનાબેનની આવક વધુ સ્થિર થતી ગઈ, જેના કારણે તેઓ ઘરના ખર્ચમાં નિયમિત યોગદાન આપી શક્યા અને રોજિંદી નાણાંકીય જરૂરિયાતો વધુ સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા. વધારાની આવકના કારણે શિક્ષણ અને હેલ્થકેર જેવી મહત્વપૂર્ણ જરૂરિયાતો માટે વધુ સારી રીતે આયોજન કરવું પણ શક્ય બન્યું. ઉપરાંત, તેમણે પોતાના બે પુત્રોના શિક્ષણ પાછળ ખર્ચ કરીને પણ તેમના ભવિષ્યને વધુ મજબૂત બનાવ્યું છે. નાણાંકીય પ્રગતિ ઉપરાંત, પોતાનો વ્યવસાય સંભાળવાના અનુભવથી તેમનો આત્મવિશ્વાસ અને નિર્ણય લેવાની ક્ષમતામાં પણ વધારો થયો છે. આજે તેઓ પોતાના વ્યવસાય તેમજ પરિવારના ભવિષ્યને આકાર આપવામાં વધુ સક્રિય ભૂમિકા ભજવી રહ્યા છે અને પોતાના કામને સતત જાળવી રાખીને તેમાં વધારો કરવાનો પ્રયાસ કરી રહ્યા છે.

મીડલેન્ડ માઈક્રોફિન ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે

ગુજરાત, ૧૧ જૂન ૨૦૨૬: માઈક્રોફાઈનાન્સ ક્ષેત્ર આજે પણ પાયાના સ્તરે આવક ઊભી કરવા અને નાણાંકીય સ્થિરતા વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે. નાના ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં મદદરૂપ બનીને તે તેમના આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી છે, જેના કારણે આ પ્રગતિને વધુ વેગ મળી રહ્યો છે. અમદાવાદમાં રહેતી બારિયા વંદનાબેનની સફર આ અસરનું જીવંત ઉદાહરણ છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ તરફથી મળેલી

રૂ. ૪૦,૦૦૦ની લોનની મદદથી તેમણે કરિયાણાની દુકાન શરૂ કરી. આ સહાયથી તેમને નિયમિત આવક ઊભી કરવામાં સફળતા મળી અને તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય પણ વધારી શક્યા. વ્યવસાય આગળ વધતો ગયો તેમ બારિયા વંદનાબેનની આવક વધુ સ્થિર થતી ગઈ, જેના કારણે તેઓ ઘરના ખર્ચમાં નિયમિત યોગદાન આપી શક્યા અને રોજિંદી નાણાંકીય જરૂરિયાતો વધુ સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા. વધારાની આવકના કારણે શિક્ષણ અને હેલ્થકેર જેવી મહત્વપૂર્ણ જરૂરિયાતો માટે વધુ સારી રીતે આયોજન કરવું પણ શક્ય બન્યું. ઉપરાંત, તેમણે પોતાના બે પુત્રોના શિક્ષણ પાછળ ખર્ચ કરીને પણ તેમના ભવિષ્યને વધુ મજબૂત બનાવ્યું છે.

નાણાંકીય પ્રગતિ ઉપરાંત, પોતાનો વ્યવસાય સંભાળવાના અનુભવથી તેમનો આત્મવિશ્વાસ અને નિર્ણય લેવાની ક્ષમતામાં પણ વધારો થયો છે. આજે તેઓ પોતાના વ્યવસાય તેમજ પરિવારના ભવિષ્યને આકાર આપવામાં વધુ સક્રિય ભૂમિકા ભજવી રહ્યા છે અને પોતાના કામને સતત જાળવી રાખીને તેમાં વધારો કરવાનો પ્રયાસ કરી રહ્યા છે.

પોતાનો અનુભવ રજૂ કરતાં તેઓ કહે છે કે “મીડલેન્ડ માઈક્રોફિન લિમિટેડના સહયોગથી હું મારો વ્યવસાય સ્થાપિત કરી શકી. આજે હું નિયમિત આવક મેળવી રહી છું અને મારા કામને મેનેજ કરવા તેમજ પરિવારને ટેકો આપવા માટે પહેલાં કરતાં વધુ આત્મવિશ્વાસ અનુભવું છું.”

ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને મીડલેન્ડ માઈક્રોફિન ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે



સનવિલા ન્યુઝ, અમદાવાદ, તા. ૧૧

માઈક્રોફાઈનાન્સ ક્ષેત્ર આજે પણ પાયાના સ્તરે આવક ઊભી કરવા અને નાણાંકીય સ્થિરતા વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે. નાના ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં મદદરૂપ બનીને તે તેમના આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી છે, જેના કારણે આ પ્રગતિને વધુ વેગ મળી રહ્યો છે. અમદાવાદમાં રહેતી બારિયા વંદનાબેનની સફર આ અસરનું જીવંત ઉદાહરણ છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ તરફથી મળેલી રૂ.

૪૦,૦૦૦ની લોનની મદદથી તેમણે કરિયાણાની દુકાન શરૂ કરી. આ સહાયથી તેમને નિયમિત આવક ઊભી કરવામાં સફળતા મળી અને તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય પણ વધારી શક્યા. વ્યવસાય આગળ વધતો ગયો તેમ બારિયા વંદનાબેનની આવક વધુ સ્થિર થતી ગઈ, જેના કારણે તેઓ ઘરના ખર્ચમાં નિયમિત યોગદાન આપી શક્યા અને રોજિંદી નાણાંકીય જરૂરિયાતો વધુ સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા. વધારાની આવકના કારણે શિક્ષણ અને હેલ્થકેર જેવી મહત્વપૂર્ણ જરૂરિયાતો માટે વધુ સારી રીતે આયોજન કરવું પણ શક્ય બન્યું. ઉપરાંત, તેમણે પોતાના બે પુત્રોના શિક્ષણ પાછળ ખર્ચ કરીને પણ તેમના ભવિષ્યને વધુ મજબૂત બનાવ્યું છે. નાણાંકીય પ્રગતિ ઉપરાંત, પોતાનો વ્યવસાય સંભાળવાના અનુભવથી તેમનો આત્મવિશ્વાસ અને નિર્ણય લેવાની ક્ષમતામાં પણ વધારો થયો છે. આજે તેઓ પોતાના વ્યવસાય તેમજ પરિવારના ભવિષ્યને આકાર આપવામાં વધુ સક્રિય ભૂમિકા ભજવી રહ્યા છે.

મીડલેન્ડ માઈક્રોફિન ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે



અમદાવાદ, શનિવાર

માઈક્રોફાઈનાન્સ ક્ષેત્ર આજે પણ પાયાના સ્તરે આવક ઊભી કરવા અને નાણાંકીય સ્થિરતા વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે. નાના ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં મદદરૂપ બનીને તે તેમના આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી છે, જેના કારણે આ પ્રગતિને વધુ વેગ મળી રહ્યો છે.

અમદાવાદમાં રહેતી

બારિયા વંદનાબેનની સફર આ અસરનું જીવંત ઉદાહરણ છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ તરફથી મળેલી રૂ. ૪૦,૦૦૦ની લોનની મદદથી તેમણે કરિયાણાની દુકાન શરૂ કરી. આ સહાયથી તેમને નિયમિત આવક ઊભી કરવામાં સફળતા મળી અને તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય પણ વધારી શક્યા. વ્યવસાય આગળ વધતો ગયો તેમ બારિયા વંદનાબેનની આવક વધુ સ્થિર થતી ગઈ, જેના કારણે તેઓ ઘરના ખર્ચમાં નિયમિત યોગદાન આપી શક્યા અને રોજિંદી નાણાંકીય જરૂરિયાતો વધુ સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા. વધારાની આવકના

કારણે શિક્ષણ અને હેલ્થકેર જેવી મહત્વપૂર્ણ જરૂરિયાતો માટે વધુ સારી રીતે આયોજન કરવું પણ શક્ય બન્યું. ઉપરાંત, તેમણે પોતાના બે પુત્રોના શિક્ષણ પાછળ ખર્ચ કરીને પણ તેમના ભવિષ્યને વધુ મજબૂત બનાવ્યું છે.

નાણાંકીય પ્રગતિ

ઉપરાંત, પોતાનો વ્યવસાય સંભાળવાના અનુભવથી તેમનો આત્મવિશ્વાસ અને નિર્ણય લેવાની ક્ષમતામાં પણ વધારો થયો છે. આજે તેઓ પોતાના વ્યવસાય તેમજ પરિવારના ભવિષ્યને આકાર આપવામાં વધુ સક્રિય ભૂમિકા ભજવી રહ્યા છે અને પોતાના કામને સતત જાળવી રાખીને તેમાં વધારો કરવાનો પ્રયાસ કરી રહ્યા છે. સ્વપોતાનો અનુભવ રજૂ કરતાં તેઓ કહે છે કે “મીડલેન્ડ માઈક્રોફિન લિમિટેડના સહયોગથી હું મારો વ્યવસાય સ્થાપિત કરી શકી. આજે હું નિયમિત આવક મેળવી રહી છું અને મારા કામને મેનેજ કરવા તેમજ પરિવારને ટેકો આપવા માટે પહેલાં કરતાં વધુ આત્મવિશ્વાસ અનુભવું છું.”

ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને મીડલેન્ડ માઈક્રોફિન ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે



દ્ર.પિ.અ.ન્યુઝ,અમદાવાદ, તા.૧૧

માઈક્રોફાઈનાન્સ ક્ષેત્ર આજે પણ પાયાના સ્તરે આવક ઊભી કરવા અને નાણાંકીય સ્થિરતા વધારવામાં મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે. નાના ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં મદદરૂપ બનીને તે તેમના આર્થિક વિકાસને ગતિ આપે છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી છે, જેના કારણે આ પ્રગતિને વધુ વેગ મળી રહ્યો છે. અમદાવાદમાં રહેતી બારિયા વંદનાબેનની સફર આ અસરનું જીવંત ઉદાહરણ છે. મીડલેન્ડ માઈક્રોફિન લિમિટેડ તરફથી મળેલી રૂ. ૪૦,૦૦૦ની લોનની મદદથી તેમણે કરિયાણાની દુકાન શરૂ કરી. આ

સહાયથી તેમને નિયમિત આવક ઊભી કરવામાં સફળતા મળી અને તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય પણ વધારી શક્યા. વ્યવસાય આગળ વધતો ગયો તેમ બારિયા વંદનાબેનની આવક વધુ સ્થિર થતી ગઈ, જેના કારણે તેઓ ઘરના ખર્ચમાં નિયમિત યોગદાન આપી શક્યા અને રોજિંદી નાણાંકીય જરૂરિયાતો વધુ સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા. વધારાની આવકના કારણે શિક્ષણ અને હેલ્થકેર જેવી મહત્વપૂર્ણ જરૂરિયાતો માટે વધુ સારી રીતે આયોજન કરવું પણ શક્ય બન્યું. ઉપરાંત, તેમણે પોતાના બે પુત્રોના શિક્ષણ પાછળ ખર્ચ કરીને પણ તેમના ભવિષ્યને વધુ મજબૂત બનાવ્યું છે. નાણાંકીય પ્રગતિ ઉપરાંત, પોતાનો વ્યવસાય સંભાળવાના અનુભવથી તેમનો આત્મવિશ્વાસ અને નિર્ણય લેવાની ક્ષમતામાં પણ વધારો થયો છે. આજે તેઓ પોતાના વ્યવસાય તેમજ પરિવારના ભવિષ્યને આકાર આપવામાં વધુ સક્રિય ભૂમિકા ભજવી રહ્યા છે.

મીડલેન્ડ માર્કેટિંગ ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે

વ્રજકિશન ભૂમિ
માર્કેટિંગના સ્તરે આવક ઊભી કરવા
પણ પાયાના સ્તરે આવક ઊભી કરવા
અને નાણાંકીય સ્થિરતા વધારવામાં
મહત્વપૂર્ણ ભૂમિકા ભજવી રહ્યું છે.
નાના ઉદ્યોગસાહસિકોને ટકાઉ
આજીવિકા ઊભી કરવામાં મદદરૂપ
બનીને તે તેમના આર્થિક વિકાસને
ગતિ આપે છે. મીડલેન્ડ માર્કેટિંગ
લિમિટેડ જેવી સંસ્થાઓ સમયસર
અને જરૂરિયાત મુજબ ધિરાણ
ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય
શરૂ કરવા અથવા તેને વધુ મજબૂત
બનાવવા માંગતા લોકોને સહાય પૂરી
પાડી રહી છે, જેના કારણે આ પ્રગતિને
વધુ વેગ મળી રહ્યો છે.

અમદાવાદમાં રહેતી બારિયા

વંદનાબેનની સફર આ અસરનું જીવંત
ઉદાહરણ છે. મીડલેન્ડ માર્કેટિંગ
લિમિટેડ તરફથી મળેલી રૂ.
૪૦,૦૦૦ની લોનની મદદથી તેમણે
કરિયાણાની દુકાન શરૂ કરી. આ
સહાયથી તેમને નિયમિત આવક
ઊભી કરવામાં સફળતા મળી અને
તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય
પણ વધારી શક્યા. વ્યવસાય આગળ
વધતો ગયો તેમ બારિયા વંદનાબેનની
આવક વધુ સ્થિર થતી ગઈ, જેના
કારણે તેઓ ઘરના ખર્ચમાં નિયમિત
યોગદાન આપી શક્યા અને રોજિંદી
નાણાંકીય જરૂરિયાતો વધુ
સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા.
વધારાની આવકના કારણે શિક્ષણ
અને હેલ્થકેર જેવી મહત્વપૂર્ણ

જરૂરિયાતો માટે વધુ સારી રીતે
આયોજન કરવું પણ શક્ય બન્યું.
ઉપરાંત, તેમણે પોતાના બે પુત્રોના
શિક્ષણ પાછળ ખર્ચ કરીને પણ તેમના
ભવિષ્યને વધુ મજબૂત બનાવ્યું છે.

તેમનો વ્યવસાય પાયાના સ્તરે
વધુ ઉત્પાદક અને સંપત્તિ આધારિત
આજીવિકાની દિશામાં થઈ રહેલા
પરિવર્તનને પણ દર્શાવે છે. તેમણે
પરંપરાગત આવકના ચક્રથી આગળ
વધીને વધુ વ્યવસ્થિત અને
વિસ્તરણની ક્ષમતા ધરાવતો
આવકનો સ્ત્રોત ઊભો કર્યો છે. આ
પ્રકારનું પરિવર્તન, જેમાં લોકો માત્ર
આવક મેળવતા નથી પરંતુ પોતાના
કામને વધુ કાર્યક્ષમ બનાવી તેનું
વિસ્તરણ પણ કરે છે.

Publication: Western Times

Edition: Online

Date: 18-06-2026

Page No: NA

URL - <https://westerntimesnews.in/news/422676/midland-microfin-enabling-women-entrepreneurs-in-gujarat-to-build-sustainable-livelihoods/>

Midland Microfin Enabling Women Entrepreneurs in Gujarat to Build Sustainable Livelihoods

18/06/2026 07:01 Dy Editor



Gujarat, 11 June 2026: Microfinance continues to enable income generation and financial stability at the grassroots level by supporting small entrepreneurs in building sustainable livelihoods. Institutions like Midland Microfin Ltd. are contributing to this progress by extending timely and need-based credit to individuals seeking to establish or strengthen their own enterprises.

In Ahmedabad, Bariya VandanaBen journey illustrates this impact. With the support of a ₹40,000 loan from Midland Microfin Ltd., she set up a Grocery Shop. This enabled her to establish a steady source of income and gradually expand her work. As her business progressed, Bariya VandanaBen began earning more consistently, allowing her to contribute regularly to household expenses and manage daily financial needs with greater stability. The additional income has also supported better planning for essential priorities such as education and healthcare. She had also contributed towards investing in her 2 sons' education.

Publication: Navjeevan Express

Edition: Online

Date: 22-06-2026

Page No: NA

URL – <https://navjeevanexpress.com/%E2%82%B940000-two-sons-one-dream-how-a-gujarati-woman-turned-microfinance-into-a-blueprint-for-empowerment/>

₹40K, 2 sons, 1 dream: How a Gujarati woman turned microfinance into a blueprint for empowerment

by Nav Jeevan — 23 hours ago in Ahmedabad, Banking, Breaking News, Business, Gujarat, Human Interest, Launchpad, National, Personal Finance, Women & Children
Reading Time: 2 mins read
👍 0 💬 0



Armed with determination and backed by microfinance, Bariya Vandanaben stands as a symbol of Gujarat's new generation of women entrepreneurs—turning a small loan into a larger story of confidence, education, opportunity and lasting empowerment. - NE photo

- **From Homemaker to Entrepreneur, Ahmedabad's Bariya Vandanaben Builds Financial Independence Through a Grocery Business**
- **Midland Microfin's Timely Credit Support Helps Women Create Sustainable Livelihoods and Stronger Futures**
- **Steady Income Enables Better Education, Healthcare and Household Stability**
- **Confidence, Decision-Making and Economic Participation Rise Alongside Business Growth**
- **Gujarat's Expanding Microfinance Ecosystem Emerges as a Powerful Engine of Women-Led Development**

NE WOMEN EMPOWERMENT BUREAU

AHMEDABAD, JUNE 22

A modest ₹40,000 loan has transformed into a story of confidence, self-reliance and opportunity for an Ahmedabad woman, underscoring how microfinance is increasingly becoming a catalyst for women's empowerment across Gujarat.

As India witnesses a growing wave of women-led entrepreneurship, institutions such as **Midland Microfin Ltd.** are helping women at the grassroots level convert aspirations into sustainable livelihoods through timely and need-based financial support.

One such inspiring example is **Bariya Vandanaben**, who used a ₹40,000 loan from Midland Microfin Ltd. to establish a grocery shop, creating a reliable source of income for her family and laying the foundation for long-term financial security.

URL – <https://businessgujarat.in/midland-microfin-enabling-women-entrepreneurs-in-gujarat-to-build-sustainable-livelihoods/>

BUSINESS GUJARAT

નસ-નસ માં બિઝનેસ

મીડલેન્ડ માઇક્રોફિન ગુજરાતમાં મહિલા ઉદ્યોગસાહસિકોને ટકાઉ આજીવિકા ઊભી કરવામાં સક્ષમ બનાવી રહી છે

By: Mahesh Trivedi / On: June 12, 2026 /
In: પર્સનલ ફાઇનાન્સ



ગુજરાત, 12 જૂન
2026: માઇક્રોફાઇનાન્સ
ક્ષેત્ર આજે પણ પાયાના
સ્તરે આવક ઊભી કરવા
અને નાણાંકીય સ્થિરતા
વધારવામાં મહત્વપૂર્ણ
ભૂમિકા ભજવી રહ્યું છે.
નાના ઉદ્યોગસાહસિકોને
ટકાઉ આજીવિકા ઊભી
કરવામાં મદદરૂપ બનીને
તે તેમના આર્થિક

વિકાસને ગતિ આપે છે. મીડલેન્ડ માઇક્રોફિન લિમિટેડ જેવી સંસ્થાઓ સમયસર અને જરૂરિયાત મુજબ ધિરાણ
ઉપલબ્ધ કરાવીને પોતાનો વ્યવસાય શરૂ કરવા અથવા તેને વધુ મજબૂત બનાવવા માંગતા લોકોને સહાય પૂરી પાડી રહી
છે, જેના કારણે આ પ્રગતિને વધુ વેગ મળી રહ્યો છે.

અમદાવાદમાં રહેતી બારિયા વંદનાબેનની સફર આ અસરનું જીવંત ઉદાહરણ છે. મીડલેન્ડ માઇક્રોફિન લિમિટેડ તરફથી
મળેલી રૂ. 40,000ની લોનની મદદથી તેમણે કરિયાણાની દુકાન શરૂ કરી. આ સહાયથી તેમને નિયમિત આવક ઊભી
કરવામાં સફળતા મળી અને તેઓ ધીમે-ધીમે પોતાનો વ્યવસાય પણ વધારી શક્યા. વ્યવસાય આગળ વધતો ગયો તેમ
બારિયા વંદનાબેનની આવક વધુ સ્થિર થતી ગઈ, જેના કારણે તેઓ ઘરના ખર્ચમાં નિયમિત યોગદાન આપી શક્યા અને
રોજિંદી નાણાંકીય જરૂરિયાતો વધુ સુવ્યવસ્થિત રીતે મેનેજ કરી શક્યા. વધારાની આવકના કારણે શિક્ષણ અને હેલ્થકેર
જેવી મહત્વપૂર્ણ જરૂરિયાતો માટે વધુ સારી રીતે આયોજન કરવું પણ શક્ય બન્યું. ઉપરાંત, તેમણે પોતાના બે પુત્રોના
શિક્ષણ પાછળ ખર્ચ કરીને પણ તેમના ભવિષ્યને વધુ મજબૂત બનાવ્યું છે.

નાણાંકીય પ્રગતિ ઉપરાંત, પોતાનો વ્યવસાય સંભાળવાના અનુભવથી તેમનો આત્મવિશ્વાસ અને નિર્ણય લેવાની
ક્ષમતામાં પણ વધારો થયો છે. આજે તેઓ પોતાના વ્યવસાય તેમજ પરિવારના ભવિષ્યને આકાર આપવામાં વધુ સક્રિય
ભૂમિકા ભજવી રહ્યા છે અને પોતાના કામને સતત જાળવી રાખીને તેમાં વધારો કરવાનો પ્રયાસ કરી રહ્યા છે.

Publication: Newz Daddy

Edition: Online

Date: 18-06-2026

Page No: NA

URL - <https://www.newzdaddy.com/microfinance-in-gujarat-helping-women-build-small-businesses/>

Microfinance in Gujarat Helping Women Build Small Businesses

Ahmedabad Entrepreneur's Story Reflects Wider Changes in India's Microfinance Sector.

by Newz Daddy Editor — 18 June 2026 Reading Time: 4 mins read

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Microfinance in Gujarat Helping Women Build Small Businesses

Microfinance in Gujarat Helping Women Build Small Businesses

Small Loans, Big Changes: How Microfinance Is Supporting Women-Led Businesses in Gujarat

A small grocery shop in Ahmedabad may appear ordinary to passers-by, but for Bariya Vandanaben and her family, it represents a steady source of income, greater financial security and a chance to invest in the future of her children.

Vandanaben is among thousands of women in Gujarat who have turned to microfinance to start or strengthen small businesses. With a loan of ₹40,000 from **Midland Microfin Ltd.**, she opened a grocery shop and began building an independent source of earnings for her household.

The shop has provided regular income and helped her meet day-to-day expenses. According to information shared by the company, the additional earnings have also supported spending on education and healthcare. Part of the income has been used to contribute towards the education of her two sons.

Sharing her experience, Vandanaben said, "The support from **Midland Microfin Ltd.** helped me establish my business. Today, I am able to earn steadily and feel more confident managing my work and supporting my family."

Her story reflects a wider trend taking shape across India, where access to small loans is helping many women enter business activities that were previously beyond their financial reach.

Microfinance institutions provide relatively small loans to borrowers who often have limited access to traditional banking services. These loans are commonly used for grocery shops, tailoring units, dairy activities, food businesses, handicrafts, agriculture-related work and other income-generating ventures.

**Micro Finance Industry Network (MFIN)
released the 57th edition of Micrometer for Q4
FY 25-26 based on the industry data as on
March 31, 2026**

Publication : CNBC TV18

Edition : TV

Date : 16-06-2026

Page: NA

HEALTH OF THE MICROFINANCE INDUSTRY

Research Edge: **motilal oswal**

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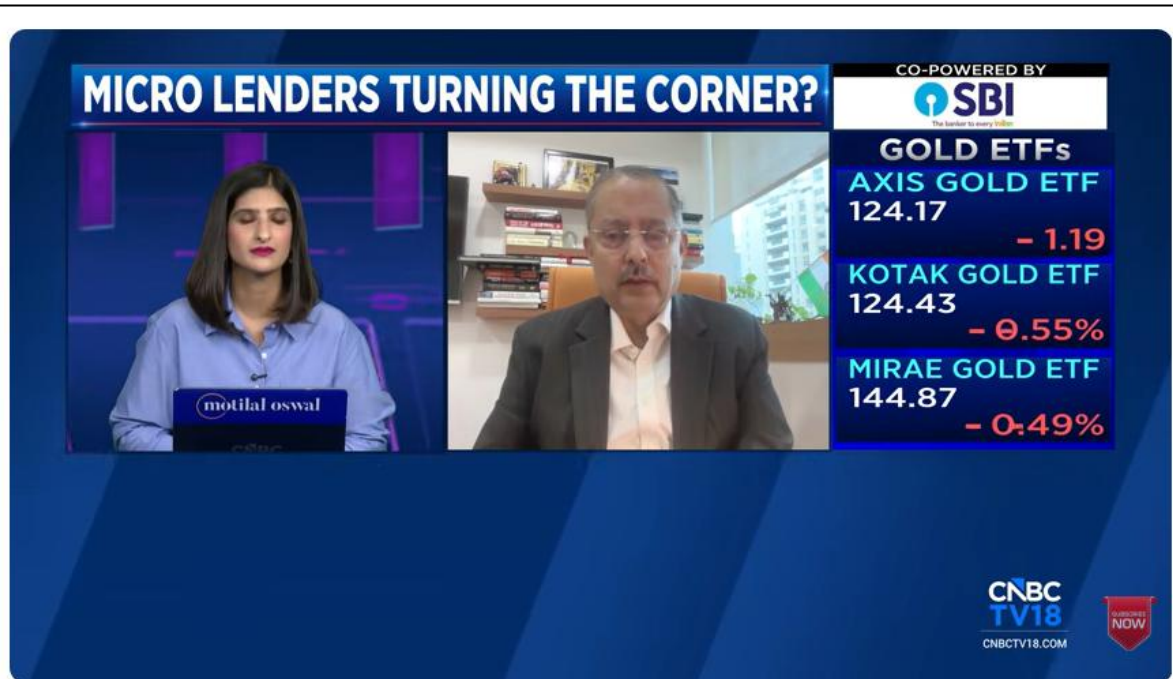


Publication : CNBC TV18

Edition : YouTube

Date : 16-06-2026

Page: NA



MFN Micrometer Reports Recovery | Disbursements From MFN Have Grown In Q4: MFN | CNBC TV18

Publication : PTI	Edition : Online
Date : 12-06-2026	Page: NA

URL - <https://www.ptinews.com/detail/business/Microfinance-sector-shows-signs-of-recovery-after-seven-quarters-of-contraction-MFIN/3760560>

Microfinance sector shows signs of recovery after seven quarters of contraction: MFIN

Mumbai Jun 12 (PTI) The microfinance sector has shown early signs of recovery after a prolonged period of stress with the industry portfolio witnessing a sequential uptick in the fourth quarter of the financial year 2025-26 according to the report.

Data for Q4FY26 indicates early signs of recovery in the sector. After seven quarters of portfolio contraction this quarter witnessed a QoQ uptick of over 3 per cent as per Micro Finance Industry Network (MFIN) report.

As on March 31 2026 the industry portfolio stood at Rs 3 25 174 crore.

The portfolio expansion was supported by quarterly disbursement of Rs 77 524 crore which was the highest in the last seven quarters though still below the peak achieved in Q4FY24 as per the report.

We can now say that despite the tough two years industry is turning the corner as evidenced by uptick in portfolio and continued improvement in Portfolio At Risk ... said Alok Misra chief executive officer and director of MFIN.

The report said the improvement in growth was accompanied by a recovery in asset quality. Despite seven quarters of contraction the credit quality has returned to pre March 2024 levels.

Funding conditions also improved during the year. NBFC-MFIs received total debt funding of Rs 77 867 crore during FY26 an increase of 30.9 per cent as compared with FY25.

During FY 25-26 Banks contributed 77.4 per cent of the borrowings received 12.2 per cent from Non-Bank entities 4.6 per cent from ECB 3.9 per cent from others and 1.9 per cent from AIFIs the report said.

However MFIN highlighted that funding challenges for smaller MFIs continued during the year with banks NBFCs and external commercial borrowings remaining key sources of support.

Publication : PTI Bhasha

Edition : Online

Date : 12-06-2026

Page: NA

URL - <https://bhasha.ptinews.com/home-detail/3760940>

सूक्ष्म-वित्त क्षेत्र में सात तिमाहियों की गिरावट के बाद सुधार के संकेत: एमएफआईएन

मुंबई: 12 जून (भाषा) सूक्ष्म-वित्त क्षेत्र में लंबे समय तक दबाव में रहने के बाद सुधार के शुरुआती संकेत दिखाई दिए हैं और वित्त वर्ष 2025-26 की चौथी तिमाही में उद्योग के पोर्टफोलियो में तिमाही आधार पर बढ़त दर्ज की गई है। एक रिपोर्ट में यह जानकारी दी गई है।

सूक्ष्म-वित्त संस्थान नेटवर्क (एमएफआईएन) की रिपोर्ट के मुताबिक, "वित्त वर्ष 2025-26 की जनवरी-मार्च तिमाही के आंकड़े इस क्षेत्र में सुधार के संकेत दिखाते हैं। पोर्टफोलियो में लगातार सात तिमाहियों तक गिरावट दर्ज की गई, जिसके बाद इस तिमाही में तीन प्रतिशत से अधिक की वृद्धि हुई।"

Default Clouds Hover Over Microfinance

Industry flags weak monsoon, war risks even as data shows lending revival and better repayment trends

Our Bureau

Kolkata: The spectre of fresh credit risk looms over India's ₹3.31-lakh-crore microfinance sector, with the industry warning that a potentially weak monsoon and the ongoing West Asia conflict could hurt rural livelihoods.

The Microfinance Industry Network (MFIN) has flagged these concerns even as it highlighted the sectoral revival and improvement in asset quality in its latest report covering industry data till March.

"While these positive factors augur well for the sector in 2026-27, MFIN has also advised the players to keep in consideration the likely impact of a lesser-than-average monsoon prediction and West Asia conflict, as these may affect rural livelihoods," Alok Misra, chief executive officer at the industry association, said on Friday.

Monsoon Blues

IMD forecasts below-normal rainfall due to El Nino conditions

RBI flagged inflation risk from low rainfall and geopolitical supply disruptions

The India Meteorological Department (IMD) has said that the country is most likely to see below-normal rainfall between June and September due to the onset of El Nino conditions over the equatorial Pacific Ocean.

El Nino, a natural climate pattern associated with warmer-than-normal sea surface temperatures, has historically been linked with weaker monsoon rainfall for India.



The Reserve Bank of India, too, raised concerns over higher inflation due to low average rainfall and supply chain disruptions due to geopolitical conflicts.

The microfinance market, meanwhile, turned the corner with the fourth quarter showing ₹77,524 crore in loan disbursement, the highest in the past eight quarters. The sector's asset quality stress also subsided with the share of the portfolio that

remained unpaid for 31 to 180 days being at 2%, as of end-March, compared with 6.3% a year ago.

Misra expects the credit guarantee scheme for microfinance companies to strengthen this recovery. The ₹20,000-crore scheme, announced on March 20, is aimed at improving bank fund flow for non-banking financial company-micro finance institutions and consequent rise in on-lending to the bottom of the pyramid customer segment.

The government has extended the scheme's deadline to August 31 from June 30, following reports that it has not seen traction.

"Recent extension of the scheme till August 2026 will allow sufficient time for utilisation," Misra said, adding that the sector has done its part by way of improved performance metrics riding on lending guardrails. "It is time for banks to come forward and actively support the cause of financial inclusion," he urged.

Default Clouds Hover Over Microfinance

Industry flags weak monsoon, war risks even as data shows lending revival, better repayment trends

Our Bureau

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Microfin market turns the corner; Q4 loan disbursement highest in eight quarters

Overdue loans (31-180 days) fall to 2% in March from 6.3% last year

2% as of March as compared with 6.3% a year prior.

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Microfin Access Gets Tough for First-Timers

Share of new-to-credit borrowers fell to 20% in March from 33% three years ago: Report

Atmadip Ray

Kolkata: Credit access for the bottom of the pyramid customers slowed down recently as microfinance lenders focused more on borrowers with established credit history against the backdrop of the past two years of asset quality strain, according to a joint study by Small Industries Development Bank of India (SIDBI) and Equifax.

The share of new-to-credit borrowers declined to 20% in March from 33% three years ago, the report said, even as a fraction of Indian adults are estimated to have access to formal credit. This reflects lenders' increasing engagement with borrowers with a track record and

stronger repayment behaviour.

"Over the last few quarters, the microfinance sector has gone through a phase of correction and cautious lending," said Equifax Credit Information Services interim managing director Subhankar Mishra.

With lenders tightening norms to curb over-indebtedness and delinquencies, about 23 million small borrowers exited the formal banking system, showed data from Microfinance Industry Network. The number of unique microfinance borrowers stood at 63 million at the end of March against 87 million two years earlier.

Merely 15% of Indian adults enjoy access to institutional credit against a global average of 24%, according to a new Deloitte report.

The latest SIDBI-Equifax report al-



so highlighted a structural shift in lending behaviour across the industry, with lenders increasingly moving toward higher-value loans to the borrowers they know. The share of loans above ₹75,000 rose to 41% from 26% a year ago. Average ticket size across the industry incre-

ased to ₹62,945, reflecting lenders' sharpening focus on borrowers with stronger repayment capacity and established credit histories.

Borrower leverage trends also continued to improve with the average share of borrowers associated with four or more lenders declining for the top five states in terms of microfinance gross loan penetration—Bihar, Tamil Nadu, Uttar Pradesh, Karnataka and West Bengal. For Bihar, the ratio improved to 2.03% at the end of March from 4.07% six months earlier while the ratio for West Bengal was 0.69% against 1.51%.

The trend indicates moderation in multi-lender exposure and improving credit discipline across the ecosystem, the report said.

Publication: Business Standard

Edition: Ahmedabad, Bangalore, Bhopal,
Bhubaneswar, Chandigarh, Chennai,
Hyderabad, Jaipur, Kochi, Kolkata, Lucknow,
Mumbai, New Delhi, Pune

Date: 13-06-2026

Page: 6

Biz growth, drop in delinquencies help micro lenders turn the corner

AATHIRA VARIER
Mumbai, June 12

India's microfinance sector could emerge from a prolonged downturn, as loan portfolio expanded for the first time in seven quarters and asset quality improving to pre-March 2024 levels, according to the latest quarterly report by Microfinance Institutions Network (MFIN).

The industry's gross loan portfolio grew more than 3 per cent sequentially during the January-March quarter of finan-

cial year 2026 (FY26) to ₹3.25 trillion, ending a seven-quarter stretch of contraction.

At the same time, Portfolio at Risk (PAR) for 31-180 days declined sharply to 2 per cent from 6.3 per cent a year ago. Quarterly disbursements rose to ₹77,524 crore, the highest level in the last seven quarters.

Credit quality improved significantly during the quarter. PAR for 31-90 days declined to 0.8 per cent as of March-end, while PAR for 91-180 days stood at 1.2 per cent.

"We can now say that de-

spite the tough two years, industry is turning the corner as evidenced by uptick in portfolio and continued improvement in Portfolio at Risk – PAR 31-180 declining to 2.0 per cent as of March 2026 compared to 6.3 per cent a year ago," said Alok Misra, chief executive officer and director of MFIN.

He attributed part of the recovery to industry-wide efforts under MFIN's guardrails framework, and welcomed the government's decision to extend the Credit Guarantee Scheme for Micro Finance Institutions

(CGSMFI) 2.0 until August.

"A significant policy development which will further strengthen this recovery is the CGSMFI 2.0 scheme of Government of India. Recent extension of the scheme till August 2026 will allow sufficient time for utilisation," Misra said.

He also called on banks to increase their support to the sector. The report showed that NBFC-MFIs continued to dominate the sector, accounting for 44.2 per cent of the industry's outstanding portfolio, followed by banks with a 32.7

per cent share. Small finance banks and other non-banking financial companies (NBFCs) made up the remainder.

Despite the improving operational metrics, funding conditions remained challenging, particularly for smaller microfinance institutions.

According to MFIN, all-India financial institutions largely stayed away from smaller players during the year, leaving banks, NBFCs and external commercial borrowings as the primary funding sources.

AgriMin sounds El Niño alarm; MFIs step up vigil

Chouhan calls for district-level contingency plans for kharif crops

ANUPREKSHA JAIN
Mumbai, 16 June

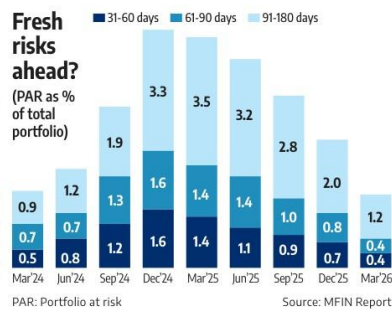
Microfinance lenders, which have only recently begun emerging from one of the sector's deepest downturns, are once again preparing for a familiar threat: A weak monsoon. Their concerns coincide with an agriculture ministry warning that El Niño could have a "relatively severe" impact on 12 states during the kharif season, a development that could weigh on rural incomes and test the sustainability of recent improvements in loan collections.

The ministry has sought coordinated action from dis-

trict-level official machinery in the most vulnerable regions, including Uttar Pradesh, Tamil Nadu, Andhra Pradesh, Telangana, Karnataka, Odisha, Gujarat, Rajasthan, Bihar, Madhya Pradesh, Jharkhand and Maharashtra.

"In 9-10 states where the impact of El Niño may be relatively higher, coordinated meetings should be organised with district magistrates, agriculture departments, Krishi Vigyan Kendras (KVKs) and other extension systems of the identified districts," Agriculture Minister Shivraj Singh Chouhan said, while chairing a review meeting on Kharif 2026 prepara-

Fresh risks ahead?
(PAR as % of total portfolio)



PAR: Portfolio at risk

Source: MFIN Report

tions, PTI reported. He directed state governments to identify vulnerable districts and prepare crop-wise contingency plans.

A senior agriculture min-

istry official said contingency plans are being prepared for 326 districts across the 12 states identified as most vulnerable to El Niño.

Turn to Page 7 ▶

AgriMin sounds El Niño alarm; MFIs step up vigil

Microfinance lenders are deploying field teams to closely monitor rural borrowers amid concerns that deficient rainfall linked to El Niño conditions could slow the recovery in collections and raise operating costs.

The country's microfinance sector had spent much of the past year repairing stressed portfolios and improving collections. After seven quarters of contraction, it posted sequential growth in the January-March quarter of FY26, with gross loan portfolio expanding more than 3 per cent to about ₹3.25 trillion, according to the latest Micrometer report by the Microfinance Institutions Network (MFIN). Asset quality improved to pre-March 2024 levels, quarterly disbursements rose to a seven-quarter high of ₹77,524 crore, and portfolio at risk for 31-180 days fell to 2 per cent from 6.3 per cent a year earlier.

"We continue to assess the situation constantly and speak to customers regularly. Our field officers remain in touch with them, so if anything develops, we get to know immediately. If rainfall is below expectations, there could be some impact, but not a major one, because these are all dual-income households," said Sadaf Sayeed, chief executive officer of Muthoot Microfin.

The India Meteorological Department (IMD) has forecast the southwest monsoon at around 90 per cent of the long-period average, signalling a below-normal season. El Niño conditions are currently present over the equatorial Pacific Ocean and are expected to strengthen further during the June-September monsoon season.

For lenders with significant exposure to rural borrowers, the immediate concern is whether collection trends that had only recently begun to improve can be sustained. "We are engaging with customers to understand

what they're experiencing and whether they're seeing any effects on the ground. At this point, our teams are reporting no signals of concern," said Sanjay Garyali, managing director and chief executive officer of Fusion Finance. "In the coming days, the entire leadership team, including myself, will continue evaluating the situation and monitoring how customers are viewing it," he added.

Lenders said a large share of their customers now rely on multiple income streams, combining agriculture with activities such as livestock rearing, small businesses and wage employment. That diversification provides a measure of insulation against weather-related shocks.

Even so, a moderate rainfall shortfall could alter borrower behaviour. Weaker crop yields may force households to borrow more to bridge income gaps, slowing the pace of improvement in collections.

"The first impact is usually not on delinquency but on cash flows," said an executive at an NBFC-MFI, requesting anonymity. "Recoveries may stretch by a few weeks, field staff have to make more visits, and operating expenses go up. The concern is that the recovery trajectory we've been seeing may flatten."

The industry's caution also reflects memories of 2024, when aggressive lending, borrower overleveraging and disruptions in collections triggered a sharp rise in delinquencies and stressed portfolios. Lenders responded by slowing disbursements, tightening underwriting standards and intensifying recovery efforts. Recent MFIN data suggested those measures were finally beginning to deliver results.

That is why the monsoon outlook is being watched so closely. With a large swathe of rural India dependent on rainfall, a prolonged shortfall

could weigh on farm incomes and delay further improvements in collections. While lenders do not expect widespread stress at this stage,

slower recoveries and higher collection costs remain the key risks on the horizon.

With PTI inputs

Signs of recovery in microfinance sector

● **Loan portfolio grows for first time after seven quarters**

FE BUREAU
Chennai, June 12

AFTER SEVEN QUARTERS of contraction, the microfinance sector's gross loan portfolio (GLP) posted a sequential growth of 3% to ₹3.25 lakh crore in Q4FY26, aided by a sharp recovery in disbursements and improving asset quality.

On a year-on-year (y-o-y) basis, however, the sector's GLP remained 13% lower than ₹3.75 lakh crore reported in March 2025, according to the 57th edition of Micrometer for Q4FY26 released by Microfinance Industry Network (MFIN), a self-regulatory body

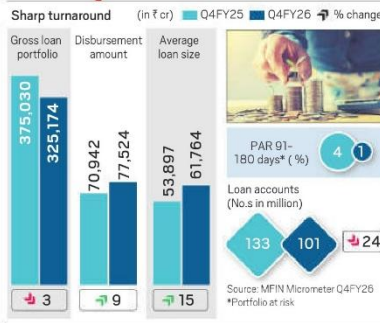
for the sector.

Microfinance loan disbursements rose 28% quarter-on-quarter (q-o-q) to a seven-quarter high of ₹77,524 crore in Q4FY26. The industry had last witnessed higher quarterly disbursements in Q4FY24, when it reported a record ₹1.07 lakh crore.

"We can now say that despite the tough two years, industry is turning the corner as evidenced by uptick in portfolio and continued improvement in Portfolio at Risk - PAR 31-180 declining to 2% as of March 2026 compared to 6.3% a year ago," Alok Misra, CEO & director of MFIN said in a statement.

He added that a significant policy development which will further strengthen this recovery is the CGSMFI 2.0 scheme of Government of India. Recent extension of the scheme till

ASSET QUALITY IMPROVES



August 2026 will allow sufficient time for utilisation.

The number of active loan

accounts in the microfinance sector declined sharply to 101 million in March 2026 from

133 million a year earlier. The number of unique borrowers also fell to 64 million from 78 million during the same period.

However, the average loan ticket size increased 9% y-o-y to ₹77,524, indicating a shift by lenders towards higher-quality borrowers rather than expanding the borrower base.

While portfolio growth has only just resumed, credit quality has improved significantly and returned to pre-March 2024 levels. PAR 31-90 days improved to 0.8% as of March 31, 2026 from 2.8% a year ago, while PAR 91-180 days declined to 1.2% from 3.5%. Both metrics have shown steady improvement over the past eight quarters.

The improvement in asset quality follows a series of guardrails introduced by industry bodies MFIN and Sa-Dhan, including a cap of ₹2 lakh on

total outstanding debt per borrower and a reduction in the maximum number of lenders per borrower to three from four.

MFIN, however, cautioned lenders to factor in the potential impact of a below-normal monsoon forecast and the ongoing conflict in West Asia, both of which could affect rural livelihoods and repayment behaviour. NBFC-MFIs continued to be the largest providers of microcredit, accounting for 44.2% of the industry's outstanding portfolio, followed by banks at 32.7%.

Small finance banks and NBFCs made up the remaining share. While all lender categories reported a decline in portfolio on a y-o-y basis, the contraction was steepest among banks at 30%, while NBFC-MFIs recorded the lowest decline at 2.7%.

Microfinance sector shows signs of recovery after seven quarters of contraction

Press Trust of India

Mumbai

The microfinance sector has shown early signs of recovery after a prolonged period of stress, with the industry portfolio witnessing a sequential uptick in the fourth quarter of financial year 2025-26.

“Data for Q4FY26 indicates early signs of recovery in the sector. After seven quarters of portfolio contraction, this quarter witnessed a q-o-q uptick of over 3 per cent,” as per a Micro Finance Industry Network (MFIN) report. As on March 31, the industry portfolio stood at ₹3,25,174 crore.

The portfolio expansion was supported by quarterly disbursement of ₹77,524 crore, which was the highest in the last seven quarters, though still below the peak achieved in Q4FY24, as per the report.

“We can now say that despite the tough two years, industry is turning the corner as evidenced by uptick in portfolio and continued improvement in portfolio at risk...,” said Alok Misra, CEO and Director of MFIN.

सुस्ती से उबरता माइक्रोफाइनेंस !

आतिरा वारियर
मुंबई, 12 जून

भारत का माइक्रोफाइनेंस क्षेत्र लंबे समय से चली आ रही सुस्ती से उबरता दिख रहा है। माइक्रोफाइनेंस इंस्टीट्यूट नेटवर्क (एमएफआईएन) की जारी नवीनतम तिमाही रिपोर्ट के अनुसार इसका ऋण पोर्टफोलियो सात तिमाहियों में पहली बार बढ़ा है और संपत्ति गुणवत्ता मार्च 2024 से पहले के स्तर पर वापस आ गई है।

उद्योग का सकल ऋण पोर्टफोलियो बीती तिमाही की तुलना में वित्त वर्ष 26 की



जनवरी मार्च तिमाही में 3 प्रतिशत से अधिक बढ़ा और सात तिमाहियों से जारी गिरावट का दौर खत्म हुआ।

इसके साथ ही 31-180 दिनों के लिए 'पोर्टफोलियो ऐट रिस्क' (पीएआर) एक साल पहले के 6.3 प्रतिशत से तेजी से

घटकर 2 प्रतिशत हो गया जबकि तिमाही ऋण वितरण बढ़कर 77,524 करोड़ रुपये हो गया।

इस तिमाही में ऋण वितरण बीती सात तिमाहियों में सबसे ज्यादा था।

एमएफआईएन के सीईओ व निदेशक आलोक मिश्रा ने कहा, 'अब हम कह सकते हैं कि अब मुश्किल दो सालों के बावजूद उद्योग बेहतर स्थिति की ओर बढ़ रहा है।' उन्होंने पोर्टफोलियो में वृद्धि और ऋण चूक के स्तर में लगातार सुधार का हवाला दिया। तिमाही के दौरान ऋण गुणवत्ता में काफी सुधार हुआ।

अल नीनो से छोटे कर्ज में बढ़ी चिंता

कृषि मंत्री शिवराज सिंह चौहान ने खरीफ फसलों के लिए आपातकालीन योजनाएं बनाने का दिया निर्देश

अनुप्रेक्षा जैन
मुंबई, 16 जून

महीनों तक भारी मुश्किलें झेल चुके माइक्रोफाइनेंस ऋणदाता अभी पटरी पर लौट ही रहे थे कि कमजोर मौसम जैसे पुराने जोखिम ने उनकी चिंता बढ़ा दी है। केंद्रीय कृषि मंत्रालय ने भी आगाह किया है कि खरीफ के मौसम में 12 राज्यों पर अल नीनो का काफी गंभीर असर पड़ सकता है। मंत्रालय की चेतावनी ने माइक्रोफाइनेंस उद्योग की चिंता को और गहरा दिया है क्योंकि कमजोर मौसम से ग्रामीण आय पर बुरा असर पड़ सकता है और कर्ज वसूली प्रभावित हो सकती है।

कृषि मंत्रालय ने उत्तर प्रदेश, तमिलनाडु, आंध्र प्रदेश, तेलंगाना, कर्नाटक, ओडिशा, गुजरात, राजस्थान, बिहार, मध्य प्रदेश, झारखंड और महाराष्ट्र जैसे सबसे ज्यादा जोखिम वाले इलाकों में जिला-स्तरीय तंत्र के जरिये समन्वित कार्रवाई करने का आज निर्देश दिया। खरीफ 2026 की तैयारियों पर समीक्षा बैठक की अध्यक्षता करते हुए केंद्रीय कृषि मंत्री शिवराज सिंह चौहान ने कहा कि जिन 9 से 10 राज्यों में अल-नीनो का असर ज्यादा हो सकता है, वहां जिलाधिकारियों, कृषि विभागों, कृषि विज्ञान केंद्रों और संबंधित जिलों के अन्य विस्तार तंत्रों के साथ मिलकर बैठके आयोजित की जानी चाहिए। उन्होंने राज्यों को जोखिम वाले जिलों की स्पष्ट पहचान कर फसल के हिसाब से आपात योजनाएं पहले से तैयार रखने को कहा ताकि मौसम संबंधी चुनौतियों की स्थिति में किसानों को तुरंत विकल्प, सलाह और सहायता उपलब्ध कराई जा सके।

कृषि मंत्रालय के एक वरिष्ठ अधिकारी ने रिपोर्ट में कहा कि अल नीनो से सबसे ज्यादा प्रभावित होने वाले 12 राज्यों के 326 जिलों के लिए आपातकालीन योजनाएं तैयार की जा रही हैं। माइक्रोफाइनेंस ऋणदाता अब ग्रामीण कर्जदारों पर बारीकी से नजर रखने के लिए फील्ड टीमों तैनात कर रहे हैं। उन्हें चिंता है कि अल नीनो की वजह से मौसम में बारिश कम हुई तो कर्ज वसूली में देर हो सकती है और परिचालन लागत बढ़ सकती है।

माइक्रोफाइनेंस इंस्टीट्यूट्स नेटवर्क (एमफिन) की नवीनतम 'माइक्रोमीटर' रिपोर्ट के अनुसार सात तिमाहियों तक गिरावट के बाद भारत का माइक्रोफाइनेंस क्षेत्र वित्त वर्ष 2026 की जनवरी-मार्च तिमाही में पटरी पर लौट आया। सकल ऋण पोर्टफोलियो 3 फीसदी से ज्यादा बढ़कर 3.25 लाख करोड़ रुपये हो गया



कर्ज वसूली में आ सकती है दिक्कत

■ कृषि मंत्रालय के अनुसार 12 राज्यों पर अल नीनो का काफी गंभीर असर पड़ने की आशंका

■ माइक्रोफाइनेंस ऋणदाता कर्ज वसूली पर नजर बनाए हुए हैं और जमीनी स्तर पर आकलन कर रहे हैं

■ मौसम में बारिश कम हुई तो कर्ज वसूली में देर हो सकती है और परिचालन लागत बढ़ सकती है

और परिसंपत्ति की गुणवत्ता सुधरकर मार्च 2024 से पहले के स्तर पर पहुंच गई। इस तिमाही के दौरान कर्ज आवंटन 77,524 करोड़ रुपये रहा जो पिछली सात तिमाहियों में सबसे अधिक है। 31 से 180 दिनों के लिए कर्ज पर जोखिम एक साल पहले के 6.3 फीसदी से घटकर 2 फीसदी रह गया। 31 से 180 दिनों के लिए कर्ज पर जोखिम का मतलब है कि संबंधित कर्ज को किस्तें 31 से 180 दिन से बकाया है।

सूधूट माइक्रोफिन के मुख्य कार्याधिकारी सदाफ सईद ने कहा, 'हम लगातार हालात का जायजा ले रहे हैं और ग्राहकों से नियमित रूप से बात कर रहे हैं। हमारे फील्ड अधिकारी उनके संपर्क में रहते हैं, इसलिए अगर कोई नई बात होती है तो हमें तुरंत पता चल जाता है। यदि मौसम के दौरान बारिश उम्मीद से कम होती है तो कर्ज वसूली पर कुछ असर पड़ सकता है लेकिन बड़ा प्रभाव नहीं होगा क्योंकि ज्यादातर ग्राहक दोहरी आय वाले परिवार से हैं।'

(शेष पृष्ठ 4 पर)

अल नीनो की चेतावनी से बढ़ी एमएफआई की चिंता

पृष्ठ 1 का शेष...

भारत के मौसम विज्ञान विभाग ने दक्षिण-पश्चिम मौसमी बारिश लंबे समय के औसत की लगभग 90 फीसदी रहने का अनुमान लगाया है, जो सामान्य से 'कम बारिश का संकेत है। भूमध्यरेखीय प्रशांत महासागर में अभी अल-नीनो की स्थिति बनी हुई है और जून-सितंबर के मौसम के दौरान इसके और मजबूत होने की आशंका है।

ग्रामीण इलाकों में बड़े पैमाने पर कर्ज देने वाले ऋणदाताओं की तत्काल चिंता कर्ज की वसूली है क्योंकि लंबे अरसे बाद वह पटरी पर

आ रहा था। फ्यूजन फाइनेंस के प्रबंध निदेशक व मुख्य कार्याधिकारी संजय गरवाली ने कहा, 'हम ग्राहकों से बात कर रहे हैं ताकि यह समझ सकें कि वे क्या अनुभव कर रहे हैं और क्या उन्हें जमीनी स्तर पर कोई असर दिख रहा है। अभी तक, हमारी टीमों को चिंता की कोई बात नजर नहीं आई है।'

उन्होंने कहा, 'आने वाले कुछ दिनों में मैं और शीर्ष प्रबंधन की पूरी टीम स्थिति का आकलन करते रहेंगे और इस बात पर नजर रखेंगे कि ग्राहक इसे किस तरह देख रहे हैं।'

ऋणदाताओं का कहना है कि उनके बहुत से ग्राहकों की आय के अब कई स्रोत हैं। वे खेती के साथ-साथ

पशुपालन, छोटे-मोटे कारोबार या मजदूरी जैसे काम भी करते हैं। आय के इन अलग-अलग स्रोतों से उन्हें मौसम से जुड़ी मुश्किलों से निपटने में कुछ मदद मिलती है।

हालांकि बारिश में थोड़ी सी भी कमी कर्जदारों के व्यवहार को बदल सकती है। फसल की पैदावार कम होने से परिवारों की आमदनी की कमी को पूरा करने के लिए ज्यादा उधार लेना पड़ सकता है, जिससे वसूली में सुधार को रफ्तार धीमी हो सकती है।

एक गैर-बैंकिंग वित्तीय कंपनी-एमएफआई के कार्याधिकारी ने नाम उजागर नहीं करने की शर्त पर कहा, 'इसका पहला असर आम तौर पर

कर्ज नहीं चुकाने से ज्यादा नकदी प्रवाह पर पड़ता है। कर्ज वसूली में सुधार में कुछ हफ्तों से ज्यादा समय लग सकता है। फील्ड अधिकारी को इसके लिए ज्यादा चक्कर लगाने पड़ सकते हैं और परिचालन खर्च बढ़ सकता है। चिंता की बात यह है कि सुधार का जो रूझान अब तक दिख रहा था, वह शायद अब स्थिर हो जाए।'

सूक्ष्म वित्त उद्योग की सतर्कता 2024 की उन यादों को भी दर्शाती है, जब बहुत ज्यादा कर्ज देने, उधार लेने वालों पर अत्यधिक कर्ज होने और ऋण वसूली में रुकावटों की वजह से भुगतान में चूक और कर्ज के फंसने के मामलों में तेजी से

इजाफा हुआ था। उस दौरान ऋणदाताओं ने कर्ज बांटने की रफ्तार कम करके, अंडरराइटिंग के कड़े नियम लागू करके और ऋण वसूली के प्रयास तेज करके इस समस्या का समाधान किया था। एमफिन के ताजा आंकड़ों से पता चलता है कि इन उपायों का आखिरकार असर दिखने लगा था।

इसीलिए मौसम के अनुमान पर बारीकी से नजर रखी जा रही है। ग्रामीण भारत का एक बड़ा हिस्सा बारिश पर निर्भर है और लंबे समय तक बारिश कम रहती है तो इससे किसानों की कमाई पर असर पड़ सकता है और कर्ज वसूली में देर हो सकती है।

Microfinance sector shows signs of recovery

The microfinance sector has shown early signs of recovery after a prolonged period of stress, with the industry portfolio witnessing a sequential uptick in the fourth quarter of the financial year 2025-26, a report said on Friday.

"Data for Q4FY26 indicates early signs of recovery in the sector. After seven quarters of portfolio contraction, this quarter witnessed a QoQ uptick of over 3%," the Micro Finance Industry Network (MFIN) report stated. As on March 31, 2026, the industry portfolio stood at ₹3,25,174 crore. The portfolio expansion was supported by a quarterly disbursement of ₹77,524 crore,

which was the highest in the last seven quarters. "We can now say that despite the tough two years, industry is turning the corner as evidenced by uptick in portfolio and continued improvement in Portfolio At Risk...", Alok Misra, CEO and director of MFIN, said. The report noted that the improvement in growth was accompanied by a recovery in asset quality, with credit quality returning to pre-March 2024 levels. Funding conditions also improved during the year. NBFC-MFIs received total debt funding of ₹77,867 crore during the financial year, an increase of 30.9% compared to the previous fiscal year. **-PTI**

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which was the highest in the last seven quarters. "We can now say that despite the tough two years, industry is turning the corner as evidenced by uptick in portfolio and continued improvement in Portfolio At Risk...," Alok Misra, CEO and director of MFIN, said. The report noted that the improvement in growth was accompanied by a recovery in asset quality, with credit quality returning to pre-March 2024 levels. Funding conditions also improved during the year. NBFC-MFIs received total debt funding of ₹77,867 crore during the financial year, an increase of 30.9% compared to the previous fiscal year. **-PTI**

MFIN releases new report

Micro Finance Industry Network (MFIN), an industry association of banks, NBFC-MFIs, SFBs and NBFCs providing microfinance and India's first RBI-recognized self-regulatory organization, released 57th edition of Micrometer for Q4 FY 25-26 based on the industry data as on March 31, 2026. Dr Alok Misra, CEO, MFIN, said, citing the report: "We can now say that despite the tough 2-years, industry is turning the corner as evidenced by uptick in portfolio and continued improvement in Portfolio at Risk – PAR 31-180 declining to 2.0 per cent as of March 2026 compared to 6.3 per cent a year ago".

सूक्ष्म-वित्त क्षेत्रात ३.२५ लाख कोटींचे कर्जवाटप

■ मुंबई : गेल्या दोन वर्षांपासून मंदी आणि दबावाचा सामना करणाऱ्या सूक्ष्म-वित्त क्षेत्राला अखेर दिलासा मिळाला आहे. सलग सात तिमाह्यांच्या घसरणीनंतर, आर्थिक वर्ष २०२५-२६ च्या चौथ्या तिमाहीत (जानेवारी-मार्च) या क्षेत्राच्या पोर्टफोलिओमध्ये ३ टक्क्यांहून अधिक वाढ नोंदवली गेली आहे, अशी माहिती 'मायक्रोफायनान्स इन्स्टिट्यूशन्स नेटवर्क'च्या अहवालात देण्यात आली आहे.

अहवालानुसार, ३१ मार्च २०२६ पर्यंत या उद्योगाचा एकूण पोर्टफोलिओ ३,२५,१७४ कोटी रुपये इतका झाला आहे. जानेवारी-मार्च या तिमाहीत ७७,५२४ कोटी रुपयांचे कर्जवाटप झाले, जे गेल्या सात तिमाह्यांमधील सर्वोच्च स्तर आहे. कमी उत्पन्न गट, छोटे व्यावसायिक, बचत गट आणि ग्रामीण कुटुंबांना या वाढीचा मोठा फायदा झाला आहे. कर्जवाटपासोबतच कर्जाची

गुणवत्ताही सुधारली असून, ती मार्च २०२४ पूर्वीच्या पातळीवर आली आहे. तसेच एनबीएफसी-एमएफआयना वर्ष २०२५-२६ मध्ये ७७,८६७ कोटी रुपयांचा निधी मिळाला आहे, जो मागील वर्षाच्या तुलनेत ३०.९ टक्क्यांनी अधिक आहे. या बदलांमुळे सूक्ष्म-वित्त क्षेत्रात पुन्हा एकदा उत्साहाचे वातावरण आहे, असे एमफिनचे मुख्य कार्यकारी अधिकारी आलोक मिश्रा यांनी सांगितले.

Signs of recovery in microfinance sector after seven quarters of decline: MFIN



Mumbai | BR Team

After remaining under pressure for an extended period, the microfinance sector is showing early signs of recovery, with the industry's portfolio registering quarter-on-quarter growth in the fourth quarter of FY 2025-26, according to a report. According to a report by the Microfinance Institutions Network (MFIN), "The January-March quarter data for FY 2025-26 indicate signs of recovery in the sector. After recording a decline for seven consecutive quarters, the portfolio grew by more than three percent during the quarter."

The report stated that the industry's total portfolio stood at Rs. 3,25,174 crore as of March 31, 2026.

The microfinance sector provides small-ticket loans and other financial

services to low-income individuals, small businesses, self-help groups (SHGs) and rural households.

According to the report, portfolio expansion was supported by loan disbursements worth Rs. 77,524 crore during the quarter. This was the highest level recorded in the last seven quarters. However, it remains below the peak level recorded in the corresponding quarter of FY 2023-24.

MFIN Chief Executive Officer (CEO) and Director Alok Mishra said, "We can now say that despite two years of challenges, the industry is recovering."

According to the report, along with improvement in growth, asset quality has also improved. Despite a decline over seven quarters, loan quality has returned to levels seen before March 2024. During the period, the funding environment also improved. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) received total debt funding of Rs. 77,867 crore in FY 2025-26, which was 30.9 percent higher compared to FY 2024-25.

सूक्ष्म-वित्त क्षेत्र में सात तिमाहियों की गिरावट के बाद सुधार के संकेत: एमएफआईएन



मुंबई | बिजनेस रेमेडीज

सूक्ष्म-वित्त क्षेत्र में लंबे समय तक दबाव में रहने के बाद सुधार के शुरुआती संकेत दिखाई दिए हैं और वित्त वर्ष 2025-26 की चौथी तिमाही में उद्योग के पोर्टफोलियो में तिमाही आधार पर बढ़त दर्ज की गई है। एक रिपोर्ट में यह जानकारी दी गई है।

सूक्ष्म-वित्त संस्थान नेटवर्क (एमएफआईएन) की रिपोर्ट के मुताबिक, “वित्त वर्ष 2025-26 की जनवरी-मार्च तिमाही के आंकड़े इस क्षेत्र

में सुधार के संकेत दिखाते हैं। पोर्टफोलियो में लगातार सात तिमाहियों तक गिरावट दर्ज की गई, जिसके बाद इस तिमाही में तीन प्रतिशत से अधिक की वृद्धि हुई।” रिपोर्ट कहती है कि 31 मार्च, 2026 तक इस उद्योग का कुल पोर्टफोलियो 3,25,174 करोड़ रुपये रहा। सूक्ष्म-वित्त क्षेत्र कम आय वाले लोगों, छोटे कारोबारियों, स्वयं-सहायता समूहों (एसएचजी), ग्रामीण परिवारों को छोटी राशि के ऋण एवं अन्य वित्तीय सेवाएं मुहैया कराते हैं। रिपोर्ट के अनुसार,

पोर्टफोलियो के विस्तार को तिमाही के दौरान 77,524 करोड़ रुपये के ऋण वितरण से मदद मिली। यह पिछले सात तिमाहियों में सबसे अधिक है। हालांकि, यह वित्त वर्ष 2023-24 की समान तिमाही में दर्ज उच्चतम स्तर से अब भी कम है। एमएफआईएन के मुख्य कार्यपालक अधिकारी (सीईओ) एवं निदेशक आलोक मिश्रा ने कहा, “अब हम कह सकते हैं कि मुश्किलों से घिरे दो वर्षों के बावजूद उद्योग में सुधार हो रहा है।” रिपोर्ट के मुताबिक, वृद्धि में सुधार होने के साथ परिसंपत्ति गुणवत्ता भी बेहतर हुई है और सात तिमाहियों तक गिरावट के बावजूद ऋण की गुणवत्ता मार्च 2024 से पहले के स्तर पर वापस आ गई है। इस दौरान वित्तपोषण की स्थिति भी सुधरी। गैर-बैंकिंग वित्तीय कंपनी-सूक्ष्म वित्त संस्थानों (एनबीएफसी-एमएफआई) को वित्त वर्ष 2025-26 में कुल 77,867 करोड़ रुपये का ऋण वित्तपोषण प्राप्त हुआ, जो वित्त वर्ष 2024-25 की तुलना में 30.9 प्रतिशत अधिक है।

ఎంఫిన్ నివేదిక: మైక్రోఫైనాన్స్ రంగం పుంజుకుంటుంది

మైక్రో ఫైనాన్స్
ఇండస్ట్రీ
నెట్ వర్క్
విడుదల చేసిన
తాజా నివేదిక
ప్రకారం, గత
రెండేళ్ల తర్వాత
దేశంలోని



మైక్రోఫైనాన్స్ రంగం క్రమంగా కోలుకుంటోంది. 2026 మార్చి నాటికి రంగం నిర్వహణలోని మొత్తం ఆస్తుల విలువ రూ.1.47 లక్షల కోట్లకు చేరగా, రుణ పంపిణీ రూ.1.20 లక్షల కోట్లకు పెరిగింది. రుణాల నాణ్యతలో కూడా మెరుగుదల కనిపించింది. సమస్యాత్మక రుణాల శాతం 6.1 నుంచి 2 శాతం తగ్గింది. బ్యాంకుల నుంచి నిధుల ప్రవాహం పెరగడం, ప్రభుత్వ రుణ హామీ పథకం పొడిగింపు రంగానికి ఊతమిస్తున్నాయి. అయితే సాధారణం కంటే తక్కువ వండ్లప్రాయం, పశ్చిమాసియా ఉద్రిక్తతలు గ్రామీణ జీవనోపాధులపై ప్రభావం చూపే అవకాశం ఉందని ఎంఫిన్ హెచ్చరించింది.

माइक्रो फाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन) ने 31 मार्च, 2026 तक के इंडस्ट्री डेटा के आधार पर वित्त वर्ष 25-26 की चौथी तिमाही के लिए 'माइक्रोमीटर' का 57वां एडिशन जारी किया

लखनऊ, एवरीडे न्यूज संवाददाता। माइक्रोमीटर के 57वें एडिशन में दो महत्वपूर्ण नई चीजें जोड़ी गई हैं। इस एडिशन से पोर्टफोलियो डाइवर्सिफिकेशन (विविधता) का खास एनालिसिस शामिल किया गया है, जिसमें माइक्रोफाइनेंस और नॉन-माइक्रोफाइनेंस पोर्टफोलियो के मिक्स और परफॉर्मेंस के साथ-साथ एनबीएफसी-एमएफआई के अलग-अलग साइज कैटेगरी में ऑन- और ऑफ-बैलेंस शीट एक्सपोजर को ट्रैक किया जाता है। यह 'क्वालिफाइंग एसेट नॉर्मस' (योग्य संपत्ति के नियमों) में रेगुलेटरी छूट के बाद एमएफआई के बदलते बिजनेस मॉडल को दिखाता है। पिछले एडिशन में शुरू किया गया 'अन्य रेगुलेटेड एंटीटीज' सेक्शन, एमएफआईएन के सदस्य बैंक, एसएफबी और एनबीएफसी की माइक्रोफाइनेंस गतिविधियों के व्यापक एनालिसिस के तौर पर विकसित हो रहा है। एमएफआईएन के सीईओ और डायरेक्टर डॉ. आलोक मिश्रा ने कहा, 'हम अब कह सकते हैं कि मुश्किल 2 सालों के बावजूद, इंडस्ट्री अब उबर रही है। इसका सबूत पोर्टफोलियो में बढ़ती और 'पोर्टफोलियो एट रिस्क' (पार 31-180) में लगातार सुधार है, जो एक साल पहले के 6.3% से घटकर मार्च 2026 तक 2.0% हो गया है। इस रिकवरी को और मजबूत करने वाला एक अहम पॉलिसी डेवलपमेंट भारत सरकार की सीजीएसएमएफआई 2.0 स्कीम है। हाल ही में इस स्कीम को अगस्त 2026 तक बढ़ाए जाने से इसके इस्तेमाल के लिए काफी समय मिल सकेगा। यह सेक्टर सरकार का आभारी है और इसने एमएफआईएन के दिशा-निर्देशों (गाइडेंस) का पालन करते हुए बेहतर परफॉर्मेंस मेट्रिक्स के जरिए अपना योगदान दिया है; अब बैंकों के लिए आगे आने और फाइनेंशियल इन्क्लूजन (वित्तीय समावेशन) के मकसद को सक्रिय रूप से सपोर्ट करने का समय है।'

Publication: The Economic Times

Edition: Online

Date: 13-06-2026

Page: NA

URL – <https://economictimes.indiatimes.com/industry/banking/finance/risks-cloud-hover-over-microfinance/articleshow/131693218.cms>

Default clouds hover over microfinance as industry flags weak monsoon

By ET Bureau - Last Updated: Jun 13, 2026, 10:15:00 AM IST

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Synopsis

In the evolving world of India's microfinance sector, fresh credit risks are emerging on the horizon. The dual challenges of an unsteady monsoon and geopolitical tensions in West Asia could significantly affect the livelihoods of rural populations. Despite a recent upturn in asset quality, these external threats raise serious concerns for sustained growth.



ET AI Briefing

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The spectre of fresh credit risk looms over India's ₹3.31-lakh-crore [microfinance sector](#), with the industry warning that a potentially weak monsoon and the ongoing [West Asia conflict](#) could hurt [rural livelihoods](#).

The Microfinance Industry Network (MFIN) has flagged these concerns even as it highlighted the sectoral revival and improvement in asset quality in its latest report covering industry data till March.

Publication: The Economic Times

Edition: Online

Date: 13-06-2026

Page: NA

URL – <https://economictimes.indiatimes.com/markets/stocks/news/default-clouds-hover-over-microfinance-as-industry-flags-weak-monsoon/articleshow/131697713.cms>

Risks cloud hover over microfinance

By Atmadip Ray, ET Bureau · Last Updated: Jun 13, 2026, 12:55:00 AM IST

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Synopsis

The Reserve Bank of India, too, raised concerns over higher inflation due to low average rainfall and supply chain disruptions due to geopolitical conflicts. The microfinance market, meanwhile, turned the corner with the fourth quarter showing Rs 77,524 crore in loan disbursement, the highest in the last eight quarters. The sector's asset quality stress also subsided with the share of the portfolio which remained unpaid for 31 to 180 days being at 2%, as of end-March, compared with 6.3% a year ago.



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Industry flags weak monsoon, war risks even as data shows lending revival and better repayment trends

KOLKATA: The prediction of a subpar monsoon and the ongoing West Asia conflict could adversely impact rural livelihoods in the country, potentially raise the risks of new defaults in the Rs 3.31 lakh crore microfinance sector.

The Microfinance Industry Network has flagged this concern even as it highlighted the sectoral revival and improvement in asset quality in its

latest report covering industry data till March.

Publication: ET BFSI

Edition: Online

Date: 12-06-2026

Page: NA

URL – https://bfsi.economictimes.indiatimes.com/articles/indias-microfinance-sector-sees-remarkable-recovery-in-fy26-with-improved-asset-quality/131683056?utm_source=newslisting&utm_medium=latestNews

MFI sector rebounds as AUM crosses ₹1.47 lakh crore; asset quality improves sharply in FY26: Report

According to MFIN's recent report, India's microfinance sector staged a recovery in FY26, with AUM rising to ₹1.47 lakh crore and disbursements crossing ₹1.2 lakh crore. While asset quality improved sharply and funding strengthened, the sector witnessed a decline in borrowers.



ETBFSI Staff • ETBFSI

Updated On Jun 12, 2026 at 05:01 PM IST



~Yashi Bhatia



India's microfinance sector showed signs of recovery in FY26, with loan growth and disbursements rebounding even as lenders continued to trim customer acquisition and workforce strength

amid a focus on portfolio quality and operational efficiency, said MFIN's Micrometer report for Q4 FY26.

The aggregate asset under management (AUM) of 38 reporting NBFC-MFIs stood at ₹1,47,331 crore as of March 31, 2026, registering a 4.7% year-on-year increase and a 10.2% sequential rise from December 2025.

Publication: ET BFSI

Edition: Online

Date: 13-06-2026

Page: NA

URL – https://bfsi.economictimes.indiatimes.com/articles/microfinance-sector-at-risk-from-monsoon-predictions-and-global-conflicts/131693483?utm_source=newslisting&utm_medium=latestNews

Risks cloud hover over microfinance

The Reserve Bank of India, too, raised concerns over higher inflation due to low average rainfall and supply chain disruptions due to geopolitical conflicts. The microfinance market, meanwhile, turned the corner with the fourth quarter showing Rs 77,524 crore in loan disbursement, the highest in the last eight quarters. The sector's asset quality stress also subsided with the share of the portfolio which remained unpaid for 31 to 180 days being at 2%, as of end-March, compared with 6.3% a year ago.



[Atmadip Ray](#) • ET Bureau

Published On Jun 13, 2026 at 01:47 AM IST



KOLKATA: The prediction of a subpar monsoon and the ongoing West Asia conflict could adversely impact rural livelihoods in the country, potentially raise the risks of new defaults in the Rs 3.31 lakh crore microfinance sector.

The Microfinance Industry Network has flagged this concern even as it highlighted the sectoral revival and improvement in asset quality in its latest report covering industry data till March.

"While these positive factors augur well for the sector in 2026-27, MFIN has also advised the players to keep in consideration the likely impact of a lesser-than-average monsoon prediction and West Asia conflict, as these may affect rural livelihoods," Alok Misra, chief executive officer at the industry association, said on Friday.

Publication: ET BFSI

Edition: Online

Date: 18-06-2026

Page: NA

URL – <https://bfsi.economictimes.indiatimes.com/news/financial-services/microfin-access-gets-tough-for-first-timers/131822758>

Microfin Access Gets Tough for First-Timers

In the realm of microfinance, the tide is turning as access to credit for new borrowers has dwindled. Lenders are now keen to partner primarily with those who can demonstrate reliable repayment histories. This strategic pivot comes after a challenging phase of asset quality concerns, which led many small borrowers to stampede out of the formal banking corridor.



Published On Jun 18, 2026 at 01:28 PM IST



Credit access for the bottom of the pyramid customers slowed down recently as microfinance lenders focused more on borrowers with established credit history against the backdrop of the past two years of asset quality strain, according to a joint study by Small Industries Development Bank of India (SIDBI) and Equifax.

The share of new-to-credit borrowers declined to 20% in March from 33% three years ago, the report said, even as a fraction of Indian adults are estimated to have access to formal credit. This reflects lenders' increasing engagement with borrowers with a track record and stronger repayment behaviour.

Publication: Business Standard

Edition: Online

Date: 12-06-2026

Page: NA

URL – https://www.business-standard.com/amp/finance/news/microfinance-portfolio-grows-in-q4-fy26-for-first-time-in-seven-quarters-126061201157_1.html

Biz growth, drop in delinquencies help micro lenders turn the corner

India's microfinance sector recorded its first sequential portfolio expansion in seven quarters, while asset quality improved and disbursements reached a seven-quarter high



Illustration: Ajaya Kumar Mohanty

Aathira Varier | Mumbai

3 min read Last Updated : Jun 12 2026 | 11:52 PM IST



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India's microfinance sector could emerge from a prolonged downturn, as loan portfolio expanded for the first time in seven quarters and asset quality improving to pre-March 2024 levels, according to the latest quarterly report by Microfinance Institutions Network (MFIN).

The industry's gross loan portfolio grew more than 3 per cent sequentially during the January-March quarter of financial year 2026 (FY26) to ₹3.25 trillion, ending a seven-quarter stretch of contraction. At the same time, Portfolio at Risk (PAR) for 31-180 days declined sharply to 2 per cent from 6.3 per cent a year ago. Quarterly disbursements rose to ₹77,524 crore, the highest level in the last seven quarters.

URL – https://www.business-standard.com/industry/agriculture/agriculture-ministry-sounds-el-nino-alarm-mfis-step-up-rural-credit-vigil-126061601508_1.html

Agriculture ministry sounds El Niño alarm; MFIs step up rural credit vigil

As the Centre warns of a severe El Niño impact in 12 states, microfinance lenders are intensifying vigilance to protect collection gains

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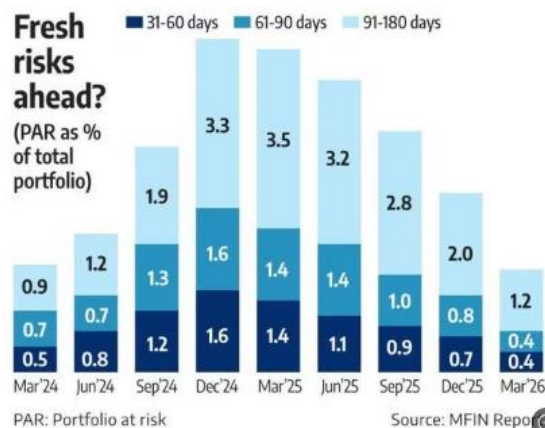


Dec. 20, 2025, Union Minister of Agriculture and Farmers Welfare and Rural Development Shivraj Singh Chouhan virtually chairs a meeting on the Price Support Scheme (PSS), in New Delhi. (Photo: PTI)

The country's microfinance sector had spent much of the past year repairing stressed portfolios and improving collections. After seven quarters of contraction, it posted sequential growth in the January-March quarter of FY26, with gross loan portfolio expanding more than 3 per cent to about ₹3.25 trillion, according to the latest Micrometer report by the Microfinance Institutions Network (MFIN). Asset quality improved to pre-March 2024 levels, quarterly disbursements rose to a seven-quarter high of ₹77,524 crore, and portfolio at risk for 31-180 days fell to 2 per cent from 6.3 per cent a year earlier.

The industry's caution also reflects memories of 2024, when aggressive lending, borrower overleveraging and disruptions in collections triggered a sharp rise in delinquencies and stressed portfolios. Lenders responded by slowing disbursements, tightening underwriting standards and intensifying recovery efforts. Recent MFIN data suggested those measures were finally beginning to deliver results.

That is why the monsoon outlook is being watched so closely. With a large swathe of rural India dependent on rainfall, a prolonged shortfall could weigh on farm incomes and delay further improvements in collections. While lenders do not expect widespread stress at this stage, slower recoveries and higher collection costs remain the key risks on the horizon.



Publication: The Financial Express

Edition: Online

Date: 12-06-2026

Page: NA

URL – <https://www.financialexpress.com/business/banking-finance/microfinance-sector-sees-first-portfolio-growth-in-seven-quarters/4266143/>

Microfinance sector sees first portfolio growth in seven quarters

Quarterly disbursements jump to a seven-quarter high of ₹77,524 crore; asset quality improves to pre-March 2024 levels

Written by **FE Bureau**

June 12, 2026 22:43 IST

Prefer FE



Microfinance Sector Turns the Corner: Q4FY26 Portfolio Rebounds 3% as Bad Loans Fall Sharply

After seven quarters of contraction, the microfinance sector's gross loan portfolio (GLP) posted a sequential growth of 3% to ₹3.25 lakh crore in Q4FY26, aided by a sharp recovery in disbursements and improving asset quality.

On a year-on-year basis, however, the sector's GLP remained 13% lower than ₹3.75 lakh crore reported in March 2025, according to the 57th edition of Micrometer for Q4FY26 released by Microfinance Industry Network (MFIN), a self-regulatory body for the sector.

Publication: CNBC TV18

Edition: Online

Date: 13-06-2026

Page: NA

URL – <https://www.cnbcvtv18.com/business/finance/microfinance-loan-portfolio-expands-first-time-seven-quarters-mfin-data-wsj-el-19925326.htm>

Microfinance loan portfolio expands for first time in seven quarters, MFIN data shows

India microfinance sector shows early recovery, loan portfolio grows after seven quarters, asset quality returns to pre March 2024 levels.



By Anshul

June 15, 2026, 7:54:33 AM IST (Published)

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India's microfinance sector is showing early signs of recovery after nearly two years of stress, with the industry's loan portfolio expanding sequentially for the first time in seven quarters and asset quality improving to pre-March 2024 levels.

Publication: CNBC TV18

Edition: Online

Date: 16-06-2026

Page: NA

URL - <https://www.cnbctv18.com/business/finance/mfi-funding-winter-ending-monsoon-risks-alok-misra-mfin-19926541.htm>

MFIN sees recovery in India's small-loan industry after two tough years

Government guarantee schemes, better portfolio quality and rising disbursements are supporting the microfinance sector's recovery, according to MFIN CEO & Director Alok Misra.



By Ritu Singh | Hormaz Fatakia ✕

June 16, 2026, 4:31:48 PM IST (Published)

🕒 3 Min Read

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India's microfinance sector may finally be emerging from a prolonged slowdown, with signs of growth returning after nearly two years of contraction. According to Alok Misra, CEO and Director of Microfinance Industry Network (MFIN), the industry's "funding winter" is beginning to ease as loan disbursements pick up and asset quality improves.

"I think it is a sign that the industry's funding winter is coming to an end," Misra said, pointing to the first increase in the sector's loan portfolio after six to seven quarters of decline.

Publication: NDTV

Edition: Online

Date: 15-06-2026

Page: NA

URL - <https://www.ndtv.com/business-news/small-loan-repayment-indian-economy-micro-finance-banks-credit-semi-urban-rural-india-11636841#publisher=newsstand>

Not Maharashtra Or Gujarat: This State Borrows Most Number Of Small Loans

Fewer borrowers are falling behind on repayments. The improvement has been visible across lender categories, including banks, SFBs, and NBFCs.

Edited by: Prateek Shukla | Business News | Jun 16, 2026 06:16 am IST

Read Time: 4 mins

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Lenders are focusing on larger borrowers while exercising greater caution after the recent stress period.

For nearly two years, India's microfinance sector was stuck in reverse gear.

Loan books were shrinking. Borrowers were turning cautious. Lenders were worried about repayments. The industry, which serves millions of low-income households across the country, was battling one of its toughest phases in recent memory.

Now, there are signs that the tide may finally be turning.

Fresh data released by the Micro Finance Industry Network (MFIN) shows that India's [microfinance industry](#) recorded its first quarter-on-quarter portfolio growth after seven consecutive quarters of contraction. The sector's total outstanding loan portfolio stood at Rs 3.25 lakh crore at the end of March 2026.

The number itself is important. But what is more interesting is what lies beneath it.

People are borrowing again. And they are borrowing larger amounts.

The Return Of Confidence

During the January-March quarter, lenders disbursed Rs 77,524 crore worth of loans -- the highest quarterly disbursement seen in the past seven quarters.

This suggests demand for credit is returning in rural and semi-urban India, where microfinance plays a critical role in funding small businesses, farming activities, household needs and income-generating ventures.

Publication: Outlook Business

Edition: Online

Date: 13-06-2026

Page: NA

URL – <https://www.outlookbusiness.com/news/microfinance-sector-shows-signs-of-recovery-after-seven-quarters-of-contraction-mfin>

Microfinance Sector Shows Signs of Recovery After Seven Quarters of Contraction: MFIN

The industry portfolio witnessed a sequential uptick after seven quarters of contraction, according to the MFIN report.



PTI

Published At: 13 June 2026 1:13 pm

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Microfinance Sector Shows Signs of Recovery After Seven Quarters of Contraction: MFIN

- The microfinance sector saw a QoQ portfolio uptick of over 3% in Q4FY26 after seven quarters of contraction.
- As on March 31, 2026, the industry portfolio stood at ₹3,25,174 crore.
- NBFC-MFIs received total debt funding of ₹77,867 crore during FY26, up 30.9% from FY25.

The microfinance sector has shown early signs of recovery after a prolonged period of stress, with the industry portfolio witnessing a sequential uptick in the fourth quarter of the financial year 2025-26, according to the report.

URL – <https://hindi.business-standard.com/finance/biz-growth-drop-in-delinquencies-help-micro-lenders-turn-the-corner-id-530769>

माइक्रोफाइनेंस सेक्टर में सुधार के संकेत, सात तिमाहियों बाद लोन पोर्टफोलियो में बढ़ोतरी

उद्योग का सकल ऋण पोर्टफोलियो बीती तिमाही की तुलना में वित्त वर्ष 26 की जनवरी मार्च तिमाही में 3 प्रतिशत से अधिक बढ़ा और सात तिमाहियों से जारी गिरावट का दौर खत्म हुआ



आतिरा वारियर

Last Updated- June 13, 2026 | 2:50 PM IST



भारत का माइक्रोफाइनेंस क्षेत्र लंबे समय से चली आ रही सुस्ती से उबरता दिख रहा है। माइक्रोफाइनेंस इंस्टीट्यूट नेटवर्क (एमएफआईए) की जारी नवीनतम तिमाही रिपोर्ट के अनुसार इसका ऋण पोर्टफोलियो सात तिमाहियों में पहली बार बढ़ा है और संपत्ति गुणवत्ता मार्च 2024 से पहले के स्तर पर वापस आ गई है।

उद्योग का सकल ऋण पोर्टफोलियो बीती तिमाही की तुलना में वित्त वर्ष 26 की जनवरी मार्च तिमाही में 3 प्रतिशत से अधिक बढ़ा और सात तिमाहियों से जारी गिरावट का दौर खत्म हुआ।

इसके साथ ही 31-180 दिनों के लिए 'पोर्टफोलियो ऐट रिस्क' (पीएआर) एक साल पहले के 6.3 प्रतिशत से तेजी से घटकर 2 प्रतिशत हो गया जबकि तिमाही ऋण वितरण बढ़कर 77,524 करोड़ रुपये हो गया। इस तिमाही में ऋण वितरण बीती सात तिमाहियों में सबसे ज्यादा था।

Publication: Upstox

Edition: Online

Date: 15-06-2026

Page: NA

URL – <https://upstox.com/news/business-news/latest-updates/microfinance-sector-shows-signs-of-recovery-in-q4-fy-26-after-a-prolonged-period-of-challenges-mfin/article-195365/>

BUSINESS NEWS

Microfinance sector shows signs of recovery in Q4FY26 after a prolonged period of challenges: MFIN



By Rohan Takalkar

2 min read | Updated on June 15, 2026, 18:02 IST

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SUMMARY

The report said that the improvement in growth was mirrored by an improvement in asset quality. Despite seven quarters of contraction, the credit quality has returned to pre-March 2024 levels.

The Micro Finance Industry Network (MFIN) in its latest report said that after a prolonged period of challenges, the microfinance sector has shown early signs of recovery with the industry portfolio witnessing a sequential uptick in the fourth quarter of the financial year 2025-26 (Q4FY26).

Publication: SME Street

Edition: Online

Date: 12-06-2026

Page: NA

URL – <https://smestreet.in/infocus/mfin-micrometer-reports-recovery-in-microfinance-sector-12031448>

MFIN Micrometer Reports Recovery In Microfinance Sector

MFIN's Q4 FY26 Micrometer report shows a 3% rise in microfinance portfolio, improved credit quality and early signs of recovery across the sector.

SMEStreet Edit Desk
12 Jun 2026 18:16 IST

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Micro Finance Industry Network (MFIN) released the 57th edition of Micrometer for Q4 FY 25-26 based on the industry data as on March 31, 2026. Micrometer is the flagship publication of MFIN which covers progress of Indian microfinance industry on a quarterly frequency.

MFIN is an industry association of Banks, NBFC-MFIs, SFBs and NBFCs providing microfinance and India's first RBI-recognized self-regulatory organization.

Report insights

The 57th edition of Micrometer brings two important additions to the publication. From this edition, there is a dedicated analysis of portfolio diversification, tracking the mix and performance of microfinance and non-microfinance portfolios, along with on- and off-balance sheet exposures across NBFC-MFI size categories. This reflects the evolving business models of MFIs following the regulatory flexibility on qualifying asset norms. The Other Regulated Entities section, introduced in the last edition, continues to evolve as a comprehensive analysis of the microfinance activity of banks, SFBs and NBFCs who are MFIN members.

Publication : msn.com

Edition- Online

Date : 15-06-2026

Page No: NA

URL- <https://www.msn.com/en-in/money/news/microfinance-loan-portfolio-expands-for-first-time-in-seven-quarters-mfin-data-shows/ar-AA25Ede9>

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Microfinance loan portfolio expands for first time in seven quarters, MFIN data shows

Story by Anshul • 2w • 2 min read



Microfinance loan portfolio expands for first time in seven quarters, MFIN data shows
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India's microfinance sector is showing early signs of recovery after nearly two years of stress, with the industry's loan portfolio expanding sequentially for the first time in seven quarters and asset quality improving to pre-March 2024 levels.

According to the latest edition of the Micro Finance Industry Network's (MFIN) Micrometer report, the industry's gross loan portfolio stood at ₹3.25 lakh crore as of March 31, 2026, registering a more than 3% quarter-on-quarter increase after seven consecutive quarters of contraction.

Publication: The Print

Edition: Online

Date: 12-06-2026

Page: NA

URL – <https://hindi.theprint.in/india/economy/microfinance-sector-shows-signs-of-recovery-after-seven-quarters-of-decline-mfin/985525/>

सूक्ष्म-वित्त क्षेत्र में सात तिमाहियों की गिरावट के बाद सुधार के संकेत: एमएफआईएन

भाषा 12 June, 2026



इसरो वैज्ञानिक एन. वलारमथी | ट्विटर/@DrPVVenkitakri1

Text Size: A- A+

मुंबई, 12 जून (भाषा) सूक्ष्म-वित्त क्षेत्र में लंबे समय तक दबाव में रहने के बाद सुधार के शुरुआती संकेत दिखाई दिए हैं और वित्त वर्ष 2025-26 की चौथी तिमाही में उद्योग के पोर्टफोलियो में तिमाही आधार पर बढ़त दर्ज की गई है। एक रिपोर्ट में यह जानकारी दी गई है।

सूक्ष्म-वित्त संस्थान नेटवर्क (एमएफआईएन) की रिपोर्ट के मुताबिक, “वित्त वर्ष 2025-26 की जनवरी-मार्च तिमाही के आंकड़े इस क्षेत्र में सुधार के संकेत दिखाते हैं। पोर्टफोलियो में लगातार सात तिमाहियों तक गिरावट दर्ज की गई, जिसके बाद इस तिमाही में तीन प्रतिशत से अधिक की वृद्धि हुई।”

रिपोर्ट कहती है कि 31 मार्च, 2026 तक इस उद्योग का कुल पोर्टफोलियो 3,25,174 करोड़ रुपये रहा।

Publication: The Hitvada

Edition: Online

Date: 13-06-2026

Page: NA

URL – <https://www.thehitavada.com/Encyc/2026/6/13/microfinance-sector-shows-signs-of-recovery-after-seven-quarters-of-contraction-mfin.html>

Microfinance sector shows signs of recovery after seven quarters of contraction: MFIN

Date :13-Jun-2026



Business Reporter :

THE microfinance sector has shown early signs of recovery after a prolonged period of stress, with the industry portfolio witnessing a sequential uptick in the fourth quarter of the financial year 2025-26, according to the report. "Data for Q4FY26 indicates early signs of recovery in the sector. After seven quarters of portfolio contraction, this quarter witnessed a QoQ uptick of over 3 per cent," as per Micro Finance Industry Network (MFIN) report. As on March 31, 2026, the industry portfolio stood at Rs 3,25,174 crore.

The portfolio expansion was supported by quarterly disbursement of Rs 77,524 crore, which was the highest in the last seven quarters, though still below the peak achieved in Q4FY24, as per the report. "We can now say that despite the tough two years, industry is turning the corner as evidenced by uptick in portfolio and continued improvement in Portfolio At Risk," said Alok Misra, chief executive officer and director of MFIN. The report said the improvement in growth was accompanied by a recovery in asset quality."

URL –

<https://www.businessremedies.com/%e0%a4%b8%e0%a5%82%e0%a4%95%e0%a5%8d%e0%a4%b7%e0%a5%8d%e0%a4%ae-%e0%a4%b5%e0%a4%bf%e0%a4%a4%e0%a5%8d%e0%a4%a4-%e0%a4%95%e0%a5%8d%e0%a4%b7%e0%a5%87%e0%a4%a4%e0%a5%8d%e0%a4%b0-%e0%a4%ae%e0%a5%87/>

सूक्ष्म-वित्त क्षेत्र में सात तिमाहियों की गिरावट के बाद सुधार के संकेत: MFIN

June 15, 2026 • 0 comments



मुंबई। बिजनेस रेमेडीज। सूक्ष्म-वित्त क्षेत्र में लंबे समय तक दबाव में रहने के बाद सुधार के शुरुआती संकेत दिखाई दिए हैं और वित्त वर्ष 2025-26 की चौथी तिमाही में उद्योग के पोर्टफोलियो में तिमाही आधार पर बढ़त दर्ज की गई है। एक रिपोर्ट में यह जानकारी दी गई है। **Microfinance Institutions Network (MFIN)** की रिपोर्ट के मुताबिक, "वित्त वर्ष 2025-26 की जनवरी-मार्च तिमाही के आंकड़े इस क्षेत्र में सुधार के संकेत दिखाते हैं। पोर्टफोलियो में लगातार सात तिमाहियों तक गिरावट दर्ज की गई, जिसके बाद इस तिमाही में तीन प्रतिशत से अधिक की वृद्धि हुई।" रिपोर्ट कहती है कि 31 मार्च, 2026 तक इस उद्योग का कुल पोर्टफोलियो 3,25,174 करोड़ रुपये रहा। सूक्ष्म-वित्त क्षेत्र कम आय वाले लोगों, छोटे कारोबारियों, स्वयं-सहायता समूहों (एसएचजी), ग्रामीण परिवारों को छोटी राशि के ऋण एवं अन्य वित्तीय सेवाएं मुहैया कराते हैं।

Publication: IBC24

Edition: Online

Date: 12-06-2026

Page: NA

URL – <https://www.abc24.in/business/micro-finance-sector-shows-signs-of-recovery-after-seven-quarters-of-decline-mfin-3633626.html>

सूक्ष्म-वित्त क्षेत्र में सात तिमाहियों की गिरावट के बाद सुधार के संकेत: एमएफआईएन

मुंबई, 12 जून (भाषा) सूक्ष्म-वित्त क्षेत्र में लंबे समय तक दबाव में रहने के बाद सुधार के शुरुआती संकेत दिखाई दिए हैं और वित्त वर्ष 2025-26 की चौथी तिमाही में उद्योग के पोर्टफोलियो में तिमाही आधार पर बढ़त दर्ज की गई है। एक रिपोर्ट में यह जानकारी दी गई है।

सूक्ष्म-वित्त संस्थान नेटवर्क (एमएफआईएन) की रिपोर्ट के मुताबिक, "वित्त वर्ष 2025-26 की जनवरी-मार्च तिमाही के आंकड़े इस क्षेत्र में सुधार के संकेत दिखाते हैं। पोर्टफोलियो में लगातार सात तिमाहियों तक गिरावट दर्ज की गई, जिसके बाद इस तिमाही में तीन प्रतिशत से अधिक की वृद्धि हुई।"

रिपोर्ट कहती है कि 31 मार्च, 2026 तक इस उद्योग का कुल पोर्टफोलियो 3,25,174 करोड़ रुपये रहा।

सूक्ष्म-वित्त क्षेत्र कम आय वाले लोगों, छोटे कारोबारियों, स्वयं-सहायता समूहों (एसएचजी), ग्रामीण परिवारों को छोटी राशि के ऋण एवं अन्य वित्तीय सेवाएं मुहैया कराते हैं।

Publication: Rediff Money

Edition: Online

Date: 12-06-2026

Page: NA

URL – <https://money.rediff.com/news/market/microfinance-sector-recovers-after-contraction-mfin-report/48733720260612>

Microfinance Sector Recovers After Contraction: MFIN Report

By Rediff Money Desk, Mumbai

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Jun 12, 2026 20:06

MFIN reports microfinance sector recovery in Q4FY26 after seven quarters of contraction, showing portfolio growth, improved asset quality, and increased debt funding.



Illustration: Dominic Xavier/Rediff.com

Mumbai, Jun 12 (PTI) The microfinance sector has shown early signs of recovery after a prolonged period of stress, with the industry portfolio witnessing a sequential uptick in the fourth quarter of the financial year 2025-26, according to the report.

"Data for Q4FY26 indicates early signs of recovery in the sector. After seven quarters of portfolio contraction, this quarter witnessed a QoQ uptick of over 3 per cent," as per Micro Finance Industry Network (MFIN) report.

As on March 31, 2026, the industry portfolio stood at Rs 3,25,174 crore.

The portfolio expansion was supported by quarterly disbursement of Rs 77,524 crore, which was the highest in the last seven quarters, though still below the peak achieved in Q4FY24, as per the report.

Publication: News Bytes

Edition: Online

Date: 13-06-2026

Page: NA

URL – <https://www.newsbytesapp.com/news/business/indias-rs331lcr-microfinance-vulnerable-to-el-nino-west-asia-tensions/tldr>

India's ₹3.31L/cr microfinance vulnerable to El Nino, West Asia tensions

Business • Jun 13, 2026

India's ₹3.31 lakh crore microfinance sector is facing fresh challenges as a weak monsoon (thanks to *El Nino*) and tensions in West Asia threaten rural incomes and recovery.

The Reserve Bank of India has flagged concerns about inflation and supply chain hiccups, making the road ahead a bit uncertain for both borrowers and lenders.

◆ Loan disbursements hit 8-quarter high

Despite these risks, the sector showed strong growth by March 2026: loan disbursements hit an eight-quarter high, and unpaid loans dropped sharply.

A ₹20,000 crore credit guarantee scheme was also extended to help out.

Still, Microfinance Industry Network (MFIN) CEO Alok Misra says banks need to step up support: "Recent extension of the scheme till August 2026 will allow sufficient time for utilization," and "It is time for banks to come forward and actively support the cause of financial inclusion," he urged.

URL – <https://hindi.newsbytesapp.com/news/business/indias-rs331-lakh-crore-microfinance-faces-the-risk-of-el-nino-and-tensions-in-west-asia/tldr>

3.31 लाख करोड़ रुपये के माइक्रोफाइनेंस उद्योग पर संकट

बिज़नेस • Jun 13, 2026

भारत का 3.31 लाख करोड़ रुपये का माइक्रोफाइनेंस सेक्टर नए संकटों से जूझ रहा है। अल नीनो के कारण कमजोर मानसून और पश्चिम एशिया में बढ़ते तनाव की वजह से ग्रामीण इलाकों की आय पर बुरा असर पड़ रहा है। इससे इस सेक्टर की रिकवरी पर खतरा मंडरा रहा है।

भारतीय रिजर्व बैंक (RBI) ने भी महंगाई और सप्लाय चेन की दिक्कतों को लेकर चिंता जताई है। ऐसे में कर्ज लेने वालों और कर्ज देने वालों दोनों के लिए आगे की राह थोड़ी अनिश्चित दिख रही है।

♦ कर्ज वितरण 8 तिमाही के उच्च स्तर पर पहुंचा

इन सभी जोखिमों के बावजूद मार्च तक इस सेक्टर ने जोरदार वृद्धि दर्ज की है। कर्ज वितरण 8 तिमाही के उच्चतम स्तर पर पहुंच गया, वहीं बकाया कर्ज में भी भारी कमी आई है।

सरकार ने मदद के लिए 20,000 करोड़ रुपये की क्रेडिट गारंटी स्कीम की समय सीमा को भी आगे बढ़ा दिया है। हालांकि, माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (MFIN) के मुख्य कार्यकारी अधिकारी (CEO) आलोक मिश्रा का कहना है कि बैंकों को अब और सहयोग देना होगा। उन्होंने कहा, "इस स्कीम का विस्तार अगस्त तक होने से इसके इस्तेमाल के लिए पर्याप्त समय मिल जाएगा। अब बैंकों के लिए यह सही वक्त है कि वे आगे आएँ और वित्तीय समावेशन के इस महत्वपूर्ण काम को पूरा समर्थन दें।"

Publication: PNI

Edition: Online

Date: 13-06-2026

Page: NA

URL – <https://www.pnnews.com/micro-finance-industry-network-mfins-57th-edition-of-micrometer-for-q4-fy-25-26-based-on-the-industry-position-as-on-march-31-2026/>

Micro Finance Industry Network (MFIN)'s 57th edition of Micrometer for Q4 FY 25-26 based on the industry position as on March 31, 2026



By PNI Admin — Last updated Jun 13, 2026

INDUSTRY

Dr. Alok Misra, CEO & Director, MFIN observed, "We can now say that despite the tough 2 years, Industry is turning the corner as evidenced by uptick in portfolio and continued improvement in Portfolio at Risk – PAR 31-180 declining to 2.0% as of March 2026 compared to 6.3% a year ago. A significant policy development which will further strengthen this recovery is the CGSMFI 2.0 scheme of Government of India. Recent extension of the scheme till August 2026 will allow sufficient time for utilisation. The sector is grateful to the Government, and the sector has done its part also by way of improved performance metrics riding on MFIN Guardrails, it is time for banks to come forward and actively support the cause of financial inclusion.

While these positive factors augur well for the sector in 2026-27, MFIN has also advised the players to keep in consideration the likely impact of lesser than average monsoon prediction and West Asia conflict as these may affect rural livelihoods."

Some highlights of this quarter/ financial year are as under:

As on 31 March 2026, 3.4 Cr clients* have loan outstanding from NBFC-MFIs, which is 15.8% lower than number of clients as on 31 March 2025.

The Asset Under Management (AUM) of MFIs is Rs 1,47,331 Cr as on 31 March 2026, including owned portfolio of Rs 1,23,236 Cr and managed portfolio (off BS) of Rs 24,095 Cr. The owned portfolio of MFIN members is 85.8% of the NBFC-MFI universe portfolio of Rs 1,43,586 Cr

AUM increased by 4.7% compared to 31 March 2025 and by 10.2% compared to 31 December 2025

Loans amounting to Rs 1,20,338 Cr were disbursed in FY 25-26 through 2.0 Cr accounts, including disbursement of Owned (Rs 1,17,578 Cr) as well as Managed portfolio (Rs 2,760 Cr). Overall disbursement is 12.3% higher than the amount disbursed in FY 24-25.

URL – <https://bhopalpostnews.co.in/micro-finance-industry-network-mfin-released-the-57th-edition-of-micrometer-for-q4-fy-25-26-based-on-the-industry-data-as-on-march-31-2026/>

BUSINESS

माइक्रो फाइनेंस इंडस्ट्री नेटवर्क (MFIN) ने 31 मार्च, 2026 तक के उद्योग के आंकड़ों पर आधारित वित्त वर्ष 25-26 की चौथी तिमाही (Q4) के लिए 'माइक्रोमीटर' का 57वां संस्करण जारी किया

June 13, 2026



Spread the love



- भारतीय माइक्रोफाइनेंस उद्योग में सुधार के शुरुआती संकेत; पिछली तिमाही के मुकाबले 3% की बढ़त के साथ कुल इंडस्ट्री पोर्टफोलियो ₹3,25,174 करोड़ पहुंचा।
- तिमाही वितरण (डिसबर्समेंट) पिछले सात तिमाहियों में सबसे अधिक ₹77,524 करोड़ रहा, जो कर्ज के प्रवाह में आई तेजी को दर्शाता है।
- क्रेडिट क्वालिटी में बड़ा सुधार; पोर्टफोलियो एट रिस्क (PAR 31-180 दिन) एक साल पहले के 6.3% से तेजी से घटकर 2.0% पर आया।
- इंडस्ट्री पोर्टफोलियो में 44.2% हिस्सेदारी के साथ NBFC-MFIs सबसे बड़े ऋणदाता बने हुए हैं, जबकि बैंक 32.7% के साथ दूसरे स्थान पर हैं।
- MFIN ने वित्त वर्ष 26-27 के लिए संभावित जोखिमों के प्रति किया आगाह; कम मानसून के अनुमान और पश्चिम एशिया संकट पर नजर रखने की सलाह दी।

URL – <https://businessnewsforprofit.com/business/mfin-unveils-57th-edition-of-micrometer-covering-microfinance-industry-performance-for-q4-fy25-26/>

MFIN Unveils 57th Edition of Micrometer Covering Microfinance Industry Performance for Q4 FY25-26



By team

JUN 12, 2026

The Micro Finance Industry Network India's first RBI-recognised Self-Regulatory Organisation (SRO) for the microfinance sector, has released the 57th edition of *Micrometer* for Q4 FY25-26, based on industry data as of March 31, 2026.

The latest report highlights early signs of recovery in India's microfinance sector, with the industry witnessing a quarter-on-quarter portfolio growth of over 3% after seven consecutive quarters of contraction. As of March 31, 2026, the industry's total microfinance portfolio stood at ₹3,25,174 crore, supported by quarterly disbursements of ₹77,524 crore — the highest in the last seven quarters.

The report indicates that while the sector experienced a prolonged period of consolidation, credit quality has gradually improved and returned to pre-March 2024 levels. Portfolio at Risk (PAR) for 31-90 days stood at 0.8%, while PAR for 91-180 days stood at 1.2% as of March 31, 2026, reflecting continued improvement over the past eight quarters.

Commenting on the report findings, Dr. Alok Misra, CEO & Director, MFIN, said:

“

Despite the challenges faced over the last two years, the industry is turning the corner, as reflected by the uptick in portfolio and continued improvement in Portfolio at Risk. PAR 31-180 days has declined to 2.0% as of March 2026 from 6.3% a year ago. The extension of the CGSMFI 2.0 scheme by the Government of India till August 2026 will provide further support to the sector's recovery.”

“The sector has strengthened its own performance through improved practices and MFIN Guardrails. It is now important for banks to actively come forward and support the cause of financial inclusion,” he added.

URL – <https://businessnewsthisweek.com/business/mfin-unveils-57th-edition-of-micrometer-covering-microfinance-industry-performance-for-q4-fy25-26/>

MFIN Unveils 57th Edition of Micrometer Covering Microfinance Industry Performance for Q4 FY25-26

🕒 June 12, 2026 👤 Neel Achary 📁 business 💬 0



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"Despite the challenges faced over the last two years, the industry is turning the corner, as reflected by the uptick in portfolio and continued improvement in Portfolio at Risk. PAR 31-180 days has declined to 2.0% as of March 2026 from 6.3% a year ago. The extension of the CGSMFI 2.0 scheme by the Government of India till August 2026 will provide further support to the sector's recovery."

"The sector has strengthened its own performance through improved practices and MFIN Guardrails. It is now important for banks to actively come forward and support the cause of financial inclusion," he added.

Publication: Citrus Interactive

Edition: Online

Date: 15-06-2026

Page: NA

URL –

<http://citrusinteractive.in/News/OpenNewsContent.aspx?SecId=4&SubSecId=40,41,42&NewsID=1247430>

Markets likely to make gap-up opening amid easing middle east tensions

Jun-15-2026

Indian equity markets are likely to make gap-up opening on Monday, amid strong global cues. Traders are likely to take support with reports stating that the United States and Iran have reached an initial agreement to end conflicts, lift restrictions on Iranian ports, and reopen the Strait of Hormuz that affects roughly one-fifth of global oil shipment. Meanwhile, investors are likely to keep a close watch on the release of the Wholesale Price Index (WPI) for May.

Some of the key factors to be watched:

India's forex reserves drop \$711 million to \$681.610 billion: The RBI said that India's forex reserves dropped \$711 million to \$681.610 billion during the week ended June 5 due to a sharp decline in foreign currency reserves.

Retail inflation inches up to 3.93% in May: The government data showing that Retail inflation inched up in May to 3.93 per cent compared to 3.48 per cent in the preceding month due to higher food prices.

Modi, Macron hold bilateral talks in France: The Ministry of External Affairs said that Prime Minister Narendra Modi held discussions with French President Emmanuel Macron on a wide range of areas, including AI, startups, trade, infrastructure, mobility and health.

Microfinance sector shows signs of recovery after seven quarters of contraction: Micro Finance Industry Network (MFIN) report said that the microfinance sector has shown early signs of recovery after a prolonged period of stress, with the industry portfolio witnessing a sequential uptick in the fourth quarter of the financial year 2025-26.

URL – <https://www.dainikinsights.com/business/bfsi/micro-finance-industry-network-mfin-released-the-57th-edition-of-micrometer-for-q4-fy-25-26-based-on-the-industry-data-as-on-march-31-2026>

माइक्रो फाइनेंस इंडस्ट्री नेटवर्क (MFIN) ने 31 मार्च, 2026 तक के उद्योग के आंकड़ों पर आधारित वित्त वर्ष 25-26 की चौथी तिमाही (Q4) के लिए 'माइक्रोमीटर' का 57वां संस्करण जारी किया

Jun 13, 2026 By Business Desk



- भारतीय माइक्रोफाइनेंस उद्योग में सुधार के शुरुआती संकेत: पिछली तिमाही के मुकाबले 3% की बढ़त के साथ कुल इंडस्ट्री पोर्टफोलियो ₹3,25,174 करोड़ पहुंचा।
- तिमाही वितरण (डिस्ट्रिब्यूशन) पिछले सात तिमाहियों में सबसे अधिक ₹77,524 करोड़ रहा, जो कर्ज के प्रवाह में आई तेजी को दर्शाता है।
- क्रेडिट क्वालिटी में बड़ा सुधार: 'पोर्टफोलियो एट रिस्क' (PAR 31-180 दिन) एक साल पहले के 6.3% से तेजी से घटकर 2.0% पर आया।
- इंडस्ट्री पोर्टफोलियो में 44.2% हिस्सेदारी के साथ NBFC-MFIs सबसे बड़े ऋणदाता बने हुए हैं, जबकि बैंक 32.7% के साथ दूसरे स्थान पर हैं।

Publication: Indian Web2

Edition: Online

Date: 12-06-2026

Page: NA

URL – <https://www.indianweb2.com/2026/06/mfin-micrometer-q4-fy26-signals.html>

MFIN Micrometer Q4 FY26 signals microfinance recovery with 3% portfolio uptick, improved credit quality, and diversification analysis.

MFIN Micrometer Q4 FY26 shows 3% portfolio growth, improved PAR, diversification insights, and CGSMFI 2.0 support driving recovery. [Industrial Materials & Equipment](#)

By IndianWeb2 on Friday, June 12, 2026

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Micro Finance Industry Network (MFIN) released the 57th edition of Micrometer for Q4 FY 25-26 based on the industry data as on March 31, 2026. Micrometer is the flagship publication of MFIN which covers progress of Indian microfinance industry on a quarterly frequency.

MFIN is an industry association of Banks, NBFC-MFIs, SFBs and NBFCs providing microfinance and India's first RBI-recognized self-regulatory organization.

Publication: 3 AM News

Edition: Online

Date: 13-06-2026

Page: NA

URL – <https://www.3am.news/business/bfsi/micro-finance-industry-network-mfin-released-the-57th-edition-of-micrometer-for-q4-fy-25-26-based-on-the-industry-data-as-on-march-31-2026>

Micro Finance Industry Network (MFIN) released the 57th edition of Micrometer for Q4 FY 25-26 based on the industry data as on March 31, 2026

Published By: Business Desk Published: Jun 13, 2026



- Indian microfinance industry shows early signs of recovery with a 3% QoQ uptick, bringing the total industry portfolio to Rs 3,25,174 crore.
- Quarterly disbursement hits a seven-quarter high at Rs 77,524 crore, signaling renewed credit momentum.
- Credit quality improves significantly; Portfolio at Risk (PAR 31-180 days) drops sharply to 2.0% from 6.3% a year ago.
- NBFC-MFIs maintain leadership with a 44.2% market share, followed by banks at 32.7%.

Publication: Business Aaj Kal

Edition: Online

Date: 12-06-2026

Page: NA

URL – <https://www.businessaajkal.com/business/microfinance-sector-shows-signs-of-recovery-after-seven-quarters-of-contraction--mfin-30075>



BUSINESS © 12 Jun, 2026

Microfinance sector shows signs of recovery after seven quarters of contraction: MFIN

Business To Business, Mumbai, 12th June, 2026: India's microfinance sector has begun showing signs of recovery after a prolonged period of stress, according to a report by the Microfinance Industry Network (MFIN).

The report noted that the sector's loan portfolio recorded a **quarter-on-quarter (QoQ) increase of more than 3% in Q4 FY2025-26**, marking a significant turnaround.

According to MFIN:

"Data for Q4FY26 indicates early signs of recovery in the sector. After seven quarters of portfolio contraction, this quarter witnessed a QoQ uptick of over 3 per cent."

Industry Portfolio Size

As of **March 31, 2026**, the total microfinance industry portfolio stood at:
₹3,25,174 crore

The increase is notable because it comes after nearly two years of consecutive portfolio contraction.

The rebound suggests:

- Improved lending activity by microfinance institutions.
- Gradual stabilization in borrower repayment behaviour.
- Increased confidence among lenders.
- Recovery in economic activity among low-income households and small borrowers who form the core customer base of the sector.

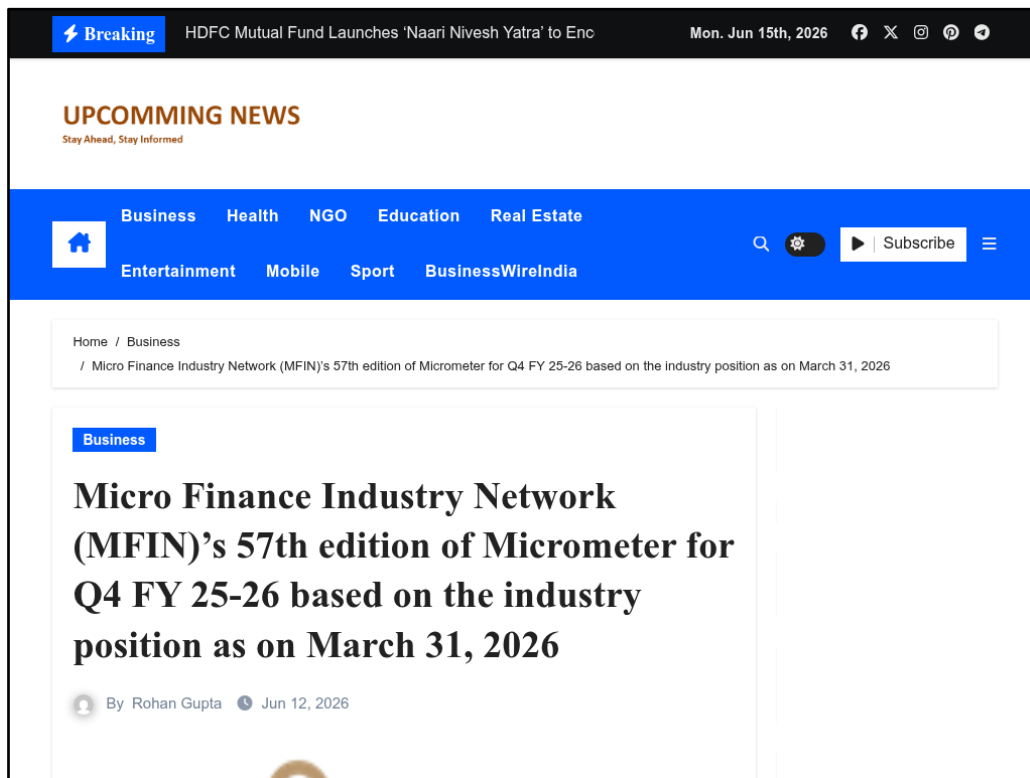
Publication : upcomingnews.in

Edition- Online

Date : 12-06-2026

Page No: NA

URL- <https://upcomingnews.in/micro-finance-industry-network-mfins-57th-edition-of-micrometer-for-q4-fy-25-26-based-on-the-industry-position-as-on-march-31-2026/>



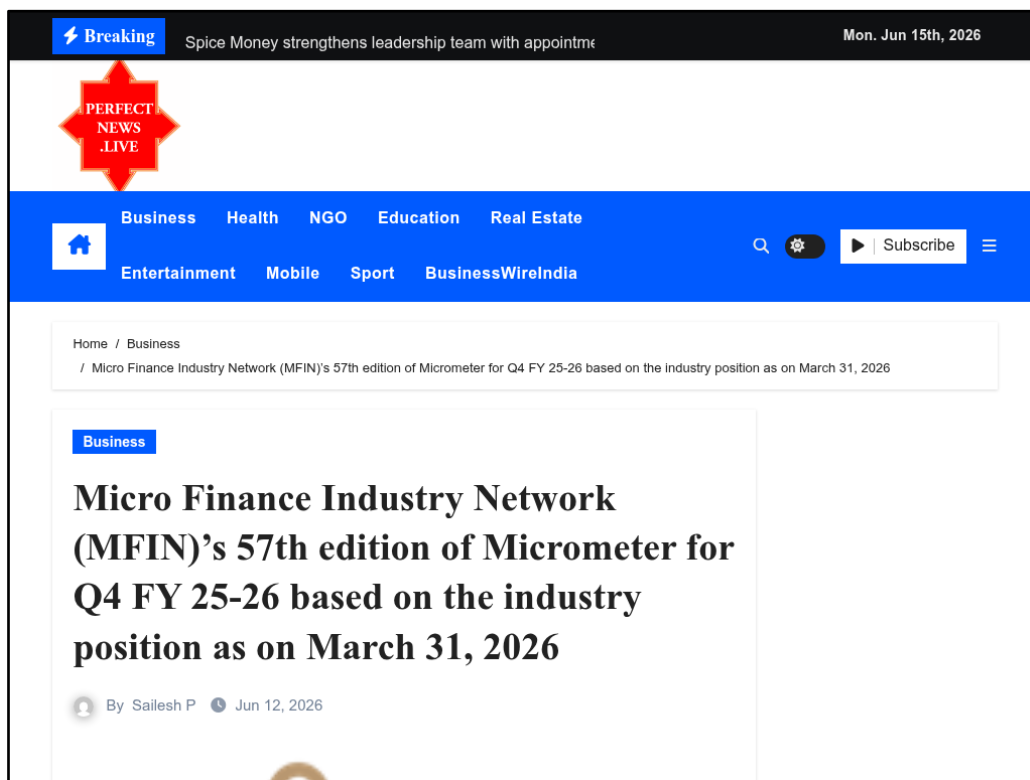
Publication : perfectnews.live

Edition- Online

Date : 12-06-2026

Page No: NA

URL- <https://perfectnews.live/micro-finance-industry-network-mfins-57th-edition-of-micrometer-for-q4-fy-25-26-based-on-the-industry-position-as-on-march-31-2026/>



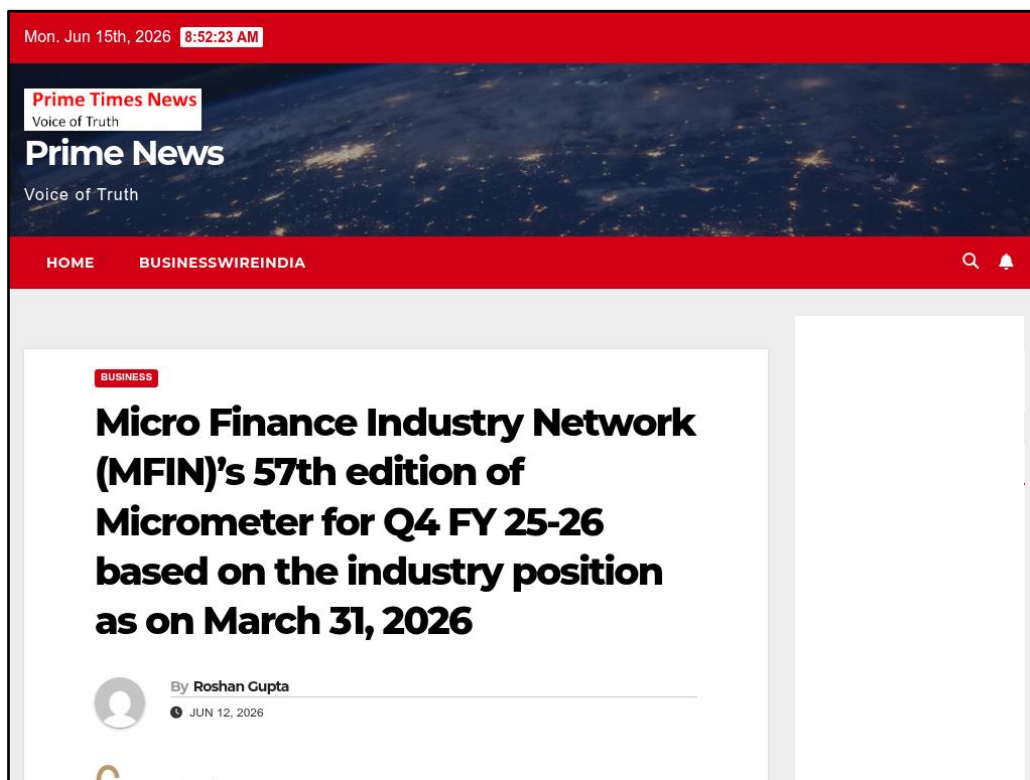
Publication : primetimenews.co.in

Edition- Online

Date : 12-06-2026

Page No: NA

URL- <https://primetimenews.co.in/micro-finance-industry-network-mfins-57th-edition-of-micrometer-for-q4-fy-25-26-based-on-the-industry-position-as-on-march-31-2026/>



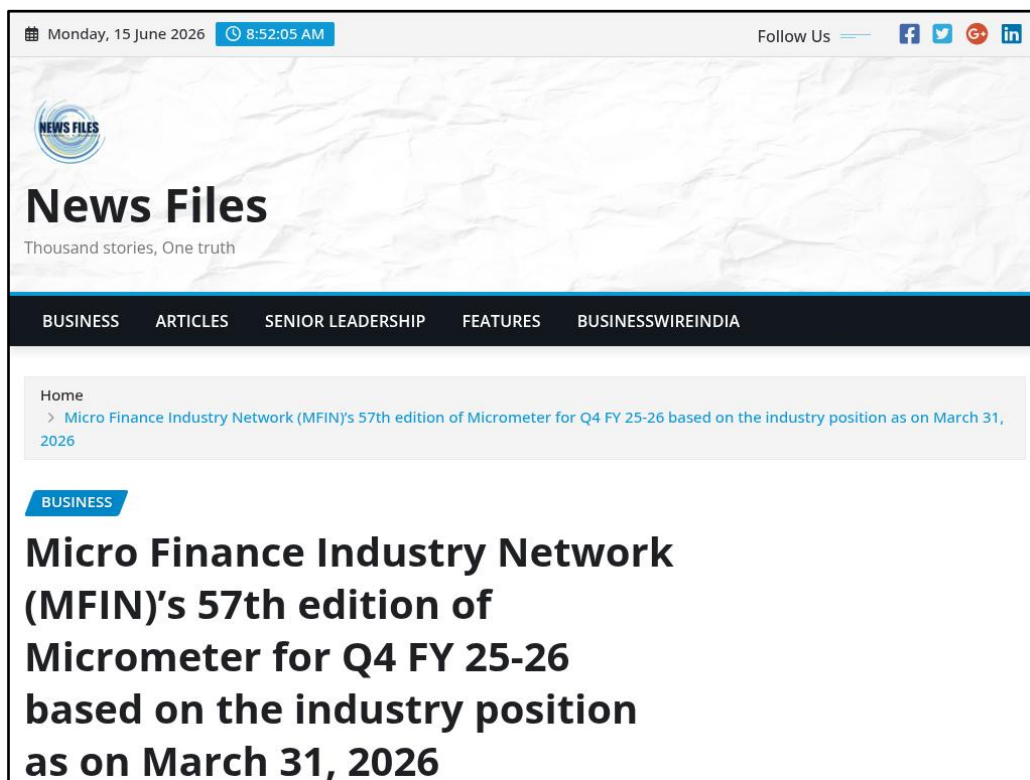
Publication : newsfiles.in

Edition- Online

Date : 12-06-2026

Page No: NA

URL- <https://newsfiles.in/micro-finance-industry-network-mfins-57th-edition-of-micrometer-for-q4-fy-25-26-based-on-the-industry-position-as-on-march-31-2026/>



Publication : chroniclesnews.live

Edition- Online

Date : 12-06-2026

Page No: NA

URL- <https://chroniclesnews.live/micro-finance-industry-network-mfins-57th-edition-of-micrometer-for-q4-fy-25-26-based-on-the-industry-position-as-on-march-31-2026/>



Publication: Dainik News Live

Edition: Online

Date: 16-06-2026

Page: NA

URL – <https://dainiknewslive.in/not-maharashtra-or-gujarat-this-state-borrows-most-number-of-small-loans/>

Not Maharashtra Or Gujarat: This State Borrows Most Number Of Small Loans

👤 DainikNews Live Admin ⌚ 2 Days Ago 💬 0 🕒 7 Mins

 Not Maharashtra Or Gujarat: This State Borrows Most Number Of Small Loans

For nearly two years, India's microfinance sector was stuck in reverse gear.

Loan books were shrinking. Borrowers were turning cautious. Lenders were worried about repayments. The industry, which serves millions of low-income households across the country, was battling one of its toughest phases in recent memory.

Now, there are signs that the tide may finally be turning.

Fresh data released by the Micro Finance Industry Network (MFIN) shows that India's [microfinance industry](#) recorded its first quarter-on-quarter portfolio growth after seven consecutive quarters of contraction. The sector's total outstanding loan portfolio stood at Rs 3.25 lakh crore at the end of March 2026.

The number itself is important. But what is more interesting is what lies beneath it.

People are borrowing again. And they are borrowing larger amounts.

The Return Of Confidence

During the January-March quarter, lenders disbursed Rs 77,524 crore worth of loans — the highest quarterly disbursement seen in the past seven quarters.

This suggests demand for credit is returning in rural and semi-urban India, where microfinance plays a critical role in funding small businesses, farming activities, household needs and income-generating ventures.

The average loan size has also climbed steadily.

Among MFIN-member NBFC-MFIs, the [average loan amount](#) disbursed during FY26 rose to Rs 59,553, nearly 18 per cent higher than the previous financial year.

Astrum appoints Harsh Shrivastava as Senior Advisor

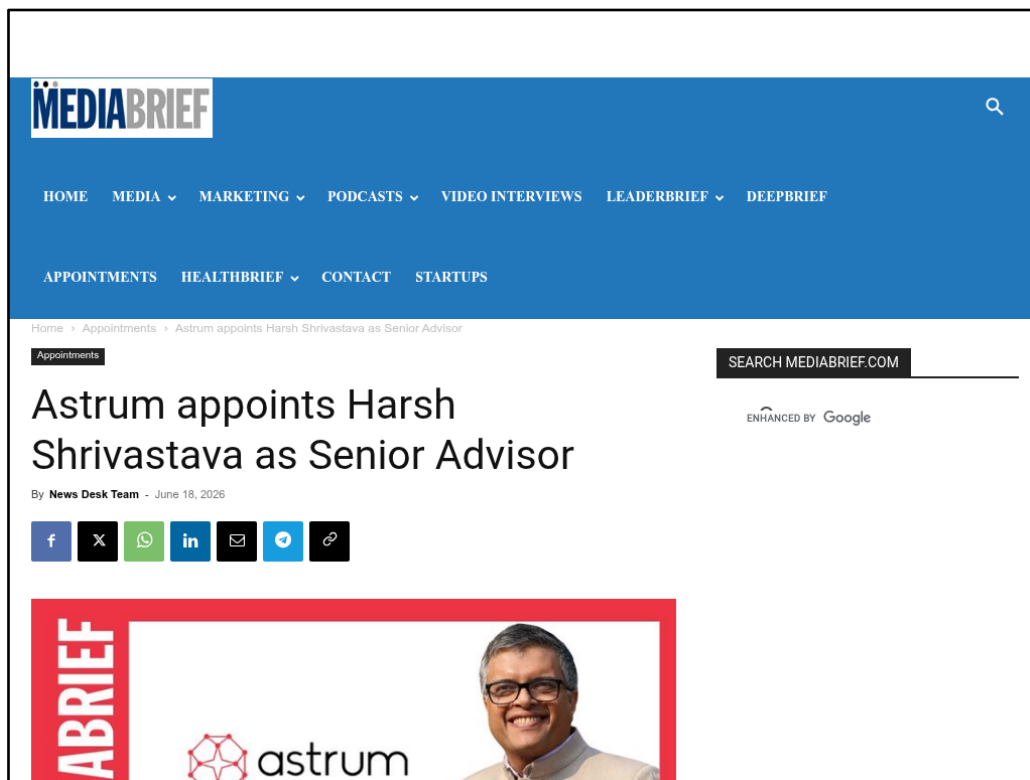
Publication : mediabrief.com

Edition- Online

Date : 18-06-2026

Page No: NA

URL- <https://mediabrief.com/astrum-appoints-harsh-shrivastava-as-senior-advisor/>



छोटे लोन का बड़ा जाल... 24% ब्याज दर, पंजाब की 10.80 लाख महिलाएं कर्ज में फंसीं

भास्कर इन्वेस्टिगेशन स्वरोजगार के नाम पर कर्ज लिया, इसे दूसरे कामों में खर्च किया छोटे लोन का बड़ा जाल... 24% ब्याज दर, पंजाब की 10.80 लाख महिलाएं कर्ज में फंसीं

नवदीप मिश्रा | चंडीगढ़

इन महिलाओं की आपबीती से समझिए कर्ज का मर्ज

पटियाला की बलजिंदर कौर ने पांच साल पहले बेटी की शादी के लिए 44 हजार रुपए का लोन लिया था। कोविड के दौरान आमदनी रुक गई और किस्तें टूटने लगीं। पुराने कर्ज को चुकाने के लिए दूसरा लोन लिया, फिर तीसरा। आज उनका बकाया एक लाख रुपए के करीब पहुंच चुका है। बलजिंदर अकेली नहीं हैं। पंजाब की लाखों महिलाओं की कहानी लगभग ऐसी ही है, जो छोटे कर्ज से शुरू होकर बड़े कर्ज के जाल में फंस गईं।

भास्कर इन्वेस्टिगेशन में सामने आया है कि पंजाब में 10.80 लाख महिलाएं माइक्रोफाइनेंस संस्थानों और स्मॉल फाइनेंस बैंकों की कर्जदार हैं। मार्च 2026 तक इन पर कुल 5,171.20 करोड़ रुपए का बकाया है। इन महिलाओं को स्वरोजगार और आत्मनिर्भरता के नाम पर कर्ज दिया गया, यह रकम घर की छत, शादी, इलाज और पुराने कर्ज उतारने में खर्च कर दी।

• शेष पेज 7 पर

एजेंट किस्त लेकर भाग गया बैंक पूरा रुपया मांग रहा है

मालेस्कोटला निवासी किरनजीत ने 2020 में परचून की दुकान के लिए



26 प्रतिशत ब्याज पर 30 हजार रुपए का लोन लिया था। कोविड में काम चला नहीं किस्त

भी नहीं भर पाई तो उसे उतारने के लिए 2 अन्य कंपनी से 4 लोन लिए। दूसरे लोन की किस्त लेने वाला एजेंट भाग गया, तो कंपनी वाले घर आकर बोले- तुम्हें ही भरना होगा पूरा लोन।

भरोसा दिलाकर दिया लोन उसे चुकाने में बढ़ गया कर्ज

संगरूर निवासी मंदीप ने बताया कि उन्हें घर की छत ढलवानी



थी। एजेंट ने कहा कि पहले 25 हजार का लोन ले लो, बाद में रकम बढ़ाकर दे देंगे।

लोन लेने के बाद कहा कि पहले इसे भरो तब और कर्ज देंगे। रुपए खर्च हो गए और ब्याज कर्ज बढ़ गया। उसे भरने के लिए 30 हजार, 20 हजार और 70 हजार का दूसरी कंपनी से लोन लिया।

मालवा क्षेत्र में सबसे अधिक कर्ज का बोझ

मार्च 2026 में पंजाब के जिलों में कर्ज की स्थिति

जिला	करोड़ रु.
बठिंडा	534.93
लुधियाना	503.15
जालंधर	395.11
अमृतसर	350.35
श्री मुक्तसर साहिब	336.19
पटियाला	313.96
फरीदकोट	261.82
बरनाला	249.29
मोगा	231.30
फिरोजपुर	225.63

छोटे लोन का बड़ा जाल...

रोजगार का नया स्रोत नहीं बन पाया और धीरे-धीरे कर्ज बढ़ता चला गया। कई महिलाओं ने तो पाँच लोन तक लिए हैं जो नियमों के मुताबिक गलत है। तीन लोन से ज्यादा नहीं ले सकती हैं। अधिकांश महिलाओं को ब्याज दर, शर्तों और जोखिम की पूरी जानकारी नहीं थी। एजेंटों ने सिर्फ मासिक किस्त की जानकारी दी। जरूरत के समय उन्होंने दस्तावेजों पर हस्ताक्षर कर दिए। मालवा क्षेत्र में हर महिला ने औसतन 5 लोन लिए हैं। यह कर्ज स्वरोजगार और आय बढ़ाने के उद्देश्य से दिए जाते हैं। पटियाला जिले के नाभा निवासी बलजिंदर कौर ने 5 साल पहले 24 प्रतिशत ब्याज पर लोन लिया था। उन्होंने बताया कि एक कंपनी से 44 हजार का लोन लिया था। जिसमें से सिर्फ 42 हजार ही मिले। मैंने बताया था बेटे की शादी करनी है। कमी ने कागजों में भैस खरीदी दिखा दी। कोविड में किस्त नहीं भर पाई और रकम 60 हजार तक पहुँच गई। उसे चुकाने के लिए दूसरी कंपनी से 30 हजार और एक अन्य कंपनी से भी लोन लिया ले लिया। अब तीनों की राशि लगभग एक लाख पहुँच गई है।

कई स्तर पर होती है वैरिफिकेशन.

इकोफाइनेंस इंस्टीट्यूट्स नेटवर्क (एमएफआईएन) के सीईओ आलोक मिश्रा का कहना है कि स्मॉल बैंक करीब 12.5%

ब्याज दर पर फंड जुटाते हैं। 100 का लोन देने में औसतन 6% की ऑपरेशनल लागत आती है और 4% लोन वापस नहीं आता। इसके बाद बैंक के पास केवल 2% मुनाफा बचता है। कर्जदार सही से बिजनेस करे, तो उसका रेवेन्यू लोन के मुकाबले 60% तक जा सकता है। लोन फंड को घर बनवाने जैसे कामों में लगा देते हैं। इसी कारण बीते 5 वर्षों में पंजाब में 15% पोर्टफोलियो बिगड़ चुका है। जॉइंट लायबिलिटी (सामूहिक जिम्मेदारी) के तहत महिलाओं को ग्रुप में लोन दिया जाता है तबकि किस्त छोटी बने। लोन के बारे में कई स्तर पर वैरिफिकेशन होता है।

**Mr. Dibyajyoti Pattanaik elected as Chairperson
and Mr. Gyan Mohan elected as Vice
Chairperson of Microfinance Industry Network**

Publication : Press Trust of India

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://www.ptinews.com/detail/business/MFIN-appoints-Dibyajyoti-Pattanaik-as-chairperson-Gyan-Mohan-as-vice-chairperson/3805659>

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Home > Business > MFIN appoints Dibyajyoti Pattanaik as chairperson,..... [Back](#)

MFIN appoints Dibyajyoti Pattanaik as chairperson, Gyan Mohan as vice chairperson

MUMBAI: (Jun 26) Microfinance Industry Network on Friday appointed Dibyajyoti Pattanaik as its chairperson and Gyan Mohan as vice chairperson, according to a release.

Pattanaik is the director at Annapurna Finance, and Mohan serves as the CEO of Adi Chitragupta Finance.

MFIN also inducted four new members to its governing board, including Aalok Patel, chairman and managing director of Namra Finance; Ganesh Narayanan, managing director and CEO of CreditAccess Grameen; Sudipta Roy, managing director

Publication : PTI Bhasha

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://bhasha.ptinews.com/detail/3806020>

एमएफआईएन ने दिव्य ज्योति पटनायक को चेयरमैन, ज्ञान मोहन को वाइस चेयरमैन नियुक्त किया

मुंबई: 26 जून (भाषा) सूक्ष्म-वित्त उद्योग नेटवर्क (एमएफआईएन) ने शुक्रवार को दिव्य ज्योति पटनायक को अपना नया चेयरमैन और ज्ञान मोहन को वाइस चेयरमैन नियुक्त किया है। एक बयान में यह जानकारी दी गई।

Publication : UNI Varta

Edition- Online

Date : 27-06-2026

Page No: NA

URL- <https://univarta.com/story/Business/news/3891209.html>

दिव्यज्योति पटनायक माइक्रो फाइनेंस इंडस्ट्री नेटवर्क के अध्यक्ष, ज्ञान मोहन उपाध्यक्ष निर्वाचित

नयी दिल्ली, 26 जून (वार्ता) माइक्रो फाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन) ने अन्नपूर्णा फाइनेंस प्राइवेट लिमिटेड के निदेशक दिव्यज्योति पटनायक को अपने बोर्ड का नया अध्यक्ष तथा चित्रगुप्त फाइनेंस लिमिटेड के निदेशक एवं मुख्य कार्यकारी अधिकारी ज्ञान मोहन को उपाध्यक्ष चुना है।

एमएफआईएन भारतीय रिज़र्व बैंक (आरबीआई) द्वारा विनियमित संस्थाओं का प्रतिनिधित्व करने वाले प्रमुख उद्योग संगठन है। गैर-बैंकिंग वित्तीय कंपनियां (एनबीएफसी), लघु वित्त बैंक और एनबीएफसी-लघु वित्त संस्थान (एमएफआई) इस संगठन के सदस्य हैं। संगठन को केंद्रीय बैंक द्वारा स्व-नियामक संगठन के रूप में मान्यता प्राप्त है।

संगठन की 26 जून 2026 को गुरुग्राम में आयोजित 17वीं वार्षिक आम बैठक में नये अध्यक्ष और उपाध्यक्ष का चयन किया। एमएफआईएन बोर्ड के शासी बोर्ड में चार नये सदस्यों को भी शामिल किया गया है। नये सदस्यों में नमरा फाइनेंस लिमिटेड के अध्यक्ष एवं प्रबंध निदेशक आलोक पटेल, क्रेडिटएक्सेस ग्रामीण लिमिटेड के प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी गणेश नारायणन, एलएंडटी फाइनेंस लिमिटेड के प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी सुदीप्त रॉय और स्पंदना स्फूर्ति फाइनेंशियल लिमिटेड के प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी वेंकटेश कृष्णन शामिल हैं।

श्री पटनायक ने कहा, "ऐसे आशाजनक समय में इस क्षेत्र का नेतृत्व करना मेरे लिए सम्मान की बात है। पोर्टफोलियो की गुणवत्ता लगातार बेहतर हो रही है, नकदी की उपलब्धता वापस बढ़ रही है और सतत विकास की मजबूत नींव तैयार हो चुकी है। भविष्य के लिए हमारा सामूहिक ध्यान जिम्मेदार विस्तार, नियामकों और ऋणदाताओं के साथ विश्वास को और मजबूत करने तथा यह सुनिश्चित करने पर होना चाहिये कि माइक्रो फाइनेंस देशभर में वित्तीय समावेशन का एक सशक्त माध्यम बना रहे।"

श्री मोहन ने कहा, "माइक्रो फाइनेंस ने लाखों लोगों का जीवन बदला है, विशेष रूप से महिलाओं और वंचित समुदायों को वित्तीय अवसर उपलब्ध कराकर। जैसे-जैसे यह क्षेत्र विकास के अगले चरण में प्रवेश कर रहा है, मैं यह सुनिश्चित करने के लिए प्रतिबद्ध हूँ कि ग्राहकों के हितों की सुरक्षा हमारी प्रत्येक पहल का केंद्र बनी रहे।"

माइक्रो फाइनेंस इंडस्ट्री नेटवर्क के नए अध्यक्ष निर्वाचित

नयी दिल्ली, 28 जून (एजेंसियां)। माइक्रो फाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन) ने अन्नपूर्णा फाइनेंस प्राइवेट लिमिटेड के निदेशक दिव्यज्योति पटनायक को अपने बोर्ड का नया अध्यक्ष तथा चित्रगुप्त फाइनेंस लिमिटेड के निदेशक एवं मुख्य कार्यकारी अधिकारी ज्ञान मोहन को उपाध्यक्ष चुना है। एमएफआईएन भारतीय रिज़र्व बैंक (आरबीआई) द्वारा विनियमित संस्थाओं का प्रतिनिधित्व करने वाले प्रमुख उद्योग संगठन है। गैर-बैंकिंग वित्तीय कंपनियां, लघु वित्त बैंक और एनबीएफसी-लघु वित्त संस्थान (एमएफआई) इस संगठन के सदस्य हैं।

दिव्यज्योति पटनायक बने एमएफआईएन के अध्यक्ष

नई दिल्ली। माइक्रो फाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन) ने अन्नपूर्णा फाइनेंस प्राइवेट लिमिटेड के निदेशक दिव्यज्योति पटनायक को अपने बोर्ड का नया अध्यक्ष तथा चित्रगुप्त फाइनेंस लिमिटेड के निदेशक एवं मुख्य कार्यकारी अधिकारी ज्ञान मोहन को उपाध्यक्ष चुना है। एमएफआईएन भारतीय रिज़र्व बैंक (आरबीआई) द्वारा विनियमित संस्थाओं का प्रतिनिधित्व करने वाले प्रमुख उद्योग संगठन है। गैर-बैंकिंग वित्तीय कंपनियां (एनबीएफसी), लघु वित्त बैंक और एनबीएफसी-लघु वित्त संस्थान (एमएफआई) इस संगठन के सदस्य हैं। संगठन को केंद्रीय बैंक द्वारा स्व-नियामक संगठन के रूप में मान्यता प्राप्त है। संगठन की 26 जून 2026 को गुरुग्राम में आयोजित 17वीं वार्षिक आम बैठक में नए अध्यक्ष और उपाध्यक्ष का चयन किया।

दिव्यज्योति पटनायक माइक्रो फाइनेंस इंडस्ट्री नेटवर्क के अध्यक्ष, ज्ञान मोहन उपाध्यक्ष निर्वाचित

नयी दिल्ली, 28 जून (वार्ता)। माइक्रो फाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन) ने अन्नपूर्णा फाइनेंस प्राइवेट लिमिटेड के निदेशक दिव्यज्योति पटनायक को अपने बोर्ड का नया अध्यक्ष तथा चित्रगुप्त फाइनेंस लिमिटेड के निदेशक एवं मुख्य कार्यकारी अधिकारी ज्ञान मोहन को उपाध्यक्ष चुना है। एमएफआईएन भारतीय रिज़र्व बैंक (आरबीआई) द्वारा विनिर्दिष्ट संस्थाओं का प्रतिनिधित्व करने वाले प्रमुख उद्योग संगठन है। गैर-बैंकिंग वित्तीय कंपनियाँ (एनबीएफसी), लघु वित्त बैंक और एनबीएफसी-लघु वित्त संस्थान (एमएफआई) इस संगठन के सदस्य हैं। संगठन को केंद्रीय बैंक द्वारा स्व-निर्णायक संगठन के रूप में मान्यता प्राप्त है। संगठन की 26 जून 2026 को गुरुग्राम में आयोजित

17वीं वार्षिक आम बैठक में नये अध्यक्ष और उपाध्यक्ष का चयन किया। एमएफआईएन बोर्ड के शासी बोर्ड में चार नये सदस्यों को भी शामिल किया गया है। नये सदस्यों में नमरा फाइनेंस लिमिटेड के अध्यक्ष एवं प्रबंध निदेशक आलोक पटेल, क्रेडिटएक्सेस ग्रामीण लिमिटेड के प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी गणेश नारायणन, एलएडटी फाइनेंस लिमिटेड के प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी सुदीप्त राय और स्पंदना स्फूर्ति फाइनेंशियल लिमिटेड के प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी बेंकटेश कृष्णन शामिल हैं। श्री पटनायक ने कहा, "ऐसे आशाजनक समय में इस क्षेत्र का नेतृत्व करना मेरे लिए सम्मान की बात है। पोर्टफोलियो की गुणवत्ता लगातार बेहतर

हो रही है, नकदी की उपलब्धता वापस बढ़ रही है और सतत विकास की मजबूत नींव तैयार हो चुकी है। भविष्य के लिए हमारा सामूहिक ध्यान जिम्मेदार विस्तार, निर्यातों और ऋणदाताओं के साथ विश्वास को और मजबूत करने तथा यह सुनिश्चित करने पर होना चाहिये कि माइक्रो फाइनेंस देशभर में वित्तीय समावेशन का एक सशक्त माध्यम बना रहे।" श्री मोहन ने कहा, "माइक्रो फाइनेंस ने लाखों लोगों का जीवन बदला है, विशेष रूप से महिलाओं और वंचित समुदायों को वित्तीय अवसर उपलब्ध कराकर। जैसे-जैसे यह क्षेत्र विकास के अगले चरण में प्रवेश कर रहा है, मैं यह सुनिश्चित करने के लिए प्रतिबद्ध हूँ कि ग्राहकों के हितों की सुरक्षा हमारी प्रत्येक पहल का केंद्र बनी रहे।"

Publication : Lucknow News

Edition- Lucknow

Date : 28-06-2026

Page No: 3

MFIN ANNOUNCES NEW LEADERSHIP AT 17TH ANNUAL GENERAL MEETING

Microfinance Industry Network (MFIN), the premier industry association representing RBI-regulated entities, comprising NBFC-MFIs, Banks, SFBs and NBFCs, and a Reserve Bank of India (RBI) recognized Self-Regulatory Organization (SRO), announced the appointment of Mr. Dibyajyoti Pattanaik as Chairperson and Mr. Gyan Mohan as Vice Chairperson of the MFIN Board at its 17th Annual General Meeting (AGM) held in Gurgaon on 26th June 2026. Mr. Dibyajyoti Pattanaik, the new Chairperson, is currently serving as Director, Annapurna Finance Pvt Ltd. while Mr. Gyan Mohan is Director & CEO, Adi Chitragupta Finance Ltd. The MFIN Board and members welcomed four new members to the MFIN Governing Board: Mr. Aalok Patel, Chairman & Managing Director, Namra Finance Ltd., Mr. Ganesh Narayanan, Managing Director & Chief Executive Officer, CreditAccess Grameen Ltd., Mr. Sudipta Roy, Managing Director & Chief Executive Officer, L&T Finance Ltd. and Mr. Venkatesh Krishnan, Managing Director & Chief Executive Officer, Spandana Sphoorty Financial Ltd. MFIN also extended its sincere appreciation to the outgoing Board members - Mr Vineet Chattree, Managing Director, Svatantra Microfin Ltd. and Mr. Manoj Kumar Nambiar, Managing Director, Arohan Financial Services Ltd for their dedicated service and valuable contributions towards strengthening the microfinance sector.

श्री दिव्यज्योति पटनायक को माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन) का चेयरपर्सन और श्री ज्ञान मोहन को वाइस चेयरपर्सन चुना गया

माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन), जो ऋद्धि-रेगुलेटेड संस्थाओं (जैसे एनबीएफसी-एमएफआई, बैंक, एसएफबी और एनबीएफसी) का प्रतिनिधित्व करने वाला प्रमुख इंडस्ट्री एसोसिएशन और भारतीय रिजर्व बैंक द्वारा मान्यता प्राप्त सेल्फ-रेगुलेटरी ऑर्गनाइजेशन है, ने 26 जून 2026 को गुड़गांव में आयोजित अपनी 17वीं सालाना आम बैठक में श्री दिव्यज्योति पटनायक को एमएफआईएन बोर्ड का चेयरपर्सन और श्री ज्ञान मोहन को वाइस चेयरपर्सन नियुक्त करने की घोषणा की। नए चेयरपर्सन श्री दिव्यज्योति पटनायक अभी अन्नपूर्णा फाइनेंस प्राइवेट लिमिटेड में डायरेक्टर के तौर पर काम कर रहे हैं, जबकि श्री ज्ञान मोहन आदि चित्रगुप्त फाइनेंस लिमिटेड में डायरेक्टर और सीईओ एनबीएफसी-एमएफआई, बैंक, एसएफबी और एनबी हैं। एमएफआईएन बोर्ड और सदस्यों ने एमएफआईएन गवर्निंग बोर्ड में चार नए सदस्यों का स्वागत किया- श्री आलोक पटेल (चेयरमैन और मैनेजिंग डायरेक्टर, नमरा फाइनेंस लिमिटेड), श्री गणेश नारायणन (मैनेजिंग डायरेक्टर और चीफ एग्जीक्यूटिव ऑफिसर, क्रेडिटएक्सेस ग्रामीण लिमिटेड), श्री सुदीप्त राय (मैनेजिंग डायरेक्टर और चीफ एग्जीक्यूटिव ऑफिसर, एल एंड टी फाइनेंस लिमिटेड) और श्री वेंकटेश कृष्णन (मैनेजिंग डायरेक्टर और चीफ एग्जीक्यूटिव ऑफिसर, स्पंदना स्फूर्ति फाइनेंशियल लिमिटेड)।

दिव्यज्योति पटनायक को माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन) का चेयरपर्सन और ज्ञान मोहन को वाइस चेयरपर्सन चुना गया

लखनऊ, एवरीडे न्यूज संवाददाता। माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन), जो RBI-रेगुलेटेड संस्थाओं (जैसे एनबीएफसी-एमएफआई, बैंक, एसएफबी और एनबीएफसी) का प्रतिनिधित्व करने वाला प्रमुख इंडस्ट्री एसोसिएशन और भारतीय रिज़र्व बैंक द्वारा मान्यता प्राप्त सेल्फ-रेगुलेटरी ऑर्गनाइज़ेशन है, ने 26 जून 2026 को गुड़गांव में आयोजित अपनी 17वीं सालाना आम बैठक में दिव्यज्योति पटनायक को एमएफआईएन बोर्ड का चेयरपर्सन और ज्ञान मोहन को वाइस चेयरपर्सन नियुक्त करने की घोषणा की। नए चेयरपर्सन दिव्यज्योति पटनायक अभी अन्नपूर्णा फाइनेंस प्राइवेट लिमिटेड में डायरेक्टर के तौर पर काम कर रहे हैं, जबकि ज्ञान मोहन आदि चित्रगुप्त फाइनेंस लिमिटेड में डायरेक्टर और सीईओ एनबीएफसी-एमएफआई, बैंक, एसएफबी और एनबी हैं। एमएफआईएन बोर्ड और सदस्यों ने एमएफआईएन गवर्निंग बोर्ड में चार नए सदस्यों का स्वागत किया: आलोक पटेल (चेयरमैन और मैनेजिंग डायरेक्टर, नमरा फाइनेंस लिमिटेड), गणेश नारायणन (मैनेजिंग डायरेक्टर और चीफ एग्जीक्यूटिव ऑफिसर, क्रेडिटएक्सेस ग्रामीण लिमिटेड), सुदीप्त राय (मैनेजिंग डायरेक्टर और चीफ एग्जीक्यूटिव ऑफिसर, एल एंड टी फाइनेंस लिमिटेड) और वेंकटेश कृष्णन (मैनेजिंग डायरेक्टर और चीफ एग्जीक्यूटिव ऑफिसर, स्पंदना स्फूर्ति फाइनेंशियल लिमिटेड)। एमएफआईएन ने बोर्ड के निवर्तमान सदस्यों - विनीत छत्री (मैनेजिंग डायरेक्टर, स्वतंत्र माइक्रोफिन लिमिटेड) और मनोज कुमार नंबियार (मैनेजिंग डायरेक्टर, आरोहन फाइनेंशियल सर्विसेज लिमिटेड) - का भी माइक्रोफाइनेंस सेक्टर को मजबूत करने में उनकी समर्पित सेवा और बहुमूल्य योगदान के लिए आभार व्यक्त किया। इस मौके पर नए चेयरपर्सन दिव्यज्योति पटनायक ने कहा, 'ऐसे उम्मीद भरे दौर में इस सेक्टर का नेतृत्व करना सम्मान की बात है। पोर्टफोलियो की क्वालिटी बेहतर हो रही है, लिक्विडिटी वापस आ रही है और टिकाऊ विकास की नींव मजबूत हो गई है। आगे बढ़ते हुए, हमारा सामूहिक ध्यान जिम्मेदार विस्तार, रेगुलेटर और लेंडर के साथ भरोसा बढ़ाने और यह सुनिश्चित करने पर होना चाहिए कि माइक्रोफाइनेंस पूरे देश में फाइनेंशियल समावेशन (वित्तीय समावेश) के लिए एक शक्तिशाली ताकत बना रहे।'

Publication : ET BFSI

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://bfsi.economictimes.indiatimes.com/articles/dibyajyoti-pattanaik-and-gyan-mohan-appointed-as-new-leaders-of-mfin/132016527>

MFIN appoints Dibyajyoti Pattanaik as new Chairperson & Gyan Mohan as Vice Chairperson

The MFI Self-regulatory Organisation announced its new appointments during its Annual General Meeting, including several leaders of the industry in the Directorial Board.



ETBFSI Staff · ETBFSI

Published On Jun 26, 2026 at 06:10 PM (IST)



The Microfinance Industry Network (MFIN), on Friday has announced a few changes in the post of Board Members, with Dibyajyoti Pattanaik elected as the new Chairperson and Gyan Mohan as the new Vice Chairperson of the industry association, at its 17th Annual General Meeting, held in Gurgaon.

Pattanaik, who is currently serving as Director at Annapurna Finance Pvt. Ltd., has over two decades of expertise in microfinance, micro-enterprise development and development sector consulting. Gyan Mohan, a career banker with exposure in all facets of Banking and Finance including investment and international banking, currently serves as the Director and Chief Executive Officer at Adi Chitragupta Finance Ltd.

Publication : The Hindu Business Line

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://www.thehindubusinessline.com/money-and-banking/mfi-sectors-portfolio-quality-is-strengthening-liquidity-is-returning-says-new-chairperson-of-mfin/article71150721.ece>

MFI sector's portfolio quality is strengthening, liquidity is returning, says new chairperson of MFIN

Gyan Mohan noted that microfinance has transformed millions of lives by placing financial opportunity in the hands of those who need it most - particularly women and underserved communities

By BL Mumbai Bureau

Updated - June 26, 2026 at 06:55 PM

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Dibyajyoti Pattanaik | Photo Credit: cnaapi

The MFI sector's portfolio quality is strengthening, liquidity is returning, and the foundations for sustainable growth are firmly in place, according to Dibyajyoti Pattanaik, newly appointed Chairperson of Microfinance Industry Network (MFIN).

"As we move forward, our collective focus must be on responsible expansion, deepening trust with regulators and lenders, and ensuring that microfinance continues to be a powerful force for financial inclusion across the country," he said.

Publication : CNBC TV18

Edition- Online

Date : 27-06-2026

Page No: NA

URL- <https://www.cnbctv18.com/business/finance/mfin-appoints-dibyajyoti-pattanaik-chairperson-gyan-mohan-vice-chairperson-19933273.htm/amp>

Microfinance Industry Network appoints Dibyajyoti Pattanaik as Chairperson, Gyan Mohan as Vice Chairperson

Microfinance Industry Network names Dibyajyoti Pattanaik Chairperson and Gyan Mohan Vice Chairperson, signalling renewed focus on inclusion and sector recovery.



By Anshul

June 27, 2026, 10:49:08 AM IST (Published)

🕒 2 Min Read

The Microfinance Industry Network (MFIN), an industry association representing RBI-regulated microfinance entities and a Reserve Bank of India-recognised self-regulatory organisation (SRO), has appointed Dibyajyoti Pattanaik as Chairperson and Gyan Mohan as Vice Chairperson of its board.

The appointments were announced during MFIN's 17th Annual General Meeting held in Gurgaon on June 26.

Publication : BW People

Edition- Online

Date : 27-06-2026

Page No: NA

URL- <https://www.bwpeople.in/article/mfin-appoints-dibyajyoti-pattanaik-as-chairperson-gyan-mohan-as-vice-chairperson-612381>

Home / Leadership / MFIN Appoints Dibyajyoti Pattanaik As Chairperson, Gyan Mohan As Vice Chairperson

MFIN Appoints Dibyajyoti Pattanaik As Chairperson, Gyan Mohan As Vice Chairperson

👤 BW Online Bureau | 📅 Jun 27, 2026

MFIN

Dibyajyoti Pattanaik

Gyan Mohan

microfinance

leadership appointment

Annapurna Finance

Adi Chitragupta Finance

financial inclusion

New leadership takes charge as the microfinance industry focuses on responsible growth, resilience and financial inclusion



The Microfinance Institutions Network (MFIN) has appointed Dibyajyoti Pattanaik, Director at Annapurna Finance Pvt. Ltd., as Chairperson of its Board, and Gyan Mohan, Director and CEO of Adi Chitragupta Finance Ltd., as Vice Chairperson. The appointments were announced at MFIN's 17th Annual General Meeting held in Gurgaon on June 26.

Pattanaik succeeds to the role at a time when the microfinance sector is witnessing signs of recovery, with improving portfolio quality and stronger liquidity. He said the industry's priority should be responsible expansion, stronger engagement with regulators and lenders, and advancing financial inclusion through sustainable growth.

Publication : Exchange4Media

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://www.exchange4media.com/industry-briefing-news/mfin-dibyajyoti-pattanaik-elected-chairperson-gyan-mohan-elected-vice-chairperson-155822.html>

MFIN: Dibyajyoti Pattanaik elected Chairperson, Gyan Mohan elected Vice Chairperson

Dibyajyoti Pattanaik, the new Chairperson, is currently serving as Director, Annapurna Finance Pvt. Ltd. while Mr. Gyan Mohan is Director & CEO, Adi Chitragupta Finance Ltd

by e4m Staff

Published: Jun 26, 2026 6:43 PM | 2 MIN READ

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Microfinance Industry Network (MFIN), the premier industry association representing RBI-regulated entities, comprising NBFC-MFIs, Banks, SFBs and NBFCs, and a Reserve Bank of India (RBI) recognized Self-Regulatory Organization (SRO), announced the appointment of Mr. Dibyajyoti Pattanaik as Chairperson and Mr. Gyan Mohan as Vice Chairperson of the MFIN Board at its 17th Annual General Meeting (AGM) held in Gurgaon on 26th June 2026.

Mr. Dibyajyoti Pattanaik, the new Chairperson, is currently serving as Director, Annapurna Finance Pvt. Ltd. while Mr. Gyan Mohan is Director & CEO, Adi Chitragupta Finance Ltd.

The MFIN Board and members welcomed four new members to the MFIN Governing Board: Mr. Aalok Patel, Chairman & Managing Director, Namra Finance Ltd., Mr. Ganesh Narayanan, Managing Director & Chief Executive Officer, CreditAccess Grameen Ltd., Mr. Sudipta Roy, Managing Director & Chief Executive Officer, L&T Finance Ltd. and Mr. Venkatesh Krishnan, Managing Director & Chief Executive Officer, Spandana Sphoorty Financial Ltd.

MFIN also extended its sincere appreciation to the outgoing Board members - Mr Vineet Chattree, Managing Director, Svatantra Microfin Ltd. and Mr. Manoj Kumar Nambiar, Managing Director, Arohan Financial Services Ltd for their dedicated service and valuable contributions towards strengthening the microfinance sector.

Publication : Adgully

Edition- Online

Date : 27-06-2026

Page No: NA

URL- <https://www.adgully.com/post/17482/mfin-appoints-dibyajyoti-pattanaik-as-chairperson-gyan-mohan-as-vice-chairperson>

MFIN appoints Dibyajyoti Pattanaik as Chairperson, Gyan Mohan as Vice Chairperson

Adgully Bureau | 3 days ago

Views: 297



▶ 0:00 / 1:58



Microfinance Industry Network (MFIN), an industry association representing RBI-regulated entities, comprising NBFC-MFIs, [Banks](#), SFBs and NBFCs, and a Reserve Bank of India (RBI) recognized Self-Regulatory Organization (SRO), announced the appointment of Mr. Dibyajyoti Pattanaik as Chairperson and Mr. Gyan Mohan as Vice Chairperson of the MFIN Board at its 17th Annual General Meeting (AGM) held in Gurgaon on 26th June 2026. [Finance](#)

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URL- <https://odishasambad.in/dibyajyoti-pattanaik-elected-as-chairperson-and-gyan-mohan-elected-as-vice-chairperson-of-mfin/>

ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇଣ୍ଡଷ୍ଟ୍ରି ନେଟୱର୍କର ଅଧ୍ୟକ୍ଷ ଭାବେ ଦିବ୍ୟଜ୍ୟୋତି ପଟ୍ଟନାୟକ ଓ ଉପାଧ୍ୟକ୍ଷ ଭାବେ ଜ୍ଞାନ ମୋହନ ନିର୍ବାଚିତ

By ଓଡ଼ିଶା ସମ୍ବାଦ ଦୁର୍ଗା — On Jun 29, 2026

ଓଡ଼ିଶା ପୂର୍ବ ଗଢ଼ଜ



ଭୁବନେଶ୍ୱର: ଆରବିଆଇ ବ୍ଲୋ ନିୟନ୍ତ୍ରିତ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଅନୁଷ୍ଠାନଗୁଡ଼ିକର ସଂଘ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇଣ୍ଡଷ୍ଟ୍ରି ନେଟୱର୍କ (ଏମଫିନ)ର ଗୁରୁଗାଓଁରେ ଅନୁଷ୍ଠିତ ୧୭ତମ ବାର୍ଷିକ ସାଧାରଣ ବୈଠକରେ ଏମଫିନ ବୋର୍ଡର ଅଧ୍ୟକ୍ଷ ଭାବେ ଦିବ୍ୟଜ୍ୟୋତି ପଟ୍ଟନାୟକ ଓ ଉପାଧ୍ୟକ୍ଷ ଭାବେ ଜ୍ଞାନ ମୋହନଙ୍କୁ ନିର୍ବାଚିତ କରାଯାଇଛି । ଦୁଆ ଅଧ୍ୟକ୍ଷ ଦିବ୍ୟଜ୍ୟୋତି ପଟ୍ଟନାୟକ ହେଉଛନ୍ତି ଅବୁପୁଣ୍ଡା ଫାଇନାନ୍ସ ପ୍ରାଇଭେଟ୍ ଲିମିଟେଡର ନିର୍ଦ୍ଦେଶକ ଓ ଜ୍ଞାନ ମୋହନ ହେଉଛନ୍ତି ଆଦି ଚିତ୍ରଗୁପ୍ତା ଫାଇନାନ୍ସ ଲିମିଟେଡର ନିର୍ଦ୍ଦେଶକ ଓ ସିଇଓ ଭାବେ କାର୍ଯ୍ୟ କରୁଛନ୍ତି ।

ଏମଫିନ୍ ବୋର୍ଡ ଓ ସଦସ୍ୟଙ୍କ ପକ୍ଷରୁ ଏମଫିନ ପରିଚାଳନା ବୋର୍ଡର ଦୁଆ ସଦସ୍ୟ ଭାବେ ନମରା ଫାଇନାନ୍ସ ଲିମିଟେଡର ଅଧ୍ୟକ୍ଷ ଓ ପରିଚାଳନା ନିର୍ଦ୍ଦେଶକ ଆଲୋକ ପଟେଲ, କ୍ରେଡିଟଆକସେସ ଗ୍ରାମୀଣ ଲିମିଟେଡର ପରିଚାଳନା ନିର୍ଦ୍ଦେଶକ ଓ ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ଗଣେଶ ନାରାୟଣନ, ଏଲଆଣ୍ଡ୍ରା ଫାଇନାନ୍ସ ଲିମିଟେଡର ପରିଚାଳନା ନିର୍ଦ୍ଦେଶକ ଓ ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ସୁଦୀପ୍ତ ରାୟ ଓ ସ୍ୱଚ୍ଛ ସ୍ୱପ୍ନ ଫାଇନାନ୍ସିଆଲ ଲିମିଟେଡର ପରିଚାଳନା ନିର୍ଦ୍ଦେଶକ ଓ ମୁଖ୍ୟ କାର୍ଯ୍ୟନିର୍ବାହୀ ଅଧିକାରୀ ଭେକଟେଶ କ୍ରିଷ୍ଣନଙ୍କୁ ସ୍ୱାଗତ କରାଯାଇଛି । ଏମଫିନ ପକ୍ଷରୁ ଏହାର ପୁରୁଣା ସଦସ୍ୟ ସ୍ୱତନ୍ତ୍ର ମାଇକ୍ରୋଫିନ୍ ଲିମିଟେଡର ପରିଚାଳନା ନିର୍ଦ୍ଦେଶକ ବିନିତ ଚାଟ୍ଟି ଓ ଆରୋହଣ ଫାଇନାନ୍ସିଆଲ ସର୍ଭିସେସ୍ ଲିମିଟେଡର ପରିଚାଳନା ନିର୍ଦ୍ଦେଶକ ମନୋଜ କୁମାର ନାୟିଆରଙ୍କୁ ପ୍ରଶଂସା କରାଯାଇଛି ।

Publication : Rediff Money

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://money.rediff.com/amp/news/market/mfin-appoints-dibyajyoti-pattanaik-as-chairperson/49528420260626>

MFIN Appoints Dibyajyoti Pattanaik as Chairperson

By By Rediff Money Desk, Mumbai

Jun 26, 2026 17:49



MFIN announces new leadership: Dibyajyoti Pattanaik appointed chairperson, Gyan Mohan vice chairperson. New board members inducted to strengthen microfinance sector.

Mumbai, Jun 26 (PTI) Microfinance Industry Network on Friday appointed Dibyajyoti Pattanaik as its chairperson and Gyan Mohan as vice chairperson, according to a release.

Pattanaik is the director at Annapurna Finance, and Mohan serves as the CEO of Adi Chitragupta Finance.

MFIN also inducted four new members to its governing board, including Aalok Patel, chairman and managing director of Namra Finance; Ganesh Narayanan, managing director and CEO of CreditAccess Grameen; Sudipta Roy, managing director and CEO of L&T Finance; and Venkatesh Krishnan, managing director and CEO of Spandana Sphoorty Financial.

"As we move forward, our collective focus must be on responsible expansion, deepening trust with regulators and lenders, and ensuring that microfinance continues to be a powerful force for financial inclusion across the country," Pattanaik said.

Microfinance Industry Network (MFIN) is the RBI-recognised self-regulatory organisation (SRO) for the microfinance sector in the country.

MFIN CEO and director Alok Misra said the sector was gradually emerging from a challenging period and had demonstrated resilience and discipline, and exuded confidence that the new leadership would further strengthen the sector's sustainability, resilience and long-term growth.

MFIN would continue to focus on policy advocacy, self-regulatory oversight, capacity building, research and sector-wide initiatives, he added.

Source: PTI

Publication : MSN

Edition- Online

Date : 27-06-2026

Page No: NA

URL- <https://www.msn.com/en-in/money/news/microfinance-industry-network-appoints-dibyajyoti-pattanaik-as-chairperson-gyan-mohan-as-vice-chairperson/ar-AA26EZzl>



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Microfinance Industry Network appoints Dibyajyoti Pattanaik as chairperson, Gyan Mohan as vice chairperson

Story by Anshul • 3d • 1 min read

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Microfinance Industry Network appoints Dibyajyoti Pattanaik as Chairperson, Gyan Mohan as Vice Chairperson
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The Microfinance Industry Network (MFN), an industry association representing RBI-regulated microfinance entities and a Reserve Bank of India-recognised self-regulatory organisation (SRO), has appointed Dibyajyoti Pattanaik as Chairperson and Gyan Mohan as Vice Chairperson of its board.

Publication : The Print Hindi

Edition- Online

Date : 26-06-2026

Page No: NA

URL- [https://hindi.theprint.in/india/economy/mfin-appoints-dibya-jyoti-patnaik-as-chairman-gyan-mohan-as-vice-chairman/991523/#:~:text=%E0%A4%AE%E0%A5%81%E0%A4%82%E0%A4%AC%E0%A4%88%2C%2026%20%E0%A4%9C%E0%A5%82%E0%A4%A8%20\(%E0%A4%AD%E0%A4%BE%E0%A4%B7%E0%A4%BE\),%E0%A4%95%E0%A4%BE%E0%A4%B0%E0%A5%8D%E0%A4%AF%E0%A4%AA%E0%A4%BE%E0%A4%B2%E0%A4%95%20%E0%A4%85%E0%A4%A7%E0%A4%BF%E0%A4%95%E0%A4%BE%E0%A4%B0%E0%A5%80%20\(%E0%A4%B8%E0%A5%80%E0%A4%88%E0%A4%93\)%20%E0%A4%B9%E0%A5%88%E0%A4%82%E0%A5%A4](https://hindi.theprint.in/india/economy/mfin-appoints-dibya-jyoti-patnaik-as-chairman-gyan-mohan-as-vice-chairman/991523/#:~:text=%E0%A4%AE%E0%A5%81%E0%A4%82%E0%A4%AC%E0%A4%88%2C%2026%20%E0%A4%9C%E0%A5%82%E0%A4%A8%20(%E0%A4%AD%E0%A4%BE%E0%A4%B7%E0%A4%BE),%E0%A4%95%E0%A4%BE%E0%A4%B0%E0%A5%8D%E0%A4%AF%E0%A4%AA%E0%A4%BE%E0%A4%B2%E0%A4%95%20%E0%A4%85%E0%A4%A7%E0%A4%BF%E0%A4%95%E0%A4%BE%E0%A4%B0%E0%A5%80%20(%E0%A4%B8%E0%A5%80%E0%A4%88%E0%A4%93)%20%E0%A4%B9%E0%A5%88%E0%A4%82%E0%A5%A4)

एमएफआईएन ने दिव्य ज्योति पटनायक को चेयरमैन, ज्ञान मोहन को वाइस चेयरमैन नियुक्त किया

भाषा 26 June, 2026

मुंबई, 26 जून (भाषा) सूक्ष्म-वित्त उद्योग नेटवर्क (एमएफआईएन) ने शुक्रवार को दिव्य ज्योति पटनायक को अपना नया चेयरमैन और ज्ञान मोहन को वाइस चेयरमैन नियुक्त किया है। एक बयान में यह जानकारी दी गई।

पटनायक, अन्नपूर्णा फाइनेंस में निदेशक हैं, जबकि मोहन 'आदि चित्रगुप्त फाइनेंस' के मुख्य कार्यपालक अधिकारी (सीईओ) हैं।

एमएफआईएन ने अपने संचालन बोर्ड में चार नए सदस्यों को भी शामिल किया है। इनमें नम्रा फाइनेंस के चेयरमैन एवं प्रबंध निदेशक (एमडी) आलोक पाटिल, क्रेडिटएक्सेस ग्रामीण के एमडी एवं सीईओ गणेश नारायणन, एलएंडटी फाइनेंस के एमडी एवं सीईओ सुदीप्ता रॉय और स्पंदना स्फूर्ति फाइनेंशियल के एमडी एवं सीईओ वेंकटेश कृष्णन शामिल हैं।

पटनायक ने कहा, "सामूहिक ध्यान जिम्मेदार विस्तार, नियामकों और ऋणदाताओं के साथ विश्वास को मजबूत करने तथा यह सुनिश्चित करने पर होना चाहिए कि सूक्ष्म वित्त देशभर में वित्तीय समावेश का एक मजबूत माध्यम बना रहे।"

भारतीय रिजर्व बैंक (आरबीआई) द्वारा मान्यता प्राप्त एमएफआईएन देश के सूक्ष्म वित्त क्षेत्र का स्व-नियामक संगठन (एसआरओ) है।

एमएफआईएन के सीईओ एवं निदेशक आलोक मिश्रा ने कहा कि यह क्षेत्र धीरे-धीरे एक चुनौतीपूर्ण दौर से उबर रहा है। उन्होंने भरोसा जताया कि नया नेतृत्व क्षेत्र की स्थिरता, मजबूती और दीर्घकालिक विकास को और सशक्त करेगा।

Publication : Dailyhunt

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://m.dailyhunt.in/news/india/hindi/ibc24-epaper->

[ibc/emaephaaaaien+ne+divy+jyoti+patanayak+ko+cheyaramain+gyan+mohan+ko+vais+cheyaramain+niyukt+kiya-newsid-n717521711](https://m.dailyhunt.in/news/india/hindi/ibc24-epaper-ibc/emaephaaaaien+ne+divy+jyoti+patanayak+ko+cheyaramain+gyan+mohan+ko+vais+cheyaramain+niyukt+kiya-newsid-n717521711)

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मुं बई, 26 जून (भाषा) सूक्ष्म-वित्त उद्योग नेटवर्क (एमएफआईएन) ने शुक्रवार को दिव्य ज्योति पटनायक को अपना नया चेयरमैन और ज्ञान मोहन को वाइस चेयरमैन नियुक्त किया है। एक बयान में यह जानकारी दी गई।

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Publication : themauve.in

Edition- Online

Date : 27-06-2026

Page No: NA

URL- <https://themaube.in/dibyajyoti-pattanaik-mfin-chairperson-gyan-mohan-vice-chairperson/>

D. Pattanaik & G. Mohan Elected Chair & VC Of MFIN

BY MAUVE - JUN 27, 2026 - 3 MIN READ - 0 COMMENT

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Gurgaon, 26 June, 2026 – Microfinance Industry Network (MFIN), the premier industry association representing RBI-regulated entities, comprising NBFC-MFIs, Banks, SFBs and NBFCs, and a Reserve Bank of India (RBI) recognized Self-Regulatory Organization (SRO), announced the appointment of Mr. Dibyajyoti Pattanaik as Chairperson and Mr. Gyan Mohan as Vice Chairperson of the MFIN Board at its 17th Annual General Meeting (AGM) held in Gurgaon on 26th June 2026.

Publication : Business News This Week

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://businessnewsthisweek.com/business/mr-dibyajyoti-pattanaik-elected-as-chairperson-and-mr-gyan-mohan-elected-as-vice-chairperson-of-microfinance-industry-network-mfin/>

Mr. Dibyajyoti Pattanaik elected as Chairperson and Mr. Gyan Mohan elected as Vice Chairperson of Microfinance Industry Network (MFIN)

🕒 June 26, 2026 👤 Neel Achary 📁 business 💬 0



Gurgaon, June 26: Microfinance Industry Network (MFIN), the premier industry association representing RBI-regulated entities, comprising NBFC-MFIs, Banks, SFBs and NBFCs, and a Reserve Bank of India (RBI) recognized Self-Regulatory Organization (SRO), announced the appointment of Mr. Dibyajyoti Pattanaik as Chairperson and Mr. Gyan Mohan as Vice Chairperson of the MFIN Board at its 17th Annual General Meeting (AGM) held in Gurgaon on 26th June 2026. Finance

Mr. Dibyajyoti Pattanaik, the new Chairperson, is currently serving as Director, Annapurna Finance Pvt. Ltd. while Mr. Gyan Mohan is Director & CEO, Adi Chitragupta Finance Ltd.

The MFIN Board and members welcomed four new members to the MFIN Governing Board: Mr. Aalok Patel, Chairman & Managing Director, Namra Finance Ltd., Mr. Ganesh Narayanan, Managing Director & Chief Executive Officer, CreditAccess Grameen Ltd., Mr. Sudipta Roy, Managing Director & Chief Executive Officer, L&T Finance Ltd. and Mr. Venkatesh Krishnan, Managing Director & Chief Executive Officer, Spandana Sphoorty Financial Ltd.

MFIN also extended its sincere appreciation to the outgoing Board members – Mr Vineet Chatterjee, Managing Director, Svantra Microfin Ltd. and Mr. Manoj Kumar Nambiar, Managing Director, Arohan Financial Services Ltd for their dedicated service and valuable contributions towards strengthening the microfinance sector. Finance

Publication : 5dariyanews

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://www.5dariyanews.com/amp/493311-Dibyajyoti-Pattanaik-elected-as-Chairperson-and-Gyan-Mohan-elected-as-Vice-Chairperson-of-MFIN>

 **5 Dariya News**

Dibyajyoti Pattanaik elected as Chairperson and Gyan Mohan elected as Vice Chairperson of MFIN




5 Dariya News
Gurgaon 26-Jun-2026

Microfinance Industry Network (MFIN), the premier industry association representing RBI-regulated entities, comprising NBFC-MFIs, Banks, SFBs and NBFCs, and a Reserve Bank of India (RBI) recognized Self-Regulatory Organization (SRO), announced the appointment of Mr. Dibyajyoti Pattanaik as Chairperson and Mr. Gyan Mohan as Vice Chairperson of the MFIN Board at its 17th Annual General Meeting (AGM) held in Gurgaon on 26th June 2026.

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Publication : IBC24

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://www.ibc24.in/business/mfin-appoints-divya-jyoti-patnaik-as-chairman-gyan-mohan-as-vice-chairman-3651721.html>

एमएफआईएन ने दिव्य ज्योति पटनायक को चेयरमैन, ज्ञान मोहन को वाइस चेयरमैन नियुक्त किया

मुंबई, 26 जून (भाषा) सूक्ष्म-वित्त उद्योग नेटवर्क (एमएफआईएन) ने शुक्रवार को दिव्य ज्योति पटनायक को अपना नया चेयरमैन और ज्ञान मोहन को वाइस चेयरमैन नियुक्त किया है। एक बयान में यह जानकारी दी गई।

पटनायक, अन्नपूर्णा फाइनेंस में निदेशक हैं, जबकि मोहन 'आदि चित्रगुप्त फाइनेंस' के मुख्य कार्यपालक अधिकारी (सीईओ) हैं।

एमएफआईएन ने अपने संचालन बोर्ड में चार नए सदस्यों को भी शामिल किया है। इनमें नम्रा फाइनेंस के चेयरमैन एवं प्रबंध निदेशक (एमडी) आलोक पाटिल, क्रेडिटएक्सेस ग्रामीण के एमडी एवं सीईओ गणेश नारायणन, एलएंडटी फाइनेंस के एमडी एवं सीईओ सुदीप्ता रॉय और स्पंदना स्फूर्ति फाइनेंशियल के एमडी एवं सीईओ वेंकटेश कृष्णन शामिल हैं।

पटनायक ने कहा, "सामूहिक ध्यान जिम्मेदार विस्तार, नियामकों और ऋणदाताओं के साथ विश्वास को मजबूत करने तथा यह सुनिश्चित करने पर होना चाहिए कि सूक्ष्म वित्त देशभर में वित्तीय समावेश का एक मजबूत माध्यम बना रहे।"

भारतीय रिजर्व बैंक (आरबीआई) द्वारा मान्यता प्राप्त एमएफआईएन देश के सूक्ष्म वित्त क्षेत्र का स्व-नियामक संगठन (एसआरओ) है।

एमएफआईएन के सीईओ एवं निदेशक आलोक मिश्रा ने कहा कि यह क्षेत्र धीरे-धीरे एक चुनौतीपूर्ण दौर से उबर रहा है। उन्होंने भरोसा जताया कि नया नेतृत्व क्षेत्र की स्थिरता, मजबूती और दीर्घकालिक विकास को और सशक्त करेगा।

Publication : businessnewsforprofit.com

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://businessnewsforprofit.com/business/mr-dibyajyoti-pattanaik-elected-as-chairperson-and-mr-gyan-mohan-elected-as-vice-chairperson-of-microfinance-industry-network-mfin/>

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By team

JUN 26, 2026

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Mr. Dibyajyoti Pattanaik, the new Chairperson, is currently serving as Director, Annapurna Finance Pvt. Ltd. while Mr. Gyan Mohan is Director & CEO, Adi Chitragupta Finance Ltd.

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MFIN also extended its sincere appreciation to the outgoing Board members – Mr Vineet Chattree, Managing Director, Svatantra Microfin Ltd. and Mr. Manoj Kumar Nambiar, Managing Director, Arohan Financial Services Ltd for their dedicated service and valuable contributions towards strengthening the microfinance sector.

On the occasion, Mr. Dibyajyoti Pattanaik, the new Chairperson, said, "It is an honour to lead the sector at such a promising juncture. Portfolio quality is strengthening, liquidity is returning, and the foundations for sustainable growth are firmly in place. As we move forward, our collective focus must be on responsible expansion, deepening trust with regulators and lenders, and ensuring that microfinance continues to be a powerful force for financial inclusion across the country."

Publication : odishabytes.com

Edition- Online

Date : 29-06-2026

Page No: NA

URL- <https://odishabytes.com/odishas-dibyajyoti-pattanaik-elected-chairperson-of-microfinance-industry-network/>



Publication : 3am.news

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://www.3am.news/business/bfsi/mr-dibyajyoti-pattanaik-elected-as-chairperson-and-mr-gyan-mohan-elected-as-vice-chairperson-of-microfinance-industry-network-mfin>

Mr. Dibyajyoti Pattanaik elected as Chairperson and Mr. Gyan Mohan elected as Vice Chairperson of Microfinance Industry Network (MFIN)

Published By: Business Desk Published: Jun 26, 2026

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Gurgaon – Microfinance Industry Network (MFIN), the premier industry association representing RBI-regulated entities, comprising NBFC-MFIs, Banks, SFBs and NBFCs, and a Reserve Bank of India (RBI) recognized Self-Regulatory Organization (SRO), announced the appointment of **Mr. Dibyajyoti Pattanaik** as Chairperson and **Mr. Gyan Mohan** as Vice Chairperson of the MFIN Board at its 17th Annual General Meeting (AGM) held in Gurgaon on 26th June 2026.

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Publication : dainikinsights.com

Edition- Online

Date : 26-06-2026

Page No: NA

URL- <https://www.dainikinsights.com/business/bfsi/mr-dibyajyoti-pattanaik-elected-as-chairperson-and-mr-gyan-mohan-elected-as-vice-chairperson-of-microfinance-industry-network-mfin>

एमएफआईएन (MFIN) के नए चेयरमैन चुने गए श्री दिव्यज्योति पटनायक और वाइस चेयरमैन बने श्री ज्ञान मोहन

Jun 26, 2026 By Business Desk



गुडगांव – माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (MFIN), जो भारतीय रिजर्व बैंक (RBI) द्वारा विनियमित संस्थाओं (NBFC-MFIs, बैंको, SFBs और NBFCs) का प्रतिनिधित्व करने वाला प्रमुख उद्योग संघ और एक आरबीआई (RBI) मान्यता प्राप्त सेल्फ-रेगुलेटरी ऑर्गनाइजेशन (SRO) है, ने आज गुडगांव में आयोजित अपनी 17वीं वार्षिक आम बैठक (AGM) में बोर्ड के नए पदाधिकारियों की घोषणा की है। इस बैठक में श्री दिव्यज्योति पटनायक को एमएफआईएन (MFIN) बोर्ड का चेयरमैन और श्री ज्ञान मोहन को वाइस चेयरमैन चुना गया है।

नवनियुक्त चेयरमैन श्री दिव्यज्योति पटनायक वर्तमान में 'अन्नपूर्णा फाइनेंस प्राइवेट लिमिटेड' (Annapurna Finance Pvt. Ltd.) में निदेशक (Director) के रूप में कार्यरत हैं, जबकि नवनियुक्त वाइस चेयरमैन श्री ज्ञान मोहन 'आदि चित्रगुप्त फाइनेंस लिमिटेड' (Adi Chitragupta Finance Ltd.) के निदेशक और सीईओ हैं।

URL- <https://bhopalpostnews.co.in/mfin-micro-finance-industry-network-press-release-mr-dibyajyoti-pattanaik-elected-as-chairperson-and-mr-gyan-mohan-as-vice-chairperson-of-microfinance-industry-network-mfin/>

BUSINESS

एमएफआईएन (MFIN) के नए चेयरमैन चुने गए श्री दिव्यज्योति पटनायक और वाइस चेयरमैन बने श्री ज्ञान मोहन

© June 26, 2026



गुडगांव – माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (MFIN), जो भारतीय रिजर्व बैंक (RBI) द्वारा विनियमित संस्थाओं (NBFC-MFIs, बैंकों, SFBs और NBFCs) का प्रतिनिधित्व करने वाला प्रमुख उद्योग संघ और एक आरबीआई (RBI) मान्यता प्राप्त सेल्फ-रेगुलेटरी ऑर्गेनाइजेशन (SRO) है, ने आज गुडगांव में आयोजित अपनी 17वीं वार्षिक आम बैठक (AGM) में बोर्ड के नए पदाधिकारियों की घोषणा की है। इस बैठक में **श्री दिव्यज्योति पटनायक** को एमएफआईएन (MFIN) बोर्ड का चेयरमैन और **श्री ज्ञान मोहन** को वाइस चेयरमैन चुना गया है।

नवनिर्वाचित चेयरमैन श्री दिव्यज्योति पटनायक वर्तमान में 'अन्नपूर्णा फाइनेंस प्राइवेट लिमिटेड' (Annapurna Finance Pvt. Ltd.) में निदेशक (Director) के रूप में कार्यरत हैं, जबकि नवनिर्वाचित वाइस चेयरमैन श्री ज्ञान मोहन 'आदि चित्रगुप्त फाइनेंस लिमिटेड' (Adi Chitrugupta Finance Ltd.) के निदेशक और सीईओ हैं।

एमएफआईएन (MFIN) बोर्ड और उसके सदस्यों ने शासी बोर्ड (Governing Board) में चार नए सदस्यों का स्वागत किया है:

- **श्री आलोक पटेल** (अध्यक्ष और प्रबंध निदेशक, नमरा फाइनेंस लिमिटेड)
- **श्री गणेश नारायणन** (प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी, क्रेडिटएक्सेस ग्रामीण लिमिटेड)
- **श्री सुदीप्त रॉय** (प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी, एलएंडटी फाइनेंस लिमिटेड)
- **श्री वेंकटेश कृष्णन** (प्रबंध निदेशक और मुख्य कार्यकारी अधिकारी, स्पंदना स्फूर्ति फाइनेंशियल लिमिटेड)

इसके साथ ही, एमएफआईएन ने बोर्ड से सेवामुक्त हो रहे (निवर्तमान) सदस्यों – **श्री विनीत चेटी** (प्रबंध निदेशक, स्वतंत्र माइक्रोफिन लिमिटेड) और **श्री मनोज कुमार नावियार** (प्रबंध निदेशक, आरोहन फाइनेंशियल सर्विसेज लिमिटेड) के प्रति माइक्रोफाइनेंस क्षेत्र को मजबूत करने में उनके समर्पित सेवा और बहुमूल्य योगदान के लिए हार्दिक आभार व्यक्त किया।

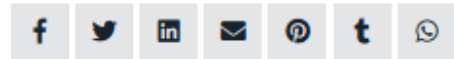
URL- <https://dailyworldhindi.com/newsalert/news-288533.html>

एमएफआईएन ने दिव्य ज्योति पटनायक को चेयरमैन, ज्ञान मोहन को वाइस चेयरमैन नियुक्त किया



रमण

26 Jun 2026, 07:21 PM Updated: 07:21 PM



मुंबई, 26 जून (भाषा) सूक्ष्म-वित्त उद्योग नेटवर्क (एमएफआईएन) ने शुक्रवार को दिव्य ज्योति पटनायक को अपना नया चेयरमैन और ज्ञान मोहन को वाइस चेयरमैन नियुक्त किया है। एक बयान में यह जानकारी दी गई।

पटनायक, अन्नपूर्णा फाइनेंस में निदेशक हैं, जबकि मोहन 'आदि चित्रगुप्त फाइनेंस' के मुख्य कार्यपालक अधिकारी (सीईओ) हैं।

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पटनायक ने कहा, "सामूहिक ध्यान जिम्मेदार विस्तार, नियामकों और ऋणदाताओं के साथ विश्वास को मजबूत करने तथा यह सुनिश्चित करने पर होना चाहिए कि सूक्ष्म वित्त देशभर में वित्तीय समावेश का एक मजबूत माध्यम बना रहे।"

भारतीय रिजर्व बैंक (आरबीआई) द्वारा मान्यता प्राप्त एमएफआईएन देश के सूक्ष्म वित्त क्षेत्र का स्व-नियामक संगठन (एसआरओ) है।

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Publication : AajTak Samachar

Edition- Online

Date : 01-07-2026

Page No: NA

URL- <https://aajtaksamachar.in/mr-dibyajyoti-pattanaik-elected-as-chairperson-and-mr-gyan-mohan-elected-as-vice-chairperson-of-microfinance-industry-network-mfin>

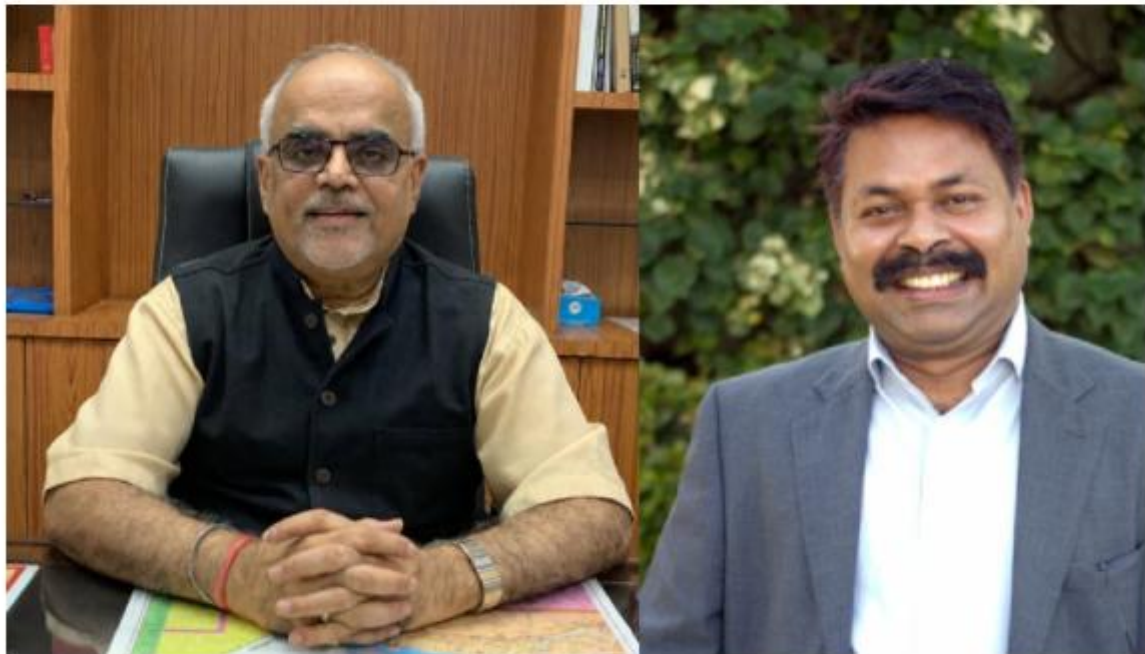
Mr. Dibyajyoti Pattanaik elected as Chairperson and Mr. Gyan Mohan elected as Vice Chairperson of Microfinance Industry Network (MFIN)



aajtaksamachar

Jul 1, 2026 - 12:52

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