



Microfinance Institutions Network (MFIN)

Monthly Coverage Report

July 2019

Media Coverage Index

S. No.	Publication Name	Media
1.	The Financial Express	Print
2.	Business Standard	Print
3.	The Statesman	Print
4.	DNA	Print
5.	Navbharat	Print
6.	Business India	Print
7.	The Financial Express {Gujarati}	Print
8.	Herald Youngleader	Print
9.	Dainik Jagran	Print
10.	Business Remedies	Print
11.	Dainik Kanchan Kesari	Print
12.	Jalte Deep	Print
13.	Morning News	Print
14.	The Public Side	Print
15.	Sakshi	Print
16.	Samachar Jagat	Print
17.	Marwad Mitra	Print
18.	Manthan	Print
19.	Paryabekhyak	Print
20.	Matrubhasa	Print
21.	Nitidin	Print
22.	Dainik Kanchan Kesri	Print
23.	Duniya Khabar	Print
24.	Alpviram	Print
25.	Nafa Nuksan	Print
26.	Hosa Mysore	Print
27.	Mysore Digantha	Print
28.	Mysore Mitra	Print
29.	Rajya Dharma	Print
30.	Sanje Mitra	Print
31.	Vishwanavi	Print
32.	Sanje Vani	Print
33.	Indusanje	Print
34.	Sanje Prabha	Print
35.	Free Press Gujarat	Print

36.	Gujarat ni Kalam	Print
37.	Jai Hind	Print
38.	Jan Jagruti	Print
39.	Samay Express	Print
40.	Western Times	Print
41.	Zalawad Samachar	Print
42.	Gujarat Mirror	Print
43.	Gujarat Samachar	Print
44.	Divya Bhaskar	Print
45.	Aaj Kal	Print
46.	Gujarat ni Kalam	Print
47.	Samay Express	Print
48.	Vatan ni Vat	Print
49.	Zalawad Samachar	Print
50.	Gujarat Mirror	Print
51.	Jai Hind	Print
52.	Free Press Gujarat	Print
53.	Western Times	Print
54.	Divya Bhaskar	Print
55.	Gujarat Samachar	Print
56.	The Financial Express	Online
57.	The Financial Express	Online
58.	Business Standard	Online
59.	Navbharat Times	Online
60.	Outlook	Online
61.	Daily Hunt	Online
62.	Live Chennai	Online
63.	News Patrolling	Online
64.	APN News	Online
65.	The News Strike	Online
66.	NRI News 24*7	Online
67.	Media Nama	Online
68.	Dev Discourse	Online
69.	By Scoop	Online
70.	Fast Mail	Online
71.	GK Today	Online
72.	Current Affairs	Online
73.	News Dig	Online
74.	Blog Mad Guy	Online

75.	News Civil Service India	Online
76.	Live Chennai	Online
77.	NRI News 24*7	Online

Publication	The Financial Express
Edition	Pune, Delhi, Ahmedabad, Bengaluru, Bhubaneshwar, Chandigarh, Chennai, Hyderabad, Kochi, Kolkata, Mumbai
Date	3 rd July, 2019
Page No.	10

Manoj Kumar Nambiar named MFIN chairman

MICROFINANCE INSTITUTIONS NETWORK (MFIN) has elected Manoj Kumar Nambiar, managing director of Arohan Financial Services, as its chairman. Vineet Chattree of Svatantra Microfin will be the vice-chairman, the industry association and self-regulatory organisation for the microfinance industry said. MFIN also announced induction of Gyan Mohan and Jagadish Ramadugu in its governing board.

Publication	Business Standard
Edition	Mumbai, Bengaluru, Delhi, Kolkata
Date	3 rd July, 2019
Page No.	07

MicroFin sector facing risks of excess borrowing

NAMRATA ACHARYA
Kolkata, 2 July

The rapid growth of the microfinance industry is leading to risks of over-borrowing.

According to data by CRIF High Mark, there has been a spike in the average ticket size of microfinance loans, along with the number of borrowers seeking loans from multiple entities, over the last two years.

The average loan outstanding per borrower, for loans availed from four lenders, increased from about ₹60,000 to slightly above ₹81,000, between March 2017 and March 2019. Further, the average loan outstanding per borrower for loans availed from five or more lenders increased from ₹73,000 to ₹1,02,000 over the same period.

In fact, 20-30 per cent of applications received by micro-lending institutions are now facing rejection on account of the existing borrowing level, which is excessive, say industry experts.

In addition, the percentage of borrowers taking loans from three lenders increased from 4.3 per cent to 9.3 per cent during the period cited above. For four lenders, it increased from 0.6 per cent to 2.3 per cent, and from five lenders, the figure increased

from 0.1 per cent to 0.6 per cent, showed the data.

Current norms governing over-indebtedness apply only to NBFCs-MFIs, as well as not-for-profit MFIs. RBI rules state that the total loan amount to a single borrower cannot exceed ₹60,000 in the first cycle and ₹1,00,000 in subsequent cycles — by a maximum of two microfinance lenders at a time.

However, as part of self-regulation, the MFIN (Microfinance Institutions Network) had kept the overall lending bar at ₹60,000, which was raised to ₹80,000 in view of high demand for loans.

When most MFI regulations were framed between 2012 and 2015, NBFC-MFIs used to command 70 per cent of the microloan portfolio. However, the dynamics of the MFI industry have changed.

Since NBFCs (other than NBFC-MFIs), small finance banks, and banks are not in the ambit of RBI regulations governing MFIs, NBFC-MFIs are thus losing lending space to such players.

MFIs are, therefore, pitching for a common code of conduct.

The microfinance industry grew 44 per cent year-on-year as on March 31, 2019, with gross loan portfolio of ₹18.9 trillion, the data showed.

ASSESSING OVERBORROWING

Lender	% of borrowers			Avg outstanding per borrower (₹'000)		
	Mar '17	Mar '18	Mar '19	Mar '17	Mar '18	Mar '19
Association						
1 lender	74.8	72.7	64.8	17.6	19.3	22.3
2 lenders	20.2	20.9	22.9	35.3	38.8	45.9
3 lenders	4.3	5.4	9.3	48.6	55.5	65.1
4 lenders	0.6	0.9	2.3	60.2	71.3	81.9
5 or more lenders	0.1	0.1	0.6	73.7	88.1	102.1

Source: CRIF High Mark

Publication	The Statesman
Edition	Kolkata, Delhi, Bhubaneswar
Date	3 rd July 2019
Page No.	08

MFIN chairman: Microfinance Institutions Network (MFIN) has elected Mr Manoj Kumar Nambiar, managing director of Arohan Financial Services, as its chairman. Mr Vineet Chattree of Svatantra Microfin will be the vice-chairman, the industry association and self-regulatory organisation (SRO) for the microfinance industry in India said on Tuesday.

PT

Publication	DNA
Edition	Kutch
Date	18 th July, 2019
Page No.	09

Pahal Finance

Manbai Hirji Rola, resident of Bhuj in Kutch made handicrafts to enhance her family income. She applied for group loan at Pahal Finance, a NBFCMFI registered with RBI. The staff briefed her about the HOSPICASH facility which one could voluntarily opt for along with the micro loan. After some time she was diagnosed with a major infection in her stomach and had to be hospitalized. She contacted the Pahal staff, sharing all necessary documents with them for the claim. After that Pahal staff speedily processed her claim of Rs 13,000 which was credited to her account in a short time. Similarly, many women have been benefited from Pahal.

Publication	Navbharat
Edition	Mumbai
Date	3 rd July, 2019
Page No.	04

एमफिन ने वाइस चेयरपर्सन नियुक्त किया

मुंबई, सं. उद्योग के प्रमुख संगठन और भारत में माइक्रोफाइनेंस इंडस्ट्री के लिए सेल्फ-रेगुलेटरी ऑर्गनाइजेशन माइक्रोफाइनेंस इंस्टीट्यूट्स नेटवर्क (एमफिन) ने दिल्ली में अपनी 10वीं वार्षिक आमसभा में एकमत से मनोज कुमार नांबियार को संगठन का चेयरपर्सन और विनीत छत्री का वाइस चेयरपर्सन के तौर पर चुनाव करने की घोषणा की है।

मनोज नांबियार आरोहण फाइनेंशियल सर्विसेज के प्रबंध निदेशक और विनीत छत्री स्वतंत्र माइक्रोफिन के डायरेक्टर हैं और वे उदय कुमार हेब्बर, प्रेसिडेंट एमडी एवं सीईओ, क्रेडिट एक्सेस ग्रामीण एवं दिव्यज्योति पटनायक, अन्नपूर्ण फाइनेंस के डायरेक्टर की जगह लेंगे। चेयरपर्सन का पदभार ग्रहण करने पर मनोज नांबियार ने कहा कि एमफिन का यह 10 वां वर्ष है और अब समय आ गया है कि हमें अपने अनुभवों का भरपूर लाभ लेना चाहिए। बीते 10 वर्षों में हमने ग्रामीण भारत को वित्तीय समावेशन में संलग्न करने में उल्लेखनीय भूमिका अदा की है।

Publication	Business India
Edition	National
Date	24 th July, 2019
Page No.	13



Publication	The Financial Express {Guj}
Edition	Ahmedabad
Date	4th July, 2019
Page No.	06

એમએફઆઇએનના અધ્યક્ષ તરીકે ચૂંટાઈ આવેલા મનોજ નામ્બિયાર

પીટીઆઇ

નવી દિલ્હી, તા. ૩

માઇક્રોક્રેડિટના

ઇન્સ્ટિટ્યુશન્સ

નેટવર્ક

(એમએફઆઇએન) તેના ચેરમેન

તરીકે આરોહન ક્રાયાનાન્સિયલ

સર્વિસિસના એમડી મનોજ કુમાર

નામ્બિયારની પસંદગી કરી છે.

સ્વતંત્ર માઇક્રોફિનના વિનીત

છત્રી વાઇસ ચેરમેન બનશે, તેમ

ભારતમાં સૂક્ષ્મવિરાણ ઉદ્યોગ

માટેના ઇન્ડસ્ટ્રી એસોસિયેશન

અને સેલ્ફ રેગ્યુલેટરી

ઓર્ગેનાઇઝેશને (એસઆરઓ)

જણાવ્યું હતું. એમએફઆઇએનના

૧૦મા વર્ષમાં અમે આ ક્ષેત્રની

ઉજવણી શરુ કરી છે. આ ઉદ્યોગે

નાણાંકીય સમાવેશીમાં ગ્રામીણ

ભારતને લાવવામાં નોંધપાત્ર

ભૂમિકા ભજવી છે.

એમએફઆઇએન ચીફ

એક્ઝિક્યુટીવ ઓફિસર હર્ષ

શ્રીવાસ્તવે પણ તેના ગવર્નિંગ

બોર્ડમાં જગદીશ રામાડુગુ અને

ગ્યાન મોહનના સમાવેશની

જાહેરાત કરી હતી.

માઇક્રોક્રેડિટના ઉદ્યોગનો કુલ

લોન પોર્ટફોલિયો વર્ષ ૨૦૧૮-

૧૯માં ૩૮ ટકા વધીને રૂ

૧.૧.૮૭ કરોડ થયો છે. આ



ક્ષેત્રનો કુલ લોન પોર્ટફોલિયો

૨૦૧૭-૧૮માં રૂ.૧.૩૫

લાખ કરોડ હતો. તા.૩૧ માર્ચ,

૨૦૧૯ના રોજ માઇક્રોક્રેડિટના

એકાઉન્ટ્સની કુલ સંખ્યા ૯.૩૩

કરોડ નોંધાયેલી હતી, તેમ

એક અહેવાલમાં જણાવાયું હતું.

સંયુક્ત રીતે ૨૦૧૮-૧૯માં આ

ક્ષેત્રે રૂ.૮૨,૯૨૮ કરોડના

મૂલ્યની ૩.૨૫ કરોડ લોનોનું

વિતરણ કર્યું હતું.

એમએફઆઇએન બેંકો, સ્મોલ

ક્રેડિટના બેંક અને એનબીએફસી

સહિત ૪૦ જોડાણો અને ૫૬

એનબીએફસી-એમએફઆઇની

બનેલું છે.

Publication	Herald Youngleader
Edition	Ahmedabad
Date	6 th July, 2019
Page No.	11

एमफिन ने नए चेयरपर्सन एवं वाइस चेयरपर्सन को निर्वाचित किया

उद्योग के प्रमुख संगठन और भारत में माइक्रोफाइनेंस इंडस्ट्री के लिए सेल्फ-रेगुलेटरी ऑर्गनाइजेशन माइक्रोफाइनेंस इंडस्ट्रियुशंस नेटवर्क (एमफिन) ने नई दिल्ली में 28 जून 2019 को हुई अपनी 10वीं वार्षिक आम सभा में एकमत से श्री मनोज कुमार नाम्बियार* को संगठन का चेयरपर्सन और श्री विनीत छत्री** का वाइस चेयरपर्सन के तौर पर चुनाव करने की घोषणा की है। मनोज नाम्बियार आरोग्य फाइनैशियल सर्विसेज के प्रबंध निदेशक और विनीत छत्री स्वतंत्र माइक्रोफिन के डायरेक्टर हैं और वे उदय कुमार हेब्बर, प्रेसिडेंट एमडी एवं सीईओ, क्रेडिट एक्सेस ग्रामीण एवं दिव्यज्योति पटनायक, अन्नपूर्ण फाइनेंस के डायरेक्टर की जगह लेंगे चेयरपर्सन का पदभार ग्रहण करने पर श्री मनोज नाम्बियार

ने कहा, एमफिन का यह 10 वां वर्ष है और अब समय आ गया है कि हमें अपने अनुभवों का भरपूर लाभ लेना चाहिये। बीते 10 वर्षों में हमने ग्रामीण भारत को वित्तीय समावेशन में संलग्न करने में उल्लेखनीय भूमिका अदा की है। यही नहीं, नौकरियों के सृजन, महिला सशक्तिकरण और डिजिटल साक्षरता में भी इसका योगदान महत्वपूर्ण है। एमफिन के चेयरपर्सन के तौर पर मैं, इस साल मैं उद्योग के लिए कुछ महत्वपूर्ण पहलें शुरू करने के लिए तत्पर हूँ, खासतौर से रिस्पासिबल लेंडिंग की संहिता के तत्वधान में माइक्रोफाइनेंस में सभी संस्थानों को सक्रिय किया जाएगा। हमारी महिला ग्राहकों के हितों की रक्षा करने और अपनी साख बनाने में यह सेक्टर के लिए शानदार छलांग होगी।

Publication	Dainik Jagran
Edition	Kolkata
Date	29 th July, 2019
Page No.	11

संचालक मंडल के अध्यक्ष बने मनोज कुमार नवियार

कोलकाता : कोलकाता स्थित आरोहण के प्रबंधक संचालक मनोज कुमार नवियार को आरबीआई लाइसेंस प्राप्त माइक्रोफिनांस उद्योगों के स्वनिर्णायक संगठन माइक्रोफिनांस इंस्टिट्यूट्स नेटवर्क (एमएफआईएन) के संचालक मंडल के अध्यक्ष के रूप में निर्वाचित करने गये हैं। यहाँ आरोहण की ओर से जारी बयान में इसकी जानकारी दी गई है। अगले एक साल तक वे 12 सदस्यीय संचालक मंडल के अध्यक्ष रहेंगे। इससे पहले भी 2013 से 2016 तक श्री नवियार संचालक मंडल पर रहे हैं और इसमें 2015-16 दरमियान वे मंडल के अध्यक्ष भी रहे हैं। माइक्रोफिनांस इंस्टिट्यूट्स नेटवर्क भारत में माइक्रोफिनांस क्षेत्र के लिये उद्योगों का संगठन है। भारत में वित्तीय सेवा अवकाश में आरबीआई द्वारा लाइसेंस प्राप्त यह पहला एसआरओ है। (जास)

Publication	Business Remedies
Edition	Jaipur
Date	12 th July, 2019
Page No.	01

वर्ष 2018-19 में सूक्ष्म वित्त उद्योग का कुल ऋण 40 प्रतिशत बढ़कर 1,78,587 करोड़ रुपये पर पहुंचा

मुंबई। सूक्ष्म वित्त उद्योग का कुल ऋण पोर्टफोलियो 2018-19 में 40 प्रतिशत बढ़कर 1,78,587 करोड़ रुपये पर पहुंच गया। इस्विफैक्स और सिडबी की संयुक्त रिपोर्ट में कहा गया है कि शीर्ष दस शहरों का सूक्ष्म ऋण में हिस्सा 83 प्रतिशत का रहा।

वित्त वर्ष 2017-18 में उद्योग का कुल ऋण पोर्टफोलियो 1,27,223 करोड़ रुपये रहा था। रिपोर्ट में कहा गया है कि शीर्ष दस राज्यों में पश्चिम बंगाल और

तमिलनाडु का कुल ऋण में हिस्सा 34.7 प्रतिशत का रहा।

इसके बाद बिहार और कर्नाटक का पोर्टफोलियो 15,000 करोड़ रुपये से अधिक रहा। बीते वित्त वर्ष में सूक्ष्म ऋण में सबसे अधिक 54 प्रतिशत की वृद्धि बिहार में दर्ज हुई। सिडबी के चेयरमैन मोहम्मद मुस्तफा ने कहा, "कुल सूक्ष्म वित्त पोर्टफोलियो में वृद्धि उत्साहजनक है।" बीते वित्त वर्ष में नए ऋण का वितरण इससे पिछले वित्त वर्ष की तुलना

में 36 प्रतिशत बढ़कर 2,13,074 करोड़ रुपये रहा। वहीं मात्रा के हिसाब से वितरण करीब 20 प्रतिशत बढ़ा। एनबीएफसी-एमएफआई का सूक्ष्म ऋण पोर्टफोलियो में सबसे बड़ा हिस्सा है। उसका कुल बकाया ऋण 68,156 करोड़ रुपये है जो कुल उद्योग के पोर्टफोलियो का 38 प्रतिशत है। सूक्ष्म वित्त उद्योग की उपस्थिति 619 जिलों में है। इनमें शीर्ष 30 जिलों का कुल ऋण पोर्टफोलियो में हिस्सा 25 प्रतिशत का है।

Publication	Dainik Kanchan Kesari
Edition	Jaipur
Date	3 rd July, 2019
Page No.	07

एमफिन ने अपनी 10वीं एजीएम में नए चेयरपर्सन एवं वाइस चेयरपर्सन को निर्वाचित किया मनोज नाम्बियार चेयरपर्सन और विनीत छत्री वाइस चेयरपर्सन बने

नई दिल्ली. कंचन केसरी। उद्योग के प्रमुख संगठन और भारत में माइक्रोफाइनेंस इंडस्ट्री के लिए सेल्फ-रेगुलेटरी ऑर्गनाइजेशन माइक्रोफाइनेंस इंडस्ट्रीट्रशंस नेटवर्क (एमफिन) ने नई दिल्ली में हुई अपनी 10वीं वार्षिक आम सभा में एकमत से मनोज कुमार नाम्बियार को संगठन का चेयरपर्सन और विनीत छत्री का वाइस चेयरपर्सन के तौर पर चुनाव करने की घोषणा की है। मनोज नाम्बियार आरोहण फाइनेशियल सर्विसेज के प्रबंध निदेशक और विनीत छत्री स्वतंत्र माइक्रोफिन के डायरेक्टर हैं और वे उदय कुमार हेब्बर, प्रेसिडेंट एमडी एवं सीईओ, क्रेडिट एक्सेस ग्रामीण एवं दिव्यज्योति पटनायक, अन्नपूर्ण फाइनेंस के डायरेक्टर की जगह लेंगे। चेयरपर्सन का पदभार ग्रहण करने पर मनोज नाम्बियार ने कहा, एमफिन का यह 10 वां वर्ष है और अब समय आ गया है कि हमें अपने अनुभवों का भरपूर लाभ लेना चाहिये। बीते 10 वर्षों में हमने ग्रामीण भारत को वित्तीय समावेशन में संलग्न करने में उल्लेखनीय भूमिका अदा की है। यही नहीं, नौकरियों के सृजन, महिला सशक्तिकरण और डिजिटल साक्षरता में भी इसका योगदान महत्वपूर्ण है। एमफिन के चेयरपर्सन के तौर पर मैं, इस साल मैं उद्योग के लिए कुछ महत्वपूर्ण पहलें शुरू करने के लिए तत्पर हूँ, खासतौर से रिस्पॉसिबल लेंडिंग की संहिता के तत्वधान में माइक्रोफाइनेंस में सभी संस्थानों को सक्रिय किया जाएगा। हमारी महिला ग्राहकों के हितों की रक्षा करने और अपनी साख बनाने में यह सेक्टर के लिए शानदार छलांग होगी।

Publication	Jalte Deep
Edition	Jaipur
Date	2 nd July, 2019
Page No.	07

एमफिन की अपनी 10वीं एजीएम में मनोज नाग्वियार चेयरपर्सन और विनीत छत्री वाइस

■ दैनिक जलतेदीप, प्रेसि, नई दिल्ली

उद्योग के प्रमुख संगठन और भारत में माइक्रोफाइनेंस इंडस्ट्री के लिए सेल्फ-रेगुलेटरी ऑर्गेनाइजेशन माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने नई दिल्ली में 28 जून 2019 को हुई अपनी 10वीं वार्षिक आम सभा में एकमत से मनोज कुमार नाग्वियार* को संगठन का चेयरपर्सन और विनीत छत्री का वाइस चेयरपर्सन के तौर पर चुनाव करने की घोषणा की है। मनोज नाग्वियार आरोहण फाइनेंशियल सर्विसेज के प्रबंध निदेशक और विनीत छत्री स्वतंत्र माइक्रोफिन के डायरेक्टर हैं और वे उदय कुमार हेब्बर, प्रेसिडेंट एमडी एच सीईओ, क्रेडिट एक्सेस ग्रामीण एवं दिव्यज्योति पटनायक, अन्नपूर्ण फाइनेंस के डायरेक्टर की जगह लेंगे।



मनोज नाग्वियार

चेयरपर्सन का पदभार ग्रहण करने पर मनोज नाग्वियार ने कहा, एमफिन का यह 10 वां वर्ष है और अब समय आ गया है कि हमें अपने अनुभवों का भरपूर लाभ लेना चाहिये। बीते 10 वर्षों में हमने ग्रामीण भारत को वित्तीय समावेशन में संलग्न करने में उल्लेखनीय भूमिका अदा की है। यही नहीं, नौकरियों के सृजन, महिला सशक्तिकरण और डिजिटल साक्षरता में भी इसका योगदान महत्वपूर्ण है। एमफिन के चेयरपर्सन के तौर पर मैं, इस साल मैं उद्योग के लिए कुछ महत्वपूर्ण पहलें शुरू करने के लिए तत्पर हूँ, खासतौर से रिस्पॉसिबल लेंडिंग की सहिता के तत्वधान में माइक्रोफाइनेंस में सभी संस्थानों को सक्रिय किया जाएगा। हमारी महिला ग्राहकों के हितों की रक्षा करने और अपनी साख बनाने में यह सेक्टर के लिए शानदार छलांग होगी।



विनीत छत्री

Publication	Morning News
Edition	Jaipur
Date	2 nd July, 2019
Page No.	06

एमफिन में मनोज नाम्बियार चेयरपर्सन और विनीत छत्री वाइस चेयरपर्सन बने

नई दिल्ली। उद्योग के प्रमुख संगठन और भारत में माइक्रोफाइनेंस इंडस्ट्री के लिए सेल्फ-रेगुलेटरी ऑर्गनाइजेशन माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने नई दिल्ली में हुई 10वीं वार्षिक आम सभा में एकमत से मनोज कुमार नाम्बियार को संगठन का चेयरपर्सन और विनीत छत्री को वाइस चेयरपर्सन के तौर पर चुना गया। मनोज नाम्बियार आरोहण फाइनैशियल सर्विसेज के प्रबंध निदेशक और विनीत छत्री स्वतंत्र माइक्रोफिन के डायरेक्टर हैं और वे उदय कुमार हेब्बर, प्रेसिडेंट एमडी एवं सीईओ, क्रेडिट एक्सेस ग्रामीण एवं दिव्यज्योति पटनायक, अन्नपूर्ण फाइनेंस के डायरेक्टर की जगह लेंगे। चेयरपर्सन का पदभार ग्रहण करने पर मनोज नाम्बियार ने कहा कि एमफिन का यह 10वां वर्ष है और अब समय आ गया है कि हमें अपने अनुभवों का भरपूर लाभ लेना चाहिये। बीते 10 वर्षों में हमने ग्रामीण भारत को वित्तीय समावेशन में संलग्न करने में उल्लेखनीय भूमिका अदा की है। यही नहीं, नौकरियों के सृजन, महिला सशक्तिकरण और डिजिटल साक्षरता में भी इसका योगदान महत्वपूर्ण है।

Publication	The Public Side
Edition	Jaipur
Date	2 nd July 2019
Page No.	03

MFIN Elects its New Chairperson and Vice Chairperson at its 10th AGM

New Delhi. Microfinance Institutions Network announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and Vineet Chattree** as Vice Chairperson of the Association at its 10th Annual General Meeting in New Delhi on the 28th of June, 2019. Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantra Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, Credit Access Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance. On his taking over as Chairperson, Manoj Nambiar said, "In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the ambit of the Code of Responsible Lending. This will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility."

Publication	Sakshi
Edition	Bengaluru, Hyderabad
Date	3 rd July, 2019
Page No.	13

ఎంఎఫ్ఐఎన్ చైర్మన్గా మనోజ్ కుమార్ నంబియార్

మ్యాడ్రీడ్: సూక్ష్మ రుణ సంస్థల నెట్వర్క్ (ఎంఎఫ్ఐఎన్) చైర్మన్గా.. ఆరోహన్ పైనాన్షియల్ సర్వీసెస్ మేనేజింగ్ డైరెక్టర్ మనోజ్ కుమార్ నంబియార్ ఎన్నికయ్యారు. పైనా చైర్మన్గా స్వతంత్ర మైక్రోఫిన్లు చెందిన చెనీత్ చక్ర వ్యవహరించనున్నారు. జక సూక్ష్మ రుణ వరిశ్రమ 2018-19 ఆర్థిక సంవత్సరంలో రూ.1.87 లక్షల కోట్ల స్కూల రుణ పోర్ట్ఫోలియోతో 38 శాతం వృద్ధిరేటును నమోదుచేసింది. ఈఎడాది మార్చి 31 నాటికి మొత్తం మైక్రోపైనాన్స్ ఖాతాల సంఖ్య 9.83 కోట్లుగా ఉంది.



Publication	Samachar Jagat
Edition	Jaipur
Date	3 rd July, 2019
Page No.	09

**एमएफआईएन के चेयरमैन
बने मनोज कुमार नाम्बियार**
नई दिल्ली। माइक्रोफाइनेन्स
इंस्टीट्यूशन्स नेटवर्क (एमएफआईएन) ने
आरोहन फाइनेशियल सर्विसेज के प्रबंध
निदेशक मनोज कुमार नाम्बियार को कंपनी
का चेयरमैन नियुक्त किया है। भारत के सूक्ष्म
ऋण उद्योग के स्व-नियमन संगठन
(एसआरओ) एवं उद्योग संघ ने मंगलवार
को बताया कि स्वतंत्र माइक्रोफिन के विनीत
छत्री वाइस-चेयरमैन होंगे।

Publication	Marwad Mitra
Edition	Ahmedabad
Date	4th July, 2019
Page No.	03

एमफिन ने अपनी 10वीं एजीएम में नए चेयरपर्सन एवं वाइस चेयरपर्सन को निर्वाचित किया



श्री मनोज नाम्बियार चेयरपर्सन और श्री विनीत छत्री वाइस चेयरपर्सन बने जुलाई 2019 उद्योग के प्रमुख संगठन और भारत में माइक्रोफाइनेंस इंडस्ट्री के लिए सेल्फ-रेगुलेटरी ऑर्गनाइजेशन माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने नई दिल्ली में 28 जून 2019 को हुई अपनी 10वीं वार्षिक आम सभा में एकमत से श्री मनोज कुमार नाम्बियार* को संगठन का चेयरपर्सन और श्री विनीत छत्री** का वाइस चेयरपर्सन के तौर पर चुनाव करने की घोषणा की है। मनोज नाम्बियार आरोहण

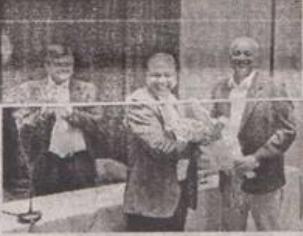
फाइनेंशियल सर्विसेज के प्रबंध निदेशक और विनीत छत्री स्वतंत्र माइक्रोफिन के डायरेक्टर हैं और वे उदय कुमार हेब्बर, प्रेसिडेंट एमडी एवं सीईओ, क्रेडिट एक्सेस ग्रामीण एवं दिव्यज्योति पटनायक, अन्नपूर्ण फाइनेंस के डायरेक्टर की जगह लेंगे। चेयरपर्सन का पदभार ग्रहण करने पर श्री मनोज नाम्बियार ने कहा, "एमफिन का यह 10 वां वर्ष है और अब समय आ गया है कि हमें अपने अनुभवों का भरपूर लाभ लेना चाहिये। बीते 10 वर्षों में हमने ग्रामीण भारत को वित्तीय समावेशन में संलग्न करने में उल्लेखनीय भूमिका अदा की है। यही नहीं, नौकरियों के सृजन, महिला सशक्तिकरण और डिजिटल साक्षरता में भी इसका योगदान महत्वपूर्ण है। एमफिन के चेयरपर्सन के तौर पर मैं, इस साल मैं उद्योग के लिए कुछ महत्वपूर्ण पहलें शुरू करने के लिए तत्पर हूँ, खासतौर से रिस्पॉंसिबल लेंडिंग की संहिता के तत्वधान में माइक्रोफाइनेंस में सभी संस्थानों को सक्रिय किया जाएगा।

Publication	Manthan
Edition	Bhubaneswar
Date	24 th July, 2019
Page No.	06

ମାଲକୋପାଳନାନ୍ତ୍ର ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱର୍କର ଅଧ୍ୟକ୍ଷ ଭାବେ ମନୋଜ କୁମାର ନିର୍ବାଚିତ

ଭୁବନେଶ୍ୱର, ୨୩।୭ (ବି.ପ୍ର) : ଆରୋହଣର ଏମ୍ପତି ମନୋଜ କୁମାର ନାମିଆର ସର୍ବସମ୍ମତିକ୍ରମେ ମାଲକୋପାଳନାନ୍ତ୍ର ଶିକ୍ଷର ସଂସ୍ଥା “ମାଲକୋ. ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱର୍କ” (ଏମ୍.ଏପି.ଆଇ.ଏନ୍.)ର ପରିଚାଳନା ବୋର୍ଡର ଅଧ୍ୟକ୍ଷ ଭାବେ ନିର୍ବାଚିତ ହୋଇଛନ୍ତି। ଗତ ଜୁଲ ୨୮ରେ ଯୋଜିତ ନିର୍ବାଚନରେ ତାଙ୍କୁ ଅଧ୍ୟକ୍ଷ ଭାବେ ନିର୍ବାଚିତ କରାଯାଇଥିଲା। ଏମ୍.ଏପି.ଆଇ.ଏନ୍.ର ୧୨ ସଦସ୍ୟ ବିଶିଷ୍ଟ ପରିଚାଳନା ବୋର୍ଡର ଅଧ୍ୟକ୍ଷ ଭାବେ ସେ ଆସରା ଏକ ବର୍ଷ ପର୍ଯ୍ୟନ୍ତ କାମ କରିବେ। ୨୦୧୩ରୁ ୨୦୧୬ ପର୍ଯ୍ୟନ୍ତ ସେ ଏହି ବୋର୍ଡର ସଦସ୍ୟ ଥିଲେ। ୨୦୧୫-୧୬ରେ ସେ ଏହାର ସଭାପତି ଭାବେ କାର୍ଯ୍ୟ କରୁଥିଲେ।

ନିର୍ବାଚନରେ ବିଜୟା ହେବା ପରେ ମନୋଜ କୁମାର ନାମିଆର କହିଛନ୍ତି ଯେ, “ଏମ୍.ଏପି.ଆଇ.ଏନ୍.ର ପରିଚାଳନା ବୋର୍ଡ ଓ ଏହାର ସଦସ୍ୟମାନେ ମୋ ଉପରେ ଯେଉଁ ଉତ୍ତମା ପ୍ରକଟ କରିଛନ୍ତି ତାହାରୁ ନେଇ ମୁଁ ଆନନ୍ଦିତ। ଆଗିଆର ଗୁପ୍ତର ବାଣ୍ଟି ବର୍ଷର ପରମ୍ପରା ଏବଂ ଆରୋହଣର ସ୍ୱତନ୍ତ୍ର ଗଣ ପ୍ରଦାନ ମାତ୍ରେ ଯୋଗୁ ମୋତେ ଏହି ଅପୂର୍ବତ୍ୱ ସମ୍ପର୍କ ନିବିଡ଼ି। ବୋର୍ଡ ଏବଂ ଏମ୍.ଏପି.ଆଇ.ଏନ୍.ର ବିଶ୍ୱାସଯୋଗ୍ୟ ସମର୍ଥନରେ ଏହି ପଦରେ କାମ କରି ମୁଁ ଏହି କ୍ଷେତ୍ର ପ୍ରତି ସମ୍ପୂର୍ଣ୍ଣ ଯୋଗଦାନ ପ୍ରଦାନ କରିବାକୁ ପ୍ରୟାସ କରିବି।” ଏମ୍.ଏପି.ଆଇ.ଏନ୍. ଦେଉଛି ଭାରତରେ ମାଲକୋପାଳନାନ୍ତ୍ର ଶିକ୍ଷର ସଂସ୍ଥା। ଏହାକୁ ରିଜର୍ଚ୍ଚ ବ୍ୟାଙ୍କ ତରଫରୁ ପ୍ରଥମ ଏସ୍.ଆର୍.ଓ. ଲାଇସେନ୍ସ ପ୍ରଦାନ କରାଯାଇଛି। ଏଥିରେ ୫୬ ଅଗ୍ରଣୀ ମାଲକୋପାଳନାନ୍ତ୍ର ସଂସ୍ଥା ଏବଂ ୨୫ରୁ ଅଧିକ ସହଯୋଗୀ ସଦସ୍ୟ ରହିଛନ୍ତି। ଏମ୍.ଏପି.ଆଇ.ଏନ୍. ପକ୍ଷରୁ ରିଜର୍ଚ୍ଚ ବ୍ୟାଙ୍କ, ସରକାର ଏବଂ ଅନ୍ୟାନ୍ୟ ଅଂଶଦାରଙ୍କ ସହ ମିଶି ମାଲକୋପାଳନାନ୍ତ୍ର ଶିକ୍ଷର ଉନ୍ନତି ଦିଗରେ କାର୍ଯ୍ୟ କରାଯାଉଛି।



Publication	Paryabekhyak
Edition	Bhubaneswar
Date	24 th July, 2019
Page No.	05

ଆରୋହଣର ଏମ୍‌ଡି ମନୋଜ ନାୟିଆର “ମାଇକ୍ରୋପାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱାର୍କ”ର ଅଧ୍ୟକ୍ଷ ଭାବେ ନିର୍ବାଚିତ

ଭୁବନେଶ୍ୱର: ଆରୋହଣର ଏମ୍‌ଡି ମନୋଜ କୁମାର ନାୟିଆର ସର୍ବସମ୍ମତିକ୍ରମେ ମାଇକ୍ରୋ ପାଇନାନ୍ସ ଶିକ୍ଷଣ ସଂଘ “ମାଇକ୍ରୋ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱାର୍କ” (ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍)ର ପରିଚାଳନା ବୋର୍ଡର ଅଧ୍ୟକ୍ଷ ଭାବେ ନିର୍ବାଚିତ ହୋଇଛନ୍ତି। ଗତ ଜୁନ ୨୮ରେ ହୋଇଥିବା ନିର୍ବାଚନରେ ତାଙ୍କୁ ଅଧ୍ୟକ୍ଷ ଭାବେ ‘ନିର୍ବାଚିତ କରାଯାଇଥିଲା। ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍‌ର ୧୨ ସଦସ୍ୟ ବିଶିଷ୍ଟ ପରିଚାଳନା ବୋର୍ଡର ଅଧ୍ୟକ୍ଷ ଭାବେ ସେ ଆସୁଛନ୍ତି ଏକ ବର୍ଷ ପର୍ଯ୍ୟନ୍ତ କାମ କରିବେ। ୨୦୧୩ରୁ ୨୦୧୬ ପର୍ଯ୍ୟନ୍ତ ସେ ଏହି ବୋର୍ଡର ସଦସ୍ୟ ଥିଲେ। ୨୦୧୫-୧୬ରେ ସେ ଏହାର ସଭାପତି ଭାବେ କାର୍ଯ୍ୟ କରୁଥିଲେ। ନିର୍ବାଚନରେ ବିଜୟୀ ହେବା ପରେ ଶ୍ରୀଯୁକ୍ତ ମନୋଜ କୁମାର ନାୟିଆର କହିଛନ୍ତି ଯେ, “ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍‌ର ପରିଚାଳନା ବୋର୍ଡ ଓ ଏହାର ସଦସ୍ୟମାନେ ମୋ ଉପରେ ଯେଉଁ ଭରସା ପ୍ରକଟ କରିଛନ୍ତି ତାହାକୁ ନେଇ ମୁଁ ଆନନ୍ଦିତ। ଆଗାମୀ ସ୍ତରର ଦୀର୍ଘ ବର୍ଷର ପରମ୍ପରା ଏବଂ ଆରୋହଣର ସ୍ୱତନ୍ତ୍ର ଗଣ ପ୍ରଦାନ ମତେ ଯୋଗୁ ମୋତେ ଏହି ଅପୂର୍ବ ସମର୍ଥନ ମିଳିଛି। ବୋର୍ଡ ଏବଂ ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ସଚିବାଳୟର ସମର୍ଥନରେ ଏହି ପଦରେ କାମ କରି ମୁଁ ଏହି କ୍ଷେତ୍ର ପ୍ରତି ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଯୋଗଦାନ ପ୍ରଦାନ କରିବାକୁ ପ୍ରୟାସ କରିବି।” ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ହେଉଛି ଭାରତରେ ମାଇକ୍ରୋପାଇନାନ୍ସ ଶିକ୍ଷଣ ସଂଘ। ଏହାକୁ ଚିକିତ୍ସା ବ୍ୟାଙ୍କ ଚରପରୁ ପ୍ରଥମ ଏସଆରଏ ଲାଇସେନ୍ସ ପ୍ରଦାନ କରାଯାଇଛି। ଏଥିରେ ୫୬ ଅନୁଷ୍ଠାନ ମାଇକ୍ରୋପାଇନାନ୍ସ ସଂସ୍ଥା ଏବଂ ୨୫ରୁ ଅଧିକ ସହଯୋଗୀ ସଦସ୍ୟ ରହିଛନ୍ତି। ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ପକ୍ଷରୁ ଚିକିତ୍ସା ବ୍ୟାଙ୍କ, ସରକାର ଏବଂ ଅନ୍ୟାନ୍ୟ ଅଂଶଦାରଙ୍କ ସହ ମିଶି ମାଇକ୍ରୋପାଇନାନ୍ସ ଶିକ୍ଷଣ ଉନ୍ନତି ଦିଗରେ କାର୍ଯ୍ୟ କରାଯାଇଛି।

Publication	Matrubhasa
Edition	Bhubaneswar
Date	25 th July, 2019
Page No.	05

ଆରୋହଣର ଏମ୍ବି ମନୋଜ ନାୟିଆର ‘ମାଇକ୍ରୋଫୋନାନ୍ତୁ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ ନେଟୱର୍କ’ର ଅଧ୍ୟକ୍ଷ ଭାବେ ନିର୍ବାଚିତ

ଭୁବନେଶ୍ୱର: ଆରୋହଣର ଏମ୍ବି ମନୋଜ କୁମାର ନାୟିଆର ସର୍ବସମ୍ମତିକ୍ରମେ ମାଇକ୍ରୋ ଫୋନାନ୍ତୁ ଶିକ୍ଷର ସଂଘ ‘ମାଇକ୍ରୋ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ ନେଟୱର୍କ’, ଏମ୍.ଏପ୍.ଆଇ.ଏନ୍.ର ପରିଚାଳନା ବୋର୍ଡର ଅଧ୍ୟକ୍ଷ ଭାବେ ନିର୍ବାଚିତ ହୋଇଛନ୍ତି । ଗତ ଜୁନ ୨୮ରେ ହୋଇଥିବା ନିର୍ବାଚନରେ ତାଙ୍କୁ ଅଧ୍ୟକ୍ଷ ଭାବେ ନିର୍ବାଚିତ କରାଯାଇଥିଲା । ଏମ୍.ଏପ୍.ଆଇ.ଏନ୍.ର ୧୨ ସଦସ୍ୟ ବିଶିଷ୍ଟ ପରିଚାଳନା ବୋର୍ଡର ଅଧ୍ୟକ୍ଷ ଭାବେ ସେ ଆସନ୍ତା ଏକ ବର୍ଷ ପର୍ଯ୍ୟନ୍ତ କାମ କରିବେ । ୨୦୧୩ରୁ ୨୦୧୬ ପର୍ଯ୍ୟନ୍ତ ସେ ଏହି ବୋର୍ଡର ସଦସ୍ୟ ଥିଲେ । ୨୦୧୫-୧୬ରେ ସେ ଏହାର ସଭାପତି ଭାବେ କାର୍ଯ୍ୟ କରୁଥିଲେ ।

ନିର୍ବାଚନରେ ବିଜୟୀ ହେବା ପରେ ମନୋଜ କୁମାର ନାୟିଆର କହିଛନ୍ତି ଯେ, ‘ଏମ୍.ଏପ୍.ଆଇ.ଏନ୍.ର ପରିଚାଳନା ବୋର୍ଡ ଓ ଏହାର ସଦସ୍ୟମାନେ ମୋ ଉପରେ ଯେଉଁ ଭରସା ପ୍ରକଟ କରିଛନ୍ତି ତାହାକୁ ନେଇ ମୁଁ ଆନନ୍ଦିତ । ଆଗାମୀ ସ୍ତର ଦୀର୍ଘ



ବର୍ଷର ପରମ୍ପରା ଏବଂ ଆରୋହଣର ସ୍ୱତନ୍ତ୍ର ରଣ ପ୍ରଦାନ ମଡେଲ ଯୋଗୁ ମୋତେ ଏହି ଅପ୍ରତିଦ୍ୱନ୍ଦ୍ୱୀ ସମର୍ଥନ ମିଳିଛି ।’

ଏମ୍.ଏପ୍.ଆଇ.ଏନ୍. ହେଉଛି ଭାରତରେ ମାଇକ୍ରୋଫୋନାନ୍ତୁ ଶିକ୍ଷର ସଂଘ । ଏହାକୁ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଚରପରୁ ପ୍ରଥମ ଏସ୍.ଆର୍.ଏଫ୍. ଲାଇସେନ୍ସ ପ୍ରଦାନ କରାଯାଇଛି । ଏଥିରେ ୫୬ ଅଗ୍ରଣୀ ମାଇକ୍ରୋଫୋନାନ୍ତୁ ସଂସ୍ଥା ଏବଂ ୨୫ରୁ ଅଧିକ ସହଯୋଗୀ ସଦସ୍ୟ ରହିଛନ୍ତି । ଏମ୍.ଏପ୍.ଆଇ.ଏନ୍. ପକ୍ଷରୁ ରିଜର୍ଭ ବ୍ୟାଙ୍କ, ସରକାର ଏବଂ ଅନ୍ୟାନ୍ୟ ଅଂଶୀଦାରଙ୍କ ସହ ମିଶି ମାଇକ୍ରୋଫୋନାନ୍ତୁ ଶିକ୍ଷର ଉନ୍ନତି ଦିଗରେ କାର୍ଯ୍ୟ କରାଯାଇଛି ।

Publication	Nitidin
Edition	Bhubaneswar
Date	25 th July, 2019
Page No.	12

ମନୋଜ ନାୟିଆର ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନ୍‌ଷିଚ୍ୟୁରସ୍‌ ନେଟ୍‌ୱର୍କର ଅଧ୍ୟକ୍ଷ

ଭୁବନେଶ୍ୱର, ୨୪୭/ଏମ୍‌ଏଚ୍‌ଏସ୍: ଆରୋହଣର ଏମ୍‌ଡି ମନୋଜ ନାୟିଆର ପର୍ଯ୍ୟବେକ୍ଷଣମେ ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ଶିଳ୍ପର ଏବଂ ମାଇକ୍ରୋ ଇନ୍‌ଷିଚ୍ୟୁରସ୍‌ ନେଟ୍‌ୱର୍କ (ଏମ୍‌ଏଚ୍‌ଆଇଏନ) ପରିଚାଳନା ବୋର୍ଡର ଅଧ୍ୟକ୍ଷ ଭାବେ ନିଯୁକ୍ତ ହୋଇଛନ୍ତି । ଗତ ଜୁଲାଇ ୨୮ରେ ହୋଇଥିବା ନିର୍ବାଚନରେ ତାଙ୍କୁ ଅଧ୍ୟକ୍ଷ ଭାବେ ନିର୍ବାଚିତ କରାଯାଇଥିଲା ।



ଏମ୍‌ଏଚ୍‌ଆଇଏନର ୧୨ଜଣ ସଦସ୍ୟ ବିଷ୍ଣୁ ପରିଚାଳନା ବୋର୍ଡର ଅଧ୍ୟକ୍ଷ ଭାବେ ସେ ଆସନ୍ତା ଏକବର୍ଷ ପର୍ଯ୍ୟନ୍ତ କାର୍ଯ୍ୟ କରିବେ । ୨୦୧୩ରୁ ୨୦୧୬ ପର୍ଯ୍ୟନ୍ତ ସେ ଏହି ବୋର୍ଡର ସଦସ୍ୟ ଥିଲେ । ୨୦୧୫-୧୬ରେ ସେ ଏହାର ସଭାପତି ଭାବେ କାର୍ଯ୍ୟ କରୁଥିଲେ । ଏ ସମ୍ପର୍କରେ ଶ୍ରୀ ନାୟିଆର କହିଛନ୍ତି ଯେ, “ଏମ୍‌ଏଚ୍‌ଆଇଏନର ପରିଚାଳନା ବୋର୍ଡ ଓ ଏହାର ସଦସ୍ୟମାନଙ୍କର ମୋ ଉପରେ ଥିବା ଭରସା ପାଇଁ ମୁଁ ଆନନ୍ଦିତ । ଆଗାମୀ କ୍ଷୁଦ୍ର ବାର୍ଦ୍ଧବର୍ଷର ପରମ୍ପରା ଏବଂ ଆରୋହଣର ସ୍ୱତନ୍ତ୍ର ରକ୍ଷ ପ୍ରଦାନ ମଡେଲ୍ ଯୋଗୁଁ ମୋତେ ଏହି ଅପୂର୍ବଦ୍ରବ୍ୟ ସମର୍ପିତ ମିଳିଛି । ବୋର୍ଡ ଏବଂ ଏମ୍‌ଏଚ୍‌ଆଇଏନ ସଚିବାଳୟର ସମର୍ଥନରେ ଏହି ପଦବୀରେ କାମ କରି ସ୍ୱଚ୍ଛତାପୂର୍ଣ୍ଣ ଯୋଗଦାନ କରିବାକୁ ପ୍ରୟାସ କରିବି ।

Publication	Dainik Kanchan Kesri
Edition	Jaipur
Date	3 rd July, 2019
Page No.	07

माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क ने ज्ञान मोहन और जगदीश रामाडुगु को अपने गवर्निंग बोर्ड में शामिल किया

नई दिल्ली. कंचन केसरी। उद्योग के प्रमुख संगठन और भारत में माइक्रोफाइनेंस इंडस्ट्री के लिए सेल्फ-रेगुलेटरी ऑर्गनाइजेशन माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने ज्ञान मोहन, आदि चित्रगुप्ता फाइनेंस लिमिटेड के निदेशक एवं सीईओ और जगदीश रामाडुगु, वाया फिनसर्व प्राइवेट लिमिटेड के एमडी एवं सीईओ के निर्वाचन की घोषणा की है। यह चुनाव 28 जून 2019 को एमफिन की 10वीं वार्षिक आम सभा में किया गया था। श्रीमोहन और रामाडुगु अब एमफिन के गवर्निंग बोर्ड का हिस्सा होंगे जिसमें 12 सदस्य शामिल हैं और इनमें से सात निर्वाचित सदस्य एमफिन सदस्य एनबीएफसी-एमफिन के नेतृत्व से, एक एमफिन एसोसिएट्स और चार स्वतंत्र बोर्ड सदस्य हैं। गवर्निंग बोर्ड संगठन के व्यापक लक्ष्यों को सहयोग करता है और इसके द्वारा सभी गतिविधियों को समग्र दिशा प्रदान की जाती है ताकि एनबीएफसी-एमएफआई उद्योग का स्वस्थ विकास सुनिश्चित हो सके। इन नियुक्तियों पर हर्ष श्रीवास्तव, सीईओ, एमफिन ने टिप्पणी करते हुए कहा, हम ज्ञान मोहन और जगदीश रामाडुगु का एमफिन बोर्ड में पूरे दिल से स्वागत करते हैं। उन दोनों को आरंभिक एवं प्रगतिशील परिदृश्य के साथ उद्योग का व्यापक अनुभव है। हमें भरोसा है कि उनका ज्ञान एवं विशेषज्ञता उद्योग को सकारात्मक दिशा प्रदान करने में मदद करेगा।

Publication	Duniya Khabar
Edition	Bhubaneshwar
Date	3 rd July, 2019
Page No.	07

Microfinance Institutions Network inducts Mr Gyan Mohan and Mr Jagadish Ramadugu in its governing board

New Delhi, 2nd July, 2019: Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India has announced the election of Mr Gyan Mohan, Director & CEO, Adi Chitragupta Finance Limited and Mr Jagadish Ramadugu, MD & CEO, Vaya Finserv Private Limited. The election was held in its 10th Annual General Meeting on 28th June 2019.

Mr Mohan and Mr Ramadugu will be a part of MFIN's Governing Board with effect from 1st July 2019 which constitutes twelve members of which seven elected members are from the leadership of MFIN member NBFC-MFIs, one of MFIN Associates and four are Independent Board Members. The Governing Board supports the broad goals of the organization by providing overall direction to its activities for ensuring the healthy development of the NBFC-MFI industry.

Speaking on the appointment Harsh Shrivastava, CEO, MFIN said, "We heartily welcome Mr Gyan Mohan and Mr Jagadish Ramadugu to the MFIN board. They both hold an extensive industry experience with a radical and progressive perspective. We are confident that their knowledge and expertise will help provide positive direction to the industry."

Mr Gyan Mohan, said, "I am humbled by the decision of the members who bestowed me with this responsibility. Today, microfinance is one of the fastest growing financial segments which has developed great resilience over the years. As it grows, we would require to further strengthen the industry by cementing the client protection processes and greater adoption of technology by the players. I am hopeful that I would be able to make significant contribution to MFIN and the industry."

Mr Jagadish Ramadugu, commented, "I would like to extend my gratitude to MFIN members who entrusted me with this great responsibility. Over the years, MFIN has tirelessly worked towards growth of the industry and its strong regulations. The transformation of the industry has been significant over the past decade and we are confident that microfinance will continue to further the agenda of financial inclusion and women empowerment through promoting entrepreneurship. I hope that through my experience I would be able to provide continuous feedback and innovative ideas to further strengthen the industry."

Publication	Alpviram
Edition	Ahmedabad
Date	8 th July, 2019
Page No.	03

एमफिन ने अपनी 10वीं एजीएम में नए चेयरपर्सन एवं वाइस चेयरपर्सन को निर्वाचित किया

अहमदाबाद : उद्योग के प्रमुख संगठन और भारत में माइक्रोफाइनेंस इंडस्ट्री के लिए सेल्फ्स-रेगुलेटरी ऑर्गनाइजेशन माइक्रोफाइनेंस इंस्टीट्यूट्स नेटवर्क (एमफिन) ने नई दिल्ली में 28 जून 2019 को हुई अपनी 10वीं वार्षिक आम सभा में एकमत से श्री मनोज कुमार नाम्बियार* को संगठन का चेयरपर्सन और श्री विनीत छत्री का वाइस चेयरपर्सन के तौर पर चुनाव करने की घोषणा की है। मनोज नाम्बियार आरोहण फाइनेंशियल सर्विसेज के प्रबंध निदेशक और विनीत छत्री स्वतंत्र माइक्रोफिन के डायरेक्टर हैं और वे उदय कुमार हेब्बर, प्रेसिडेंट एमडी एवं सीईओ, क्रेडिट एक्सप्रेस ग्रामीण एवं दिव्यरज्योक्ति पटनायक, अन्न पूर्ण फाइनेंस के डायरेक्टर की जगह लेंगे। चेयरपर्सन का पदभार ग्रहण करने पर श्री मनोज नाम्बियार ने कहा, एमफिन का यह 10 वां वर्ष है और अब समय आ गया है कि हमें अपने अनुभवों का भरपूर लाभ लेना चाहिये। बीते 10 वर्षों में हमने ग्रामीण भारत को वित्तीय समावेशन में संलग्न करने में अक्षेय्यनीय भूमिका अदा की है। (16)

Publication	Nafa Nuksan
Edition	Jaipur
Date	12 th July, 2019
Page No.	01

**माइक्रो फाइनेंस इंडस्ट्री का
कुल ऋण 40 प्रतिशत बढ़कर
1,78,587 करोड़ रुपये पर**

मुंबई/पीटीआई। सूक्ष्म वित्त उद्योग का कुल ऋण पोर्टफोलियो 2018-19 में 40 प्रतिशत बढ़कर 1,78,587 करोड़ रुपये पर पहुंच गया। इक्रिफैक्स और सिडबी की संयुक्त रिपोर्ट में कहा गया है कि शीर्ष दस शहरों का सूक्ष्म ऋण में हिस्सा 83 प्रतिशत का रहा। वित्त वर्ष 2017-18 में उद्योग का कुल ऋण पोर्टफोलियो 1,27,223 करोड़ रुपये रहा था।

रिपोर्ट में कहा गया है कि शीर्ष दस राज्यों में पश्चिम बंगाल और तमिलनाडु का कुल ऋण में हिस्सा 34.7 प्रतिशत का रहा। इसके बाद बिहार और कर्नाटक का पोर्टफोलियो 15,000 करोड़ रुपये से अधिक रहा। बीते वित्त वर्ष में सूक्ष्म ऋण में सबसे अधिक 54 प्रतिशत की वृद्धि बिहार में दर्ज हुई। सिडबी के चेयरमैन मोहम्मद मुस्तफा ने कहा, "कुल सूक्ष्म वित्त पोर्टफोलियो में वृद्धि उत्साहजनक

» पेज 2 पर जारी

Publication	Hosa Mysore
Edition	Mysore
Date	12 th July, 2019
Page No.	04

ಮಹಿಳೆಯರಿಗೆ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಪೂರೈತಾಹ

ಮೈಸೂರು: ನಾನ್-ಬ್ಯಾಂಕಿಂಗ್ ಫೈನಾನ್ಸಿಯಲ್ ಕಂಪನಿ-ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್ ಸ್ಟಿಟ್ಯೂಶನ್ (ಎನ್ ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಆಗಿರುವ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್, ಉದ್ಯಮ ಸ್ಥಾಪನೆ ಮಾಡುವ ಆಕಾಂಕ್ಷೆ ಹೊಂದಿರುವ ಮಹಿಳೆಯರಿಗೆ ಉತ್ತೇಜನ ನೀಡಲು ಕಂಪನಿಯು ಮೈಕ್ರೋ ಸಾಲಗಳನ್ನು ನೀಡುತ್ತದೆ ಎಂದು ಕಂಪನಿಯ ವಕ್ತಾರರು ತಿಳಿಸಿದ್ದಾರೆ.

ಹಲವಾರು ಮಹಿಳೆಯರು ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ'ವೆಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ. ಇದು ಮುಂಚೂಣಿಯಲ್ಲಿರುವ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯಾಗಿದ್ದು ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿದೆ.

ವಿಶೇಷವಾಗಿ ಭಾರತದ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಮೈಕ್ರೋ-ಲೋನ್ ಕೊಡುವತ್ತ ಆದ್ಯತೆ ನೀಡುತ್ತಿರುವ ಸಂಸ್ಥೆ ಇದಾಗಿದೆ. ಎಲ್ಲಾ ಪ್ರದೇಶಗಳ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಗೆ ರಚನಾತ್ಮಕ ನೀತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದ್ದು 2019 ರ ಮಾರ್ಚ್ 31 ರ ವೇಳೆಗೆ ಎಂಟು ರಾಜ್ಯಗಳು ಮತ್ತು

ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶದ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ. ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷಕ್ಕೂ ಅಧಿಕ ಜನರಿಗೆ ಸಾಲ ಸೌಲಭ್ಯ ನೀಡಿದೆ. ಒಟ್ಟು 8,000 ಕ್ಕೂ ಅಧಿಕ ಸಿಬ್ಬಂದಿ ಈ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದಾರೆ ಎಂದು ಹೇಳಿದ್ದಾರೆ.

ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್ ಸ್ಟಿಟ್ಯೂಷನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರು ಈ ಮೈಕ್ರೋ-ಲೋನ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆಯುತ್ತಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು ಭಾರತದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಸೇವೆಗಳು ಇಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ಮಾಡದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ನೀಡುವತ್ತ ಕಾರ್ಯಪ್ರವೃತ್ತವಾಗಿವೆ.

ದೇಶದಲ್ಲಿ ಅತಿ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳಿಗೆ ಯಾವುದೇ ಭದ್ರತೆ ಇಲ್ಲದೇ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವ ಸಂಸ್ಥೆಗಳೆಂದರೆ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು. ಯಾವುದೇ ವಿಧದಲ್ಲಿಯೂ ಭದ್ರತೆಯನ್ನು ನೀಡದಿರುವಂತಹ ಮಹಿಳೆಯರಿಗೂ ಈ ಸಂಸ್ಥೆಗಳು ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುತ್ತಿವೆ.

ಈ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳ ಪ್ರಮುಖ ಉದ್ದೇಶವೆಂದರೆ ದೇಶದಲ್ಲಿ ಸುಸ್ಥಿರವಾದ ಜೀವನೋಪಾಯಗಳನ್ನು ನಿರ್ಮಾಣ

ಮಾಡುವುದಾಗಿದೆ. ದುರ್ಗಮ ಪ್ರದೇಶದ ಅಥವಾ ತೀರಾ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳಲ್ಲಿಯೂ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಒದಗಿಸುವ ಮೂಲಕ ಈ ಸಂಸ್ಥೆಗಳು ಸರ್ಕಾರದ ಆರ್ಥಿಕ ಸೇರ್ಪಡೆ ಕಾರ್ಯಕ್ರಮವನ್ನು ಉತ್ತೇಜಿಸುತ್ತಿವೆ.

ಎನ್‌ಬಿಎಫ್‌ಸಿ -ಎಂಎಫ್‌ಐಗಳು ಪ್ರಧಾನಮಂತ್ರಿಗಳ ಮುದ್ರಾ ಯೋಜನೆಯ ಪ್ರಮುಖ ಪಾಲುದಾರ ಸಂಸ್ಥೆಗಳಾಗಿವೆ. ಈ ಸಂಸ್ಥೆಗಳ ಮೂಲಕ ಮುದ್ರಾ ಯೋಜನೆಯಡಿ ಬಹುತೇಕ ಶೇ.50 ರಷ್ಟು ಸಾಲ ವಿತರಣೆ ಮಾಡಲಾಗಿದೆ ಎಂದರು.

ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದಲ್ಲಿ ನೋಂದಣಿ ಆಗಿವೆ ಮತ್ತು ಸಾಲದ ಪ್ರಮಾಣ, ಅವಧಿ, ಬಡ್ಡಿ ದರ ಮತ್ತು ಫೇರ್ ಪ್ರಾಕ್ಟೀಸಸ್ ಕೋಡ್ (ಎಫ್‌ಪಿಸಿ) ಮತ್ತು ಇಂಡಸ್ಟ್ರಿ ಕೋಡ್ ಆಫ್ ಕಂಡಕ್ಟ್ (ಸಿಒಸಿ) ಯಂತಹ ಎಲ್ಲಾ ನಿಯಮಗಳನ್ನು ಕಟ್ಟುನಿಟ್ಟಾಗಿ ಪಾಲಿಸುತ್ತಿವೆ. ಈ ಎಲ್ಲಾ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳ ವ್ಯವಹಾರಗಳನ್ನು ಆರ್‌ಬಿಐ ಮೇಲುಸ್ತುವಾರಿ ಮಾಡುತ್ತದೆ ಎಂದು ಮೈಸೂರಿನಲ್ಲಿ ಬಿಡುಗಡೆ ಮಾಡಿರುವ ಪತ್ರಿಕಾ ಹೇಳಿಕೆಯಲ್ಲಿ ತಿಳಿಸಿದ್ದಾರೆ.

Publication	Mysore Digantha
Edition	Mysore
Date	11 th July, 2019
Page No.	02

ಮೈಕ್ರೋಫೈನಾನ್ಸಿನಿಂದ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಪ್ರೋತ್ಸಾಹ

ಮೈಸೂರು: ಕೆಲವು ವರ್ಷಗಳ ಹಿಂದೆ ಕರ್ನಾಟಕದ ಸಣ್ಣ ಗ್ರಾಮ ಪೊಂದರ ನಿವಾಸಿ ರಾಜಮಣಿ ಮತ್ತು ಆಕೆಯ ಪತಿ ಸ್ವಾಮಿ ನಾಯಕ್ ಅವರು ಹಣಕಾಸು ಸಮಸ್ಯೆಗಳಿಂದಾಗಿ ಹೋರಾಟ ನಡೆಸಿದ್ದರು. ಅವರಿಗೆ ತಮ್ಮದೇ ಆದ ಆದಾಯ ಮೂಲ ಇರಲಿಲ್ಲ. ಕುಟುಂಬದ ಅಗತ್ಯತೆಗಳನ್ನು ಪೂರೈಸಿಕೊಳ್ಳಲು ಅವರು ಹಿರಿಯ ಮಗನ ಆದಾಯದ ಮೇಲೆಯೇ ಸಂಪೂರ್ಣವಾಗಿ ಅವಲಂಬಿತರಾಗಿದ್ದರು.

ತನ್ನ ಕುಟುಂಬದ ಆದಾಯವನ್ನು ಹೆಚ್ಚಿಸಿಕೊಳ್ಳುವ ನಿಟ್ಟಿನಲ್ಲಿ ಆಕೆ ಸ್ವಂತ ಬ್ಯುಸಿನೆಸ್ ಆರಂಭಿಸಲು ಬಯಸಿದಳು ಮತ್ತು ಇದಕ್ಕಾಗಿ ಬಂಡವಾಳ ಬೇಕಾಗಿತ್ತು. ಆ ಸಂದರ್ಭದಲ್ಲಿ ಆಕೆ ತಮ್ಮ ಪ್ರದೇಶದಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದ್ದ ನಾನ್-ಬ್ಯಾಂಕಿಂಗ್ ಫೈನಾನ್ಸಿಯಲ್ ಕಂಪನಿ-ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ (ಎನ್ ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಆಗಿರುವ ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ಬಗ್ಗೆ ಕೇಳಿ ತಿಳಿದುಕೊಂಡರು. ತನ್ನಂತೆಯೇ ಉದ್ಯಮ ಸ್ಥಾಪನೆ ಮಾಡುವ ಆಕಾಂಕ್ಷೆ ಹೊಂದಿರುವ ಮಹಿಳೆಯರಿಗೆ ಉತ್ತೇಜನ ನೀಡಲು ಕಂಪನಿಯು ಮೈಕ್ರೋ ಸಾಲಗಳನ್ನು ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು ಮತ್ತು ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ನಲ್ಲಿ ಮೈಕ್ರೋ-ಕ್ರೆಡಿಟ್ (ಸಿ ಸಾಲ) ಅನ್ನು ಪಡೆ

ಯಲು ನಿರ್ಧರಿಸಿದರು. ಆಕೆಯ ಪತಿ ಇದಕ್ಕೆ ಬೆಂಬಲ ನೀಡಿದರು ಮತ್ತು ಆಕೆಯ ಕನಸುಗಳನ್ನು ಸಾಕಾರಗೊಳಿಸಿಕೊಳ್ಳಲು ಪ್ರೋತ್ಸಾಹ ನೀಡಿದರು. ಆ ಸಾಲದ ಹಣದಲ್ಲಿ ಆಕೆ ಒಂದು ಸಣ್ಣ ದಿನಸಿ ಅಂಗಡಿ ಆರಂಭಿಸಿದರು ಮತ್ತು ಆಕೆಯ ಕಠಿಣ ಪರಿಶ್ರಮದಿಂದ ಮತ್ತು ಶ್ರದ್ಧೆಯಿಂದ ವ್ಯವಹಾರವನ್ನು ಮಾಡಿದ್ದರಿಂದ ಯಶಸ್ವಿಯಾಗಿ ಸಾಲವನ್ನು ಸರಿಯಾದ ಸಮಯಕ್ಕೆ ಮರುಪಾವತಿ ಮಾಡಿದರು.

ಆದರೆ, ಕೆಲವು ಸಮಯದ ಹಿಂದೆ ಆಕೆ ಮತ್ತು ಆಕೆಯ ಪತಿ ಗಂಭೀರವಾಗಿ ಅನಾರೋಗ್ಯಕ್ಕೆ ತುತ್ತಾದರು ಮತ್ತು ದೊಡ್ಡ ಮಟ್ಟದ ವೈದ್ಯಕೀಯ ವೆಚ್ಚವನ್ನು ಭರಿಸಬೇಕಾಗಿತ್ತು. ಹಣಕಾಸಿನ ಒತ್ತಡ ಮತ್ತು ಅರೋಗ್ಯ ಸಮಸ್ಯೆಗಳಿಂದಾಗಿ ಅವರು ತಮ್ಮ ಅಂಗಡಿಯನ್ನು ತಾತ್ಕಾಲಿಕವಾಗಿ ಮುಚ್ಚಬೇಕಾಯಿತು. ರಾಜಮಣಿಯು ಗುಣಮುಖರಾದ ನಂತರ ಆಕೆ ತನ್ನ ವ್ಯಾಪಾರವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಯಸಿದರು ಮತ್ತು ಮತ್ತೆ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ನ ಮೊರೆ ಹೋಗಿ ವ್ಯಾಪಾರದ ಪುನಶ್ಚೇತನಕ್ಕೆ ವೈಯಕ್ತಿಕ ಸಾಲ ಪಡೆದರು. ರಾಜಮಣಿ ಮತ್ತು ಅವರ ಪತಿ ಇಂದು ತಮ್ಮ ದಿನಸಿ ಅಂಗಡಿಯನ್ನು ಯಶಸ್ವಿಯಾಗಿ ಮುನ್ನಡೆಸಿಕೊಂಡು ಹೋಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಅವರ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿ ಗಣನೀಯ ಪ್ರಮಾಣದಲ್ಲಿ ಸುಧಾರಣೆ ಕಂಡಿದೆ.

ರಾಜಮಣಿ ಅವರಂತೆಯೇ ಹಲವಾರು ಮಹಿಳೆಯರು ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ' ವೆಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ. ಇದು ಮುಂಚೂಣಿಯಲ್ಲಿರುವ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯಾಗಿದ್ದು, ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿದೆ. ವಿಶೇಷವಾಗಿ ಭಾರತದ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಮೈಕ್ರೋ-ಲೋನ್ ಕೊಡುವತ್ತ ಅದ್ಭುತ ನೀಡುತ್ತಿರುವ ಸಂಸ್ಥೆ ಇದಾಗಿದೆ. ಎಲ್ಲಾ ಪ್ರದೇಶಗಳ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಗೆ ರಚನಾತ್ಮಕ ನೀತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದ್ದು, 2019 ರ ಮಾರ್ಚ್ 31 ರ ವೇಳೆಗೆ ಎಂಟು ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶದ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ. ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷಕ್ಕೂ ಅಧಿಕ ಜನರಿಗೆ ಸಾಲ ಸೌಲಭ್ಯ ನೀಡಿದೆ. ಒಟ್ಟು 8,000 ಕ್ಕೂ ಅಧಿಕ ಸಿಬ್ಬಂದಿ ಈ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದಾರೆ. ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರು ಈ ಮೈಕ್ರೋ-ಲೋನ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆಯುತ್ತಿದ್ದಾರೆ.

Publication	Mysore Mitra
Edition	Mysore
Date	12 th July, 2019
Page No.	09

ಮೈಕ್ರೋಫೈನಾನ್ಸ್‌ನಿಂದ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಪ್ರೋತ್ಸಾಹ

ಮೈಸೂರು, ಜು. 11- ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ಲಿಮಿಟೆಡ್ ಮುಂಚೂಣಿ ಯಲ್ಲಿರುವ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯಾಗಿದ್ದು, ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿದೆ. ವಿಶೇಷವಾಗಿ ಭಾರತದ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಮೈಕ್ರೋ-ಲೋನ್ ಕೊಡುವತ್ತ ಆದ್ಯತೆ ನೀಡುತ್ತಿರುವ ಸಂಸ್ಥೆ ಇದಾಗಿದೆ. ಎಲ್ಲಾ ಪ್ರದೇಶಗಳ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಗೆ ರಚನಾತ್ಮಕ ನೀತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದೆ. 2019ರ ಮಾರ್ಚ್ 31 ರ ವೇಳೆಗೆ ಎಂಟು ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶದ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ. ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷಕ್ಕೂ ಅಧಿಕ ಜನರಿಗೆ ಸಾಲ ಸೌಲಭ್ಯ ನೀಡಿದೆ. ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಷನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರು ಈ ಮೈಕ್ರೋ-ಲೋನ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆಯುತ್ತಿದ್ದಾರೆ ಎಂದು ಪ್ರಕಟಣೆ ತಿಳಿಸಿದೆ.

Publication	Rajya Dharma
Edition	Mysore
Date	12 th July, 2019
Page No.	06

ಸಣ್ಣ ಉದ್ಯಮಿಗಳಿಗೆ ಕಿರು ಸಾಲ

ಮೈಸೂರು: ಸಣ್ಣ ಗುಡಿ ಕೈಗಾರಿಕೆ ಮಾಡಲು ಬಯಸುವ ಗ್ರಾಮೀಣ ಮಹಿಳೆಯರಿಗೆ ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ಬ್ಯಾಂಕ್‌ನಿಂದ ಕಿರು ಸಾಲ ಸೌಲಭ್ಯ ನೀಡಲಾಗುತ್ತಿದೆ.

ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ಲಿಮಿಟೆಡ್ ಗ್ರಾಮೀಣ ಕೂಟವೆಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ. ಇದು ಮುಂಚೂಣಿಯಲ್ಲಿರುವ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯಾಗಿದ್ದು, ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿ ಹೊಂದಿದೆ. ವಿಶೇಷವಾಗಿ ಭಾರತದ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಮೈಕ್ರೋ-ಲೋನ್ ಕೊಡುವತ್ತ ಆದ್ಯತೆ ನೀಡುತ್ತಿರುವ ಸಂಸ್ಥೆ ಇದಾಗಿದೆ. ಎಲ್ಲಾ ಪ್ರದೇಶಗಳ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಗೆ ರಚನಾತ್ಮಕ ನೀತಿ ಅಳವಡಿಸಿಕೊಂಡಿದ್ದು, ಮಾ.31ರ ವೇಳೆಗೆ ಎಂಟು ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶದ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ. 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷಕ್ಕೂ ಅಧಿಕ ಜನರಿಗೆ ಸಾಲ ಸೌಲಭ್ಯ ನೀಡಿದೆ. ಒಟ್ಟು 8,000ಕ್ಕೂ ಅಧಿಕ ಸಿಬ್ಬಂದಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದ್ದಾರೆ. ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಷನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಶೇ.99ರಷ್ಟು ಮಹಿಳೆಯರು ಈ ಮೈಕ್ರೋ-ಲೋನ್ ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆಯುತ್ತಿದ್ದಾರೆ.

Publication	Sanje Mitra
Edition	Mysore
Date	12 th July, 2019
Page No.	03

ಮೈಕ್ರೋಫೈನಾನ್ಸ್‌ನಿಂದ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಪ್ರೋತ್ಸಾಹ

ಮೈಸೂರು, ಜು.11, 2019- ಕೆಲವು ವರ್ಷಗಳ ಹಿಂದೆ ಕರ್ನಾಟಕದ ಸಣ್ಣ ಗ್ರಾಮವೊಂದರ ನಿವಾಸಿ ರಾಜಮಣಿ ಮತ್ತು ಆಕೆಯ ಪತಿ ಸ್ವಾಮಿ ನಾಯಕ್ ಅವರು ಹಣಕಾಸು ಸವಾಲುಗಳೊಂದಿಗೆ ಹೋರಾಟ ನಡೆಸಿದ್ದರು. ಅವರಿಗೆ ತಮ್ಮದೇ ಆದ ಆದಾಯ ಮೂಲ ಇರಲಿಲ್ಲ. ಕುಟುಂಬದ ಅಗತ್ಯಗಳನ್ನು ಪೂರೈಸಿಕೊಳ್ಳಲು ಅವರು ಹಿರಿಯ ಮಗನ ಆದಾಯದ ಮೇಲೆಯೇ ಸಂಪೂರ್ಣವಾಗಿ ಅವಲಂಬಿತರಾಗಿದ್ದರು. ತನ್ನ ಕುಟುಂಬದ ಆದಾಯವನ್ನು ಹೆಚ್ಚಿಸಿಕೊಳ್ಳುವ ನಿಟ್ಟಿನಲ್ಲಿ ಆಕೆ ಸ್ವಂತ ಬ್ಯುಸಿನಸ್ ಆರಂಭಿಸಲು ಬಯಸಿದಳು ಮತ್ತು ಇದಕ್ಕಾಗಿ ಬಂಡವಾಳ ಬೇಕಾಗಿತ್ತು. ಆ ಸಂದರ್ಭದಲ್ಲಿ ಆಕೆ ತಮ್ಮ ಪ್ರದೇಶದಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದ್ದ ನಾನ್-ಬ್ಯಾಂಕಿಂಗ್ ಫೈನಾನ್ಸಿಯಲ್ ಕಂಪನಿ-ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಷನ್ (ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಆಗಿರುವ ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ಬಗ್ಗೆ ಕೇಳಿ ತಿಳಿದುಕೊಂಡರು. ತನ್ನಂತೆಯೇ ಉದ್ಯಮ ಸ್ಥಾಪನೆ ಮಾಡುವ ಆಕಾಂಕ್ಷೆ ಹೊಂದಿರುವ ಮಹಿಳೆಯರಿಗೆ ಉತ್ತೇಜನ ನೀಡಲು ಕಂಪನಿಯು ಮೈಕ್ರೋ ಸಾಲಗಳನ್ನು ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು ಮತ್ತು ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ನಲ್ಲಿ ಮೈಕ್ರೋ-ಕ್ರೆಡಿಟ್ (ಕಿರು ಸಾಲ) ಅನ್ನು ಪಡೆಯಲು ನಿರ್ಧರಿಸಿದರು. ಆಕೆಯ ಪತಿ ಇದಕ್ಕೆ ಬೆಂಬಲ ನೀಡಿದರು ಮತ್ತು ಆಕೆಯ ಕನಸುಗಳನ್ನು ಸಾಕಾರಗೊಳಿಸಿಕೊಳ್ಳಲು ಪ್ರೋತ್ಸಾಹ ನೀಡಿದರು. ಆ ಸಾಲದ ಹಣದಲ್ಲಿ ಆಕೆ ಒಂದು ಸಣ್ಣ ದಿನಸಿ ಅಂಗಡಿ ಆರಂಭಿಸಿದರು ಮತ್ತು ಆಕೆಯ ಕಠಿಣ ಪರಿಶ್ರಮದಿಂದ ಮತ್ತು ಶ್ರದ್ಧೆಯಿಂದ ವ್ಯವಹಾರವನ್ನು ಮಾಡಿದ್ದರಿಂದ ಯಶಸ್ವಿಯಾಗಿ ಸಾಲವನ್ನು ಸರಿಯಾದ ಸಮಯಕ್ಕೆ ಮರುಪಾವತಿ ಮಾಡಿದರು. ಆದರೆ, ಕೆಲವು ಸಮಯದ ಹಿಂದೆ ಆಕೆ ಮತ್ತು ಆಕೆಯ ಪತಿ ಗಂಭೀರವಾಗಿ ಅನಾರೋಗ್ಯಕ್ಕೆ ತುತ್ತಾದರು ಫುತ್ತು ದೊಡ್ಡ ಮಟ್ಟದ ವೈದ್ಯಕೀಯ ವೆಚ್ಚವನ್ನು ಭರಿಸಬೇಕಾಗಿತ್ತು. ಹಣಕಾಸಿನ ಒತ್ತಡ ಮತ್ತು ಆರೋಗ್ಯ ಸಮಸ್ಯೆಗಳಿಂದಾಗಿ ಅವರು ತಮ್ಮ ಅಂಗಡಿಯನ್ನು ತಾತ್ಕಾಲಿಕವಾಗಿ ಮುಚ್ಚಬೇಕಾಯಿತು. ರಾಜಮಣಿಯು ಗುಣಮುಖರಾದ ನಂತರ ಆಕೆ ತನ್ನ ವ್ಯಾಪಾರವನ್ನು ಮನಃ ಆರಂಭಿಸಲು ಬಯಸಿದರು ಮತ್ತು ಮತ್ತೆ ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ನ ಮೊರೆ ಹೋಗಿ ವ್ಯಾಪಾರದ ಪುನಶ್ಚೇತನಕ್ಕೆ ವೈಯಕ್ತಿಕ ಸಾಲ ಪಡೆದರು. ರಾಜಮಣಿ ಮತ್ತು ಅವರ ಪತಿ ಇಂದು ತಮ್ಮ ದಿನಸಿ ಅಂಗಡಿಯನ್ನು ಯಶಸ್ವಿಯಾಗಿ ಮುನ್ನಡೆಸಿಕೊಂಡು ಹೋಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಅವರ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿ ಗಣನೀಯ ಪ್ರಮಾಣದಲ್ಲಿ ಸುಧಾರಣೆ ಕಂಡಿದೆ.

ರಾಜಮಣಿ ಅವರಂತೆಯೇ ಹಲವಾರು ಮಹಿಳೆಯರು ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ'ವೆಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ. ಇದು ಮುಂಚೂಣಿಯಲ್ಲಿರುವ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯಾಗಿದ್ದು, ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿದೆ. ವಿಶೇಷವಾಗಿ ಭಾರತದ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಮೈಕ್ರೋ-ಲೋನ್ ಕೊಡುವತ್ತ ಆದ್ಯತೆ ನೀಡುತ್ತಿರುವ ಸಂಸ್ಥೆ ಇದಾಗಿದೆ. ಎಲ್ಲಾ ಪ್ರದೇಶಗಳ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಗೆ ರಚನಾತ್ಮಕ ನೀತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದ್ದು, 2019 ರ ಮಾರ್ಚ್ 31 ರ ವೇಳೆಗೆ ಎಂಟು ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶದ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ. ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷಕ್ಕೂ ಅಧಿಕ ಜನರಿಗೆ ಸಾಲ ಸೌಲಭ್ಯ ನೀಡಿದೆ. ಒಟ್ಟು 8,000 ಕ್ಕೂ ಅಧಿಕ ಸಿಬ್ಬಂದಿ ಈ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದಾರೆ.

ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಷನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರು ಈ ಮೈಕ್ರೋ-ಲೋನ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆಯುತ್ತಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು ಭಾರತದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಸೇವೆಗಳು ಇಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ಮಾಡದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ನೀಡುವತ್ತ ಕಾರ್ಯಪ್ರವೃತ್ತವಾಗಿವೆ.

ದೇಶದಲ್ಲಿ ಅತಿ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳಿಗೆ ಯಾವುದೇ ಭದ್ರತೆ ಇಲ್ಲದೇ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವ ಸಂಸ್ಥೆಗಳೆಂದರೆ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು. ಯಾವುದೇ ವಿಧದಲ್ಲಿಯೂ ಭದ್ರತೆಯನ್ನು ನೀಡದಿರುವಂತಹ ಮಹಿಳೆಯರಿಗೂ ಈ ಸಂಸ್ಥೆಗಳು ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುತ್ತಿವೆ. ಈ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳ ಪ್ರಮುಖ ಉದ್ದೇಶವೆಂದರೆ ದೇಶದಲ್ಲಿ ಸುಸ್ಥಿರವಾದ ಜೀವನೋಪಾಯಗಳನ್ನು ನಿರ್ಮಾಣ ಮಾಡುವುದಾಗಿದೆ. ದುರ್ಗಮ ಪ್ರದೇಶದ ಅಥವಾ ತೀರಾ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳಲ್ಲಿಯೂ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಒದಗಿಸುವ ಮೂಲಕ ಈ ಸಂಸ್ಥೆಗಳು ಸರ್ಕಾರದ ಆರ್ಥಿಕ ಸೇವೆ ಕಾರ್ಯಕ್ರಮವನ್ನು

Publication	Vishwanavi
Edition	Mysore
Date	15 th July, 2019
Page No.	02

ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್‌ನಿಂದ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಪ್ರೋತ್ಸಾಹ

ಮೈಸೂರು: ಸ್ವಂತ ಉದ್ಯಮ ಸ್ಥಾಪನೆ ಮಾಡುವ ಆಕಾಂಕ್ಷೆ ಹೊಂದಿರುವ ಮಹಿಳೆಯರಿಗೆ ಉತ್ತೇಜನ ನೀಡಲು ಮೈಕ್ರೋ ಸಾಲಗಳನ್ನು ಕ್ರೆಡಿಟ್‌ಅಕ್ಸ್ ಗ್ರಾಮೀಣ್‌ನಲ್ಲಿ ಮೈಕ್ರೋ-ಕ್ರೆಡಿಟ್(ಕಿರು ಸಾಲ)ನ್ನು ಕಂಪನಿಯು ನೀಡುವ ಮೂಲಕ ಅಸಕ್ತ ಜನರಿಗೆ ನೆರವಾಗಿದೆ. ಕ್ರೆಡಿಟ್ ಅಕ್ಸ್ ಗ್ರಾಮೀಣ್ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ'ವೆಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ. ಇದು ಮುಂಚೂಣಿಯಲ್ಲಿರುವ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯಾಗಿದ್ದು, ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿದೆ. ವಿಶೇಷವಾಗಿ ಬಾರ್‌ರಡ್ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆ

ಯರಿಗೆ ಮೈಕ್ರೋ-ಲೋನ್ ಕೊಡುವತ್ತ ಆದ್ಯತೆ ನೀಡುತ್ತಿರುವ ಸಂಸ್ಥೆ ಇದಾಗಿದೆ. ಎಲ್ಲ ಪ್ರದೇಶಗಳ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಗೆ ರಚನಾತ್ಮಕ ನೀತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದ್ದು, 2019 ರ ಮಾರ್ಚ್ 31ರ ವೇಳೆಗೆ ಎಂಟು ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶದ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ.

ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷಕ್ಕೂ ಅಧಿಕ ಜನರಿಗೆ ಸಾಲ ಸೌಲಭ್ಯ ನೀಡಿದೆ. ಒಟ್ಟು 8,000 ಕ್ಕೂ ಅಧಿಕ ಸಿಬ್ಬಂದಿ ಈ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದಾರೆ ಎಂದು ರೀಜನಲ್ ಮ್ಯಾನೇಜರ್ ಹೇಳಿದರು. ದೇಶದಲ್ಲಿ ಅತಿ ಕಡಿಮೆ ಆದಾಯ ಇರುವ

ಕುಟುಂಬಗಳಿಗೆ ಯಾವುದೇ ಭದ್ರತೆ ಇಲ್ಲದೇ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವ ಸಂಸ್ಥೆಗಳೆಂದರೆ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು ಯಾವುದೇ ವಿಧದಲ್ಲಿಯೂ ಭದ್ರತೆಯನ್ನು ನೀಡದಿರುವಂತಹ ಮಹಿಳೆಯರಿಗೂ ಈ ಸಂಸ್ಥೆಗಳು ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುತ್ತಿವೆ. ಈ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳ ಪ್ರಮುಖ ಉದ್ದೇಶವೆಂದರೆ ದೇಶದಲ್ಲಿ ಸುಸ್ಥಿರವಾದ ಜೀವನೋಪಾಯಗಳನ್ನು ನಿರ್ಮಾಣ ಮಾಡುವುದಾಗಿದೆ. ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳಲ್ಲಿಯೂ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಒದಗಿಸುವ ಮೂಲಕ ಈ ಸಂಸ್ಥೆಗಳು ಸರ್ಕಾರ ಆರ್ಥಿಕ ಸೇರ್ಪಡೆ ಕಾರ್ಯಕ್ರಮವನ್ನು ಉತ್ತೇಜಿಸುತ್ತಿವೆ ಎಂದು ಹೇಳಿದ್ದಾರೆ.

Publication	Sanje Vani
Edition	Mysore
Date	13 th July, 2019
Page No.	02

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಪ್ರೋತ್ಸಾಹ

ಮೈಸೂರು. ಜು.13: ಕೆಲವು ವರ್ಷಗಳ ಹಿಂದೆ ಕರ್ನಾಟಕದ ಸಣ್ಣ ಗ್ರಾಮವೊಂದರ ನಿವಾಸಿ ರಾಜಮಣಿ ಮತ್ತು ಆಕೆಯ ಪತಿ ಸ್ವಾಮಿ ನಾಯಕ್ ಅವರು ಹಣ ಕಾಸು ಸವಾಲುಗಳೊಂದಿಗೆ ಹೋರಾಟ ನಡೆಸಿದ್ದರು. ಅವರಿಗೆ ತಮ್ಮದೇ ಆದ ಆದಾಯ ಮೂಲ ಇರಲಿಲ್ಲ. ಕುಟುಂಬದ ಅಗತ್ಯತೆಗಳನ್ನು ಪೂರೈಸಿಕೊಳ್ಳಲು ಅವರು ಹಿರಿಯ ಮಗನ ಆದಾಯದ ಮೇಲೆಯೇ ಸಂಪೂರ್ಣವಾಗಿ ಅವಲಂಬಿತರಾಗಿದ್ದರು. ತನ್ನ ಕುಟುಂಬದ ಆದಾಯವನ್ನು ಹೆಚ್ಚಿಸಿಕೊಳ್ಳುವ ನಿಟ್ಟಿನಲ್ಲಿ ಆಕೆ ಸ್ವಂತ ಬ್ಯುಸಿನೆಸ್ ಆರಂಭಿಸಲು ಬಯಸಿದಳು ಮತ್ತು ಇದಕ್ಕಾಗಿ ಬಂಡವಾಳ ಬೇಕಾಗಿತ್ತು. ಆ ಸಂದರ್ಭದಲ್ಲಿ ಆಕೆ ತಮ್ಮ ಪ್ರದೇಶದಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದ್ದ ನಾನ್-ಬ್ಯಾಂಕಿಂಗ್ ಫೈನಾನ್ಸಿಯಲ್ ಕಂಪನಿ-ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಆಗಿರುವ ಕ್ರೆಡಿಟ್‌ಅಕ್ಷೆಸ್ ಗ್ರಾಮೀಣ್ ಬಗ್ಗೆ ಕೇಳಿ ತಿಳಿದುಕೊಂಡರು. ತನ್ನಂತೆಯೇ ಉದ್ಯಮ ಸ್ಥಾಪನೆ ಮಾಡುವ ಆಕಾಂಕ್ಷೆ ಹೊಂದಿರುವ ಮಹಿಳೆಯರಿಗೆ ಉತ್ತೇಜನ ನೀಡಲು ಕಂಪನಿಯು ಮೈಕ್ರೋ ಸಾಲಗಳನ್ನು ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು ಮತ್ತು ಕ್ರೆಡಿಟ್‌ಅಕ್ಷೆಸ್ ಗ್ರಾಮೀಣ್‌ನಲ್ಲಿ ಮೈಕ್ರೋ-ಕ್ರೆಡಿಟ್(ಕಿರು ಸಾಲ) ಅನ್ನು ಪಡೆಯಲು ನಿರ್ಧರಿಸಿದರು. ಆಕೆಯ ಪತಿ ಇದಕ್ಕೆ ಬೆಂಬಲ ನೀಡಿದರು ಮತ್ತು ಆಕೆಯ ಕನಸುಗಳನ್ನು ಸಾಕಾರಗೊಳಿಸಿಕೊಳ್ಳಲು ಪ್ರೋತ್ಸಾಹ ನೀಡಿದರು. ಆ ಸಾಲದ ಹಣದಲ್ಲಿ ಆಕೆ ಒಂದು ಸಣ್ಣ ದಿನಸಿ ಅಂಗಡಿ ಆರಂಭಿಸಿದರು ಮತ್ತು ಆಕೆಯ ಕಠಿಣ ಪರಿಶ್ರಮದಿಂದ ಮತ್ತು ಶ್ರದ್ಧೆಯಿಂದ ವ್ಯವಹಾರವನ್ನು ಮಾಡಿದ್ದರಿಂದ ಯಶಸ್ವಿಯಾಗಿ ಸಾಲವನ್ನು ಸರಿಯಾದ ಸಮಯಕ್ಕೆ ಮರುಪಾವತಿ ಮಾಡಿದರು.

Publication	Indusanje
Edition	Mysore
Date	18 th July, 2019
Page No.	08

ಮೈಕ್ರೋಫೈನಾನ್ಸ್‌ನಿಂದ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಪ್ರೋತ್ಸಾಹ

ಬೆಂಗಳೂರು: ಕೆಲವು ವರ್ಷಗಳ ಹಿಂದೆ ಕರ್ನಾಟಕದ ಸಣ್ಣ ಗ್ರಾಮವೊಂದರ ನಿವಾಸಿ ರಾಜಮಣಿ ಮತ್ತು ಆಕೆಯ ಪತಿ ಸ್ವಾಮಿ ನಾಯಕ್ ಅವರು ಹಣಕಾಸು ಸವಾಲುಗಳೊಂದಿಗೆ ಹೋರಾಟ ನಡೆಸಿದ್ದರು.

ಅವರಿಗೆ ತಮ್ಮದೇ ಆದ ಆದಾಯ ಮೂಲ ಇರಲಿಲ್ಲ. ಕುಟುಂಬದ ಅಗತ್ಯಗಳನ್ನು ಪೂರೈಸಿಕೊಳ್ಳಲು ಅವರು ಹಿರಿಯ ಮಗನ ಆದಾಯದ ಮೇಲೆಯೇ ಸಂಪೂರ್ಣವಾಗಿ ಅವಲಂಬಿತರಾಗಿದ್ದರು. ತನ್ನ ಕುಟುಂಬದ ಆದಾಯವನ್ನು ಹೆಚ್ಚಿಸಿಕೊಳ್ಳುವ ನಿಟ್ಟಿನಲ್ಲಿ ಆಕೆ ಸ್ವಂತ ಬ್ಯುಸಿನೆಸ್ ಆರಂಭಿಸಲು ಬಯಸಿದಳು ಮತ್ತು ಇದಕ್ಕಾಗಿ ಬಂಡವಾಳ ಬೇಕಾಗಿತ್ತು. ಆ ಸಂದರ್ಭದಲ್ಲಿ ಆಕೆ ತಮ್ಮ ಪ್ರದೇಶದಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದ್ದ ನಾನ್-ಬ್ಯಾಂಕಿಂಗ್ ಫೈನಾನ್ಸಿಯಲ್ ಕಂಪನಿ-ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಆಗಿರುವ ಕ್ರೆಡಿಟ್‌ಆಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ಬಗ್ಗೆ ಕೀಳಿ ತಿಳಿದುಕೊಂಡರು. ತನ್ನಂತೆಯೇ ಉದ್ಯಮ ಸ್ಥಾಪನೆ ಮಾಡುವ ಆಕಾಂಕ್ಷೆ ಹೊಂದಿರುವ ಮಹಿಳೆಯರಿಗೆ ಉತ್ತೇಜನ ನೀಡಲು ಕಂಪನಿಯು ಮೈಕ್ರೋ ಸಾಲಗಳನ್ನು ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು ಮತ್ತು ಕ್ರೆಡಿಟ್‌ಆಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ನಲ್ಲಿ ಮೈಕ್ರೋ-ಕ್ರೆಡಿಟ್(ಕಿರು ಸಾಲ) ಅನ್ನು ಪಡೆಯಲು ನಿರ್ಧರಿಸಿದರು.

ಆಕೆಯ ಪತಿ ಇದಕ್ಕೆ ಬೆಂಬಲ ನೀಡಿದರು ಮತ್ತು ಆಕೆಯ ಕನಸುಗಳನ್ನು ಸಾಕಾರಗೊಳಿಸಿಕೊಳ್ಳಲು ಪ್ರೋತ್ಸಾಹ ನೀಡಿದರು. ಆ ಸಾಲದ ಹಣದಲ್ಲಿ ಆಕೆ ಒಂದು ಸಣ್ಣ ದಿನಸಿ ಅಂಗಡಿ ಆರಂಭಿಸಿದರು ಮತ್ತು

ಆಕೆಯ ಕಠಿಣ ಪರಿಶ್ರಮದಿಂದ ಮತ್ತು ಶ್ರದ್ಧೆಯಿಂದ ವ್ಯವಹಾರವನ್ನು ಮಾಡಿದ್ದರಿಂದ ಯಶಸ್ವಿಯಾಗಿ ಸಾಲವನ್ನು ಸರಿಯಾದ ಸಮಯಕ್ಕೆ ಮರುಪಾವತಿ ಮಾಡಿದರು. ಆದರೆ, ಕೆಲವು ಸಮಯದ ಹಿಂದೆ ಆಕೆ ಮತ್ತು ಆಕೆಯ ಪತಿ ಗಂಭೀರವಾಗಿ ಆನಾರೋಗ್ಯಕ್ಕೆ ತುತ್ತಾದರು ಮತ್ತು ದೊಡ್ಡ ಮಟ್ಟದ ವೈದ್ಯಕೀಯ ವೆಚ್ಚವನ್ನು ಭರಿಸಬೇಕಾಗಿತ್ತು.

ಹಣಕಾಸಿನ ಒತ್ತಡ ಮತ್ತು ಆರೋಗ್ಯ ಸಮಸ್ಯೆಗಳಿಂದಾಗಿ ಅವರು ತಮ್ಮ ಅಂಗಡಿಯನ್ನು ತಾತ್ಕಾಲಿಕವಾಗಿ ಮುಚ್ಚಬೇಕಾಯಿತು. ರಾಜಮಣಿಯು ಗುಣಮುಖರಾದ ನಂತರ ಆಕೆ ತನ್ನ ವ್ಯಾಪಾರವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಯಸಿದರು ಮತ್ತು ಮತ್ತೆ ಕ್ರೆಡಿಟ್‌ಆಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ನ ಮೊರೆ ಹೋಗಿ ವ್ಯಾಪಾರದ ಪುನಶ್ಚೇತನಕ್ಕೆ ವೈಯಕ್ತಿಕ ಸಾಲ ಪಡೆದರು. ರಾಜಮಣಿ ಮತ್ತು ಅವರ ಪತಿ ಇಂದು ತಮ್ಮ ದಿನಸಿ ಅಂಗಡಿಯನ್ನು ಯಶಸ್ವಿಯಾಗಿ ಮುನ್ನಡೆಸಿಕೊಂಡು ಹೋಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಅವರ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿ ಗಣನೀಯ ಪ್ರಮಾಣದಲ್ಲಿ ಸುಧಾರಣೆ ಕಂಡಿದೆ.

ರಾಜಮಣಿ ಅವರಂತೆಯೇ ಹಲವಾರು ಮಹಿಳೆಯರು ಕ್ರೆಡಿಟ್‌ಆಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್‌ಆಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ'ವೆಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ. ಇದು ಮುಂಚೂಣಿಯಲ್ಲಿರುವ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯಾಗಿದ್ದು, ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿದೆ.

Publication	Sanje Prabha
Edition	Mysore
Date	18 th July, 2019
Page No.	03

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಪ್ರೋತ್ಸಾಹ

ಬೆಂಗಳೂರು: ಕೆಲವು ವರ್ಷಗಳ ಹಿಂದೆ ಕರ್ನಾಟಕದ ಸಣ್ಣ ಗ್ರಾಮವೊಂದರ ನಿವಾಸಿ ರಾಜಮಣಿ ಮತ್ತು ಆಕೆಯ ಪತಿ ಸ್ವಾಮಿ ನಾಯಕ್ ಅವರು ಹಣಕಾಸು ಸವಾಲುಗಳೊಂದಿಗೆ ಹೋರಾಟ ನಡೆಸಿದ್ದರು. ಅವರಿಗೆ ತಮ್ಮದೇ ಆದ ಆದಾಯ ಮೂಲ ಇರಲಿಲ್ಲ. ಕುಟುಂಬದ ಆಗತ್ಯತೆಗಳನ್ನು ಪೂರೈಸಿಕೊಳ್ಳಲು ಅವರು ಹಿರಿಯ ಮಗನ ಆದಾಯದ ಮೇಲೆಯೇ ಸಂಪೂರ್ಣವಾಗಿ ಅವಲಂಬಿತರಾಗಿದ್ದರು. ತನ್ನ ಕುಟುಂಬದ ಆದಾಯವನ್ನು ಹೆಚ್ಚಿಸಿಕೊಳ್ಳುವ ನಿಟ್ಟಿನಲ್ಲಿ ಆಕೆ ಸ್ವಂತ ಬ್ಯುಸಿನೆಸ್ ಆರಂಭಿಸಲು ಬಯಸಿದಳು ಮತ್ತು ಇದಕ್ಕಾಗಿ ಬಂಡವಾಳ ಬೇಕಾಗಿತ್ತು. ಆ ಸಂದರ್ಭದಲ್ಲಿ ಆಕೆ ತಮ್ಮ ಪ್ರದೇಶದಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದ್ದ ನಾನ್-ಬ್ಯಾಂಕಿಂಗ್ ಫೈನಾನ್ಸಿಯಲ್ ಕಂಪನಿ-ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಆಗಿರುವ ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀನ್ ಬಗ್ಗೆ ಕೇಳಿ ತಿಳಿದುಕೊಂಡರು. ತನ್ನಂತೆಯೇ ಉದ್ಯಮ ಸ್ಥಾಪನೆ ಮಾಡುವ ಆಕಾಂಕ್ಷೆ ಹೊಂದಿರುವ ಮಹಿಳೆಯರಿಗೆ ಉತ್ತೇಜನ ನೀಡಲು ಕಂಪನಿಯು ಮೈಕ್ರೋ ಸಾಲಗಳನ್ನು ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು ಮತ್ತು ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀನ್‌ನಲ್ಲಿ ಮೈಕ್ರೋ-ಕ್ರೆಡಿಟ್(ಕಿರು ಸಾಲ) ಅನ್ನು ಪಡೆಯಲು ನಿರ್ಧರಿಸಿದರು. ಆಕೆಯ ಪತಿ ಇದಕ್ಕೆ ಬೆಂಬಲ ನೀಡಿದರು ಮತ್ತು ಆಕೆಯ ಕನಸುಗಳನ್ನು ಸಾಕಾರಗೊಳಿಸಿಕೊಳ್ಳಲು ಪ್ರೋತ್ಸಾಹ ನೀಡಿದರು. ಆ ಸಾಲದ ಹಣದಲ್ಲಿ ಆಕೆ ಒಂದು ಸಣ್ಣ ದಿನಸಿ ಅಂಗಡಿ ಆರಂಭಿಸಿದರು ಮತ್ತು

ಆಕೆಯ ಕಠಿಣ ಪರಿಶ್ರಮದಿಂದ ಮತ್ತು ಶ್ರದ್ಧೆಯಿಂದ ವ್ಯವಹಾರವನ್ನು ಮಾಡಿದ್ದರಿಂದ ಯಶಸ್ವಿಯಾಗಿ ಸಾಲವನ್ನು ಸರಿಯಾದ ಸಮಯಕ್ಕೆ ಮರುಪಾವತಿ ಮಾಡಿದರು. ಆದರೆ, ಕೆಲವು ಸಮಯದ ಹಿಂದೆ ಆಕೆ ಮತ್ತು ಆಕೆಯ ಪತಿ ಗಂಭೀರವಾಗಿ ಅನಾರೋಗ್ಯಕ್ಕೆ ತುತ್ತಾದರು ಮತ್ತು ದೊಡ್ಡ ಮಟ್ಟದ ವೈದ್ಯಕೀಯ ವೆಚ್ಚವನ್ನು ಭರಿಸಬೇಕಾಗಿತ್ತು. ಹಣಕಾಸಿನ ಒತ್ತಡ ಮತ್ತು ಆರೋಗ್ಯ ಸಮಸ್ಯೆಗಳಿಂದಾಗಿ ಅವರು ತಮ್ಮ ಅಂಗಡಿಯನ್ನು ತಾತ್ಕಾಲಿಕವಾಗಿ ಮುಚ್ಚಬೇಕಾಯಿತು. ರಾಜಮಣಿಯು ಗುಣಮುಖರಾದ ನಂತರ ಆಕೆ ತನ್ನ ವ್ಯಾಪಾರವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಯಸಿದರು ಮತ್ತು ಮತ್ತೆ ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀನ್ ಮೊರೆ ಹೋಗಿ ವ್ಯಾಪಾರದ ಪುನಶ್ಚೇತನಕ್ಕೆ ವೈಯಕ್ತಿಕ ಸಾಲ ಪಡೆದರು. ರಾಜಮಣಿ ಮತ್ತು ಅವರ ಪತಿ ಇಂದು ತಮ್ಮ ದಿನಸಿ ಅಂಗಡಿಯನ್ನು ಯಶಸ್ವಿಯಾಗಿ ಮುನ್ನಡೆಸಿಕೊಂಡು ಹೋಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಅವರ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿ ಗಣನೀಯ ಪ್ರಮಾಣದಲ್ಲಿ ಸುಧಾರಣೆ ಕಂಡಿದೆ. ರಾಜಮಣಿ ಅವರಂತೆಯೇ ಹಲವಾರು ಮಹಿಳೆಯರು ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀನ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀನ್ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ'ವೆಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ. ಇದು ಮುಂಚೂಣಿಯಲ್ಲಿರುವ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯಾಗಿದ್ದು, ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿದೆ. ವಿಶೇಷವಾಗಿ ಭಾರತದ ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ

ಮಹಿಳೆಯರಿಗೆ ಮೈಕ್ರೋ-ಲೋನ್ ಕೊಡುವತ್ತ ಅದ್ಭುತ ನೀಡುತ್ತಿರುವ ಸಂಸ್ಥೆ ಇದಾಗಿದೆ. ಎಲ್ಲಾ ಪ್ರದೇಶಗಳ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಗೆ ರಚನಾತ್ಮಕ ನೀತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಂಡಿದ್ದು, 2019 ರ ಮಾರ್ಚ್ 31 ರ ವೇಳೆಗೆ ಎಂಟು ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶದ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ. ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷಕ್ಕೂ ಅಧಿಕ ಜನರಿಗೆ ಸಾಲ ಸೌಲಭ್ಯ ನೀಡಿದೆ. ಒಟ್ಟು 8,000 ಕ್ಕೂ ಅಧಿಕ ಸಿಬ್ಬಂದಿ ಈ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದಾರೆ. ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಷನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರು ಈ ಮೈಕ್ರೋ-ಲೋನ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆಯುತ್ತಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು ಭಾರತದಲ್ಲಿ ಬ್ಯಾಂಕ್ ಸೇವೆಗಳು ಇಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ಮಾಡದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ನೀಡುವತ್ತ ಕಾರ್ಯಪ್ರವೃತ್ತವಾಗಿವೆ. ದೇಶದಲ್ಲಿ ಅತಿ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳಿಗೆ ಯಾವುದೇ ಭದ್ರತೆ ಇಲ್ಲದೇ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವ ಸಂಸ್ಥೆಗಳೆಂದರೆ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು. ಯಾವುದೇ ವಿಧದಲ್ಲಿಯೂ ಭದ್ರತೆಯನ್ನು ನೀಡದಿರುವಂತಹ ಮಹಿಳೆಯರಿಗೂ ಈ ಸಂಸ್ಥೆಗಳು ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುತ್ತಿವೆ. ಈ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳ ಪ್ರಮುಖ ಉದ್ದೇಶವೆಂದರೆ ದೇಶದಲ್ಲಿ ಸುಸ್ಥಿರವಾದ ಜೀವನೋಪಾಯಗಳನ್ನು ನಿರ್ಮಾಣ ಮಾಡುವುದಾಗಿದೆ.

Publication	Free Press Gujarat
Edition	Kheda
Date	12 th July, 2019
Page No.	03

Microfinance lends a support to women entrepreneurs

Kheda: Manjulaben is a resident of Ambaliyara village, which is located in Kheda district of Gujarat and lives there with her son, daughter-in-law and her husband successfully running a dairy farm. In 2010, she only had cows and used to sell milk in her village which was her only source of income then. They hardly earned Rs 2000- 2500 in a month from this which was not sufficient to meet their needs. Manjulaben wanted to expand their animal husbandry business to improve her income but required a loan to buy more cattle. However, she was not able to get loan from any financial institution, bank or even moneylender. Then she came to know about Disha Microfinance (currently named Fincare Small Finance Bank) which operated in her area and provided micro loans for livelihood purposes. She applied for joint liability group loan and got a loan of Rs 15,000 loan which she used to expand her cattle herd. To further expand her business, she took three cycles of loans. Today,

she has 32 cattle and her dairy's per day milk production is more than 100 liters with Rs 1 lakh income per month. According to Manjulaben with the easy and customer-oriented loan procedure of Fincare she was able to improve the economic status of her family and was able to take care of family needs.

Similar to Manjulaben, many women have been benefited from association with Fincare. Fincare is a small finance bank with the objective of furthering financial inclusion. Incorporated in June 2017, Fincare Small Finance Bank has been formed from Disha Microfin, an NBFC-MFI. Disha Microfin was one of the 10 recipients of 'in principle' approval for converting into a small finance bank from Reserve Bank of India (RBI) in September 2015 and received the final licence from RBI to launch banking operations in May 2017. The organisation has helped many local women entrepreneurs to improve their economic status and realise their dreams to improve their quality of life. (1-7)

Publication	Gujarat ni Kalam
Edition	Kheda
Date	12 th July, 2019
Page No.	02

ખેડા ના નિવાસી ને માઈક્રોફાઈનાન્સ મદદ કરી

ખેડા, મંજુલાબેન આંબલીયારા ગામના નિવાસી છે, જે ગુજરાતના ખેડા જિલ્લામાં સ્થિત છે અને તેના પુત્ર, સાસુ અને તેના પતિ સાથે ત્યાં જ રહે છે, જે ડેરી ફાર્મને સફળતાપૂર્વક ચલાવે છે. ૨૦૧૦માં, તેની પાસે માત્ર ગાય હતી અને તેના ગામમાં દૂધ વેચતી હતી જે તેમનો આવકનો એકમાત્ર સ્ત્રોત હતો. આમાંથી એક મહિનામાં તેઓએ ભાગ્યે જ રૂ. ૨૦૦૦-૨૫૦૦ કમાવતા હતા, જે તેમની જરૂરિયાતોને પહોંચી વળવા માટે પૂરતા ન હતા. મંજુલાબેન તેમની આવક વધારવા માટે તેમના પશુપાલન વ્યવસાયને વિસ્તૃત કરવા માંગતા હતા પરંતુ વધુ માલ ખરીદવા માટે લોનની જરૂર હતી. જો કે, તેઓ કોઈપણ નાણાકીય સંસ્થા, બેંક અથવા મની લેન્ડર પાસેથી લોન મેળવી શકતા ન હતા. ત્યારબાદ તેમણે દિશા માઈક્રોફાઈનાન્સ (હાલમાં ફાઈનકેર સ્મોલ ફાઈનાન્સ બેંક નામ આપવામાં આવ્યું) વિશે જાણ્યું જેણે તેમને મદદ કરી અને જીવનનિર્વાહ હેતુ માટે માઈક્રો લોન્સ આપી. તેમણે જોઈન્ટ લાએબીલીટી ગ્રુપલોન માટે અરજી કરી હતી અને રૂ. ૧૫,૦૦૦ રૂપિયાની લોન લીધી હતી જેનો ઉપયોગ તેણે તેના ઢોરઢાંખરનો વધારવા માટે કર્યો હતો. તેના વ્યવસાયને આગળ વધારવા માટે તેમણે ત્રણ લોનસાયકલ લીધી. આજે તેમની પાસે ૩૨ પશુઓ છે અને તેમની ડેરીનું દૈનિક ઉત્પાદન ૧૦૦ લીટરથી વધુ છે અને દર મહિને રૂ. એક લાખ આવક મળે છે. મંજુલાબેન મુજબ, ફિનકેરની સરળ અને ગ્રાહકલક્ષી લોન પ્રક્રિયા સાથે તે પોતાના પરિવારની આર્થિક સ્થિતિ સુધારવામાં સક્ષમ હતી અને પરિવારની જરૂરિયાતો સંભાળવા સક્ષમ હતી. મંજુલાબેનની જેમ, ફિનકેર સાથે જોડાઈને ઘણી સ્ત્રીઓએ ફાયદો થયો છે. ફાઈનાન્સિયલ ઇક્વિઝિનના ઉદ્દેશ સાથે ફિનકેર એક નાની

Publication	Jai Hind
Edition	Kheda
Date	12 th July, 2019
Page No.	11

મહિલા એન્ટરપ્રીન્યુર્સને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

ખેડા: મંજુલાબેન આંબલીયારા ગામના નિવાસી છે, જે ગુજરાતના ખેડા જિલ્લામાં સ્થિત છે અને તેના પુત્ર, સાસુ અને તેના પતિ સાથે ત્યાં જ રહે છે, જે ડેરી ફાર્મને સફળતાપૂર્વક ચલાવે છે. ૨૦૧૦ માં, તેની પાસે માત્ર ગાય હતી અને તેના ગામમાં દૂધ વેચતી હતી જે તેમનો આવકનો એકમાત્ર સ્ત્રોત હતો. આમાંથી એક મહિનામાં તેઓએ લાગ્યે જ રૂ. ૨૦૦૦-૨૫૦૦ કમાવતા હતા, જે તેમની જરૂરિયાતોને પહોંચી વળવા માટે પૂરતા ન હતા. મંજુલાબેન તેમની આવક વધારવા માટે તેમના પશુપાલન વ્યવસાયને વિસ્તૃત કરવા માંગતા હતા પરંતુ વધુ માલ ખરીદવા માટે લોનની જરૂર હતી. બે કે, તેઓ કોઈપણ નાણાકીય સંસ્થા, બેંક અથવા મની લેન્ડર પાસેથી લોન મેળવી શકતા ન હતા. ત્યારબાદ તેમણે દિશા માઈક્રોફાઈનાન્સ (હાલમાં ફાઈનકેર સ્મોલ ફાઈનાન્સ બેંક નામ આપવામાં આવ્યું) વિશે જાણ્યું જેણે તેમને મદદ કરી અને જીવનનિર્વાહ હેતુ માટે માઈક્રો લોન્સ આપી. તેમણે બેઈન્ટ લાએબીલીટી ગ્રુપલોન માટે અરજી કરી હતી અને રૂ. ૧૫,૦૦૦ રૂપિયાની લોન લીધી હતી જેનો ઉપયોગ તેણે તેના ઢોરઢાંખરનો વધારવા માટે કર્યો હતો. તેના વ્યવસાયને આગળ વધારવા માટે તેમણે ત્રણ લોનસાયકલ લીધી. આજે તેમની પાસે ૩૨ પશુઓ છે અને તેમની

ડેરીનું દૈનિક ઉત્પાદન ૧૦૦ લીટરથી વધુ છે અને દર મહિને રૂ. એક લાખ આવક મળે છે. મંજુલાબેન મુજબ, ફિનકેરની સરળ અને ગ્રાહકલક્ષી લોન પ્રક્રિયા સાથે તે પોતાના પરિવારની આર્થિક સ્થિતિ સુધારવામાં સક્ષમ હતી અને પરિવારની જરૂરિયાતો સંભાળવા સક્ષમ હતી.

Publication	Jan Jagruti
Edition	Kheda
Date	12 th July, 2019
Page No.	03

ખેડા ના નિવાસી ને માઈક્રોફાઈનાન્સ મદદ કરી

ખેડા, મંજુલાબેન આંબલીયારા ગામના નિવાસી છે, જે ગુજરાતના ખેડા જિલ્લામાં સ્થિત છે અને તેના પુત્ર, સાસુ અને તેના પતિ સાથે ત્યાં જ રહે છે, જે ડેરી ફાર્મને સફળતાપૂર્વક ચલાવે છે. ૨૦૧૦ માં, તેની પાસે માત્ર ગાય હતી અને તેના ગામમાં દૂધ વેચતી હતી જે તેમનો આવકનો એકમાત્ર સ્ત્રોત હતો. આમાંથી એક મહિનામાં તેઓએ ભાગ્યે જ રૂ. ૨૦૦૦-૨૫૦૦ કમાવતા હતા, જે તેમની જરૂરિયાતોને પહોંચી વળવા માટે પૂરતા ન હતા. મંજુલાબેન તેમની આવક વધારવા માટે તેમના પશુપાલન વ્યવસાયને વિસ્તૃત કરવા માંગતા હતા પરંતુ વધુ માલ ખરીદવા માટે લોનની જરૂર હતી. જો કે, તેઓ કોઈપણ નાણાકીય સંસ્થા, બેંક અથવા મની લેન્ડર પાસેથી લોન મેળવી શકતા ન હતા. ત્યારબાદ તેમણે દિશા માઈક્રોફાઈનાન્સ (હાલમાં ફાઈનકેર સ્મોલ ફાઈનાન્સ બેંક નામ આપવામાં આવ્યું) વિશે જાણ્યું જેણે તેમને મદદ કરી અને જીવનનિર્વાહ હેતુ માટે માઈક્રો લોન્સ આપી. તેમણે જોઈન્ટ લાઈબ્રેરીટી ગ્રુપ લોન માટે અરજી કરી હતી અને રૂ. ૧૫,૦૦૦ રૂપિયાની લોન લીધી હતી જેનો ઉપયોગ તેણે તેના ઢોરઢાંખરનો વધારવા માટે કર્યો હતો. તેના વ્યવસાયને આગળ વધારવા માટે તેમણે ત્રણ લોનસાયકલ લીધી. આજે તેમની પાસે ૩૨ પશુઓ છે અને તેમની ડેરીનું દૈનિક ઉત્પાદન ૧૦૦ લીટરથી વધુ છે અને દર મહિને રૂ. એક લાખ આવક મળે છે. મંજુલાબેન મુજબ, ફિનકેરની સરળ અને ગ્રાહકલક્ષી લોન પ્રક્રિયા સાથે તે પોતાના પરિવારની આર્થિક સ્થિતિ સુધારવામાં સક્ષમ હતી અને પરિવારની જરૂરિયાતો સંભાળવા સક્ષમ હતી.

મંજુલાબેનની જેમ, ફિનકેર સાથે જોડાઈને ઘણી સ્ત્રીઓને ફાયદો થયો છે. ફાઈનાન્સિયલ ઈક્લુઝનના ઉદ્દેશ સાથે ફિનકેર એક નાની ફાઈનાન્સ બેંક છે. જૂન ૨૦૧૭ માં ઈકોપોરિટ થયેલ ફિનકેર સ્મોલ ફાઈનાન્સ બેંક, એક એનબીએફસી-એમએફઆઈ, દિશા માઈક્રોફાઈનાન્સમાંથી બનાવવામાં આવી છે. દિશા માઈક્રોફાઈનાન્સે ૨૦૧૭ માં સપ્ટેમ્બર ૨૦૧૫ માં રિઝર્વ બેંક ઓફ ઈન્ડિયા (આરબીઆઈ) તરફથી માઈક્રો ફાઈનાન્સ બેંકમાં રૂપાંતર કરવા બદલ 'ઈન પ્રિન્સિપલ' મંજૂરીના ૧૦ પ્રાપ્તકર્તાઓ પૈકીના એક તરીકે બેંકિંગ કામગીરી શરૂ કરવા આરબીઆઈ તરફથી ફાઈનલ લાઈસન્સ પ્રાપ્ત થયું હતું. ઘણી સ્થાનિક મહિલા સાહસિકોને તેમની આર્થિક સ્થિતિ સુધારવા અને જીવનની ગુણવત્તા સુધારવા માટે તેમના સપનાને સમજવામાં મદદ કરી.

માઈક્રોફાઈનાન્સ ઈન્સ્ટિટ્યુશન્સ નેટવર્ક અનુસાર, સેલ્ફ-રેગ્યુલેટરી સંસ્થા અને ભારતમાં માઈક્રોફાઈનાન્સ ઈન્ડસ્ટ્રીના ઈન્ડસ્ટ્રીયલ એશોશિએશન, દેશના ૮૮% માઈક્રોફાઈનાન્સ લાભાર્થીઓમાં મહિલાઓ છે. એનબીએફસી-એમએફઆઈ, સ્મોલ ફાઈનાન્સ બેંકો જેવી માઈક્રો કેડીટ ઓફર કરતી સંસ્થાઓ ભારતમાં જરૂરિયાતમંદ અને બીનગણિતવસ્તીને સરળ રીતે નાણાકીય સેવાઓની પહોંચાડવા તરફ કામ કરી રહી છે.

Publication	Samay Express
Edition	Kheda
Date	12 th July, 2019
Page No.	03

ખેડા ના નિવાસી ને માઈક્રોફાઈનાન્સ મદદ કરી

ખેડા, મંજુલાબેન આંબલીયારા ગામના નિવાસી છે, જે ગુજરાતના ખેડા જિલ્લામાં સ્થિત છે અને તેના પુત્ર, સાસુ અને તેના પતિ સાથે ત્યાં જ રહે છે, જે ડેરી ફાર્મને સફળતાપૂર્વક ચલાવે છે. ૨૦૧૦ માં, તેની પાસે માત્ર ગાય હતી અને તેના ગામમાં દૂધ વેચતી હતી જે તેમનો આવકનો એકમાત્ર સ્ત્રોત હતો. આમાંથી એક મહિનામાં તેઓએ ભાગ્યે જ રૂ. ૨૦૦૦-૨૫૦૦ કમાવતા હતા, જે તેમની જરૂરિયાતોને પહોંચી વળવા માટે પૂરતા ન હતા. મંજુલાબેન તેમની આવક વધારવા માટે તેમના પશુપાલન વ્યવસાયને વિસ્તૃત કરવા માંગતા હતા પરંતુ વધુ માલ ખરીદવા માટે લોનની જરૂર હતી. જોકે, તેઓ કોઈપણ નાણાકીય સંસ્થા, બેંક અથવા મની લેન્ડર પાસેથી લોન મેળવી શકતા ન હતા. ત્યારબાદ તેમણે દિશા માઈક્રોફાઈનાન્સ (હાલમાં ફાઈનકેર સ્મોલ ફાઈનાન્સ બેંક નામ આપવામાં આવ્યું) વિશે જાણ્યું જેણે તેમને મદદ કરી અને જીવનનિર્વાહ હેતુ માટે માઈક્રો લોન્સ આપી. તેમણે જોઈન્ટ લાએબીલીટી ગ્રુપલોન માટે અરજી કરી હતી અને રૂ. ૧૫,૦૦૦ રૂપિયાની લોન લીધી હતી જેનો ઉપયોગ તેણે તેના ઢોરઢાંખરનો વધારવા માટે કર્યો હતો. તેના વ્યવસાયને આગળ વધારવા માટે તેમણે ત્રણ લોનસાયકલ લીધી. આજે તેમની પાસે ૩૨ પશુઓ છે અને તેમની ડેરીનું દૈનિક ઉત્પાદન ૧૦૦ લીટરથી વધુ છે અને દર મહિને રૂ. એક લાખ આવક મળે છે. મંજુલાબેન મુજબ, ફિનકેરની સરળ અને ગ્રાહકલક્ષી લોન પ્રક્રિયા સાથે તે પોતાના પરિવારની આર્થિક સ્થિતિ સુધારવામાં સક્ષમ હતી અને પરિવારની જરૂરિયાતો સંભાળવા સક્ષમ હતી.

Publication	Western Times
Edition	Kheda
Date	12 th July, 2019
Page No.	03

Microfinance lends a support to women entrepreneurs

Ahmedabad,

Manjulaben is a resident of Ambaliyara village, which is located in Kheda district of Gujarat and lives there with her son, daughter-in-law and her husband successfully running a dairy farm. In 2010, she only had cows and used to sell milk in her village which was her only source of income then. They hardly earned Rs 2000- 2500 in a month from this which was not sufficient to meet their needs.

Manjulaben wanted to expand their animal husbandry business to improve her income but required a loan to buy more cattle. However, she was not able to get loan from any financial institution, bank or even moneylender.

Then she came to know about Disha Microfinance (currently named Fincare Small Finance Bank) which operated in her area and provided micro loans for livelihood purposes. She applied for joint liability group loan and got a loan of Rs 15,000 loan which she used to expand her cattle herd. To further expand her business, she took three cycles of loans.

Today, she has 32 cattle and her dairy's per day milk production is more than 100 liters with Rs 1 lakh income per month. According to Manjulaben with the easy and customer-oriented loan procedure of Fincare she was able to improve the economic status of her family and was able to take care of family needs.

Similar to Manjulaben, many women have been benefited from association with Fincare. Fincare is a small finance bank with the objective of furthering financial inclusion. Incorporated in June 2017, Fincare Small Finance Bank has been formed from Disha Microfin, an NBFC-MFI.

Disha Microfin was one of the 10 recipients of 'in principle' approval for converting into a small finance bank from Reserve Bank of India (RBI) in September 2015 and received the final licence from RBI to launch banking operations in May 2017. The organisation has helped many local women entrepreneurs to improve their economic status and realise their dreams to improve their quality of life.

According to

Microfinance Institutions Network, a self-regulatory organisation and an industry association of microfinance industry in India, women constitute 99% of micro-credit beneficiaries in the country.

Publication	Zalawad Samachart
Edition	Kheda
Date	12 th July, 2019
Page No.	03

ખેડા ના નિવાસી ને માઈક્રોફાઈનાન્સ મદદ કરી

ખેડા, મંજુલાબેન આવ્યું) વિશે જાણ્યું જેણે તેમને આંબલીયારા ગામના નિવાસી મદદ કરી અને જીવનનિર્વાહ છે, જે ગુજરાતના ખેડા હેતુ માટે માઈક્રો લોન્સ જિલ્લામાં સ્થિત છે અને તેના અ.પી.તે મણે જોઈન્ટ પુત્ર, સાસુ અને તેના પતિ સાથે લાએબીલીટી ગ્રુપલોન માટે ત્યાં જ રહે છે, જે ડેરી ફાર્મને અરજી કરી હતી અને સફળતાપૂર્વક ચલાવે છે. રૂ.૧૫,૦૦૦ રૂપિયાની લોન લીધી હતી જેનો ઉપયોગ તેણે ૨૦૧૦ માં, તેની પાસે માત્ર તેના ઢોરઢાંખરનો વધારવા માટે ગાય હતી અને તેના ગામમાં દૂધ કર્યો હતો. તેના વ્યવસાયને વેચતી હતી જે તેમનો આવકનો આગળ વધારવા માટે તેમણે ત્રણ એક માત્ર સ્ત્રોત હતો. આમાંથી લોનસાયકલ લીધી. આજે તેમની એક મહિનામાં તેઓએ ભાગ્યે પાસે ૩૨ પશુઓ છે અને જ રૂ. ૨૦૦૦-૨૫૦૦ તેમની ડેરીનું દૈનિક ઉત્પાદન કમાવતા હતા, જે તેમની ૧૦૦ લીટરથી વધુ છે અને દર જરૂરિયાતોને પહોંચી વળવા મહિને રૂ. એક લાખ આવક માટે પૂરતા ન હતા. મંજુલાબેન મળે છે. મંજુલાબેન મુજબ, તેમની આવક વધારવા માટે ફિનકેરની સરળ અને તેમના પશુપાલન વ્યવસાયને ગ્રાહકલક્ષી લોન પ્રક્રિયા સાથે વિસ્તૃત કરવા માંગતા હતા પરંતુ તે પોતાના પરિવારની આર્થિક વધુ માલ ખરીદવા માટે લોનની સ્થિતિ સુધારવામાં સક્ષમ હતી જરૂર હતી. જોકે, તેઓ કોઈપણ અને પરિવારની જરૂરિયાતો નાણાકીય સંસ્થા, બેંક અથવા સંભાળવા સક્ષમ હતી. મની લેન્ડર પાસેથી લોન મેળવી મંજુલાબેનની જેમ, ફિનકેર શકતા ન હતા. ત્યારબાદ તેમણે સાથે જોડાઈને ઘણી સ્ત્રીઓને દિશા માઈક્રોફાઈનાન્સ ફાયદો થયો છે. (હાલમાં ફાઈનકેર સ્મોલ માઈક્રોફાઈનાન્સ બેંક નામ આપવામાં

Publication	Gujarat Mirror
Edition	Kheda
Date	13 th July, 2019
Page No.	13

મહિલા એન્ટરપ્રીન્યુર્સને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

ખેડા: મંજુલાબેન આંબલીયારા ગામના નિવાસી છે, જે ગુજરાતના ખેડ જિલ્લામાં સ્થિત છે અને તેના પુત્ર, સાસુ અને તેના પતિ સાથે ત્યાં જ રહે છે, જે ડેરી ફાર્મને સફળતાપૂર્વક ચલાવે છે. ૨૦૧૦ માં, તેની પાસે માત્ર ગાય હતી અને તેના ગામમાં દૂધ વેચતી હતી જે તેમનો આવકનો એકમાત્ર સ્ત્રોત હતો. આમાંથી એક મહિનામાં તેઓએ ભાગ્યે જ રૂ. ૨૦૦૦-૨૫૦૦ કમાવતા હતા, જે તેમની જરૂરિયાતોને પહોંચી વળવા માટે પૂરતા ન હતા. મંજુલાબેન તેમની આવક વધારવા માટે તેમના પશુપાલન વ્યવસાયને વિસ્તૃત કરવા માંગતા હતા પરંતુ વધુ માલ ખરીદવા માટે લોનની જરૂર હતી. જો કે, તેઓ કોઈપણ નાણાકીય સંસ્થા, એક અથવા મની લેન્ડર પાસેથી લોન મેળવી શકતા ન હતા. ત્યારબાદ તેમણે દિશા

માઈક્રોફાઈનાન્સ (હાલમાં ફાઈનકેર સ્મોલ ફાઈનાન્સ બેંક નામ આપવામાં આવ્યું) વિશે જાણ્યું જોણે તેમને મદદ કરી અને જીવનનિર્વાહ હેતુ માટે માઈક્રો લોન્સ આપી. તેમણે જોઈન્ટ લાઈબ્રેરીટી સુપલોન માટે અરજ કરી હતી અને રૂ. ૧૫,૦૦૦ રૂપિયાની લોન લીધી હતી જેનો ઉપયોગ તેણે તેના ડોરકોખરનો વધારવા માટે કર્યો હતો. તેના વ્યવસાયને આગળ વધારવા માટે તેમણે ત્રણ લોનસાચકલ લીધી. આજે તેમની પાસે ૩૨ પશુઓ છે અને તેમની ડેરીનું દૈનિક ઉત્પાદન ૧૦૦ લીટરથી વધુ છે અને દર મહિને રૂ. એક લાખ આવક મળે છે. મંજુલાબેન મુજબ, ફિનકેરની સરળ અને ગ્રાહકલક્ષી લોન પ્રક્રિયા સાથે તે પોતાના પરિવારની આર્થિક સ્થિતિ સુધારવામાં સક્ષમ હતી અને પરિવારની જરૂરિયાતો સંભાળવા સક્ષમ હતી.

Publication	Gujarat Samachar
Edition	Kheda
Date	17 th July, 2019
Page No.	03

મહિલા એન્ટરપ્રીન્યુરસને માર્કેટકોઈનાંસેટેકો આખો મંજુલાબેન આંબલીયારા ગામના નિવાસી છે, જે ગુજરાતના ખેડા જિલ્લામાં સ્થિત છે અને તેના પુત્ર, સાસુ અને તેના પતિ સાથે ત્યાં જ રહે છે, જે ડેરી ફાર્મને સફળતાપૂર્વક ચલાવે છે. ૨૦૧૦ માં, તેની પાસે માત્ર ગાય હતી અને તેના ગામમાં દૂધ વેચતી હતી જે તેમનો આવકનો એકમાત્ર સ્ત્રોત હતો. આમાંથી એક મહિનામાં તેઓએ ભાડે જ રૂ. ૨૦૦૦-૨૫૦૦ કમાવતા હતા, જે તેમની જરૂરિયાતોને પહોંચી વળવા માટે પૂરતા ન હતા.

Publication	Divya Bhaskar
Edition	Kheda
Date	17 th July, 2019
Page No.	04

માહિલા એન્ટરપ્રાન્યુર્સને
 માઈક્રોફાઈનાન્સે ટેકો આપ્યો
 મંજુલાબેન આંબલીયારા ગામના
 નિવાસી છે, જે ગુજરાતના ખેડા
 જિલ્લામાં સ્થિત છે અને તેના પુત્ર, સાસુ
 અને તેના પતિ સાથે ત્યાં જ રહે છે, જે
 ડેરી ફાર્મને સફળતાપૂર્વક ચલાવે છે.
 ૨૦૧૦માં, તેની પાસે માત્ર ગાય હતી
 અને તેના ગામમાં દૂધ વેચતી હતી જે
 તેમનો આવકનો એકમાત્ર સ્ત્રોત હતો.
 અમાંથી એક મહિનામાં તેઓએ ભાગ્યે
 જ રૂ. ૨૦૦૦-૨૫૦૦ કમાવતા હતા.

Publication	Aaj Kal
Edition	Kutch
Date	14 th July, 2019
Page No.	02

કંપની
સમાચાર

માઈક્રો ફાઈનાન્સ
મહિલા સાહસિકોને
સહાય રૂપ

ભુજ

ડાહ્યા જિલ્લાના ભુજના રહેવાસી મનબાઈ હિરજી રોલા પોતાના ખેતી પશુપાલનની પારિવારીક આવકમાં વધારો કરવા હસ્ત ડવા ડારીગીરી દ્વારા વધારાની આવક ઉભી કરવા માગતા હતાં. પરંતુ તેને માટે મુડીની જરૂર હતી, આવા સમયે સ્ટિફ વેન્ડ માન્ય માઈક્રો ફાઈનાન્સ કંપની તેની વહારે પહોંચી હતી. જેમાં મનબાઈ વચેરેએ હોસ્પિટલ સુવિધા સાથેની ગ્રુપ લોન મેળવી હતી. લોન લેનારને હોસ્પિટલ-તબીબી ખર્ચના વળતરની જોગવાઈ છે.

તેમણે તેમના ઘરમાં જ ડાહ્યા ભરતનો વ્યવસાય શરૂ કર્યો હતો. દરમિયાન થોડા સમય બાદ તેમના પેટમાં એક મોટા ભેખનું નિદાન થયું અને તેની હોસ્પિટલમાં દાખલ થયું પડ્યું. સરકારી હોસ્પિટલ જિનિડમાં તેમનું ઓપરેશન સફળ થયું હતું અને થોડા દિવસો બાદ તેમને ઘરે જવા દેવામાં આવી હતી. મનબાઈએ હોસ્પિટલ સુવિધા વિશે પાદ આલ્યું અને ઘણા માટે તમને સાથેના તમામ જરૂરી દસ્તાવેજો જમા કરાવીને દસ્તાવેજોના સફળ સબમિશન બાદ રૂ. ૧૩,૦૦૦ રકમ તેના ખાતામાં જમા કરવામાં આવી હતી.

માઈક્રો ફાઈનાન્સ ઈન્સ્ટિટ્યુશન્સ નેટવર્ક અનુસાર, સેફ-સેપુલેટરી સંસ્થા અને ભારતમાં માઈક્રો ફાઈનાન્સ ઈન્ડસ્ટ્રીના ઈન્ડસ્ટ્રીયલ એક્સિએલન, દેશના ૮૮ ટકા માઈક્રો ફાઈનાન્સ લાભાર્થીઓમાં મહિલાઓ છે.

Publication	Gujarat ni Kalam
Edition	Kutch
Date	13 th July, 2019
Page No.	07

મહિલા એન્ટરપ્રીન્યુસને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

કચ્છ : મનબાઈ હિરજી મૂડીની જરૂર હતી. તે પૈસા લાભ લઈને, કેડીટ લેનારની રોલા ગુજરાતના કચ્છ વિરાણકર્તાઓ દ્વારા વિગતો સાથે સામાન્ય જેવી જિલ્લાના ભૂજના રહેવાસી વસૂલવામાં આવતા વ્યાજના જરૂરી પુરાવા દસ્તાવેજો રજૂ છે. ભારતના ગ્રામીણ ઊંચા દર પર પોષાય તેમ કરવા પર હોસ્પિટલમાં દાખલ ભાગોમાં અન્ય કોઈ નહોતા, તેથી તેને કેડિટ માટેના થવા દરમિયાન તબીબી ખર્ચ મહિલાઓની જેમ મનબાઈએ અન્ય સ્રોતની શોધ કરવી માટે નાણાકીય વળતર મળી સરળતાથી ધરકામ કર્યું અને પડી ત્યારબાદ, તેને પહેલ શકે છે. તેમણે તેમના ઘરના ખાતરી કરી કે તેમણે તેમના ફાઈનાન્સ, બિન-બેકિંગ મકાનોમાંથી કચ્છી ભારતનો પ્રતિ અને પરિવારના સભ્યોને ફાઈનાન્સિયલ કંપની - માઈક્રો વ્યવસાય શરૂ કર્યો હતો કારણ ખૂબ જ જરૂરી ટેકો ફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ કે તે પોતાની જગ્યા ખાલી કરી આપ્યો. કચ્છમાં શુષ્ક (NBFCMFI) વિશે શકતી નહોતી. ધંધામાં ઝડપ આબોહવાની પરીસ્થિતિ છે જે જાણ્યું, જે રિઝર્વ બેંક ઓફ આવી અને તેણે ઊંચી માંગ માનવ અને પશુ જીવનના ઇન્ડિયા સાથે નોંધાયેલ દરમિયાન આશરે રૂ. ૮૦૦૦ અસ્તિત્વ માટે બાધારૂપ છે. છે. તેમણે ગ્રૂપ લોન માટે અને ની કમાણી કરી. જો કે, થોડા તેથી, ખેતી અને પશુધનમાંથી સતત કેન્દ્ર તાલીમ દિવસો સમય પછી તેમના પેટમાં એક આવક કમાવવા હંમેશાં તેના મોટા ચેપનું નિદાન થયું અને અને તેના ગામના અન્ય સભ્યો તેને હોસ્પિટલમાં દાખલ થવું માટે એક પડકાર રહ્યો. તેથી, પહેલ સ્ટાફે તેમને પડ્યું. સરકારી હોસ્પિટલ તેમની કૌટુંબિક આવકમાં ફિક્કલ નિંકમી વધારો કરવા તેણે હસ્તકલા તેમનું ઓપરેશન સફળ થયું હતું કરી. તે આને એક સંપૂર્ણ અને થોડા દિવસો પછી તેમને વ્યવસાયમાં વિકસાવવા ઘરેજવા દેવામાં આવી હતી. માંગતી હતી પરંતુ તેના માટે છે. HOSPICASH નો

Publication	Samay Express
Edition	Kutch
Date	12 th July, 2019
Page No.	04

મહિલા એન્ટરપ્રીન્યુસને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

કચ્છ, મનબાઈ હિરજી રોલા ગુજરાતના કચ્છ જિલ્લાના ભૂજના રહેવાસી છે. ભારતના ગ્રામીણ ભાગોમાં અન્ય કોઈ મહિલાઓની જેમ મનબાઈએ સરળતાથી ઘરકામ કર્યું અને ખાતરી કરી કે તેમણે તેમના પતિ અને પરિવારના સભ્યોને ખૂબ જ જરૂરી ટેકો આપ્યો. કચ્છમાં શુષ્ક આબોહવાની પરીસ્થિતિ છે જે માનવ અને પશુ જીવનના અસ્તિત્વ માટેબાધારૂપ છે. તેથી, ખેતી અને પશુધનમાંથી આવક કમાવવા હંમેશાં તેના અને તેના ગામના અન્ય સભ્યો માટે એક પડકાર રહ્યો. તેથી, તેમની કૌટુંબિક આવકમાં વધારો કરવા તેણે હસ્તકલા કરી. તે આને એક સંપૂર્ણ વ્યવસાયમાં વિકસાવવા માંગતી હતી પરંતુ તેના માટે મૂડીની જરૂર હતી. તે પૈસા ધિરાણકર્તાઓ દ્વારા વસૂલવામાં આવતા વ્યાજના ઊંચા દર પર પોષાય તેમ નહોતા, તેથી તેને કેડિટ માટેના અન્ય સ્ત્રોતની શોધ કરવી પડી. ત્યારબાદ, તેને પહેલ ફાઈનાન્સ, બિન-બેંકિંગ ફાઈનાન્સિયલ કંપની - માઈક્રો ફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ (NBFCMFI) વિશે જાણ્યું, જે રિઝર્વ બેંક ઓફ ઇન્ડિયા સાથે નોંધાયેલ છે. તેમણે ગ્રૂપ લોન માટે અને સતત કેન્દ્ર તાલીમ દિવસો દરમિયાન અરજી કરી હતી, પહેલ સ્ટાફે તેમને HOSPICASH સુવિધાની સુવિધા વિશે જણાવ્યું હતું, જેમાંથી કોઈ પણ સ્વેચ્છાએ માઈક્રો લોન સાથે પસંદગી કરી શકે છે. HOSPICASH નો લાભ લઈને, કેડિટ લેનારની વિગતો સાથે સામાન્ય જેવી જરૂરી પુરાવા દસ્તાવેજો રજૂ કરવા પર હોસ્પિટલમાં દાખલ થવા દરમિયાન તબીબી ખર્ચ માટે નાણાકીય વળતર મળી શકે છે. તેમણે તેમના ઘરના મકાનોમાંથી કચ્છી ભારતનો વ્યવસાય શરૂ કર્યો હતો કારણ કે તે પોતાની જગ્યા ખાલી કરી શકતી નહોતી. ધંધામાં ઝડપ આવી અને તેણે ઊંચી માંગ દરમિયાન આશરે રૂ. ૮૦૦૦ ની કમાણી કરી. જો કે, થોડા સમય પછી તેમના પેટમાં એક મોટા ચેપનું નિદાન થયું અને તેને હોસ્પિટલમાં દાખલ થવું પડ્યું. સરકારી હોસ્પિટલ ક્લિનિકમાં તેમનું ઓપરેશન સફળ થયું હતું અને થોડા દિવસો પછી તેમને ઘરેજવા દેવામાં આવી હતી. મનબાઈએ હોસ્પિકેશ સુવિધા વિશે યાદ અપાવ્યું અને દાવા માટે તેમની સાથેના તમામ જરૂરી દસ્તાવેજો જમા કરાવીને પહેલ સ્ટાફનો સંપર્ક કર્યો. દસ્તાવેજોના સફળ સબમિશન પછી, પહેલ સ્ટાફે તેના રૂ. ૧૩,૦૦૦ ના દાવાની ઝડપથી પ્રક્રિયા કરી હતી જે ટૂંક સમયમાં તેના ખાતામાં જમા કરવામાં આવી હતી. મનબાઈ અને તેમના પરિવારએ રકમ પ્રાપ્ત કરવાથી રાહત મળી કારણ કે તબીબી ખર્ચોને પહોંચી વળવા માટે તેમની અન્ય નાણાકીય જરૂરિયાતો સાથે સમાધાન કરવાની જરૂર ન પડી. માઈક્રોફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ નેટવર્ક અનુસાર, સેલ્ફ-રેગ્યુલેટરી સંસ્થા અને ભારતમાં માઈક્રોફાઈનાન્સ ઇન્ડસ્ટ્રીના ઇન્ડસ્ટ્રીયલ એશોશિએશન, દેશના ૮૯% માઈક્રોફાઈનાન્સ લાભાર્થીઓમાં મહિલાઓ છે. એનબીએફસી-એમએફઆઈ, સ્મોલ ફાઈનાન્સ બેંકો જેવી માઈક્રો કેડિટ ઓફર કરતી સંસ્થાઓ ભારતમાં જરૂરિયાતમંદ અને બીનગણિતવસ્તીને સરળ રીતે નાણાકીય સેવાઓની પહોંચાડવા

Publication	Vatan ni Vat
Edition	Kutch
Date	12 th July, 2019
Page No.	03

મહિલા એન્ટરપ્રીન્યુસને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

ગુજરાત, જુલાઈ, નહોતા, તેથી તેને કેડિટ માટેના ૨૦૧૮: મનબાઈ હિરજી અન્ય સ્રોતની શોધ કરવી રોલા ગુજરાતના કચ્છ પડી.ત્યારબાદ, તેને પહેલ જિલ્લાના ભૂજના રહેવાસી ફાઈનાન્સ, બિન-બેંકિંગ છે. ભારતના ગ્રામીણ ફાઈનાન્સિયલ કંપની - ભાગોમાં અન્ય કોઈ માઈક્રો ફાઈનાન્સ મહિલાઓની જેમ મનબાઈએ ઈનિસ્ટિટ્યુશન (NBFCMFI) વિશે સરળતાથી ઘરકામ કર્યું અને જાણ્યું, જે રિઝર્વ બેંક ઓફ ખાતરી કરી કે તેમણે તેમના ઈન્ડિયા સાથે નોંધાયેલ છે. પતિ અને પરિવારના સભ્યોને ખૂબ જ જરૂરી ટેકો આપ્યો. કચ્છમાં શુષ્ક આબોહવાની પરીસ્થિતિ છે જે માનવ અને પશુ જીવનના અસ્તિત્વ માટે બાધારૂપ છે. તેથી, ખેતી અને પશુધનમાંથી આવક કમાવવા હંમેશાં તેના અને તેના ગામના અન્ય સભ્યો માટે એક પડકાર રહ્યો. તેથી, તેમની કૌટુંબિક આવકમાં વધારો કરવા તેણે હસ્તકલા કરી. તે આને એક સંપૂર્ણ વ્યવસાયમાં વિકસાવવા માંગતી હતી પરંતુ તેના માટે મૂડીની જરૂર હતી. તે પૈસા ધિરાણકર્તાઓ દ્વારા વસૂલવામાં આવતા વ્યાજના ઊંચા દર પર પોષાય તેમ

તેમણે ગ્રૂપ લોન માટે અને સતત કેન્દ્ર તાલીમ દિવસો દરમિયાન અરજી કરી હતી, પહેલ સ્ટાફે તેમને HOSPICASH સુવિધાની સુવિધા વિશે જણાવ્યું હતું, જેમાંથી કોઈ પણ સ્વેચ્છાએ માઈક્રો લોન સાથે પસંદગી કરી શકે છે. HOSPICASH નો લાભ લઈને, કેડીટ લેનારની વિગતો સાથે સામાન્ય જેવી જરૂરી પુરાવા દસ્તાવેજો રજૂ કરવા પર હોસ્પિટલમાં દાખલ થવા દરમિયાન તબીબી ખર્ચ માટે નાણાકીય વળતર મળી શકે છે.

Publication	Zalawad Samachar
Edition	Kutch
Date	13 th July, 2019
Page No.	06

મહિલા એન્ટરપ્રીન્યુસને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

કચ્છ, મનબાઈ હિરજી રોલા ગુજરાતના કચ્છ જિલ્લાના ભૂજના રહેવાસી છે. ભારતના ગ્રામીણ ભાગોમાં અન્ય કોઈ મહિલાઓની જેમ મનબાઈએ સરળતાથી ઘરકામ કર્યું અને ખાતરી કરી કે તેમણે તેમના પતિ અને પરિવારના સભ્યોને ખૂબ જ જરૂરી ટેકો આપ્યો. કચ્છમાં શુષ્ક આબોહવાની પરીસ્થિતિ છે જે માનવ અને પશુ જીવનના અસ્તિત્વ માટે બાધારૂપ છે. તેથી, ખેતી અને પશુધનમાંથી આવક કમાવવા હંમેશાં તેના અને તેના ગામના અન્ય સભ્યો માટે એક પડકાર રહ્યો. તેથી, તેમની કૌટુંબિક આવકમાં વધારો કરવા તેણે હસ્તકલા કરી. તે આને એક સંપૂર્ણ વ્યવસાયમાં વિકસાવવા માંગતી હતી પરંતુ તેના માટે મૂડીની જરૂર હતી. તે પૈસા ધિરાણકર્તાઓ દ્વારા વસૂલવામાં આવતા વ્યાજના ઊંચા દર પર પોષાય તેમ નહોતા, તેથી તેને કેડિટ માટેના અન્ય સ્રોતની શોધ કરવી પડી. ત્યારબાદ, તેને પહલ ફાઈનાન્સ, બિન-બેંકિંગ ફાઈનાન્સિયલ કંપની - માઈક્રો ફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ (NBFCMFI) વિશે જાણ્યું, જે રિઝર્વ બેંક ઓફ ઇન્ડિયા સાથે નોંધાયેલ છે. તેમણે ગ્રૂપ લોન માટે અને સતત કેન્દ્ર તાલીમ દિવસો દરમિયાન અરજી કરી હતી, પહેલ સ્ટાફે તેમને HOSPICASH સુવિધાની સુવિધા વિશે જણાવ્યું હતું, જેમાંથી કોઈ પણ સ્વેચ્છાએ માઈક્રો લોન સાથે પસંદગી કરી શકે છે. HOSPICASH નો લાભ લઈને, કેડીટ લેનારની વિગતો સાથે સામાન્ય જેવી જરૂરી પુરાવા દસ્તાવેજો રજૂ કરવા પર હોસ્પિટલમાં દાખલ થવા દરમિયાન તબીબી ખર્ચ માટે નાણાકીય વળતર મળી શકે છે. તેમણે તેમના ઘરના મકાનોમાંથી કચ્છી ભારતનો વ્યવસાય શરૂ કર્યો હતો કારણ કે તે પોતાની જગ્યા ખાલી કરી શકતી નહોતી. ધંધામાં ઝડપ આવી અને તેણે ઊંચી માંગ દરમિયાન આશરે રૂ. ૮૦૦૦ ની કમાણી કરી. જો કે, થોડા સમય પછી તેમના પેટમાં એક મોટા ચેપનું નિદાન થયું અને તેને હોસ્પિટલમાં દાખલ થવું પડ્યું. સરકારી હોસ્પિટલ ક્લિનિકમાં તેમનું ઓપરેશન સફળ થયું હતું અને થોડા દિવસો પછી તેમને ઘરે જવા દેવામાં આવી હતી. મનબાઈએ હોસ્પીકેશ સુવિધા વિશે યાદ અપાવ્યું અને દાવા માટે તેમની સાથેના તમામ જરૂરી દસ્તાવેજો જમા કરાવીને પહલ સ્ટાફનો સંપર્ક કર્યો. દસ્તાવેજો ના સફળ સબમિશન પછી, પહલ સ્ટાફે તેના રૂ. ૧૩,૦૦૦ ના દાવાની ઝડપથી પ્રક્રિયા કરી હતી જે ટૂંક સમયમાં તેના ખાતામાં જમા કરવામાં આવી હતી.

Publication	Gujarat Mirror
Edition	Kutch
Date	16 th July, 2019
Page No.	13

મહિલા એન્ટરપ્રીન્યુર્સને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

ગુજરાત, જુલાઈ, ૨૦૧૯: મનબાઈ દિરજી રોલા ગુજરાતના કચ્છ જિલ્લાના ભૂજના રહેવાસી છે. ભારતના ગ્રામીણ ભાગોમાં અન્ય કોઈ મહિલાઓની જેમ મનબાઈએ સરળતાથી ઘરકામ કર્યું અને ખાતરી કરી કે તેમણે તેમના પતિ અને પરિવારના સભ્યોને ખૂબ જ જરૂરી ટેકો આપ્યો.

તેમણે રૂપ લોન માટે અને સતત કેન્દ્ર તાલીમ દિવસો દરમિયાન અરજી કરી હતી, પહેલ સ્ટાફે તેમને HOSPICASH સુવિધાની સુવિધા વિશે જણાવ્યું હતું, જેમાંથી કોઈ પણ સ્વેચ્છાએ માઈક્રો લોન સાથે પસંદગી કરી શકે છે. HOSPICASH નો લાભ લઈને, કેડીટ લેનારની વિગતો સાથે સામાન્ય જેવી જરૂરી પુરાવા દસ્તાવેજો રજૂ કરવા પર હોસ્પિટલમાં દાખલ થવા દરમિયાન તબીબી ખર્ચ માટે નાણાકીય વળતર મળી શકે છે.

તેમણે તેમના ઘરના મકાનોમાંથી કચ્છી ભારતનો વ્યવસાય શરૂ કર્યો હતો કારણ કે તે પોતાની જગ્યા ખાલી કરી શકતી નહોતી. ધંધામાં ઝડપ આવી અને તેણે ઊંચી માંગ દરમિયાન આશરે રૂ. ૮૦૦૦ ની કમાણી કરી. જો કે, થોડા સમય પછી તેમના પેટમાં એક મોટા ચેપનું નિદાન થયું અને તેને હોસ્પિટલમાં દાખલ થવું પડ્યું. સરકારી હોસ્પિટલ ક્લિનિકમાં તેમનું ઓપરેશન સફળ થયું હતું અને થોડા દિવસો પછી તેમને ઘરેજવા દેવામાં આવી હતી. મનબાઈએ હોસ્પિટલ સુવિધા વિશે યાદ અપાવ્યું અને દાવા માટે તેમની સાથેના તમામ જરૂરી દસ્તાવેજો જમા કરાવીને પહેલ સ્ટાફનો સંપર્ક કર્યો. દસ્તાવેજોના સફળ સબમિશન પછી, પહેલ સ્ટાફે તેના રૂ. ૧૩,૦૦૦ ના દાવાની ઝડપથી પ્રક્રિયા કરી હતી જે ટૂંક સમયમાં તેના ખાતામાં જમા કરવામાં આવી હતી. મનબાઈ અને તેમના પરિવારને રકમ પ્રાપ્ત કરવાથી રાહત મળી કારણ કે તબીબી ખર્ચોઓને પહોંચી વળવા માટે તેમની અન્ય નાણાકીય જરૂરિયાતો સાથે સમાધાન કરવાની જરૂર ન પડી.

માઈક્રોફાઈનાન્સ ઈન્સ્ટિટ્યુશન્સ નેટવર્ક અનુસાર, સેલ્ફ-રેગ્યુલેટરી સંસ્થા અને ભારતમાં માઈક્રોફાઈનાન્સ ઈન્ડસ્ટ્રીના ઈન્ડસ્ટ્રીયલ એશોશિએશન, દેશના ૯૯% માઈક્રોફાઈનાન્સ લાભાર્થીઓમાં મહિલાઓ છે. એનબીએફસી-એમએફબી, સ્મોલ ફાઈનાન્સ બેંકો જેવી માઈક્રો કેડીટ ઓફર કરતી સંસ્થાઓ ભારતમાં જરૂરિયાતમંદ અને બીનગણિતવસ્તીને સરળ રીતે નાણાકીય સેવાઓની પહોંચાડવા તરફ કામ કરી રહી છે.

Publication	Jai Hind
Edition	Kutch
Date	16 th July, 2019
Page No.	11

મહિલા એન્ટરપ્રીન્યુર્સને માઈક્રોફાઇનાન્સે ટેકો આપ્યો

ગુજરાત: મનબાઈ હિરજી રોલા ગુજરાતના કચ્છ જિલ્લાના ભૂજના રહેવાસી છે. ભારતના ગ્રામીણ ભાગોમાં અન્ય કોઈ મહિલાઓની જેમ મનબાઈએ સરળતાથી ઘરકામ કર્યું અને ખાતરી કરી કે તેમણે તેમના પતિ અને પરિવારના સભ્યોને ખૂબ જ જરૂરી ટેકો આપ્યો.

તેમણે ગ્રૂપ લોન માટે અને સતત કેન્દ્ર તાલીમ દિવસો દરમિયાન અરજી કરી હતી, પહેલ સ્ટાફે તેમને HOSPICASH સુવિધાની સુવિધા વિશે જણાવ્યું હતું, જેમાંથી કોઈ પણ સ્વેચ્છાએ માઈક્રો લોન સાથે પસંદગી કરી શકે છે. HOSPICASH નો લાભ લઈને, કેડીટ લેનારની વિગતો સાથે સામાન્ય જેવી જરૂરી પુરાવા દસ્તાવેજો રજૂ કરવા પર હોસ્પિટલમાં દાખલ થવા દરમિયાન તબીબી ખર્ચ માટે નાણાકીય વળતર મળી શકે છે.

તેમણે તેમના ઘરના મકાનોમાંથી કચ્છી ભારતનો વ્યવસાય શરૂ કર્યો હતો કારણ કે તે પોતાની જગ્યા ખાલી કરી શકતી નહોતી. ધંધામાં ઝડપ આવી અને તેણે ઊંચી માંગ દરમિયાન આશરે રૂ. ૮૦૦૦ ની કમાણી કરી. જો કે, થોડા સમય પછી તેમના પેટમાં એક મોટા ચેપનું નિદાન થયું અને તેને હોસ્પિટલમાં દાખલ થવું પડ્યું. સરકારી હોસ્પિટલ કિલનિકમાં તેમનું ઓપરેશન સફળ થયું હતું અને થોડા દિવસો પછી તેમને ઘરેજવા દેવામાં આવી હતી. મનબાઈએ હોસ્પિટલ સુવિધા વિશે યાદ અપાવ્યું અને દાવા માટે તેમની સાથેના તમામ જરૂરી દસ્તાવેજો જમા કરાવીને પહેલ સ્ટાફનો સંપર્ક કર્યો. દસ્તાવેજોના સફળ સબમિશન પછી, પહેલ સ્ટાફે તેના રૂ. ૧૩,૦૦૦ ના દાવાની ઝડપથી પ્રક્રિયા કરી હતી જે ટૂંક સમયમાં તેના ખાતામાં જમા કરવામાં આવી હતી. મનબાઈ અને તેમના પરિવારએ રકમ પ્રાપ્ત કરવાથી રાહત મળી કારણ કે તબીબી ખર્ચાઓને પહોંચી વળવા માટે તેમની અન્ય નાણાકીય જરૂરિયાતો સાથે સમાધાન કરવાની જરૂર ન પડી.

માઈક્રોફાઇનાન્સ ઇન્સ્ટિટ્યુશન્સ નેટવર્ક અનુસાર, સેલ્ફ-રેગ્યુલેટરી સંસ્થા અને ભારતમાં માઈક્રોફાઇનાન્સ ઇન્ડસ્ટ્રીના ઇન્ડસ્ટ્રીયલ એશોશિએશન, દેશના ૯૯% માઈક્રોફાઇનાન્સ લાભાર્થીઓમાં મહિલાઓ છે. એનપીએફસી-એમએફઆઈ, સ્મોલ ફાઇનાન્સ બેંકો જેવી માઈક્રો કેડીટ ઓફર કરતી સંસ્થાઓ ભારતમાં જરૂરિયાતમંદ અને બીનગણિતવસ્તીને સરળ રીતે નાણાકીય સેવાઓની પહોંચાડવા તરફ કામ કરી રહી છે.

Publication	Free Press Gujarat
Edition	Kutch
Date	16 th July, 2019
Page No.	04

Microfinance lends a support to women entrepreneurs

Ahmedabad: Manbai Hirji Rola is a resident of Bhuj in Kutch district in Gujarat. Manbai like any other women in the rural parts of India effortlessly worked as homemaker and ensured that she provided the much needed support to her husband and family members. Kutch faces arid climatic conditions that hampers the survival of human and animal life. Therefore, making income from farming and livestock always has been a challenge for her and the other members of her village. Hence, to enhance her family income she made handicrafts. She wanted to grow this into a full-fledged business but needed capital for it. She could not afford high rate of interest charged by money

lenders so had to look for another source for credit. Then, she came to know about Pahal Finance, a Non-Banking Financial Company - Micro Finance Institutions (NBFCMFI), registered with Reserve Bank of India.

She applied for group loan and during the Continuous Centre Training Days, the Pahal staff had briefed her about the facility of HOSPICASH facility which one could voluntarily opt for along with the micro loan. Through availing HOSPICASH one could get monetary compensation for medical expenses during hospitalisation on submission of necessary proof documents such as discharge summary along with borrower details. (1-7)

Publication	Western Times
Edition	Kutch
Date	16 th July, 2019
Page No.	03

Microfinance lends a support to women entrepreneur

Many women have been benefited from Pahal Finance

Ahmedabad,

Manbai Hirji Rola is a resident of Bhuj in Kutch district in Gujarat. Manbai like any other women in the rural parts of India effortlessly worked as homemaker and ensured that she provided the much needed support to her husband and family members. Kutch faces arid climatic conditions that hampers the survival of human and animal life.

Therefore, making income from farming and livestock always has been a challenge for her and the other members of her village. Hence, to enhance her family income she made handicrafts. She wanted to grow this into a full-fledged business but needed capital for it. She could not afford high rate of interest charged by money lenders so had to look for another source for credit. Then, she came to know about Pahal Finance, a Non-Banking Financial Company – Micro Finance Institutions (NBFCMFI), registered with

Reserve Bank of India.

She applied for group loan and during the Continuous Centre Training Days, the Pahal staff had briefed her about the facility of HOSPICASH facility which one could voluntarily opt for along with the micro loan. Through availing HOSPICASH one could get monetary compensation for medical expenses during hospitalisation on submission of necessary proof documents such as discharge summary along with borrower details.

She started her business of Kutchi Bharat from her home premises as she could not afford a space of her own. The business kicked up speed and she even made a handsome amount of around Rs 8000 during high demand. However, after sometime her health took a toll and she was diagnosed with a major infection in her stomach and had to be hospitalized. Her operation at the government hospital clinic was successful and

she was released after few days.

Manbai recalled about the HOSPICASH facility and contacted the Pahal staff, sharing all necessary documents with them for the claim. After the successful submission of documents, Pahal staff speedily processed her claim of Rs 13,000 which was credited to her account in a short time. Manbai and her family took a sigh of relief on receiving the amount since they did not have to compromise on her other financial need to meet the medical expenses. According to Microfinance Institutions Network, a self-regulatory organisation and an industry association of microfinance industry in India, women constitute 99% of micro-credit beneficiaries in the country. Microfinance institutions such as NBFC-MFIs are working towards providing an easy access to financial services to underserved and unbanked population in India.

Publication	Divya Bhaskar
Edition	Kutch
Date	17 th July, 2019
Page No.	04

મહિલા એન્ટરપ્રીન્યુસને
માઈક્રોફાઈનાન્સે ટેકો આપ્યો
મનબાઈ હિરજી રોલા ગુજરાતના કચ્છ
જિલ્લાના ભૂજના રહેવાસી છે. ભારતના
ગ્રામીણ ભાગોમાં અન્ય કોઈ
મહિલાઓની જેમ મનબાઈએ સરળતાથી
ઘરકામ કર્યું અને ખાતરી કરી કે તેમણે
તેમના પતિ અને પરિવારના સભ્યોને
ખૂબ જ જરૂરી ટેકો આપ્યો. કચ્છમાં
શુષ્ક આબોહવાની પરીસ્થિતિ છે જે
માનવ અને પશુ જીવનના અસિતત્વ
માટે બાધાકારક છે.

Publication	Gujarat Samachar
Edition	Kutch
Date	17 th July, 2019
Page No.	03

મહિલા એન્ટરપ્રીન્યુરસને માઈક્રોક્રેડિટનાંસેટેકો આપ્યો
મનબાઈ હિરજી રોલા ગુજરાતના કચ્છ જિલ્લાના
ભૂજના રહેવાસી છે. ભારતના ગ્રામીણ ભાગોમાં
અન્ય કોઈ મહિલાઓની જેમ મનબાઈએ
સરળતાથી ઘરકામ કર્યું અને ખાતરી કરી કે તેમણે
તેમના પતિ અને પરિવારના સભ્યોને ખૂબ જ
જરૂરી ટેકો આપ્યો.કચ્છમાં શુષ્ક આબોહવાની
પરીસ્થિતિ છે જે માનવ અને પશુ જીવનના
અસ્તિત્વ માટેખાધારૂપ છે.

Publication	The Financial Express
Edition	Online
Date	30 th July, 2019
Link	https://www.financialexpress.com/industry/sme/micro-women-entrepreneurs-power-satya-microcapital-turn-first-mfi-to-collect-this-much-in-cashless-transactions/1661060/

Micro women entrepreneurs power Satya MicroCapital turn first MFI to collect this much in cashless transactions

The Reserve Bank of India registered NBFC-MFI — Satya MicroCapital has collected Rs 100 crores worth of cashless collections within two and a half years since its inception. The MFI, which caters to micro women entrepreneurs, saw close to 32 per cent of its total collectable instalments of loans coming through cashless collections in the last three months across all the 14 states where it is operational. The company crossed a portfolio of Rs 650 crore with over 2.85 lakh active clients. The company claimed to become the first MFI to collect Rs 100 Crores through cashless transactions. Bihar accounted for more than 85 per cent of repayment collection through cashless transactions even as it faced challenges including network issues, intermittent authentication server and banking servers' failures.

The company uses biometric authentication via Aadhaar Enabled Payment Services to transfer the amount directly from the savings account of clients to its account. This cashless transaction process helps "prevention of frauds and enabling improved accessibility of efficient credit to micro-entrepreneurs," the company said in a statement even as it "avoids loan pipelining and involvement of agents." Out of Rs 100 crore cashless collections, 18 per cent was collected by the MFI in the first year of its operations followed by 40 per cent and 42 per cent in the second year and first half of 2019 respectively.



The cashless process helps weed out "inefficiencies in the lending sector and to provide unbanked, underserved entrepreneurs in rural areas with access to advanced financial services," said Vivek Tiwari, MD and CEO, Satya MicroCapital. India's microfinance

Micro women entrepreneurs power Satya MicroCapital turn first MFI to collect this much in cashless transactions

The Reserve Bank of India registered NBFC-MFI — Satya MicroCapital has collected Rs 100 crores worth of cashless collections within two and a half years since its inception. The MFI, which caters to micro women entrepreneurs, saw close to 32 per cent of its total collectable instalments of loans coming through cashless collections in the last three months across all the 14 states where it is operational. The company crossed a portfolio of Rs 650 crore with over 2.85 lakh active clients. The company claimed to become the first MFI to collect Rs 100 Crores through cashless transactions. Bihar accounted for more than 85 per cent of repayment collection through cashless transactions even as it faced challenges including network issues, intermittent authentication server and banking servers' failures.

The company uses biometric authentication via Aadhaar Enabled Payment Services to transfer the amount directly from the savings account of clients to its account. This cashless transaction process helps "prevention of frauds and enabling improved accessibility of efficient credit to micro-entrepreneurs," the company said in a statement even as it "avoids loan pipelining and involvement

of agents.” Out of Rs 100 crore cashless collections, 18 per cent was collected by the MFI in the first year of its operations followed by 40 per cent and 42 per cent in the second year and first half of 2019 respectively.

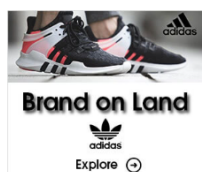
The cashless process helps weed out “inefficiencies in the lending sector and to provide unbanked, underserved entrepreneurs in rural areas with access to advanced financial services,” said Vivek Tiwari, MD and CEO, Satya MicroCapital. India’s microfinance industry’s gross loan portfolio was Rs 1,87,386 crore at the end of March, up by 38 per cent year-on-year, according to a report by the Microfinance Institutions Network (MFIN) India published in June this year. The number of microfinance accounts grew by 21.9 per cent. MFIN has 53 NBFC-MFIs members who have disbursed 3.25 crore loans worth Rs 82,928 crore in FY19.

Publication	The Financial Express
Edition	Online
Date	5 th July, 2019
Link	https://www.financialexpress.com/budget/budget-2019-why-nirmala-sithraman-says-nbfcs-need-parity-with-banks-on-tax-issues/1631755/

Budget 2019: Why Nirmala Sithraman says NBFCs need parity with banks on tax issues

Union Budget 2019: With NBFCs currently under stress, Finance Minister Nirmala Sitharaman has announced a host of measures to lend a helping hand and revive the sector. In her budget 2019 speech, the finance minister said that the NBFCs with strong fundamentals should continue to get funding from banks and mutual funds without being unduly risk averse. "Non-banking financial companies play an increasingly important role in India's financial system. With the enhanced levels of regulation they are subjected to by the Reserve Bank of India, there is a need to provide greater parity in their tax treatment vis-à-vis scheduled banks. Currently, interest on certain bad or doubtful debts made by scheduled banks and other financial institutions are allowed to be offered to tax in the year in which this interest is actually received," finance minister said.

The budget proposed to extend this facility to deposit taking as well as systemically important non-deposit taking NBFCs also.



Also read: Budget 2019: From corporate tax, STT cut to fiscal deficit; stock market's key expectations

6-month guarantee

With an aim to increase liquidity in the NBFC sector, the budget also announced to provide one-time 6-month partial guarantee of Rs 1 lakh crore to state-run banks for purchasing consolidated high-rated pooled assets of financially-sound NBFCs. It will cover their first loss of up to 10 percent, the finance minister also said.

Budget 2019: Why Nirmala Sithraman says NBFCs need parity with banks on tax issues

With NBFCs currently under stress, Finance Minister Nirmala Sitharaman has announced a host of measures to lend a helping hand and revive the sector. In her budget 2019 speech, the finance minister said that the NBFCs with strong fundamentals should continue to get funding from banks and mutual funds without being unduly risk averse. "Non-banking financial companies play an increasingly important role in India's financial system. With the enhanced levels of regulation, they are subjected to by the Reserve Bank of India, there is a need to provide greater parity in their tax treatment vis-à-vis scheduled banks. Currently, interest on certain bad or doubtful debts made by scheduled banks and other financial institutions are allowed to be offered to tax in the year in which this interest is actually received," finance minister said.

The budget proposed to extend this facility to deposit taking as well as systemically important non-deposit taking NBFCs also. With an aim to increase liquidity in the NBFC sector, the budget also announced to provide one-time 6-month partial guarantee of Rs 1 lakh crore to state-run banks for purchasing consolidated high-rated pooled assets of financially-sound NBFCs. It will cover their first loss of up to 10 percent, the finance minister also said.

We welcome the Union Government's proposal of giving a one-time 6-months partial credit guarantee to PSBs for first loss against the purchase of the pooled assets of healthy NBFCs. This will infuse much-needed liquidity for NBFCs. In turn, smaller NBFC-MFIs who depend on other NBFCs for funding also stand to benefit," Harsh Shrivastava, CEO, Microfinance Institutions Network (MFIN) said.

The finance minister also proposed allowing transfer of investments by FIIs and FPIs in debt securities issued by Infrastructure Debt Fund-NBFC to any domestic investor within specified lock-in period.

Publication	Business Standard
Edition	Online
Date	2 nd July, 2019
Link	https://www.business-standard.com/article/pti-stories/manoj-kumar-nambiar-elected-chairman-of-mfin-119070200980_1.html



Microfinance Institutions Network (MFIN) has elected Manoj Kumar Nambiar, managing director of Arohan Financial Services, as its chairman.

Vineet Chattree of Svatanttra Microfin will be the vice-chairman, the industry association and self-regulatory organisation (SRO) for the microfinance industry in India said Tuesday.

"In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion," said Nambiar.

MFIN Chief Executive Officer Harsh Shrivastava also announced induction of Gyan Mohan and Jagadish Ramadugu in its governing board.

The microfinance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the financial year 2018-19.

Gross loan portfolio of the sector was Rs 1.35 lakh crore in 2017-18.

Total number of microfinance accounts stood at 9.33

Manoj Kumar Nambiar elected chairman of MFIN

Microfinance Institutions Network (MFIN) has elected Manoj Kumar Nambiar, managing director of Arohan Financial Services, as its chairman.

Vineet Chattree of Svatanttra Microfin will be the vice-chairman, the industry association and self-regulatory organisation (SRO) for the microfinance industry in India said Tuesday.

"In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion," said Nambiar.

MFIN Chief Executive Officer Harsh Shrivastava also announced induction of Gyan Mohan and Jagadish Ramadugu in its governing board.

The microfinance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the financial year 2018-19.

Gross loan portfolio of the sector was Rs 1.35 lakh crore in 2017-18.

Total number of microfinance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over 2017-18, according to a report launched by Microfinance Institutions Networks (MFIN).

The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in 2018-19.

MFIN comprises 56 NBFC-MFIs and 40 associates including banks, small finance banks and NBFCs.

Publication	Navbharat Times
Edition	Online
Date	2 nd July, 2019
Link	https://navbharattimes.indiatimes.com/business/business-news/manoj-kumar-nambiar-elected-mfin-chairman/articleshow/70044314.cms



Manoj Kumar Nambiar appointed chairperson of MFIN, Vineet Chattree to be vice chairperson

Microfinance Institutions Network (MFIN) has elected Manoj Kumar Nambiar, managing director of Arohan Financial Services, as its chairman.

Vineet Chattree of Svatantra Microfin will be the vice-chairman, the industry association and self-regulatory organisation (SRO) for the microfinance industry in India said Tuesday.

"In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion," said Nambiar.

MFIN Chief Executive Officer Harsh Shrivastava also announced induction of Gyan Mohan and Jagadish Ramadugu in its governing board.

The microfinance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the financial year 2018-19.

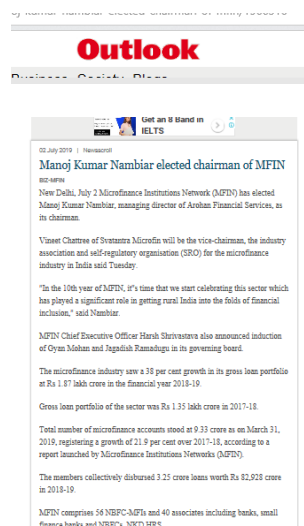
Gross loan portfolio of the sector was Rs 1.35 lakh crore in 2017-18.

Total number of microfinance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over 2017-18, according to a report launched by Microfinance Institutions Networks (MFIN).

The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in 2018-19.

MFIN comprises 56 NBFC-MFIs and 40 associates including banks, small finance banks and NBFCs.

Publication	Outlook
Edition	Online
Date	2 nd July, 2019
Link	https://www.outlookindia.com/newscroll/amp/manoj-kumar-nambiar-elected-chairman-of-mfin/1566516



Manoj Kumar Nambiar elected chairman of MFIN

Microfinance Institutions Network (MFIN) has elected Manoj Kumar Nambiar, managing director of Arohan Financial Services, as its chairman.

Vineet Chatterjee of Svatantra Microfin will be the vice-chairman, the industry association and self-regulatory organisation (SRO) for the microfinance industry in India said Tuesday.

"In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion," said Nambiar.

MFIN Chief Executive Officer Harsh Shrivastava also announced induction of Gyan Mohan and Jagadish Ramadugu in its governing board.

The microfinance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the financial year 2018-19.

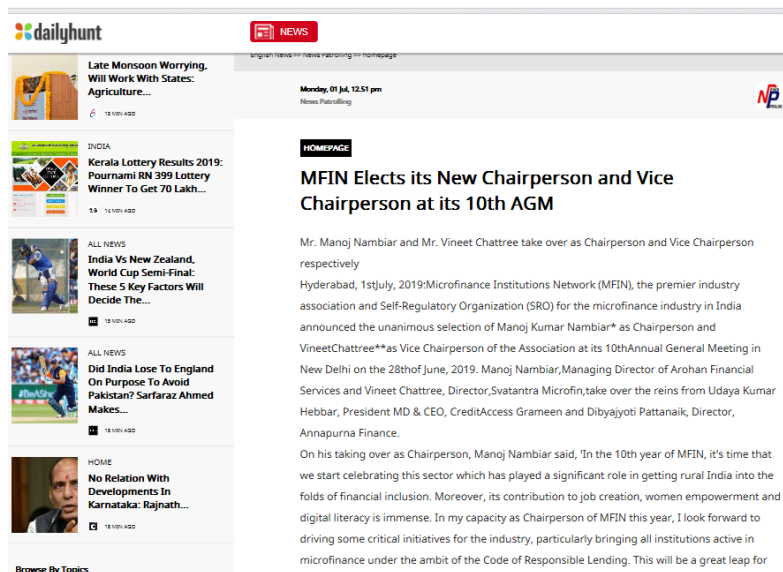
Gross loan portfolio of the sector was Rs 1.35 lakh crore in 2017-18.

Total number of microfinance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over 2017-18, according to a report launched by Microfinance Institutions Networks (MFIN).

The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in 2018-19.

MFIN comprises 56 NBFC-MFIs and 40 associates including banks, small finance banks and NBFCs. NKD
HRS

Publication	Daily Hunt
Edition	Online
Date	1 st July, 2019
Link	https://m.dailyhunt.in/news/india/english/news+patrolling-epaper-newspatr/mfin+elects+its+new+chairperson+and+vice+chairperson+at+its+10th+agm-newsid-122880466



MFIN Elects its New Chairperson and Vice Chairperson at its 10th AGM

Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and VineetChattree**as Vice Chairperson of the Association at its 10thAnnual General Meeting in New Delhi on the 28thof June, 2019. Manoj Nambiar,Managing Director of Arohan Financial Services and Vineet Chattree, Director,Svatantra Microfin,take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

On his taking over as Chairperson, Manoj Nambiar said, 'In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the ambit of the Code of Responsible Lending. This will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility.'

Vice Chairperson, Vineet Chattree said, 'I have always had a wish list for the industry like many of us. The need now is to have such robust systems and processes so that we can demonstrate our collective achievements for the country. While MFIN has already achieved a lot, I will be focusing on making it more inclusive and respected while upholding the highest level of compliance towards client protection and governance.'

Welcoming them on board, Harsh Shrivastava, CEO - MFIN said, 'Our Members at the AGM applauded this development heartily as both Mr. Nambiar and Mr.Chattreeare veterans in the field of microfinance. MFIN welcomes them and looks forward to their guidance and support in further strengthening the industry. '

Publication	Live Chennai
Edition	Online
Date	1 st July ,2019
Link	https://www.livechennai.com/detailnews.asp?catid=55&newsid=48969



New Delhi, 1st July, 2019: Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and Vineet Chattree** as Vice Chairperson of the Association at its 10th Annual General Meeting in New Delhi on the 28th of June, 2019. Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantira Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

On his taking over as Chairperson, Manoj Nambiar said, "In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the ambit of the Code of Responsible Lending. This will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility."

Vice Chairperson, Vineet Chattree said, "I have always had a wish list for the industry like many of us. The need now is to have such robust systems and processes so that we can demonstrate our collective achievements for the country. While MFIN has already achieved a lot, I will be focusing on making it more inclusive and respected while upholding the highest level of compliance towards client protection and governance."

MFIN Elects its New Chairperson and Vice Chairperson at its 10th AGM

Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and Vineet Chattree** as Vice Chairperson of the Association at its 10th Annual General Meeting in New Delhi on the 28th of June, 2019. Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantira Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

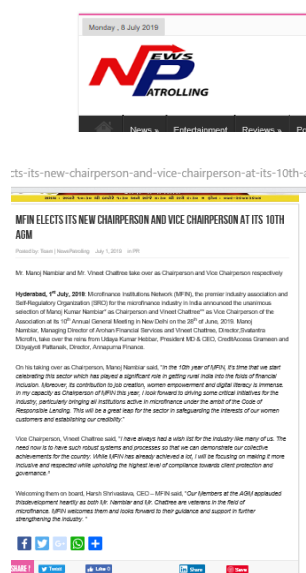
On his taking over as Chairperson, Manoj Nambiar said, "In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the ambit of the Code of Responsible Lending. This will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility."

Vice Chairperson, Vineet Chattree said, "I have always had a wish list for the industry like many of us. The need now is to have such robust systems and processes so that we can demonstrate our collective achievements for the country. While MFIN has already achieved a lot, I will be focusing on making it

more inclusive and respected while upholding the highest level of compliance towards client protection and governance.”

Welcoming them on board, Harsh Shrivastava, CEO - MFIN said, “Our Members at the AGM applauded this development heartily as both Mr Nambiar and Mr Chattree are veterans in the field of microfinance. MFIN welcomes them and looks forward to their guidance and support in further strengthening the industry. “

Publication	News Patrolling
Edition	Online
Date	1 st July 2019
Link	http://www.newspatrolling.com/mfin-elects-its-new-chairperson-and-vice-chairperson-at-its-10th-agm/



MFIN Elects its New Chairperson and Vice Chairperson at its 10th AGM

Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and Vineet Chattree** as Vice Chairperson of the Association at its 10th Annual General Meeting in New Delhi on the 28th of June, 2019. Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatanttra Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

On his taking over as Chairperson, Manoj Nambiar said, “In the 10th year of MFIN, it’s time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the ambit of the Code of Responsible Lending. This will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility.”

Vice Chairperson, Vineet Chattree said, “I have always had a wish list for the industry like many of us. The need now is to have such robust systems and processes so that we can demonstrate our collective achievements for the country. While MFIN has already achieved a lot, I will be focusing on making it more inclusive and respected while upholding the highest level of compliance towards client protection and governance.”

Welcoming them on board, Harsh Shrivastava, CEO – MFIN said, “Our Members at the AGM applauded this development heartily as both Mr. Nambiar and Mr. Chattree are veterans in the field of microfinance. MFIN welcomes them and looks forward to their guidance and support in further strengthening the industry. “

Publication	APN News
Edition	Online
Date	5 th July, 2019
Link	https://www.apnnews.com/union-budget-fy20-statement-by-harsh-shrivastava-ceo-microfinance-institutions-network/


APN NEWS

Tuesday, July, 2019 | Today's Market | Current Time: 11:17:53

[EDITORIAL](#) | [NEWS](#) | [BUSINESS](#) | [TECH & INDUSTRY](#) | [ENTERTAINMENT](#) | [NEW PRODUCTS](#) | [EDUCATION](#) | [HEALTH](#)





CORPORATE NEWS : BUDGET QUOTES

Previous story: Post Union Budget 2019 analysis quote : Crowdera

Next story: Reaction Quote- of startup- Budget 2019)Staunch and PreLoved Device

Union Budget FY20 – Statement by Harsh Shrivastava, CEO, Microfinance Institutions Network (

Published on July 5, 2019



“We welcome the Union Government’s proposal of giving a one-time 6-months partial credit guarantee to PSBs for first loss against the purchase of the pooled assets of healthy NBFCs. This will infuse much-needed liquidity for NBFCs. In turn, smaller NBFC-MFIs who depend on other NBFCs for funding also stand to benefit.”

Union Budget FY20 – Statement by Harsh Shrivastava, CEO, Microfinance Institutions Network

“We welcome the Union Government’s proposal of giving a one-time 6-months partial credit guarantee to PSBs for first loss against the purchase of the pooled assets of healthy NBFCs. This will infuse much-needed liquidity for NBFCs. In turn, smaller NBFC-MFIs who depend on other NBFCs for funding also stand to benefit.”

Publication	The News Strike
Edition	Online
Date	1 st July, 2019
Link	https://thenewsstrike.com/mfin-elects-its-new-chairperson-and-vice-chairperson-at-its-10th-agm/

THE NEWS STRIKE



Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and Vineet Chattree** as Vice Chairperson of the Association at its 10th Annual General Meeting in New Delhi on the 28th of June, 2019. Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantra Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

On his taking over as Chairperson, Manoj Nambiar said, "In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the ambit of the Code of Responsible Lending. This will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility."

Vice Chairperson, Vineet Chattree said, "I have always had a wish list for the industry like many of us. The need now is to have such robust systems and processes so that we can demonstrate our collective achievements for the country. While MFIN has already achieved a lot, I will be focusing on making it more inclusive and respected while upholding the highest level of compliance."

MFIN Elects its New Chairperson and Vice Chairperson at its 10th AGM

Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and Vineet Chattree** as Vice Chairperson of the Association at its 10th Annual General Meeting in New Delhi on the 28th of June, 2019. Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantra Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

On his taking over as Chairperson, Manoj Nambiar said, "In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the ambit of the Code of Responsible Lending. This will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility."

Vice Chairperson, Vineet Chattree said, "I have always had a wish list for the industry like many of us. The need now is to have such robust systems and processes so that we can demonstrate our collective achievements for the country. While MFIN has already achieved a lot, I will be focusing on making it

more inclusive and respected while upholding the highest level of compliance towards client protection and governance.”

Welcoming them on board, Harsh Shrivastava, CEO – MFIN said, “Our Members at the AGM applauded this development heartily as both Mr. Nambiar and Mr. Chattree are veterans in the field of microfinance. MFIN welcomes them and looks forward to their guidance and support in further strengthening the industry. “

***Manoj Kumar Nambiar**

Mr. Manoj Nambiar, currently with the Aavishkaar Group as the Managing Director of Arohan Financial Services Limited, the 5th largest NBFC MFI has over 30 years of work experience. Through his stints with GE Countrywide, ANZ Grindlays, and ABN Amro Bank NV India, Mr. Nambiar has gained immense knowledge of corporate finance, retail banking, retail assets, and business development. Mr. Nambiar also brings the international experience of having worked in National Bank of Oman as Head Retail Banking in Oman, UAE, and Egypt, as COO of the Alhamrani – Nissan Finance company, KSA, and Deputy CEO of Ahli Bank SAOG. He returned to India to join as MD & CEO of IntellectCash Microfinance Network Company (P) Limited (an Intellect Group company) in the business of incubating and capacity building of MFIs. Mr. Nambiar is a mechanical engineer by graduation from VJTI and an MBA in Marketing by post-graduation from JBIMS both from Mumbai University and has tertiary qualifications in insurance from IIL. He has also completed a course on Strategic Leadership in Microfinance from the Harvard Business School, Boston, the US.

****Vineet Chattree**

Mr Chattree has over 20 years of experience in Operations and Consulting with large corporates spanning across India, Middle East, US and Europe. In the last 4 years, his strategic thinking and experience has enabled Svatantra Microfin map out a differentiated, diversified, profitable, and sustainable growth path. Mr. Chattree firmly believes that an organization can sustainably grow if it creates a meaningful difference in the lives of its customers. He is a chemical engineering graduate from Institute of Chemical Technology, Mumbai and has completed his Master of Management from IIT – B and Executive Management Program at Wharton. An avid reader, trekker and a marathon runner, he is rarely without his Kindle that is loaded with books from mythology to management.

About Microfinance Institutions Network (MFIN)

MFIN is a premier industry association comprising 56 NBFC-MFIs and 40 Associates including Banks, Small Finance Banks (SFBs) and NBFCs. It is also the Self-Regulatory Organization (SRO) for the regulated NBFC-MFI. By virtue of bringing the NBFC-MFIs under one common umbrella, MFIN acts as a bridge between them and the regulators to build a dialogue for greater transparency, better policy frameworks and stronger client protection standards for responsible lending, thus enabling the microfinance industry to partake in meeting the larger financial inclusions goals.

Publication	NRI News 24*7
Edition	Online
Date	1 st July, 2019
Link	https://nrinews24x7.com/mfin-elects-its-new-chairperson-and-vice-chairperson-at-its-10th-agm/



MFN Elects its New Chairperson and Vice Chairperson at its 10th AGM

Posted By: admin on July 01, 2019 in National Business No Comments 0 Print 0

Manoj Nambiar and Mr Vineet Chattree take over as Chairperson and Vice Chairperson respectively

New Delhi: Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and Vineet Chattree** as Vice Chairperson of the Association at its 10th Annual General Meeting in New Delhi on the 28th of June, 2019. Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantra Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

On his taking over as Chairperson, Manoj Nambiar said, "In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the ambit of the Code of Responsible Lending. I will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility."

Vice Chairperson, Vineet Chattree said, "I have always had a wish list for the industry like many of us. The need now is to have such robust systems and processes so that we can demonstrate our collective achievements for the country. While MFIN has already achieved a lot, I will be focusing on making it more inclusive and respected while upholding the high level of compliance towards client protection and governance."

MFN Elects its New Chairperson and Vice Chairperson at its 10th AGM

Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and Vineet Chattree** as Vice Chairperson of the Association at its 10th Annual General Meeting in New Delhi on the 28th of June, 2019. Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantra Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

On his taking over as Chairperson, Manoj Nambiar said, "In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the

ambit of the Code of Responsible Lending. This will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility.”

Vice Chairperson, Vineet Chattree said, “I have always had a wish list for the industry like many of us. The need now is to have such robust systems and processes so that we can demonstrate our collective achievements for the country. While MFIN has already achieved a lot, I will be focusing on making it more inclusive and respected while upholding the highest level of compliance towards client protection and governance.”

Welcoming them on board, Harsh Shrivastava, CEO – MFIN said, “Our Members at the AGM applauded this development heartily as both Mr Nambiar and Mr Chattree are veterans in the field of microfinance. MFIN welcomes them and looks forward to their guidance and support in further strengthening the industry.”

Publication	Media Nama
Edition	Online
Date	2 nd July, 2019
Link	https://www.medianama.com/2019/07/223-manoj-kumar-nambiar-appointed-chairperson-of-mfin-vineet-chattree-to-be-vice-chairperson/

MEDIANAMA

By  Soumyarendra Barik (@msoumyarendra soumyarendra@medianama.com) © July 2, 2019
Share This:    Share via Email

The Microfinance Institutions Network (MFIN) announced its new team at its 10th Annual General Meeting in New Delhi on June 28, according to a [statement](#):

- **Manoj Kumar Nambiar**, managing director of Arohan Financial Services has been appointed chairperson. He will replace Udaya Kumar Hebbar, President MD & CEO of CreditAccess Grameen.
- **Vineet Chattree**, director of Svatantira Microfin has been selected as the vice chairperson, taking over from Dibyajyoti Pattanaik, director of Annapurna Finance.

Nambiar said one of his key priorities as chairperson of MFIN would be to bring all active microfinance institutions under the Code of Responsible Lending's ambit as it will help in safeguarding women customers and the credibility of his organisation. Chattree meanwhile said that he would try and make the MFIN more inclusive and hold client protection and governance to the utmost regard.



Manoj Kumar Nambiar appointed chairperson of MFIN, Vineet Chattree to be vice chairperson

The Microfinance Institutions Network (MFIN) announced its new team at its 10th Annual General Meeting in New Delhi on June 28, according to a statement:

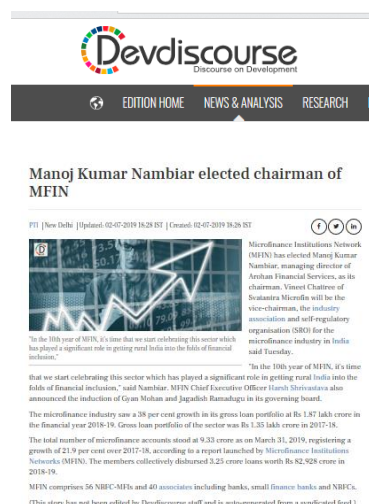
Manoj Kumar Nambiar, managing director of Arohan Financial Services has been appointed chairperson. He will replace Udaya Kumar Hebbar, President MD & CEO of CreditAccess Grameen.

Vineet Chattree, director of Svatantira Microfin has been selected as the vice chairperson, taking over from Dibyajyoti Pattanaik, director of Annapurna Finance.

Nambiar said one of his key priorities as chairperson of MFIN would be to bring all active microfinance institutions under the Code of Responsible Lending's ambit as it will help in safeguarding women customers and the credibility of his organisation. Chattree meanwhile said that he would try and make the MFIN more inclusive and hold client protection and governance to the utmost regard.

MFIN is an industry association comprising 56 NBFC-MFIs (Non Banking Financial Company-Micro Finance Institutions) and 40 associates including Banks, SFBs (Small Finance Banks) and NBFCs. It is also the Self-Regulatory Organization (SRO) for the regulated NBFC-MFI

Publication	Devdiscourse
Edition	Online
Date	2 nd July, 2019
Link	https://www.devdiscourse.com/article/business/583194-manoj-kumar-nambiar-elected-chairman-of-mfin



Manoj Kumar Nambiar elected chairman of MFIN

Microfinance Institutions Network (MFIN) has elected Manoj Kumar Nambiar, managing director of Arohan Financial Services, as its chairman. Vineet Chatterjee of Svatantra Microfin will be the vice-chairman, the industry association and self-regulatory organization (SRO) for the microfinance industry in India said Tuesday.

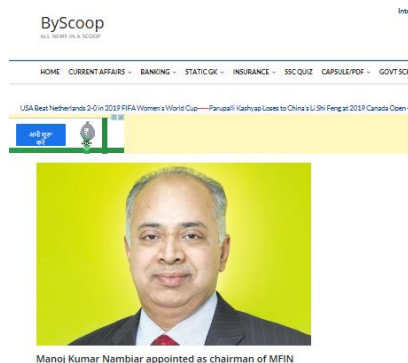
"In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion," said Nambiar. MFIN Chief Executive Officer Harsh Shrivastava also announced the induction of Gyan Mohan and Jagadish Ramadugu in its governing board.

The microfinance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the financial year 2018-19. Gross loan portfolio of the sector was Rs 1.35 lakh crore in 2017-18.

The total number of microfinance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over 2017-18, according to a report launched by Microfinance Institutions Networks (MFIN). The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in 2018-19.

MFIN comprises 56 NBFC-MFIs and 40 associates including banks, small finance banks and NBFCs

Publication	ByScoop
Edition	Online
Date	2 nd July, 2019
Link	https://www.byscoop.com/manoj-kumar-nambiar-appointed-as-chairman-of-mfin/



Manoj Kumar Nambiar elected chairman of MFIN

Microfinance Institutions Network (MFIN) has elected Manoj Kumar Nambiar, managing director of Arohan Financial Services, as its chairman. Vineet Chattree of Svatantra Microfin will be the vice-chairman, the industry association and self-regulatory organization (SRO) for the microfinance industry in India said Tuesday.

"In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion," said Nambiar. MFIN Chief Executive Officer Harsh Shrivastava also announced the induction of Gyan Mohan and Jagadish Ramadugu in its governing board.

The microfinance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the financial year 2018-19. Gross loan portfolio of the sector was Rs 1.35 lakh crore in 2017-18.

The total number of microfinance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over 2017-18, according to a report launched by Microfinance Institutions Networks (MFIN). The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in 2018-19.

MFIN comprises 56 NBFC-MFIs and 40 associates including banks, small finance banks and NBFCs

Publication	Fast Mail
Edition	Online
Date	2 nd July, 2019
Link	https://www.thefastmail.com/page/detailnews/mfin-elects-its-new-chairperson-and-vice-chairperson-at-its-10th-agm/75936



MFIN Elects its New Chairperson and Vice Chairperson at its 10th AGM

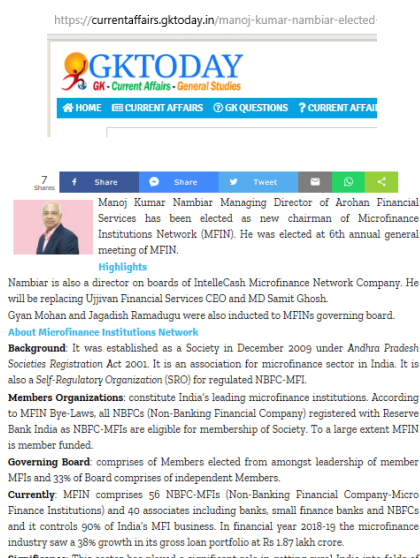
Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and Vineet Chattree** as Vice Chairperson of the Association at its 10th Annual General Meeting in New Delhi on the 28th of June, 2019. Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantra Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

On his taking over as Chairperson, Manoj Nambiar said, “In the 10th year of MFIN, it’s time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the ambit of the Code of Responsible Lending. This will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility.”

Vice Chairperson, Vineet Chattree said, “I have always had a wish list for the industry like many of us. The need now is to have such robust systems and processes so that we can demonstrate our collective achievements for the country. While MFIN has already achieved a lot, I will be focusing on making it more inclusive and respected while upholding the highest level of compliance towards client protection and governance.”

Welcoming them on board, Harsh Shrivastava, CEO - MFIN said, “Our Members at the AGM applauded this development heartily as both Mr. Nambiar and Mr. Chattree are veterans in the field of microfinance. MFIN welcomes them and looks forward to their guidance and support in further strengthening the industry. “

Publication	GK Today
Edition	Online
Date	3 rd July, 2019
Link	https://currentaffairs.gktoday.in/manoj-kumar-nambiar-elected-chairman-mfin-07201970500.html



Manoj Kumar Nambiar elected Chairman of MFIN

Manoj Kumar Nambiar Managing Director of Arohan Financial Services has been elected as new chairman of Microfinance Institutions Network (MFIN). He was elected at 6th annual general meeting of MFIN.

Highlights

Nambiar is also a director on boards of IntelleCash Microfinance Network Company. He will be replacing Ujjivan Financial Services CEO and MD Samit Ghosh.

Gyan Mohan and Jagadish Ramadugu were also inducted to MFIN's governing board.

About Microfinance Institutions Network

Background: It was established as a Society in December 2009 under Andhra Pradesh Societies Registration Act 2001. It is an association for microfinance sector in India. It is also a Self-Regulatory Organization (SRO) for regulated NBFC-MFI.

Members Organizations: constitute India's leading microfinance institutions. According to MFIN Bye-Laws, all NBFCs (Non-Banking Financial Company) registered with Reserve Bank India as NBFC-MFIs are eligible for membership of Society. To a large extent MFIN is member funded.

Governing Board: comprises of Members elected from amongst leadership of member MFIs and 33% of Board comprises of independent Members.

Currently: MFIN comprises 56 NBFC-MFIs (Non-Banking Financial Company-Micro Finance Institutions) and 40 associates including banks, small finance banks and NBFCs and it controls 90% of India's MFI business. In financial year 2018-19 the microfinance industry saw a 38% growth in its gross loan portfolio at Rs 1.87 lakh crore.

Significance: This sector has played a significant role in getting rural India into folds of financial inclusion.

Publication	Current Affairs
Edition	Online
Date	3 rd July, 2019
Link	https://currentaffairs.adda247.com/manoj-kumar-nambiar-elected-chairman-of-mfin/

Manoj Kumar Nambiar elected chairman of MFIN

By CA Adda - July 3, 2019

Manoj Kumar Nambiar elected chairman of MFIN

By CA Adda - July 3, 2019



Microfinance Institutions Network has elected **Manoj Kumar Nambiar** as its chairman. MFIN comprises 56 NBFC-MFIs and 40 associates including banks, small finance banks and NBFCs.

Static/Current Takeaways Important For ESIC:

• Chief Executive Officer of MFIN: Harsh Shrivastava; Founded: December, 2009.

Source: The Business Standard

Manoj Kumar Nambiar elected chairman of MFIN

Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India announced the unanimous selection of Manoj Kumar Nambiar* as Chairperson and Vineet Chattree** as Vice Chairperson of the Association at its 10th Annual General Meeting in New Delhi on the 28th of June, 2019. Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantra Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

On his taking over as Chairperson, Manoj Nambiar said, “In the 10th year of MFIN, it’s time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion. Moreover, its contribution to job creation, women empowerment and digital literacy is immense. In my capacity as Chairperson of MFIN this year, I look forward to driving some critical initiatives for the industry, particularly bringing all institutions active in microfinance under the ambit of the Code of Responsible Lending. This will be a great leap for the sector in safeguarding the interests of our women customers and establishing our credibility.”

Vice Chairperson, Vineet Chattree said, “I have always had a wish list for the industry like many of us. The need now is to have such robust systems and processes so that we can demonstrate our collective achievements for the country. While MFIN has already achieved a lot, I will be focusing on making it more inclusive and respected while upholding the highest level of compliance towards client protection and governance.”

Welcoming them on board, Harsh Shrivastava, CEO - MFIN said, “Our Members at the AGM applauded this development heartily as both Mr. Nambiar and Mr. Chattree are veterans in the field of microfinance. MFIN welcomes them and looks forward to their guidance and support in further strengthening the industry. “

Publication	News Dig
Edition	Online
Date	3 rd July, 2019
Link	https://newsdig.in/news/240582321/Manoj-Kumar-Nambiar-appointed-as-chairman-of-MFIN

Manoj Kumar Nambiar appointed as chairman of MFIN


03rd July 2019 02:10 pm
Investment Guru India

Microfinance Institutions Network (MFIN) has elected Manoj Kumar Nambiar, managing director of Arohan Financial Services, as its chairman. Vineet Chattree of Svatantra Microfin will be the vice-chairman, the industry association and self-regulatory organisation (SRO) for the microfinance industry in India said Tuesday.

"In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion," said Nambiar. MFIN Chief Executive Officer Harsh Shrivastava also announced induction of Gyan Mohan and Jagadish Ramadugu in its governing board.

Manoj Kumar Nambiar appointed as chairman of MFIN

Microfinance Institutions Network (MFIN) has elected Manoj Kumar Nambiar, managing director of Arohan Financial Services, as its chairman. Vineet Chattree of Svatantra Microfin will be the vice-chairman, the industry association and self-regulatory organisation (SRO) for the microfinance industry in India said Tuesday.

"In the 10th year of MFIN, it's time that we start celebrating this sector which has played a significant role in getting rural India into the folds of financial inclusion," said Nambiar. MFIN Chief Executive Officer Harsh Shrivastava also announced induction of Gyan Mohan and Jagadish Ramadugu in its governing board.

Publication	Blog Madguy
Edition	Online
Date	3 rd July, 2019
Link	https://blog.madguy.co/manoj-kumar-nambiar-elected-chairman-of-mfin/

Manoj Kumar Nambiar elected chairman of MFIN

Microfinance Institutions Network has elected Manoj Kumar Nambiar as its chairman. MFIN comprises 56 NBFC-MFIs and 40 associates including banks, small finance banks and NBFCs.

Microfinance Institutions Network :

- Microfinance Institutions Network (MFIN) is an association for the microfinance sector in India. Its member organizations constitute the leading microfinance institutions in the country.
- MFIN was created to promote the key objectives of microfinance, which is to help economically under served communities achieve greater financial independence and build sustainable livelihoods. MFIN's primary objective is to work towards the robust development of the microfinance sector, by promoting Responsible Lending, Client Protection, Good Governance & A Supportive Regulatory Environment.
- MFIN was established in October 2009 as a Society under the Andhra Pradesh Societies Registration Act 2001. As per MFIN Bye-Laws, all NBFCs registered with the RBI as NBFC-MFIs are eligible for membership of the Society.

Manoj Kumar Nambiar elected chairman of MFIN

Microfinance Institutions Network has elected Manoj Kumar Nambiar as its chairman. MFIN comprises 56 NBFC-MFIs and 40 associates including banks, small finance banks and NBFCs.

Microfinance Institutions Network :

Microfinance Institutions Network (MFIN) is an association for the microfinance sector in India. Its member organizations constitute the leading microfinance institutions in the country.

MFIN was created to promote the key objectives of microfinance, which is to help economically under served communities achieve greater financial independence and build sustainable livelihoods. MFIN's primary objective is to work towards the robust development of the microfinance sector, by promoting Responsible Lending, Client Protection, Good Governance & A Supportive Regulatory Environment.

MFIN was established in October 2009 as a Society under the Andhra Pradesh Societies Registration Act 2001. As per MFIN Bye-Laws, all NBFCs registered with the RBI as NBFC-MFIs are eligible for membership of the Society.

Publication	News Civil Service India
Edition	Online
Date	3 rd July, 2019
Link	https://www.news.civilserviceindia.com/manoj-kumar-nambiar-appointed-chairperson-of-mfin-vineet-chattree-to-be-vice-chairperson/



Manoj Kumar Nambiar appointed chairperson of MFIN, Vineet Chattree to be vice chairperson

Manoj Kumar Nambiar, managing director of Arohan Financial Services has been appointed chairperson. Vineet Chattree, director of Svatantira Microfin has been selected as the vice chairperson.

Nambiar said one of his key priorities as chairperson of MFIN would be to bring all active microfinance institutions under the Code of Responsible Lending's ambit as it will help in safeguarding women customers and the credibility of his organization. Chattree meanwhile said that he would try and make the MFIN more inclusive and hold client protection and governance to the utmost regard.

MFIN is an industry association comprising 56 NBFC-MFIs (Non-Banking Financial Company-Micro Finance Institutions) and 40 associates including Banks, SFBs (Small Finance Banks) and NBFCs. It is also the Self-Regulatory Organization (SRO) for the regulated NBFC-MFIs.

Publication	INC 42
Edition	Online
Date	6 th July, 2019
Link	https://inc42.com/buzz/olx-yournest-and-other-indian-startup-movers-and-shakers-of-the-week-187-july/



MFIN Elects Its New Chairperson And Vice Chairperson

Microfinance Institutions Network (MFIN), has selected Manoj Kumar Nambiar as Chairperson and Vineet Chattree as Vice Chairperson of the Association.

Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantra Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

Manoj Nambiar, is currently with the Aavishkaar Group as the Managing Director of Arohan Financial Services Limited. Nambiar also brings international experience of having worked in National Bank of Oman.

He is a mechanical engineer by graduation from VJTI and an MBA in Marketing by post-graduation from JBIMS both from Mumbai University and has tertiary qualifications in insurance from III. He has also completed a course on Strategic

MFIN Elects Its New Chairperson And Vice Chairperson

Microfinance Institutions Network (MFIN), has selected Manoj Kumar Nambiar as Chairperson and Vineet Chattree as Vice Chairperson of the Association.

Manoj Nambiar, Managing Director of Arohan Financial Services and Vineet Chattree, Director, Svatantra Microfin, take over the reins from Udaya Kumar Hebbar, President MD & CEO, CreditAccess Grameen and Dibyajyoti Pattanaik, Director, Annapurna Finance.

Manoj Nambiar, is currently with the Aavishkaar Group as the Managing Director of Arohan Financial Services Limited. Nambiar also brings international experience of having worked in National Bank of Oman.

He is a mechanical engineer by graduation from VJTI and an MBA in Marketing by post-graduation from JBIMS both from Mumbai University and has tertiary qualifications in insurance from III. He has also completed a course on Strategic Leadership in Microfinance from the Harvard Business School, Boston, the US.n.

VineetChattree has over 20 years of experience in Operations and Consulting with large corporates spanning across India, Middle East, US and Europe. In the last 4 years, his strategic thinking and

experience has enabled Svatanttra Microfin map out a differentiated, diversified, profitable, and sustainable growth path.

He is a chemical engineering graduate from Institute of Chemical Technology, Mumbai and has completed his Master of Management from IIT – B and Executive Management Program at Wharton.

Publication	Live Chennai
Edition	Online
Date	2 nd July ,2019
Link	https://www.livechennai.com/detailnews.asp?catid=10&newsid=48989



New Delhi, 2nd July, 2019 : Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India has announced the election of Mr Gyan Mohan, Director & CEO, Adi Chitragupta Finance Limited and Mr Jagadish Ramadugu, MD & CEO, Vaya Finserv Private Limited. The election was held in its 10th Annual General Meeting on 28th June 2019.

Mr Mohan and Mr Ramadugu will be a part of MFIN's Governing Board with effect from 1st July 2019 which constitutes twelve members of which seven elected members are from the leadership of MFIN member NBFC-MFIs, one of MFIN Associates and four are Independent Board Members. The Governing Board supports the broad goals of the organization by providing overall direction to its activities for ensuring the healthy development of the NBFC-MFI industry.

Speaking on the appointment Harsh Shrivastava, CEO, MFIN said, "We heartily welcome Mr Gyan Mohan and Mr Jagadish Ramadugu to the MFIN board. They both hold an extensive industry experience with a radical and progressive perspective. We are confident that their knowledge and expertise will help provide positive direction to the industry."

Microfinance Institutions Network inducts Mr Gyan Mohan and Mr Jagadish Ramadugu in its governing board

Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India has announced the election of Mr Gyan Mohan, Director & CEO, Adi Chitragupta Finance Limited and Mr Jagadish Ramadugu, MD & CEO, Vaya Finserv Private Limited. The election was held in its 10th Annual General Meeting on 28th June 2019.

Mr Mohan and Mr Ramadugu will be a part of MFIN's Governing Board with effect from 1st July 2019 which constitutes twelve members of which seven elected members are from the leadership of MFIN member NBFC-MFIs, one of MFIN Associates and four are Independent Board Members. The Governing Board supports the broad goals of the organization by providing overall direction to its activities for ensuring the healthy development of the NBFC-MFI industry.

Speaking on the appointment Harsh Shrivastava, CEO, MFIN said, "We heartily welcome Mr Gyan Mohan and Mr Jagadish Ramadugu to the MFIN board. They both hold an extensive industry

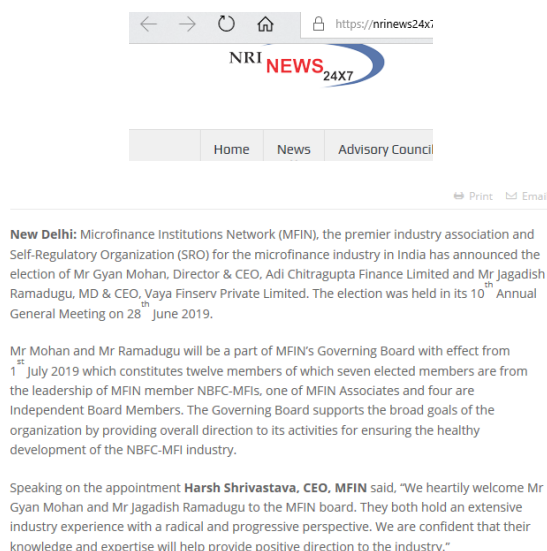
experience with a radical and progressive perspective. We are confident that their knowledge and expertise will help provide positive direction to the industry.”

Mr Gyan Mohan, said, “I am humbled by the decision of the members who bestowed me with this responsibility. Today, microfinance is one of the fastest growing financial segments which has developed great resilience over the years. As it grows, we would require to further strengthen the industry by cementing the client protection processes and greater adoption of technology by the players. I am hopeful that I would be able to make significant contribution to MFIN and the industry.”

Mr Jagadish Ramadugu, commented, “I would like to extend my gratitude to MFIN members who entrusted me with this great responsibility. Over the years, MFIN has tirelessly worked towards growth of the industry and its strong regulations. The transformation of the industry has been significant over the past decade and we are confident that microfinance will continue to further the agenda of financial inclusion and women empowerment through promoting entrepreneurship. I hope that through my experience I would be able to provide continuous feedback and innovative ideas to further strengthen the industry.”

Mr Gyan Mohan is a career banker with exposure in all facets of Banking and Finance including investment and international banking. He started his career as a Probationary Officer, SBI in 1979 and had several challenging assignments both in India and abroad. He has worked with SBI Capital Market as SVP & GH (M & A) and is credited with advising on many privatization, mergers and advisory assignments. He has held top management position in SBI, IDBI Capital, Power Exchange India Limited, Fortune Financial Services Limited and SIS India Limited. Mr Mohan has keen interest in social banking and has been associated with poverty alleviation programmes during his various assignments at SBI.

Publication	NRI News 24*7
Edition	Online
Date	4 th July ,2019
Link	https://nrinews24x7.com/microfinance-institutions-network-inducts-mr-gyan-mohan-and-mr-jagadish-ramadugu-in-its-governing-board/



Microfinance Institutions Network inducts Mr Gyan Mohan and Mr Jagadish Ramadugu in its governing board

Microfinance Institutions Network (MFIN), the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India has announced the election of Mr Gyan Mohan, Director & CEO, Adi Chitragupta Finance Limited and Mr Jagadish Ramadugu, MD & CEO, Vaya Finserv Private Limited. The election was held in its 10th Annual General Meeting on 28th June 2019.

Mr Mohan and Mr Ramadugu will be a part of MFIN's Governing Board with effect from 1st July 2019 which constitutes twelve members of which seven elected members are from the leadership of MFIN member NBFC-MFIs, one of MFIN Associates and four are Independent Board Members. The Governing Board supports the broad goals of the organization by providing overall direction to its activities for ensuring the healthy development of the NBFC-MFI industry.

Speaking on the appointment Harsh Shrivastava, CEO, MFIN said, "We heartily welcome Mr Gyan Mohan and Mr Jagadish Ramadugu to the MFIN board. They both hold an extensive industry experience with a radical and progressive perspective. We are confident that their knowledge and expertise will help provide positive direction to the industry."

Mr Gyan Mohan, said, "I am humbled by the decision of the members who bestowed me with this responsibility. Today, microfinance is one of the fastest growing financial segments which has developed great resilience over the years. As it grows, we would require to further strengthen the

industry by cementing the client protection processes and greater adoption of technology by the players. I am hopeful that I would be able to make significant contribution to MFIN and the industry.”

Mr Jagadish Ramadugu, commented, “I would like to extend my gratitude to MFIN members who entrusted me with this great responsibility. Over the years, MFIN has tirelessly worked towards growth of the industry and its strong regulations. The transformation of the industry has been significant over the past decade and we are confident that microfinance will continue to further the agenda of financial inclusion and women empowerment through promoting entrepreneurship. I hope that through my experience I would be able to provide continuous feedback and innovative ideas to further strengthen the industry.”

Mr Gyan Mohan is a career banker with exposure in all facets of Banking and Finance including investment and international banking. He started his career as a Probationary Officer, SBI in 1979 and had several challenging assignments both in India and abroad. He has worked with SBI Capital Market as SVP & GH (M & A) and is credited with advising on many privatization, mergers and advisory assignments. He has held top management position in SBI, IDBI Capital, Power Exchange India Limited, Fortune Financial Services Limited and SIS India Limited. Mr Mohan has keen interest in social banking and has been associated with poverty alleviation programmer during his various assignments at SBI.

Mr Jagadish Ramadugu is the Co-founder & CEO of Vaya Finserv and has over 22 years of experience in leadership roles in diverse sectors including financial services, retail & consumer goods. He has previously worked with renowned brands such as Asian Paints, Coca Cola and RPG.