



Microfinance Institutions Network (MFIN)

Monthly Coverage Report

June 2019

Media Coverage Index

S. No.	Publication Name	Media
1.	Financial Express	Print
2.	Financial Express	Print
3.	Business Standard	Print
4.	Business Standard	Print
5.	Business Standard	Print
6.	Mint	Print
7.	The Times of India	Print
8.	DNA	Print
9.	DNA	Print
10.	Millennium Post	Print
11.	The Pioneer	Print
12.	The Pioneer	Print
13.	The Asian Age	Print
14.	Deccan Chronicle	Print
15.	Deccan Chronicle	Print
16.	ET Gujarati	Print
17.	Divya Bhaskar	Print
18.	Hari bhoomi	Print
19.	Eedivasa	Print
20.	Jana Kugu	Print
21.	Kranthi Ranga	Print
22.	Nindi Vijaya	Print
23.	Praja Sandesha	Print
24.	Sanje Prabha	Print
25.	Simha Dwani	Print
26.	Suvarana Times of Karnataka	Print
27.	Apratdhake Saval	Print
28.	Bartha Ybahava	Print
29.	Praja Sandeesha	Print
30.	Samagra Vani	Print
31.	Sanje Prabha	Print
32.	Simha Dhani	Print
33.	Suvarana Pragathi	Print
34.	Suvarana Times of Karnataka	Print
35.	Tumkur Mitra	Print

36.	Vijayakala	Print
37.	Bharatha Sarathi	Print
38.	Indusanje	Print
39.	Gujarat Mirror	Print
40.	Jai Hind	Print
41.	Samay Express	Print
42.	Free Press Gujarat	Print
43.	Gujarat Samachar	Print
44.	Gujarat ni Kalam	Print
45.	Zalawad Samachar	Print
46.	Peoples Samachar	Print
47.	The Economic Times	Online
48.	Live Mint	Online
49.	Live Mint	Online
50.	The Financial Express	Online
51.	Business Standard	Online
52.	Business Standard	Online
53.	Business Standard	Online
54.	The New Indian Express	Online
55.	Money Control	Online
56.	The Times of India {India Times}	Online
57.	The Asian Age	Online
58.	Millennium Post	Online
59.	The Times of Bengal	Online
60.	Business Today	Online
61.	Outlook	Online
62.	Times Now	Online
63.	First Post	Online
64.	News barons	Online
65.	KNN	Online
66.	Indian web 2	Online
67.	Indian Finance News	Online
68.	The Hitavada	Online
69.	Daily Hunt	Online
70.	Devdiscourse	Online
71.	Newsjizz	Online
72.	IBEF	Online
73.	Next Billion	Online

Publication	The Financial Express
Edition	Delhi, Ahmedabad, Bengaluru, Bhubaneshwar, Chandigarh, Chennai, Hyderabad, Kochi, Kolkata, Mumbai, Pune
Date	4 th June, 2019
Page No.	12

Microfinance industry posts 38% growth in FY19: MFIN

PRESS TRUST OF INDIA
Mumbai, June 3

THE MICROFINANCE INDUSTRY saw a 38% growth in its gross loan portfolio at ₹1.87 lakh crore in the financial year 2018-19, says a report.

Gross loan portfolio of the sector was ₹1.35 lakh crore in FY2017-18.

Total number of microfinance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9% over FY18, according to a report launched by Microfinance Institutions Networks (MFIN).

MFIN, an RBI recognised self-regulatory organisation and industry association, constitutes 53 NBFC-MFIs as members. The members collectively disbursed 3.25 crore loans worth ₹82,928 crore in FY19.

"In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and nat-

ural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said.

NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of ₹68,868 crore, which is 36.8% of total micro-credit universe.

As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at ₹68,207 crore, showing a growth of 47% year-on-year basis.

Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34%, totalling to 1,04,973 people.

In FY19, NBFC-MFIs received a total of ₹35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63% compared to FY18. Total equity in FY19 grew by 42% at ₹14,206 crore.

In terms of regional distribution of portfolio, East and North East accounts for 38% of the total NBFC MFI portfolio, South 24%, North 14%, West 15% and Central contributes 9%.

Publication	The Financial Express
Edition	Mumbai
Date	4th June, 2019
Page No.	10



● GROWTH PATH

Harsh Shrivastava, CEO, MFIN

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth. Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34%, now totalling to 1,04,973 people

Publication	Business Standard
Edition	Mumbai, Bengaluru, Kolkata and Delhi
Date	4 th June, 2019
Page No.	04

Micro-finance credit clocks 38% growth in Q4 FY19

The micro-finance industry in Indian witnessed 38 per cent growth in Q4FY19 over the same period in FY18 with the gross loan portfolio totaling ₹1.87 trillion as of March 31, 2019, said a report published by Micro-finance Institutions Network. The total number of micro-finance accounts stood at ₹9.33 crore as of March 31, reporting a growth of 21.9 per cent. **BS REPORTER**

Publication	Business Standard
Edition	Kolkata, Bengaluru and Mumbai
Date	4th June, 2019
Page No.	04

Debt funding in MFIs rose by 63% in FY19

Banks and financial institutions disbursed about of ₹35,759 crore to microfinance institutions in FY19, representing growth of 63 per cent over FY18, according to a report by MFIN (Microfinance Institutions Network). In tandem, the total equity grew by 42 per cent during the same period and is at ₹14,206 crore.

BS REPORTER

Publication	Business Standard
Edition	Ahmedabad, Chandigarh, Chennai, Bhubaneswar
Date	5 th June, 2019
Page No.	06

MFI sector wants banks & NBFCs under lending code

NAMRATA ACHARYA
Kolkata, 5 June

The microfinance sector is pitching to bring on board banks and non-banking financial companies (NBFCs) under a voluntary common code of lending, proposed to be effective from July 1.

In view of the aggressive lending by banks and financial institutions in the micro-finance space, these companies are seeking a level-playing field where all lenders in the segment come under a common code, namely the Code for Responsible Lending.

The present Reserve Bank of India (RBI) regulations governing over-indebtedness in microlending applies only to NBFCs-MFIs and not-for-profit MFIs. According to RBI regulations, the total loan amount to a single borrower should not exceed ₹60,000 in the first cycle and ₹100,000 in subsequent cycles, by not more than two microfinance lenders at a time.

As on March 31, 2019, banks, small finance banks (SFBs) and NBFCs together accounted for nearly 62 per cent of the microlending portfolio, according to data from Microfinance Institutions Network (MFIN).

Banks alone accounted for nearly 33 per cent of the portfolio.

According to Manoj Namblar, member of the governing board of MFIN, apart from MFIN and Sa-Dhan (another representative body of MFIs), the Finance Industry Development Council (FIDC), the representative body of NBFCs, has already indicated



its willingness to advise its members to follow the code. Moreover, MFIN is also in talks with the Indian Banks' Association (IBA) to be a part of the code, said Namblar.

The four parameters which the code is seeking to mandate for all include restricting the number of lenders to a single borrower to three, putting a cap of ₹1 lakh borrowing by a single borrower, not lending to borrowers whose account has turned non-performing asset (NPA) previously, and lending backed by latest credit bureau report.

According to Namblar, those who enter the agreement will be tagged "responsible lenders." Also, to make it more enforceable, it will ask signatories to pass board resolutions in their respective firms so as to follow the norms laid out by the code.

"MFIN will publish their names publicly, so as to create moral pressure on organisations that have not signed the agreement to come on board," he said.

About 80 organisations, including 10 SFBs, nearly 55 MFI members, 10 banks and five NBFCs are likely to be a part of the common conduct,

he said.

With multiple financial institutions chasing the same set of borrowers in rural areas, signs of over-borrowing are now apparent in the microfinance sector. In fact, close to 30-40 per cent of applications in areas, where microfinance penetration is high, are now getting rejected on account of existing excess borrowing, according to some microfinance players.

MFIN and Sa-Dhan had earlier raised the issue of over-borrowing with the RBI, which had advised MFIN to formulate the code of conduct, as there is no provision to limit lending by banks, according to sources.

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

However, over the years, the dynamics of the MFI industry has changed. Since NBFCs (other than NBFC-MFIs), SFBs and banks are not in the purview of RBI regulations governing MFIs, and hence microlending, MFIs are fast losing their lending space to these players.

Publication	Mint
Edition	Bengaluru, Mumbai, Chennai, Ahmedabad, Kolkata
Date	28 th June, 2019
Page No.	4

Non-bank microfinance companies face another test on loan quality

Aparna Iyer
aparna.i@liveint.com

Non-bank lenders primarily into microfinance were not significantly hit by the ongoing liquidity crunch in the sector.

The fact that disbursal growth rates have held up and even improved is proof of this. The steady improvement in asset quality of these microlenders is also heartening.

But there is an old concern emerging yet again for these microlenders. Cast your eyes on Chart 1 which shows that exposure per borrower, as well as the size of the loan, has gone up for microfinance companies.

Simply put, a single borrower

has multiple loans from multiple microlenders.

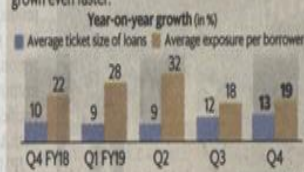
According to credit bureau Crif High Mark data, the average ticket size of loans has increased by 13% in the March quarter, faster than the previous four quarters. "Increasing association of borrowers to multiple lenders poses concern over quality of fresh disbursements," noted analysts from Kotak Institutional Equities in a recent note.

The brokerage also noted that the rise in ticket size is coming from eastern states like West Bengal and Assam. Eastern states have contributed the maximum to loan disbursal growth in the March quarter.

Essentially, microlenders have given multiple loans to single

Chart 1 Chasing the same customer

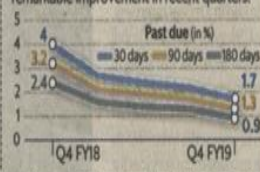
The average ticket size of microfinance companies has increased of late and exposure per borrower has grown even faster.



Source: Crif High Mark, Microfinance Institutions Network, Kotak Institutional Equities

Chart 2 Improving quality

Microfinance companies have reported superior asset quality metrics, having shown remarkable improvement in recent quarters.



VIPUL SHARMA/MINT

borrowers only recently. This rise in leverage does not bode well for future asset quality of microfinance companies.

Add the fact that more than half of microfinance is towards agriculture, the probability of rise in delinquencies increases. The growing distress in the agri-

culture sector over the past two years has put pressure on incomes and hence on repayment capacities.

To be sure, the situation is not alarming since it is not spread across most states. Moreover, not every microlender is indulging in giving larger loans to the same

borrower without assessing the risks properly.

Delinquency rates are still under control as well.

That said, the signs are there that microlenders need to look at their leverage levels.

Meanwhile, disbursal growth has bounced back and the gross

loan portfolio of the industry saw a smart increase of 45% in the March quarter. Of this, non-bank microlenders saw their portfolio grow by 32% even though disbursements of microloans were higher for banks, according to data from Microfinance Institutions Network.

Clearly, growth is coming through larger-sized loans.

Microfinance companies have seen a sharp improvement in their asset quality and loan growth. To maintain portfolio quality, they would do well to keep a lid on per-borrower exposure. After all, the proof of asset quality is in repayments. A threat to repayments is increasing leverage when incomes are not growing at the same pace.

Publication	The Times of India
Edition	Hyderabad
Date	4 th June, 2019
Page No.	11

In FY19, microfin biz grows 38%

The micro-finance industry saw a 38% growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19, says a report. Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18. The total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9% over FY18, according to a report launched by Microfinance Institutions Networks (MFIN).

Publication	DNA
Edition	Mumbai
Date	4th June, 2019
Page No.	02

Microfin industry posts 38% growth

New Delhi: The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38% year on year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9%, said Microfinance Institutions Network (MFIN), an RBI-recognised self-regulatory organisation and industry association of the microfinance industry.

Non-banking finance company-microfinance institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8% of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47% year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent, now totalling to 1,04,973 people," he said.

Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have dis-



STEADY RISE

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47% year-on-year growth compared to March 2018

Total number of microfinance accounts was 9.33 crore at the end of March 2019

bursed 3.25 crore loans worth Rs 82,928 crore during 2018-19.

Compared with the financial year 2017-18, there has been a year-on-year increase of 28 per cent in number of loans disbursed and 44 per cent in loan amount disbursed.

In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions).

"This represents a growth of 63% compared to 2017-18. Total equity grew by 42% during the same period and is at Rs 14,206 crore," MFIN said.

MFIN's current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs. —PTI

Publication	DNA
Edition	Gandhinagar
Date	19 th June,2019
Page No.	07

SFB helps women

Fincare is a small finance bank with the objective of furthering financial inclusion. 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	Millennium post
Edition	Kolkata
Date	4th June, 2019
Page No.	12

FY19 microfinance industry growth reaches healthy 38%



NEW DELHI: The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

"Apart from the growth in

loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent, now totalling to 1,04,973 people," he said.

Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.25 crore loans worth Rs 82,928 crore during 2018-19.

Compared with the financial year 2017-18, there has been a year-on-year increase of 28 per cent in number of loans disbursed and 44 per cent in loan amount disbursed.

In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions).

"This represents a growth of 63 per cent compared to 2017-18. Total equity grew by 42 per cent during the same period and is at Rs 14,206 crore," MFIN said.

MFIN's current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs.

PII

Publication	The Pioneer
Edition	Bhubaneswar and Chandigarh
Date	4th June, 2019
Page No.	08

Microfinance industry posts 38% growth in FY19: MFIN

PTI ■ MUMBAI

The micro-finance industry saw a 38 per cent growth in its gross loan portfolio at ₹1.87 lakh crore in the 2018-19 fiscal, says a report.

Gross loan portfolio of the sector was ₹1.35 lakh crore in FY2017-18.

Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN).

MFIN, an RBI recognised self-regulatory organisation and industry association, constitutes 53 NBFC-MFIs as members.

The members collectively disbursed 3.25 crore loans worth ₹82,928 crore in FY19.

"In 2018-19, micro-finance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said.

NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of ₹68,868 crore, which is 36.8 per cent of total micro-credit universe.

Publication	The Pioneer
Edition	Chandigarh, Delhi
Date	7 th June, 2019
Page No.	07

Way forward for microfinance

The role of microfinance in financial inclusion, poverty alleviation and woman empowerment is proven. The industry needs to find a balance between commercial goals and social good



MOIN QAZI

Microfinance now seems to be in a buoyant mood. Having fully emerged from the shadows of demonetisation, it showed rapid, regionally-balanced and resilient growth during 2018-19 with the industry's Gross Loan Portfolio (GLP) standing at ₹1,87,386 crore at the end of March — up 38 per cent year-on-year. This was reported by Microfinance Institutions Network (MFIN), a Reserve Bank of India (RBI)-recognised self-regulatory organisation and industry association of the microfinance industry.

Compared with the financial year 2017-18, there has been a year-on-year increase of 28 per cent in the number of loans disbursed and 44 per cent in loan amount disbursed. The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent. The growth of the staff of non-banking financial companies (NBFC)-microfinance institutions was also heartening at 34 per cent, now totalling to 1,04,973 people.

Microfinance is basically the distribution of small loans to the impoverished, who otherwise do not have access to loans, to enable them to raise their income levels, cope with financial shocks and attain a meaningful livelihood. These small-denomination loans are often used for a variety of purposes. It could be for small business or for coping with unpredictable incomes by making funds available to meet basic needs and manage shocks, such as death or illness. Utilised fruitfully, these loans have often enabled borrowers to build sustainable livelihoods. Despite huge growth, microfinance reaches only a tiny fraction of the people, whose lives would be better with access to these basic services. To use a common phrase: "It just scratches the surface."

However, there are several concerns related to microfinance. Recent studies show that the notion that microfinance has the potential to spark sustained economic growth is misplaced. In several cases, microfinance activities can damage the prospects of poor people. Microloans do create opportunities for people to utilise "lumps" of money to augment incomes and mitigate vulnerability. But that doesn't necessarily mean investing in businesses can lead to sustained income growth. Not all microloans produce beneficial results, especially for those engaged in low-return activities in saturated markets that are poorly developed and which are prone to regular environmental and economic shocks.

A growing body of research suggests that microfinance doesn't work for all communities. It may have worked well in Bangladesh in the 1970s, but failed to keep pace with changing needs and behaviours of the client at the lower socio-economic pyramid. The poor take loans with crippling interest rates or sell their tools and possessions and, hence, lose their basic means of sustenance. Borrowers have been saddled with multiple loans at exorbitant interest rates, often having to borrow from loan sharks to make their microcredit payments. It cannot allow them to vault themselves out of poverty; at least not on a scale large enough to be visible.

The biggest problem is that people, who get these small loans, usually start or expand a sim-

“
IN THE WORLD OF
MICROFINANCE,
WOMEN
BORROWERS ARE
VIEWED AS
AUTONOMOUS
INDIVIDUALS,
WHO MAKE
INDEPENDENT
CHOICES IN THE
MARKETPLACE.
BUT THIS IS NOT
THE REALITY.
RURAL WOMEN
LIVE IN EXTENDED
FAMILY
STRUCTURES.
THESE WOMEN'S
IDENTITIES ARE
RELATIONAL,
SHAPED BY
FACTORS SUCH
AS MARITAL
KINSHIP, ETHNIC
AND TRIBAL
ALLEGIANCES



ple business. The most common business for microfinance is retail-selling groceries, where there exists fierce competition and people don't really earn enough money to get out of poverty. Not only are borrowers often illiterate, illiterate and unfamiliar with interest rate calculations, but usually, they have little or no awareness of local demand for goods and services. Consequently, they fail to establish successful income-generating ventures.

High rate of repayment success trumpeted by the microfinance industry don't necessarily mean customers are doing better, nor does it reflect the struggles faced by clients repaying debts through rigid installments. Inflexible contracts and unrealistic and stiff repayment terms fail to meet the investment needs of poor borrowers, whose income is irregular and highly volatile. It fluctuates over the year, susceptible as it is to economic and environmental factors — the microfinance institution does not provide grace period and demands fixed weekly repayments starting immediately after the loan disbursement. This means one cannot use all the money and will have to retain some portion to make sure he/she can meet the repayments before generating income. This adds to the borrowing costs. All these discourage risky investment.

In the world of microfinance, women borrowers are viewed as autonomous individuals, who make independent choices in the marketplace. But this is not the reality. Rural women live in extended family structures. These women's identities are relational, shaped by factors such as mar-

ital kinship, ethnic and tribal allegiances. They negotiate complex kinship and social obligations. Husbands, sons and fathers-in-laws often take control of women's loans. Depending on the family's dynamic, it would be hard to know how much a husband may be influencing or forcing a wife to sign off on something she doesn't agree with.

One concern is that as microfinance becomes more commercialised and increasingly concerned with the large-scale impact, profits take precedence over the social mission. Anything not strictly financial is cut in the name of "efficiency." Profit-minded shareholders see training of entrepreneurs, financial literacy and counselling, skill training, or even the extra five minutes a caring loan officer might spend with a client as a cost rather than as an investment. Since most microfinance clients have little or no security or collateral to pledge, providers instead turn to what is called "social collateral," which is built through groups of borrowers, who guarantee each other's loans.

Debt may not be the appropriate tool to alleviate financial woes of low-income communities. It is one thing that has both the greatest promise and, perhaps, the greatest peril. Debt or credit, the cash that we borrow from lending institutions, exists for a reason. Before you apply for it, you should ask yourself if you have a valid reason for it, or are you taking it just because people are lining up the way pollsters queue up for freebies?

The second question one should ask is whether it is part of his/her financial plan. If it is, are you sure you are

going to get a return higher than what you will pay? This financial return should also cover your own effort that will go into generating that return. With their dominant presence in rural and semi-urban areas, micro-finance institutions are well placed to bridge this gap. At the same time, the social connect established through financial literacy campaigns helps in developing and enlarging client base. Financial literacy also inculcates the habit of savings and healthy credit culture, thereby ensuring timely repayment of loan.

The role of microfinance in financial inclusion, poverty alleviation and woman empowerment has been proved all over the world. But the industry needs to moderate its appetite for high profits and aim to find the balance between commercial goals and social good. The industry and the Government will have to walk the extra mile. Right policy measures from the Government and regulators and strategic tie-ups with banks will hold the key for micro-finance institutions to serve the people.

The microfinance sector must convince impact investors that micro-finance institutions are professionally governed, efficiently managed and staffed with high talents. They have reliable access to capital markets, diversified product range and unique penetration in the BOP sector. That they have a unique understanding of the complex and sophisticated financial lives of the poor people.

(The writer is Member, NITI Aayog's National Committee on Financial Literacy and Inclusion for Women)

Publication	Asian Age
Edition	Kolkata and Mumbai
Date	4th June, 2019
Page No.	05

MFI stay resilient to liquidity crisis

SANGEETHA G
CHENNAI, JUNE 3

The liquidity crisis in the non-banking finance company (NBFC) sector does not seem to have affected the microfinance institutions (NBFC-MFIs) in this space. The segment has clocked over 40 per cent growth in gross loan portfolio (GLP) in FY19.

Data collated by industry body MFIN India shows the aggregated gross loan portfolio of 53 large and medium NBFC-MFIs, as on March 31, 2019, stood at Rs 68,207 crore, a growth of 47 per cent over FY18.

Sa-Dhan, another MFI association that has a larger data base of NBFC-MFIs and not-for-profit MFIs, also has seen a total GLP growth of 37 per cent in FY19. It estimates that total gross loan portfolio will cross Rs 90,000 crore once all the 200 MFIs report their audited financial. Those who have already reported, have recorded a growth of 37 per cent.

According to Harsh Shrivastava, CEO, MFIN, the NBFC liquidity crisis affected the small and medium MFIs for a short-term as more than 80 per cent of their borrowings

are dependent on NBFCs.

"At that time MFIN did a lot of work around securitisation to infuse liquidity. Two securitisation deals worth Rs 282 crore were closed," he said.

For larger MFIs, banks account for 80 per cent of their borrowings. Compared to other NBFCs, banks found MFIs to be less risky.

The Asset Liability Management analysis shows that all sizes of NBFC-MFIs are well placed across various buckets. Their borrowings are of longer term while assets are of shorter-term, this gives them a comfortable gap.

Publication	Deccan Chronicle
Edition	Chennai
Date	4th June, 2019
Page No.	11

MFI stay resilient to liquidity crisis

SANGEETHA G
CHENNAI, JUNE 3

The liquidity crisis in the non-banking finance company (NBFC) sector does not seem to have affected the microfinance institutions (NBFC-MFIs) in this space. The segment has clocked over 40 per cent growth in gross loan portfolio (GLP) in FY19.

Data collated by industry body MFIN India shows the aggregated gross loan portfolio of 53 large and medium NBFC-MFIs, as on March 31, 2019, stood at Rs 68,207 crore, a growth of 47 per cent over FY18.

Sa-Dhan, another MFI association that has a larger data base of NBFC-MFIs and not-for-profit MFIs, also has seen a total GLP growth of 37 per cent in FY19. It estimates that total gross loan portfolio will cross Rs 90,000 crore once all the 200 MFIs report their audited financial. Those who have already reported, have recorded a growth of 37 per cent.

According to Harsh Shrivastava, CEO, MFIN, the NBFC liquidity crisis affected the small and medium MFIs for a short-term as more than 80 per cent of their borrowings

are dependent on NBFCs.

"At that time MFIN did a lot of work around securitisation to infuse liquidity. Two securitisation deals worth Rs 282 crore were closed," he said.

For larger MFIs, banks account for 80 per cent of their borrowings. Compared to other NBFCs, banks found MFIs to be less risky.

The Asset Liability Management analysis shows that all sizes of NBFC-MFIs are well placed across various buckets. Their borrowings are of longer term while assets are of shorter-term, this gives them a comfortable gap.

Publication	Deccan Chronicle
Edition	Bengaluru
Date	27 th June, 2019
Page No.	11

Rising exposure of MFI loans per lender worries industry

SANGEETHA G
CHENNAI, JUNE 26

In a trend that can be worrisome for the micro finance industry, eastern states have witnessed a sharp increase in the number of loans offered to a single borrower as well as rise in average ticket size. Industry observers are concerned about this leading to higher levels of defaults in the event of unforeseen eventualities.

Average ticket size of loans has increased by around 15 per cent in fourth quarter of FY19 compared to the same quarter in FY18, finds Kotak Institutional Equities (KIE).

"We have seen average ticket size moving up after demonetisation. Prior to demonetisation, the ticket sizes used to be anywhere between Rs 20,000 and Rs 40,000 and now they are anywhere between Rs 30,000 and Rs 60,000," said M B Mahesh, Associate



Director, KIE.

The increase is sharper in eastern states like West Bengal and Assam where 40 per cent of the portfolio has average ticket size of more than Rs 60,000.

"Growth in ticket size is fine if the income levels are also rising. But we do not have data as to ascertain whether income levels are rising at the same pace," he said. In fact, what is more worrying is the average exposure per borrower increasing at a sharper pace, indicating increase in number of loans offered to a single borrower. The increase is sharper in eastern states like West Bengal and Assam. The number of borrowers in association

with four or more lenders rose 50 bps to 1.2 per cent and 100 bps to 2.4 per cent in West Bengal and Bihar in 4QFY19 against the year ago quarter.

As of now, the eastern and north-eastern states have reported robust pace of business growth and superior asset quality. NBFC-MFIs aligned with Micro Finance Institutions Network reported 60 per cent y-o-y rise in MFI loans in Assam, Bihar, Jhar-khand, Odisha and West Bengal and the share of loans increased 500 bps y-o-y to 38 per cent. As far as asset quality is concerned, PAR 30 in the eastern states of West Bengal, Bihar, Assam and Odisha was stable around 0.3-0.7 per cent.

"However, increased exposure per borrower can become a cause of worry at the time of an eventuality. We have seen asset quality deteriorating in Kerala after the floods and parts of Orissa after cyclone," said Mahesh.

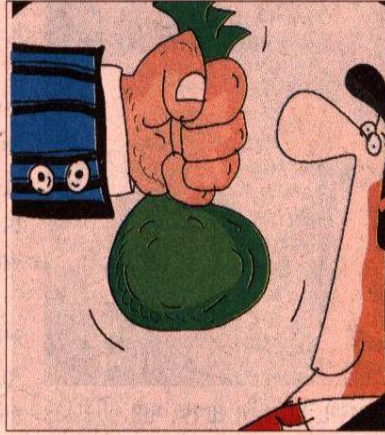
Publication	ET Gujarati
Edition	Mumbai
Date	4th June, 2019
Page No.	1

FY19માં માઈક્રો ફાઈનાન્સ ઈન્ડસ્ટ્રીના કુલ લોન પોર્ટફોલિયોમાં 38 ટકા વૃદ્ધિ

પીટીઆઇ
નવી દિલ્હી

માઈક્રોફાઈનાન્સ ઉદ્યોગનો નાણાવર્ષ ૨૦૧૮-'૧૯માં ગ્રોસ લોન પોર્ટફોલિયો (જીએલપી) ₹૧,૮૭,૩૮૬ લાખ કરોડનો રહ્યો હતો જે આગલા વર્ષની સરખામણીએ ૩૮ ટકા વધ્યો હતો. માર્ચ ૨૦૧૯ને અંતે માઈક્રોફાઈનાન્સ એકાઉન્ટની સંખ્યા ૯.૩૩ કરોડ હતી.

આગલા વર્ષની સરખામણીએ ૨૧.૮ ટકાનો ગ્રોથ થયો હોવાનું માઈક્રોફાઈનાન્સ ઈન્સ્ટિટ્યૂશન નેટવર્ક (એમએફઆઈએન)ના રિપોર્ટમાં જણાવ્યું હતું જે રિઝર્વ બેન્કની માન્યતા ધરાવતી સેલ્ફ રેગ્યુલેટરી ઓર્ગેનાઈઝેશન અને માઈક્રોફાઈનાન્સ ઉદ્યોગની ઈન્ડસ્ટ્રીઝ એસોસિયેશન છે. નોન-બેન્કિંગ ફાઈનાન્સ કંપની - માઈક્રોફાઈનાન્સ ઈન્સ્ટિટ્યૂશન માઈક્રો ક્રેડિટ ક્ષેત્રે કુલ લોન આઉટસ્ટેન્ડિંગમાં ₹૬૮,૮૬૮ કરોડ ધરાવે



છે જેની હિસ્સેદારી ૩૬.૮ ટકાની રહી હતી. માર્ચ ૨૦૧૯ને અંતે એનબીએફસી-એમએફની જીએલપી ₹૬૮,૨૦૭ કરોડની હતી જેમાં વાર્ષિક ધોરણે ૪૭ ટકાનો ગ્રોથ નોંધાયો હતો. ૨૦૧૮-'૧૯માં માઈક્રોફાઈનાન્સનો ગ્રોથ ઝડપી રહ્યો હતો એમ જણાવીને એમએફઆઈએના ચીફ

એક્ઝિક્યુટિવ હર્ષ શ્રીવાસ્તવાએ જણાવ્યું હતું કે, એનબીએફસી-એમએફઆઈના સ્ટાફનો ગ્રોથ પણ મજબૂત ૩૪ ટકાનો રહ્યો હતો અને કુલ સંખ્યા ₹૧,૦૪,૮૭૩ની હતી. પૂર્વ ભારતમાં ગ્રોથ સતત જળવાયો હતો જેમાં બિહાર અને ઓડિશાનું સ્થાન રાજ્યવાર બીજા અને ત્રીજા સ્થાને હતું.

એમએફઆઈએનમાં ૫૩ એનબીએફસી-એમએફઆઈ સભ્ય છે અને કુલ લોન વિતરણની સંખ્યા ૩.૨૫ કરોડની રહી છે જે મૂલ્યમાં ₹૮૨,૮૨૮ કરોડ રહ્યું હતું. આગલા નાણાવર્ષની સાથે સરખામણીએ લોન વિતરણમાં ૨૮ ટકાનો અને મૂલ્યમાં ૪૪ ટકાનો ગ્રોથ જોવાયો હતો. ૨૦૧૮-'૧૯માં આ કંપનીઓની કુલ ડેટ ફર્નિંગ ₹૩૫,૭૫૮ કરોડનું રહ્યું હતું (બેન્ક અને અન્ય નાણાસંસ્થાઓ પાસેથી). આ ગાળામાં કુલ ઇક્વિટીનો વૃદ્ધિદર ૪૨ ટકાનો હતો અને ₹૧૪,૨૦૬ કરોડની રહી હતી.

Publication	Divya Bhaskar
Edition	Mumbai
Date	4th June, 2019
Page No.	08

દેશમાં માઈક્રોફાઈનાન્સ ઉદ્યોગના લોન પોર્ટફોલિયોમાં 38 ટકાની આકર્ષક વૃદ્ધિ

સેક્ટરમાં વાર્ષિક ધોરણે 47 ટકાની વૃદ્ધિ, સ્ટાફની દ્રષ્ટિએ પણ આ સેક્ટર 34 ટકા વૃદ્ધિ

ભાસ્કર ન્યૂઝ | અમદાવાદ

ટકાની વૃદ્ધિ દર્શાવે છે.

માઈક્રોફાઈનાન્સ ઉદ્યોગનો લોન પોર્ટફોલિયો નાણાંઆકીય વર્ષ 2018-19 દરમિયાન 38 ટકા વધી રૂ. 1,87,386 કરોડની સપાટીએ આંબ્યો છે. માઈક્રોફાઈનાન્સ એકાઉન્ટસની સંખ્યા પણ 21.9 ટકા વૃદ્ધિ સાથે 9.33 કરોડે આંબી ગઈ હોવાનું માઈક્રોફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ નેટવર્ક (એમએફઆઈએન)ના અહેવાલમાં જણાવાયું છે. આરબીઆઈ માન્યતા ધરાવતા એસોસિયેશને તેના અહેવાલમાં જણાવ્યું છે કે, નોન-બેન્કિંગ ફાઈનાન્સ કંપની-માઈક્રોફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ (એનબીએફસી-એમએફઆઈ)નો કુલ માઈક્રો-ક્રેડિટમાં હિસ્સો 36.8 ટકા એટલેકે રૂ. 68868 કરોડનો રહ્યો છે. જે વાર્ષિક ધોરણે 47

તા. 31 માર્ચ-19ની સ્થિતિ અનુસાર એનબીએફસી-એમએફઆઈનો શ્રેષ્ઠ લોન પોર્ટફોલિયો (જીએલપી) 47 ટકા વધી રૂ. 68207 કરોડનો રહ્યો છે. એમએફઆઈએનના સીઈઓ હર્ષ શ્રીવાસ્તવના જણાવ્યા અનુસાર ભારતમાં માઈક્રોફાઈનાન્સમાં ઝડપી વૃદ્ધિ જોવા મળી છે. સ્ટાફની દ્રષ્ટિએ પણ આ સેક્ટર 34 ટકા વૃદ્ધિ નોંધાવવા સાથે કુલ 104973 લોકોને રોજગારી આપી રહ્યું છે. પૂર્વ ભારતમાં બિહાર અને ઓડિશા બીજા અને 3જા ક્રમના રાજ્યો બન્યા છે. ત્રીજા ત્રિમાસિક ગાળા દરમિયાન નોન-બેન્કિંગ ફાઈનાન્સ કંપનીઓની તીવ્ર નાણાબીડ, સાયકલોન અને દુષ્કાળ જેવી સ્થિતિ છતાં માઈક્રોફાઈનાન્સ ઉદ્યોગે વૃદ્ધિમાં સાતત્ય જાળવી રાખ્યું છે.

સ્મોલ ફાઇનાન્સ બેન્ક્સનો પોર્ટફોલિયો 25 ટકા

માર્ચ-19ની સ્થિતિ અનુસાર બેન્કોનો માઈક્રોફાઈનાન્સ પોર્ટફોલિયો 36 ટકા વધી રૂ. 61046 કરોડ જ્યારે સ્મોલ ફાઈનાન્સ બેન્ક્સનો પોર્ટફોલિયો 25 ટકા રહ્યો હતો. NBFCના પોર્ટફોલિયોમાં વાર્ષિક ધોરણે 59 ટકાની વૃદ્ધિ જોવા મળી હતી. એસેટ લાયાબિલિટી મેનેજમેન્ટ એનાલિસિસ દર્શાવે છે કે, તમામ સાઈઝની NBFC-MFIની વિવિધ બેટ્સમાં એએલએમ સંદર્ભમાં ઘણી સારી સ્થિતિ રહી હતી. MFIના દેવાઓ મલ્ટિઅંશે લાંબાગાળાના રહ્યા હતા. જ્યારે એસેટ્સ શોર્ટટર્મ રહી હતી. પરીણામે તેઓ તેમની ત્રિમાસિક ક્તેમજ 12 માસની જવાબદારીઓ નિભાવવામાં સાનુકૂળ સ્થિતિ ધરાવતા હોવાનું પણ અહેવાલમાં જણાવાયું છે.

માઇક્રોફાઇ.માં હિસ્સો

સેક્ટર	હિસ્સો
NBFC-MFI	36.8%
બેન્ક્સ	32.6%
સ્મોલ ફાઇ. બેન્ક્સ	18.5%
એનબીએફસી	11%
નોન-પ્રોજેક્ટ MFI	1.1%

રાજ્ય મુજબ હિસ્સો

પ્રદેશ	ટકા
ઇસ્ટ-નોર્થ	38
સાઉથ	24
નોર્થ	14
વેસ્ટ	15
સેન્ટ્રલ	9

Publication	Hari Bhoomi
Edition	Delhi
Date	4th June, 2019
Page No.	12

सूक्ष्म वित्त उद्योग का ऋण 38 प्रतिशत बढ़ा

नई दिल्ली। सूक्ष्म वित्त उद्योग का सकल ऋण पोर्टफोलियो मार्च, 2019 के अंत तक बढ़कर 1,87,386 करोड़ रुपये पर पहुंच गया। सालाना आधार पर यह 38



प्रतिशत की वृद्धि है। माइक्रोफाइनेंस इंस्टिट्यूशंस नेटवर्क

(एमएफआईएन) की जारी एक रिपोर्ट के अनुसार मार्च, 2019 तक कुल सूक्ष्म वित्त खातों की संख्या 9.33 करोड़ थी जो एक साल पहले की तुलना में 21.9 प्रतिशत अधिक है। गैर बैंकिंग वित्तीय कंपनी-सूक्ष्म वित्त संस्थान (एनबीएफसी-एमएफआई) का सूक्ष्म ऋण पोर्टफोलियो में सबसे बड़ा हिस्सा है।

Publication	Eedivasa
Edition	Chitradurga
Date	18 th June, 2019
Page No.	02

ಚಿತ್ರದುರ್ಗದ ಮಹಿಳೆಗೆ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಸಹಾಯ ಹಸ್ತ

ಚಿತ್ರದುರ್ಗ: ಮಹದೇವಮ್ಮ ಕರ್ನಾಟಕದ ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯ ಚಳ್ಳಕೆರೆ ತಾಲೂಕಿನ ಓಬನಹಟ್ಟಿ ಗ್ರಾಮದ ನಿವಾಸಿ. ಅವರ ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ (ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಚೈತನ್ಯದ ಸದಸ್ಯೆಯಾಗಿದ್ದಾರೆ. ಅವರು ಸದಸ್ಯತ್ವ ಪಡೆದು ಇದೀಗ 9 ವರ್ಷವಾಗಿದೆ. ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಎಂದಿಗೂ ಆತ್ಮಸ್ಮರೆಯವನ್ನು ಕಳೆದುಕೊಳ್ಳಲಿಲ್ಲ

ಮತ್ತು ತನ್ನ ಮಕ್ಕಳ ಉತ್ತಮ ಜೀವನಕ್ಕೆ ಸಂಕಲ್ಪ ಮಾಡಿದರು. ಚೈತನ್ಯದಿಂದ ಪಡೆದುಕೊಂಡ 10 ಸಾವಿರ ರೂಪಾಯಿ ಸಾಲದ ಹಣವನ್ನು ತನ್ನ 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೋರ್‌ವೆಲ್ ಹಾಕಿಸಲು ವಿನಿಯೋಗಿಸಿದರು. ಅದೇ ಜಮೀನಿನಲ್ಲಿ ಒಂದು ಚಿಕ್ಕ ಮಣ್ಣಿನ ಮನೆ ನಿರ್ಮಿಸಿಕೊಂಡು ಮನೆಗೆ ನೀಡುತ್ತಿದ್ದ ಬಾಡಿಗೆಯನ್ನು ಉಳಿತಾಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಈ ಜಮೀನಿನಲ್ಲಿ ಅವರು ತರಕಾರಿ ಮತ್ತು ಅಲ್ಪಾವಧಿ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯಲು ಆರಂಭಿಸಿ ಅದರಿಂದ ಬಂದ ಆದಾಯದಲ್ಲಿ ಕುಟುಂಬ ನಿರ್ವಹಣೆಯ ಖರ್ಚು

ಮತ್ತು ಸಾಲ ಮರುಪಾವತಿಗೆ ವಿನಿಯೋಗಿಸತೊಡಗಿದ್ದಾರೆ. ಇದಲ್ಲದೇ ಅವರು ಇತ್ತೀಚೆಗೆ ಸ್ವಂತವಾದ ಬ್ರಿಕ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದು, ಅಲ್ಲಿ 3 ರಿಂದ 9 ಮಂದಿ ಕಾರ್ಮಿಕರು ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ದೊಡ್ಡ ಮಗ ಈಗ ಮದುವೆಯಾಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಸ್ಥಳೀಯ ಮಟ್ಟದಲ್ಲಿ ನಿರ್ಮಾಣ ಗುತ್ತಿಗೆದಾರರಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ಚಿಕ್ಕ ಮಗ ಹೊಸಪೇಟೆಯಲ್ಲಿರುವ ಕೈಗಾರಿಕಾ ಪಟ್ಟಣದಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಮಹದೇವಮ್ಮ ಚೈತನ್ಯದೊಂದಿಗೆ ವ್ಯವಹಾರವನ್ನು ಮುಂದುವರಿಸಿದೆ.

Publication	Jana Kugu
Edition	Chitradurga
Date	18 th June, 2019
Page No.	06

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಸಾಲದ ನೆರವು

ಚಿತ್ರದುರ್ಗ, ಜೂ.16- ಮಹದೇವಮ್ಮ ಕರ್ನಾಟಕದ ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯ ಚಳ್ಳಕೆರೆ ತಾಲೂಕಿನ ಓಬಿನಹಟ್ಟಿ ಗ್ರಾಮದ ನಿವಾಸಿ. ಅವರ ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ-ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಚೈತನ್ಯದ ಸದಸ್ಯೆಯಾಗಿದ್ದಾರೆ. ಅವರು ಸದಸ್ಯತ್ವ ಪಡೆದು ಇದೀಗ 9 ವರ್ಷವಾಗಿದೆ. ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಎಂದಿಗೂ ಆತ್ಮಸ್ಮರ್ಥ್ಯವನ್ನು ಕಳೆದುಕೊಳ್ಳಲಿಲ್ಲ ಮತ್ತು ತನ್ನ ಮಕ್ಕಳ ಉತ್ತಮ ಜೀವನಕ್ಕೆ ಸಂಕಲ್ಪ

ಮಾಡಿದರು. ಚೈತನ್ಯದಿಂದ ಪಡೆದುಕೊಂಡ 10 ಸಾವಿರ ರೂಪಾಯಿ ಸಾಲದ ಹಣವನ್ನು ತನ್ನ 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೋರ್‌ವೆಲ್ ಹಾಕಿಸಲು ವಿನಿಯೋಗಿಸಿದರು. ಅದೇ ಜಮೀನಿನಲ್ಲಿ ಒಂದು ಚಿಕ್ಕ ಮಣ್ಣಿನ ಮನೆ ನಿರ್ಮಿಸಿಕೊಂಡು ಮನೆಗೆ ನೀಡುತ್ತಿದ್ದ ಬಾಡಿಗೆಯನ್ನು ಉಳಿತಾಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಈ ಜಮೀನಿನಲ್ಲಿ ಅವರು ತರಕಾರಿ ಮತ್ತು ಅಲಾವಧಿ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯಲು ಆರಂಭಿಸಿ ಅದರಿಂದ ಬಂದ ಆದಾಯದಲ್ಲಿ ಕುಟುಂಬ ನಿರ್ವಹಣೆಯ ಖರ್ಚು ಮತ್ತು ಸಾಲ ಮರುಪಾವತಿಗೆ

ವಿನಿಯೋಗಿಸತೊಡಗಿದ್ದಾರೆ. ಇದಲ್ಲದೇ ಅವರು ಇತ್ತೀಚೆಗೆ ಸ್ವಂತವಾದ ಬ್ರಿಕ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದು, ಅಲ್ಲಿ 3 ರಿಂದ 9 ಮಂದಿ ಕಾರ್ಮಿಕರು ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರದೊಡ್ಡಮಗ ಈಗ ಮದುವೆಯಾಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಸ್ಥಳೀಯ ಮಟ್ಟದಲ್ಲಿ ನಿರ್ಮಾಣ ಗುತ್ತಿಗೆದಾರರಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ಚಿಕ್ಕ ಮಗ ಹೊಸಪೇಟೆಯಲ್ಲಿರುವ ಕೈಗಾರಿಕಾ ಪಟ್ಟಣದಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ.

Publication	Kranthi Ranga
Edition	Chitradurga
Date	18 th June, 2019
Page No.	03

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಸಾಲ

ಚಿತ್ರದುರ್ಗ: ಮಹದೇವಮ್ಮ ಕರ್ನಾಟಕದ ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯ ಚಳ್ಳಕೆರೆ ತಾಲೂಕಿನ ಓಬನಹಟ್ಟಿ ಗ್ರಾಮದ ನಿವಾಸಿ. ಅವರ ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ (ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಚೈತನ್ಯದ ಸದಸ್ಯೆಯಾಗಿದ್ದಾರೆ. ಅವರು ಸದಸ್ಯತ್ವ ಪಡೆದು ಇದೀಗ 9 ವರ್ಷವಾಗಿದೆ. ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಎಂದಿಗೂ ಆತ್ಮಸ್ಮರ್ಯವನ್ನು ಕಳೆದುಕೊಳ್ಳಲಿಲ್ಲ ಮತ್ತು ತನ್ನ ಮಕ್ಕಳ ಉತ್ತಮ ಜೀವನಕ್ಕೆ ಸಂಕಲ್ಪ ಮಾಡಿದರು. ಚೈತನ್ಯದಿಂದ ಪಡೆದುಕೊಂಡ 10 ಸಾವಿರ ರೂಪಾಯಿ ಸಾಲದ ಹಣವನ್ನು ತನ್ನ 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೋರ್‌ವೆಲ್ ಹಾಕಿಸಲು ವಿನಿಯೋಗಿಸಿದರು. ಅದೇ ಜಮೀನಿನಲ್ಲಿ ಒಂದು ಚಿಕ್ಕ ಮಣ್ಣಿನ ಮನೆ ನಿರ್ಮಿಸಿಕೊಂಡು ಮನೆಗೆ ನೀಡುತ್ತಿದ್ದ ಬಾಡಿಗೆಯನ್ನು ಉಳಿತಾಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಈ ಜಮೀನಿನಲ್ಲಿ ಅವರು ತರಕಾರಿ ಮತ್ತು ಅಲ್ಲಾವಧಿ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯಲು ಆರಂಭಿಸಿ ಅದರಿಂದ ಬಂದ ಆದಾಯದಲ್ಲಿ ಕುಟುಂಬ ನಿರ್ವಹಣೆಯ ಖರ್ಚು ಮತ್ತು ಸಾಲ ಮರುಪಾವತಿಗೆ ವಿನಿಯೋಗಿಸತೊಡಗಿದ್ದಾರೆ. ಇದಲ್ಲದೇ ಅವರು ಇತ್ತೀಚೆಗೆ ಸ್ವಂತವಾದ ಬ್ರಿಕ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದು, ಅಲ್ಲಿ 3 ರಿಂದ 9 ಮಂದಿ ಕಾರ್ಮಿಕರು ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ದೊಡ್ಡ ಮಗ ಈಗ ಮದುವೆಯಾಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಸ್ಥಳೀಯ ಮಟ್ಟದಲ್ಲಿ ನಿರ್ಮಾಣ ಗುತ್ತಿಗೆದಾರರಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ಚಿಕ್ಕ ಮಗ ಹೊಸಪೇಟೆಯಲ್ಲಿರುವ ಕೈಗಾರಿಕಾ ಪಟ್ಟಣದಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಮಹದೇವಮ್ಮ ಚೈತನ್ಯದೊಂದಿಗೆ ವ್ಯವಹಾರವನ್ನು ಮುಂದುವರಿಸಿದ್ದು, ತಮ್ಮ ಬ್ರಿಕ್ ವ್ಯವಹಾರವನ್ನು ವಿಸ್ತರಣೆಗೆಂದು 50 ಸಾವಿರ ಸಾಲವನ್ನು ಇತ್ತೀಚೆಗೆ ಪಡೆದಿದ್ದಾರೆ ಮತ್ತು ತಮ್ಮ ಗ್ರಾಮ ಹಾಗೂ ನೆರೆಯ ಗ್ರಾಮಗಳ ಇತರರಿಗೂ ಉದ್ಯೋಗ ನೀಡಿದ್ದಾರೆ.

ಮಹದೇವಮ್ಮ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಹಲವಾರು ಮಹಿಳೆಯರು ಚೈತನ್ಯದ ಮೈಕ್ರೋಫೈನಾನ್ಸ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಈ ಮೂಲಕ ಕಂಪನಿಯು

ಮಹಿಳಾ ಸಬಲೀಕರಣದಲ್ಲಿ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ. ಕರ್ನಾಟಕ, ಮಹಾರಾಷ್ಟ್ರ, ಉತ್ತರಪ್ರದೇಶ, ಚಾರ್ಖಂಡ್ ಮತ್ತು ಬಿಹಾರಗಳಲ್ಲಿ ಕಂಪನಿಯು ಕಾರ್ಯಾಚರಣೆ ನಡೆಸುತ್ತಿದ್ದು, ಈ ರಾಜ್ಯಗಳ ಒಟ್ಟು 30 ಜಿಲ್ಲೆಗಳ ಮಹಿಳೆಯರಿಗೆ ನೆರವಾಗುತ್ತಿದೆ. ಸುಮಾರು 3 ಲಕ್ಷ ಕುಟುಂಬಗಳಿಗೆ ನೆರವಾಗುತ್ತಿದ್ದು, ಇದುವರೆಗೆ ಒಟ್ಟು 500 ಕೋಟಿ ರೂಪಾಯಿಗಳ ಸಾಲಸೌಲಭ್ಯವನ್ನು ನೀಡಿದೆ.

ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನೆರವು ಪಡೆದವರಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳಂತಹ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು ಬ್ಯಾಂಕ್ ಸೌಲಭ್ಯವಿಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ನಡೆಸದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಸುಲಭವಾಗಿ ದೊರೆಯುವಂತೆ ಮಾಡುತ್ತಿವೆ.

ದೇಶದಲ್ಲಿ ಅತಿ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳಿಗೆ ಯಾವುದೇ ಭದ್ರತೆ ಇಲ್ಲದೇ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವ ಸಂಸ್ಥೆಗಳೆಂದರೆ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳೇ. 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. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದಲ್ಲಿ ನೋಂದಣಿ ಆಗಿವೆ ಮತ್ತು ಸಾಲದ ಪ್ರಮಾಣ, ಅವಧಿ, ಬಡ್ಡಿ ದರ ಮತ್ತು ಫೇರ್ ಪ್ರಾಕ್ಟೀಸಸ್ ಕೋಡ್ (ಎಫ್‌ಪಿಸಿ) ಮತ್ತು ಇಂಡಸ್ಟ್ರಿ ಕೋಡ್ ಆಫ್ ಕಂಡಕ್ಟ್ (ಸಿಬಿಸಿ)

Publication	Nindi Vijaya
Edition	Chitradurga
Date	18 th June, 2019
Page No.	02

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಸಾಲದ ನೆರವು

ಚಿತ್ರದುರ್ಗ: ಮಹದೇವಮ್ಮ ಕರ್ನಾಟಕದ ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯ ಚಳ್ಳಕೆರೆ ತಾಲೂಕಿನ ಓಬನಹಟ್ಟಿ ಗ್ರಾಮದ ನಿವಾಸಿ. ಅವರ ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್ ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ (ಎನ್ ಬಿ ಎಫ್ ಸಿ - ಎಂಎಫ್‌ಐ) ಚೈತನ್ಯದ ಸದಸ್ಯೆಯಾಗಿದ್ದಾರೆ. ಅವರು ಸದಸ್ಯತ್ವ ಪಡೆದು ಇದೀಗ 9 ವರ್ಷವಾಗಿದೆ. ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಎಂದಿಗೂ ಆತ್ಮಸ್ಮರೆಯವನ್ನು ಕಳೆದುಕೊಳ್ಳಲಿಲ್ಲ ಮತ್ತು ತನ್ನ ಮಕ್ಕಳ ಉತ್ತಮ ಜೀವನಕ್ಕೆ ಸಂಕಲ್ಪ ಮಾಡಿದರು. ಚೈತನ್ಯದಿಂದ ಪಡೆದುಕೊಂಡ 10 ಸಾವಿರ ರೂಪಾಯಿ ಸಾಲದ ಹಣವನ್ನು ತನ್ನ 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೋರ್‌ವೆಲ್ ಹಾಕಿಸಲು ವಿನಿಯೋಗಿಸಿದರು. ಅದೇ ಜಮೀನಿನಲ್ಲಿ ಒಂದು ಚಿಕ್ಕ ಮಣ್ಣಿನ ಮನೆ ನಿರ್ಮಿಸಿಕೊಂಡು ಮನೆಗೆ ನೀಡುತ್ತಿದ್ದ ಬಾಡಿಗೆಯನ್ನು ಉಳಿತಾಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಈ ಜಮೀನಿನಲ್ಲಿ ಅವರು ತರಕಾರಿ ಮತ್ತು ಅಲ್ಪಾವಧಿ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯಲು ಆರಂಭಿಸಿ ಅದರಿಂದ ಬಂದ ಆದಾಯದಲ್ಲಿ ಕುಟುಂಬ ನಿರ್ವಹಣೆಯ ಖರ್ಚು ಮತ್ತು ಸಾಲ ಮರುಪಾವತಿಗೆ ವಿನಿಯೋಗಿಸತೊಡಗಿದ್ದಾರೆ. ಇದಲ್ಲದೇ

ಅವರು ಇತ್ತೀಚೆಗೆ ಸ್ವಂತವಾದ ಬ್ರಿಕ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದು, ಅಲ್ಲಿ 3 ರಿಂದ 9 ಮಂದಿ ಕಾರ್ಮಿಕರು ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ದೊಡ್ಡ ಮಗ ಈಗ ಮದುವೆಯಾಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಸ್ಥಳೀಯ ಮಟ್ಟದಲ್ಲಿ ನಿರ್ಮಾಣ ಗುತ್ತಿಗೆದಾರರಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ಚಿಕ್ಕ ಮಗ ಹೊಸಪೇಟೆಯಲ್ಲಿರುವ ಕೈಗಾರಿಕಾ ಪಟ್ಟಣದಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಮಹದೇವಮ್ಮ ಚೈತನ್ಯದೊಂದಿಗೆ ವ್ಯವಹಾರವನ್ನು ಮುಂದುವರಿಸಿದ್ದು, ತಮ್ಮ ಬ್ರಿಕ್ ವ್ಯವಹಾರವನ್ನು ವಿಸ್ತರಣೆಗೊಂಡು 50 ಸಾವಿರ ಸಾಲವನ್ನು ಇತ್ತೀಚೆಗೆ ಪಡೆದಿದ್ದಾರೆ ಮತ್ತು ತಮ್ಮ ಗ್ರಾಮ ಹಾಗೂ ನೆರೆಯ ಗ್ರಾಮಗಳ ಇತರರಿಗೂ ಉದ್ಯೋಗ ನೀಡಿದ್ದಾರೆ.

ಮಹದೇವಮ್ಮ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಹಲವಾರು ಮಹಿಳೆಯರು ಚೈತನ್ಯದ ಮೈಕ್ರೋಫೈನಾನ್ಸಿನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಈ ಮೂಲಕ ಕಂಪನಿಯು ಮಹಿಳಾ ಸಬಲೀಕರಣದಲ್ಲಿ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ. ಕರ್ನಾಟಕ, ಮಹಾರಾಷ್ಟ್ರ, ಉತ್ತರಪ್ರದೇಶ, ಜಾರ್ಖಂಡ್ ಮತ್ತು ಬಿಹಾರಗಳಲ್ಲಿ ಕಂಪನಿಯು ಕಾರ್ಯಾಚರಣೆ ನಡೆಸುತ್ತಿದ್ದು, ಈ ರಾಜ್ಯಗಳ ಒಟ್ಟು 30 ಜಿಲ್ಲೆಗಳ

ಮಹಿಳೆಯರಿಗೆ ನೆರವಾಗುತ್ತಿದೆ. ಸುಮಾರು 3 ಲಕ್ಷ ಕುಟುಂಬಗಳಿಗೆ ನೆರವಾಗುತ್ತಿದ್ದು, ಇದುವರೆಗೆ ಒಟ್ಟು 500 ಕೋಟಿ ರೂಪಾಯಿಗಳ ಸಾಲಸೌಲಭ್ಯವನ್ನು ನೀಡಿದೆ. ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್ ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನೆರವು ಪಡೆದವರಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳಂತಹ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು ಬ್ಯಾಂಕ್ ಸೌಲಭ್ಯವಿಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ನಡೆಸದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಸುಲಭವಾಗಿ ದೊರೆಯುವಂತೆ ಮಾಡುತ್ತಿವೆ.

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	Praja Sandesha
Edition	Chitradurga
Date	18 th June, 2019
Page No.	03

ಉದ್ಯಮಿಗೆ ನೆರವಾದ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್

ತುಮಕೂರು: ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಫ್ಲೇಟ್ ತಯಾರಿಕ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ವೃಂಶ್ಚಿ ಬೇಕಾಯಿತು. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು. ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಮಿಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಫ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣ ಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ (ಎನ್‌ಬಿ‌ಎಫ್‌ಸಿ -

ಎಂಎಫ್‌ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ. ಉದ್ಯಮಿಗಳಾಗಬೇಕೆಂಬ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದು ಕೊಂಡರು. ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು. ಮಗಳ ಬದ್ಧತೆಯನ್ನು ಉತ್ತೇಜಿಸಲೆಂದು ತಾಯಿ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದ ಅಂಗ ಸಂಸ್ಥೆಯಾಗಿರುವ ರೀಟೇಲ್ ಫೈನಾನ್ಸ್‌ನಿಂದ 1 ಲಕ್ಷ ರೂಪಾಯಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಸಾಲವನ್ನೂ ಪಡೆದರು. ಈ ಸಾಲದಿಂದ ನಾಗವೇಣಿ ತಮ್ಮ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದಲ್ಲದೇ, ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಳ ಮಾಡಿ ವ್ಯವಹಾರವನ್ನು ವೃದ್ಧಿಸಿಕೊಂಡರು ಮತ್ತು ಅದೇ ರೀತಿ ಲಾಭವನ್ನು ಹೆಚ್ಚು

ಮಾಡಿಕೊಂಡರು. ತಾಯಿ-ಮಗಳು ಇಬ್ಬರೂ ಇಂದು ಯಶಸ್ವಿಯಾಗಿ ಪರಿಸರ-ಸ್ನೇಹಿ ಫ್ಲೇಟ್‌ಗಳ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ. ಸ್ಥಳೀಯ ಮಹಿಳೆಯರಿಗೆ ಉದ್ಯೋಗ ನೀಡುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ತಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಗೆ ತಮ್ಮದೇ ಆದ ಕೊಡುಗೆ ನೀಡುತ್ತಿದ್ದಾರೆ. ಈಗ ಯಶಸ್ವಿಯಾದ ಜೀವನವನ್ನು ಸಾಗಿಸುತ್ತಿರುವ ಮಂಜುಳಾ ಮತ್ತು ನಾಗವೇಣಿ ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಮತ್ತಷ್ಟು ವಿಸ್ತರಣೆ ಮಾಡುವ ಕನಸು ಕಂಡಿದ್ದಾರೆ. ಕಠಿಣ ಪರಿಶ್ರಮ ಮತ್ತು ಧೈರ್ಯದಿಂದ ಉದ್ಯಮವನ್ನು ನಡೆಸುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಎದುರಿಸಿದ್ದಾಗ್ಯೂ ಯಶಸ್ವಿ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಒಂದು ಸ್ಪಷ್ಟ ಉದಾಹರಣೆಯಾಗಿದ್ದಾರೆ.

Publication	Sanje Prabha
Edition	Chitradurga
Date	18 th June, 2019
Page No.	04

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಸಾಲದ ನೆರವು

ಚಿತ್ರದುರ್ಗ: ಮಹದೇವಮ್ಮ ಕರ್ನಾಟಕದ ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯ ಚಳ್ಳಕೆರೆ ತಾಲೂಕಿನ ಒಬನಹಟ್ಟಿ ಗ್ರಾಮದ ನಿವಾಸಿ. ಅವರ ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್‌ಮೇತರ ಹಣಕಾಸು ಕಂಪನಿ - ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್ ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ (ಎನ್‌ಬಿಎಫ್‌ಸಿ - ಎಂಎಫ್‌ಐ) ಚೈತನ್ಯದ ಸದಸ್ಯೆಯಾಗಿದ್ದಾರೆ. ಅವರು ಸದಸ್ಯತ್ವ ಪಡೆದು ಇದೀಗ 9 ವರ್ಷವಾಗಿದೆ. ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಎಂದಿಗೂ ಆತ್ಮಸ್ಥೈರ್ಯವನ್ನು ಕಳೆದುಕೊಳ್ಳಲಿಲ್ಲ ಮತ್ತು ತನ್ನ ಮಕ್ಕಳ ಉತ್ತಮ ಬೇವನಕ್ಕೆ ಸಂಕಲ್ಪ ಮಾಡಿದರು. ಚೈತನ್ಯದಿಂದ ಪಡೆದುಕೊಂಡ 10 ಸಾವಿರ ರೂಪಾಯಿ ಸಾಲದ ಹಣವನ್ನು ತನ್ನ 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೋರ್‌ವೆಲ್ ಹಾಕಿಸಲು ವಿನಿಯೋಗಿಸಿದರು. ಅದೇ ಜಮೀನಿನಲ್ಲಿ ಒಂದು ಚಿಕ್ಕ ಮಣ್ಣಿನ ಮನೆ ನಿರ್ಮಿಸಿಕೊಂಡು ಮನೆಗೆ ನೀಡುತ್ತಿದ್ದ ಬಾಡಿಗೆಯನ್ನು ಉಳಿತಾಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಈ ಜಮೀನಿನಲ್ಲಿ ಅವರು ತರಕಾರಿ ಮತ್ತು ಅಲ್ಪಾವಧಿ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯಲು ಆರಂಭಿಸಿ ಅದರಿಂದ ಬಂದ ಆದಾಯದಲ್ಲಿ ಕುಟುಂಬ ನಿರ್ವಹಣೆಯ ಖರ್ಚು ಮತ್ತು ಸಾಲ ಮರುಪಾವತಿಗೆ ವಿನಿಯೋಗಿಸತೊಡಗಿದ್ದಾರೆ. ಇದಲ್ಲದೇ ಅವರು ಇತ್ತೀಚೆಗೆ ಸ್ವಂತವಾದ ಬ್ರಿಕ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದು, ಅಲ್ಲಿ 3 ರಿಂದ 9 ಮಂದಿ ಕಾರ್ಮಿಕರು ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ದೊಡ್ಡ ಮಗ ಈಗ ಮದುವೆಯಾಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಸ್ಥಳೀಯ ಮಟ್ಟದಲ್ಲಿ ನಿರ್ಮಾಣ ಗುತ್ತಿಗೆದಾರರಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ಚಿಕ್ಕ ಮಗ ಹೊಸಪೇಟೆಯಲ್ಲಿರುವ ಕೈಗಾರಿಕಾ ಪಟ್ಟಣದಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಮಹದೇವಮ್ಮ ಚೈತನ್ಯದೊಂದಿಗೆ ವ್ಯವಹಾರವನ್ನು ಮುಂದುವರಿಸಿದ್ದು, ತಮ್ಮ ಬ್ರಿಕ್ ವ್ಯವಹಾರವನ್ನು ವಿಸ್ತರಣೆಗೊಂಡು 50 ಸಾವಿರ ಸಾಲವನ್ನು ಇತ್ತೀಚೆಗೆ ಪಡೆದಿದ್ದಾರೆ ಮತ್ತು ತಮ್ಮ ಗ್ರಾಮ ಹಾಗೂ ನೆರೆಯ ಗ್ರಾಮಗಳ ಇತರರಿಗೂ ಉದ್ಯೋಗ ನೀಡಿದ್ದಾರೆ.

ಮಹದೇವಮ್ಮ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಹಲವಾರು ಮಹಿಳೆಯರು ಚೈತನ್ಯದ ಮೈಕ್ರೋಫೈನಾನ್ಸ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಈ ಮೂಲಕ ಕಂಪನಿಯು ಮಹಿಳಾ ಸಬಲೀಕರಣದಲ್ಲಿ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ.

ಕರ್ನಾಟಕ, ಮಹಾರಾಷ್ಟ್ರ, ಉತ್ತರಪ್ರದೇಶ, ಚಾರ್ಖಂಡ್ ಮತ್ತು ಬಿಹಾರಗಳಲ್ಲಿ ಕಂಪನಿಯು ಕಾರ್ಯಾಚರಣೆ ನಡೆಸುತ್ತಿದ್ದು, ಈ ರಾಜ್ಯಗಳ ಒಟ್ಟು 30 ಜಿಲ್ಲೆಗಳ ಮಹಿಳೆಯರಿಗೆ ನೆರವಾಗುತ್ತಿದೆ. ಸುಮಾರು 3 ಲಕ್ಷ ಕುಟುಂಬಗಳಿಗೆ ನೆರವಾಗುತ್ತಿದ್ದು, ಇದುವರೆಗೆ ಒಟ್ಟು 500 ಕೋಟಿ ರೂಪಾಯಿಗಳ ಸಾಲಪಾಲಭ್ಯವನ್ನು ನೀಡಿದೆ.

ಮೈಕ್ರೋಫೈನಾನ್ಸ್, ಇನ್ ಸ್ಟಿಟ್ಯೂಶನ್ಸ್, ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನೆರವು ಪಡೆದವರಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರಿದ್ದಾರೆ.

Publication	Simha Dwani
Edition	Chitradurga
Date	18 th June, 2019
Page No.	03

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಸಾಲದ ನೆರವು

ಚಿತ್ರದುರ್ಗ: ಮಹದೇವಮ್ಮ ಕರ್ನಾಟಕದ ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯ ಚಳ್ಳಕೆರೆ ತಾಲೂಕಿನ ಓಬನಹಟ್ಟಿ ಗ್ರಾಮದ ನಿವಾಸಿ. ಅವರ ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ-ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ (ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಚೈತನ್ಯದ ಸದಸ್ಯೆಯಾಗಿದ್ದಾರೆ. ಅವರು ಸದಸ್ಯತ್ವ ಪಡೆದು ಇದೀಗ 9 ವರ್ಷವಾಗಿದೆ. ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಎಂದಿಗೂ ಆತ್ಮಸ್ಮರೆಯನ್ನು ಕಳೆದುಕೊಳ್ಳಲಿಲ್ಲ ಮತ್ತು ತನ್ನ ಮಕ್ಕಳ ಉತ್ತಮ ಜೀವನಕ್ಕೆ ಸಂಕಲ್ಪ ಮಾಡಿದರು. ಚೈತನ್ಯದಿಂದ ಪಡೆದುಕೊಂಡ 10 ಸಾವಿರ ರೂಪಾಯಿ ಸಾಲದ ಹಣವನ್ನು ತನ್ನ 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೋರ್‌ವೆಲ್ ಹಾಕಿಸಲು ವಿನಿಯೋಗಿಸಿದರು. ಅದೇ ಜಮೀನಿನಲ್ಲಿ ಒಂದು ಚಿಕ್ಕ ಮಣ್ಣಿನ ಮನೆ ನಿರ್ಮಿಸಿಕೊಂಡು ಮನೆಗೆ ನೀಡುತ್ತಿದ್ದ ಬಾಡಿಗೆಯನ್ನು ಉಳಿತಾಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಈ ಜಮೀನಿನಲ್ಲಿ ಅವರು ತರಕಾರಿ ಮತ್ತು ಅಲ್ಪಾವಧಿ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯಲು ಆರಂಭಿಸಿ ಅದರಿಂದ ಬಂದ ಆದಾಯದಲ್ಲಿ ಕುಟುಂಬ ನಿರ್ವಹಣೆಯ ಖರ್ಚು ಮತ್ತು ಸಾಲ ಮರುಪಾವತಿಗೆ ವಿನಿಯೋಗಿಸತೊಡಗಿದ್ದಾರೆ. ಇದಲ್ಲದೇ ಅವರು ಇತ್ತೀಚೆಗೆ ಸ್ವಂತವಾದ ಬ್ರಿಕ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದು, ಅಲ್ಲಿ 3 ರಿಂದ 9 ಮಂದಿ ಕಾರ್ಮಿಕರು ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ದೊಡ್ಡ ಮಗ ಈಗ ಮದುವೆಯಾಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಸ್ಥಳೀಯ ಮಟ್ಟದಲ್ಲಿ ನಿರ್ಮಾಣ ಗುತ್ತಿಗೆದಾರರಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ಚಿಕ್ಕ ಮಗ ಹೊಸಪೇಟೆಯಲ್ಲಿರುವ ಕೈಗಾರಿಕಾ ಪಟ್ಟಣದಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಮಹದೇವಮ್ಮ ಚೈತನ್ಯದೊಂದಿಗೆ ವ್ಯವಹಾರವನ್ನು ಮುಂದುವರಿಸಿದ್ದು, ತಮ್ಮ ಬ್ರಿಕ್ ವ್ಯವಹಾರವನ್ನು ವಿಸ್ತರಣೆಗೊಂಡು 50 ಸಾವಿರ ಸಾಲವನ್ನು ಇತ್ತೀಚೆಗೆ ಪಡೆದಿದ್ದಾರೆ ಮತ್ತು ತಮ್ಮ ಗ್ರಾಮ ಹಾಗೂ ನೆರೆಯ ಗ್ರಾಮಗಳ ಇತರರಿಗೂ ಉದ್ಯೋಗ ನೀಡಿದ್ದಾರೆ.

ಮಹದೇವಮ್ಮ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಹಲವಾರು ಮಹಿಳೆಯರು ಚೈತನ್ಯದ ಮೈಕ್ರೋಫೈನಾನ್ಸ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಈ ಮೂಲಕ ಕಂಪನಿಯು ಮಹಿಳಾ ಸಬಲೀಕರಣದಲ್ಲಿ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ.

Publication	Suvarana Times of Karnataka
Edition	Chitradurga
Date	18 th June, 2019
Page No.	02

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಸಾಲದ ನೆರವು

ಚಿತ್ರದುರ್ಗ: ಮಹದೇವಮ್ಮ ಕರ್ನಾಟಕದ ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯ ಚಳ್ಳಕೆರೆ ತಾಲೂಕಿನ ಓಬನಹಟ್ಟಿ ಗ್ರಾಮದ ನಿವಾಸಿ. ಅವರ ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ-ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಚೈತನ್ಯದ ಸದಸ್ಯೆಯಾಗಿದ್ದಾರೆ. ಅವರು ಸದಸ್ಯತ್ವ ಪಡೆದು ಇದೀಗ 9 ವರ್ಷವಾಗಿದೆ.

ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಎಂದಿಗೂ ಆತ್ಮಸ್ಥೈರ್ಯವನ್ನು ಕಳೆದುಕೊಳ್ಳಲಿಲ್ಲ ಮತ್ತು ತನ್ನ ಮಕ್ಕಳ ಉತ್ತಮ ಜೀವನಕ್ಕೆ ಸಂಕಲ್ಪ ಮಾಡಿದರು. ಚೈತನ್ಯದಿಂದ ಪಡೆದುಕೊಂಡ 10 ಸಾವಿರ ರೂಪಾಯಿ ಸಾಲದ ಹಣವನ್ನು ತನ್ನ 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೋರ್‌ವೆಲ್ ಹಾಕಿಸಲು ವಿನಿಯೋಗಿಸಿದರು. ಅದೇ ಜಮೀನಿನಲ್ಲಿ ಒಂದು ಚಿಕ್ಕ ಮಣ್ಣಿನ ಮನೆ ನಿರ್ಮಿಸಿಕೊಂಡು ಮನೆಗೆ ನೀಡುತ್ತಿದ್ದ ಬಾಡಿಗೆಯನ್ನು ಉಳಿತಾಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಈ ಜಮೀನಿನಲ್ಲಿ ಅವರು ತರಕಾರಿ ಮತ್ತು ಅಲಾವಧಿ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯಲು ಆರಂಭಿಸಿ ಅದರಿಂದ ಬಂದ ಆದಾಯದಲ್ಲಿ ಕುಟುಂಬ ನಿರ್ವಹಣೆಯ ಖರ್ಚು ಮತ್ತು ಸಾಲ ಮರುಪಾವತಿಗೆ ವಿನಿಯೋಗಿಸತೊಡಗಿದ್ದಾರೆ.

ಇದಲ್ಲದೇ ಅವರು ಇತ್ತೀಚೆಗೆ ಸ್ವಂತವಾದ ಬ್ರಿಕ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದು, ಅಲ್ಲಿ 3 ರಿಂದ 9 ಮಂದಿ ಕಾರ್ಮಿಕರು ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ದೊಡ್ಡ ಮಗ ಈಗ ಮದುವೆಯಾಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಸ್ಥಳೀಯ ಮಟ್ಟದಲ್ಲಿ ನಿರ್ಮಾಣ ಗುತ್ತಿಗೆದಾರರಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ಚಿಕ್ಕ ಮಗ ಹೊಸಪೇಟೆಯಲ್ಲಿರುವ ಕೈಗಾರಿಕಾ ಪಟ್ಟಣದಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಮಹದೇವಮ್ಮ ಚೈತನ್ಯದೊಂದಿಗೆ ವ್ಯವಹಾರವನ್ನು ಮುಂದುವರಿಸಿದ್ದು, ತಮ್ಮ ಬ್ರಿಕ್ ವ್ಯವಹಾರವನ್ನು ವಿಸ್ತರಣೆಗೊಂಡು 50 ಸಾವಿರ ಸಾಲವನ್ನು ಇತ್ತೀಚೆಗೆ ಪಡೆದಿದ್ದಾರೆ ಮತ್ತು ತಮ್ಮ ಗ್ರಾಮ ಹಾಗೂ ನೆರೆಯ ಗ್ರಾಮಗಳ ಇತರರಿಗೂ ಉದ್ಯೋಗ ನೀಡಿದ್ದಾರೆ.

ಮಹದೇವಮ್ಮ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಹಲವಾರು ಮಹಿಳೆಯರು ಚೈತನ್ಯದ ಮೈಕ್ರೋಫೈನಾನ್ಸ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ.

Publication	Apratdhake Saval
Edition	Chitradurga
Date	18th June,2019
Page No.	02

ಸಾಲದ ನೆರವು

ಚಿತ್ರದುರ್ಗ: ಮಹದೇವಮ್ಮ ಕರ್ನಾಟಕದ ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯ ಚಳ್ಳಕೆರೆ ತಾಲೂಕಿನ ಓಬನಹಟ್ಟಿ ಗ್ರಾಮದ ನಿವಾಸಿ. ಅವರ ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ- ಎಂಎಫ್‌ಐ) ಚೈತನ್ಯದ ಸದಸ್ಯೆಯಾಗಿದ್ದಾರೆ. ಅವರು ಸದಸ್ಯತ್ವ ಪಡೆದು ಇದೀಗ 9 ವರ್ಷವಾಗಿದೆ. ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಎಂದಿಗೂ ಆತ್ಮಸ್ಥೈರ್ಯವನ್ನು ಕಳೆದುಕೊಳ್ಳಲಿಲ್ಲ ಮತ್ತು ತನ್ನ ಮಕ್ಕಳ ಉತ್ತಮ ಜೀವನಕ್ಕೆ ಸಂಕಲ್ಪ ಮಾಡಿದರು. ಚೈತನ್ಯದಿಂದ ಪಡೆದುಕೊಂಡ 10 ಸಾವಿರ ರೂಪಾಯಿ ಸಾಲದ ಹಣವನ್ನು ತನ್ನ 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೋರ್‌ವೆಲ್ ಹಾಕಿಸಲು ವಿನಿಯೋಗಿಸಿದರು. ಅದೇ ಜಮೀನಿನಲ್ಲಿ ಒಂದು ಚಿಕ್ಕ ಮಣ್ಣಿನ ಮನೆ ನಿರ್ಮಿಸಿಕೊಂಡು ಮನೆಗೆ ನೀಡುತ್ತಿದ್ದ ಬಾಡಿಗೆಯನ್ನು ಉಳಿತಾಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಈ ಜಮೀನಿನಲ್ಲಿ ಅವರು ತರಕಾರಿ ಮತ್ತು ಅಲ್ಪಾವಧಿ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯಲು ಆರಂಭಿಸಿ ಅದರಿಂದ ಬಂದ ಆದಾಯದಲ್ಲಿ ಕುಟುಂಬ ನಿರ್ವಹಣೆಯ ಖರ್ಚು ಮತ್ತು ಸಾಲ ಮರುಪಾವತಿಗೆ ವಿನಿಯೋಗಿಸತೊಡಗಿದ್ದಾರೆ. ಇದಲ್ಲದೇ ಅವರು ಇತ್ತೀಚೆಗೆ ಸ್ವಂತವಾದ ಬ್ರಿಕ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದು, ಅಲ್ಲಿ 3 ರಿಂದ 9 ಮಂದಿ ಕಾರ್ಮಿಕರು ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ದೊಡ್ಡ ಮಗ ಈಗ ಮದುವೆಯಾಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಸ್ಥಳೀಯ ಮಟ್ಟದಲ್ಲಿ ನಿರ್ಮಾಣ ಗುತ್ತಿಗೆದಾರರಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ.

Publication	Bartha Ybahava
Edition	Chitradurga
Date	18th June,2019
Page No.	02

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಸಾಲದ ನೆರವು

ಚಿತ್ರದುರ್ಗ: ಮಹದೇವಮ್ಮ ಕರ್ನಾಟಕದ ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯ ಚಳ್ಳಕೆರೆ ತಾಲೂಕಿನ ಒಬನಹಟ್ಟಿ ಗ್ರಾಮದ ನಿವಾಸಿ. ಅವರ ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ (ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಚೈತನ್ಯದ ಸದಸ್ಯೆಯಾಗಿದ್ದಾರೆ. ಅವರು ಸದಸ್ಯತ್ವ ಪಡೆದು ಇದೀಗ 9 ವರ್ಷವಾಗಿದೆ. ಪತಿ ನಿಧನರಾದ ನಂತರ ಮಹದೇವಮ್ಮ ಎಂದಿಗೂ ಆತ್ಮಸ್ಮರ್ಥ್ಯವನ್ನು ಕಳೆದುಕೊಳ್ಳಲಿಲ್ಲ ಮತ್ತು ತನ್ನ ಮಕ್ಕಳ ಉತ್ತಮ ಜೀವನಕ್ಕೆ ಸಂಕಲ್ಪ ಮಾಡಿದರು. ಚೈತನ್ಯದಿಂದ ಪಡೆದುಕೊಂಡ 10 ಸಾವಿರ ರೂಪಾಯಿ ಸಾಲದ ಹಣವನ್ನು ತನ್ನ 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೋರ್‌ವೆಲ್ ಹಾಕಿಸಲು ವಿನಿಯೋಗಿಸಿದರು. ಅದೇ ಜಮೀನಿನಲ್ಲಿ ಒಂದು ಚಿಕ್ಕ ಮಣ್ಣಿನ ಮನೆ ನಿರ್ಮಿಸಿಕೊಂಡು ಮನೆಗೆ ನೀಡುತ್ತಿದ್ದ ಬಾಡಿಗೆಯನ್ನು ಉಳಿತಾಯ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಈ ಜಮೀನಿನಲ್ಲಿ ಅವರು ತರಕಾರಿ ಮತ್ತು ಅಲ್ಪಾವಧಿ ಬೆಳೆಗಳನ್ನು ಬೆಳೆಯಲು ಆರಂಭಿಸಿ ಅದರಿಂದ ಬಂದ ಆದಾಯದಲ್ಲಿ

ಕುಟುಂಬ ನಿರ್ವಹಣೆಯ ಖರ್ಚು ಮತ್ತು ಸಾಲ ಮರುಪಾವತಿಗೆ ವಿನಿಯೋಗಿಸತೊಡಗಿದ್ದಾರೆ. ಇದಲ್ಲದೇ ಅವರು ಇತ್ತೀಚೆಗೆ ಸ್ವಂತವಾದ ಬ್ರಿಕ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದು, ಅಲ್ಲಿ 3 ರಿಂದ 9 ಮಂದಿ ಕಾರ್ಮಿಕರು ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ದೊಡ್ಡ ಮಗ ಈಗ ಮದುವೆಯಾಗುತ್ತಿದ್ದಾರೆ ಮತ್ತು ಸ್ಥಳೀಯ ಮಟ್ಟದಲ್ಲಿ ನಿರ್ಮಾಣ ಗುತ್ತಿಗೆದಾರರಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಅವರ ಚಿಕ್ಕ ಮಗ ಹೊಸಪೇಟೆಯಲ್ಲಿರುವ ಕೈಗಾರಿಕಾ ಪಟ್ಟಣದಲ್ಲಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ. ಮಹದೇವಮ್ಮ ಚೈತನ್ಯದೊಂದಿಗೆ ವ್ಯವಹಾರವನ್ನು ಮುಂದುವರಿಸಿದ್ದು, ತಮ್ಮ ಬ್ರಿಕ್ ವ್ಯವಹಾರವನ್ನು ವಿಸ್ತರಣೆಗೆಂದು 50 ಸಾವಿರ ಸಾಲವನ್ನು ಇತ್ತೀಚೆಗೆ ಪಡೆದಿದ್ದಾರೆ ಮತ್ತು ತಮ್ಮ ಗ್ರಾಮ ಹಾಗೂ ನೆರೆಯ ಗ್ರಾಮಗಳ ಇತರರಿಗೂ ಉದ್ಯೋಗ ನೀಡಿದ್ದಾರೆ. ಮಹದೇವಮ್ಮ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಹಲವಾರು ಮಹಿಳೆಯರು ಚೈತನ್ಯದ ಮೈಕ್ರೋಫೈನಾನ್ಸ್‌ನಿಂದ ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ.

Publication	Praja Sandeesh
Edition	Tumkur
Date	18 th June, 2019
Page No.	03

ಉದ್ಯಮಿಗೆ ನೆರವಾದ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್

ತುಮಕೂರು: ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ವ್ಯವಸ್ಥಾಪಿಸಲು ಸಾಧ್ಯವಿಲ್ಲ. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು. ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಖುಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣ ಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ (ಎನ್‌ಬಿಎಫ್‌ಸಿ -

ಎಂಎಫ್‌ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ. ಉದ್ಯಮಿಗಳಾಗಬೇಕೆಂಬ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದು ಕೊಂಡರು. ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು. ಮಗಳ ಬದ್ಧತೆಯನ್ನು ಉತ್ತೇಜಿಸಲೆಂದು ತಾಯಿ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದ ಅಂಗ ಸಂಸ್ಥೆಯಾಗಿರುವ ರೀಟೇಲ್ ಫೈನಾನ್ಸ್‌ನಿಂದ 1 ಲಕ್ಷ ರೂಪಾಯಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಸಾಲವನ್ನೂ ಪಡೆದರು. ಈ ಸಾಲದಿಂದ ನಾಗವೇಣಿ ತಮ್ಮ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದಲ್ಲದೇ, ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಳ ಮಾಡಿ ವ್ಯವಹಾರವನ್ನು ವೃದ್ಧಿಸಿಕೊಂಡರು ಮತ್ತು ಅದೇ ರೀತಿ ಲಾಭವನ್ನು ಹೆಚ್ಚು

ಮಾಡಿಕೊಂಡರು. ತಾಯಿ-ಮಗಳು ಇಬ್ಬರೂ ಇಂದು ಯಶಸ್ವಿಯಾಗಿ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್‌ಗಳ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ. ಸ್ಥಳೀಯ ಮಹಿಳೆಯರಿಗೆ ಉದ್ಯೋಗ ನೀಡುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ತಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಗೆ ತಮ್ಮದೇ ಆದ ಕೊಡುಗೆ ನೀಡುತ್ತಿದ್ದಾರೆ. ಈಗ ಯಶಸ್ವಿಯಾದ ಜೀವನವನ್ನು ಸಾಗಿಸುತ್ತಿರುವ ಮಂಜುಳಾ ಮತ್ತು ನಾಗವೇಣಿ ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಮತ್ತಷ್ಟು ವಿಸ್ತರಣೆ ಮಾಡುವ ಕನಸು ಕಂಡಿದ್ದಾರೆ. ಕಠಿಣ ಪರಿಶ್ರಮ ಮತ್ತು ಧೈರ್ಯದಿಂದ ಉದ್ಯಮವನ್ನು ನಡೆಸುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಎದುರಿಸಿದ್ದಾಗ್ಯೂ ಯಶಸ್ವಿ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಒಂದು ಸ್ಪಷ್ಟ ಉದಾಹರಣೆಯಾಗಿದ್ದಾರೆ.

Publication	Samagra Vani
Edition	Tumkur
Date	18 th June, 2019
Page No.	05

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಸಾಲ ಸೌಲಭ್ಯ

ತುಮಕೂರು

ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ಮುಚ್ಚಬೇಕಾಯಿತು. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು. ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಋಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್ ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ (ಎನ್ ಬಿ ಎಫ್ ಸಿ - ಎಂ ಎಫ್ ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ. ಉದ್ಯಮಿಗಳಾಗಬೇಕೆಂಬ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು. ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು.

Publication	Sanje Prabha
Edition	Tumkur
Date	18 th June, 2019
Page No.	04

ಉದ್ಯಮಿಗಳಿಗೆ ನೆರವಾದ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್

ತುಮಕೂರು: ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ಮುಚ್ಚಬೇಕಾಯಿತು. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು. ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಖುಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್

ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀನ್ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ. ಉದ್ಯಮಿಗಳಾಗಬೇಕೆಂಬ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು. ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು. ಮಗಳ ಬದ್ಧತೆಯನ್ನು ಉತ್ತೇಜಿಸಲೆಂದು ತಾಯಿ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದ ಅಂಗಸಂಸ್ಥೆಯಾಗಿರುವ ರೀಟೇಲ್ ಫೈನಾನ್ಸ್‌ನಿಂದ 1 ಲಕ್ಷ ರೂಪಾಯಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಸಾಲವನ್ನೂ ಪಡೆದರು. ಈ ಸಾಲದಿಂದ ನಾಗವೇಣಿ ತಮ್ಮ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದಲ್ಲದೇ, ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಳ ಮಾಡಿ ವ್ಯವಹಾರವನ್ನು ವೃದ್ಧಿಸಿಕೊಂಡರು

ಮತ್ತು ಅದೇ ರೀತಿ ಲಾಭವನ್ನು ಹೆಚ್ಚು ಮಾಡಿಕೊಂಡರು. ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನೆರವು ಪಡೆದವರಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ - ಎಂಎಫ್‌ಐಗಳಂತಹ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು ಬ್ಯಾಂಕ್ ಸೌಲಭ್ಯವಿಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ನಡೆಸದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಸುಲಭವಾಗಿ ದೊರೆಯುವಂತೆ ಮಾಡುತ್ತಿವೆ.

ದೇಶದಲ್ಲಿ ಅತಿ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳಿಗೆ ಯಾವುದೇ ಭದ್ರತೆ ಇಲ್ಲದೇ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವ ಸಂಸ್ಥೆಗಳೆಂದರೆ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು.

Publication	Sanje Prabha
Edition	Tumkur
Date	19 th June, 2019
Page No.	04

ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್‌ನಿಂದ ಸಾಲ

ತುಮಕೂರು: ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ಮುಚ್ಚಬೇಕಾಯಿತು. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು. ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಖುಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ. ಉದ್ಯಮಿಗಳಾಗಬೇಕೆಂಬ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು.

ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು. ಮಗಳ ಬದ್ಧತೆಯನ್ನು ಉತ್ತೇಜಿಸಲೆಂದು ತಾಯಿ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದ ಅಂಗಸಂಸ್ಥೆಯಾಗಿರುವ ರೀಟೇಲ್ ಫೈನಾನ್ಸ್‌ನಿಂದ 1 ಲಕ್ಷ ರೂಪಾಯಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಸಾಲವನ್ನೂ ಪಡೆದರು. ಈ ಸಾಲದಿಂದ ನಾಗವೇಣಿ ತಮ್ಮ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದಲ್ಲದೇ, ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಳ ಮಾಡಿ ವ್ಯವಹಾರವನ್ನು ವೃದ್ಧಿಸಿಕೊಂಡರು ಮತ್ತು ಅದೇ ರೀತಿ ಲಾಭವನ್ನು ಹೆಚ್ಚು ಮಾಡಿಕೊಂಡರು.

ತಾಯಿ-ಮಗಳು ಇಬ್ಬರೂ ಇಂದು ಯಶಸ್ವಿಯಾಗಿ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್‌ಗಳ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ. ಸ್ಥಳೀಯ ಮಹಿಳೆಯರಿಗೆ ಉದ್ಯೋಗ ನೀಡುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ತಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಗೆ ತಮ್ಮದೇ ಆದ ಕೊಡುಗೆ ನೀಡುತ್ತಿದ್ದಾರೆ.

ಈಗ ಯಶಸ್ವಿಯಾದ ಜೀವನವನ್ನು ಸಾಗಿಸುತ್ತಿರುವ ಮಂಜುಳಾ ಮತ್ತು ನಾಗವೇಣಿ ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಮತ್ತಷ್ಟು ವಿಸ್ತರಣೆ ಮಾಡುವ ಕನಸು ಕಂಡಿದ್ದಾರೆ.

Publication	Simha Dhani
Edition	Tumkur
Date	19 th June, 2019
Page No.	04

ಬಡವರಿಗೆ ಸಹಾಯ ಹಸ್ತ ಚಾಚಿದ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್

ತುಮಕೂರು: ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ಮುಚ್ಚಬೇಕಾಯಿತು. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು. ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಖುಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ.

ಉದ್ಯಮಿಗಳಾಗಬೇಕೆಂಬ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು. ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು. ಮಗಳ ಬದ್ಧತೆಯನ್ನು ಉತ್ತೇಜಿಸಲೆಂದು ತಾಯಿ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದ ಅಂಗಸಂಸ್ಥೆಯಾಗಿರುವ ರೀಟೇಲ್ ಫೈನಾನ್ಸ್‌ನಿಂದ 1 ಲಕ್ಷ ರೂಪಾಯಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಸಾಲವನ್ನೂ ಪಡೆದರು.

ಈ ಸಾಲದಿಂದ ನಾಗವೇಣಿ ತಮ್ಮ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದಲ್ಲದೇ, ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಳ ಮಾಡಿ ವ್ಯವಹಾರವನ್ನು ವೃದ್ಧಿಸಿಕೊಂಡರು ಮತ್ತು ಅದೇ ರೀತಿ ಲಾಭವನ್ನು ಹೆಚ್ಚು ಮಾಡಿಕೊಂಡರು.

ತಾಯಿ-ಮಗಳು ಇಬ್ಬರೂ ಇಂದು ಯಶಸ್ವಿಯಾಗಿ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್‌ಗಳ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ. ಸ್ಥಳೀಯ ಮಹಿಳೆಯರಿಗೆ ಉದ್ಯೋಗ ನೀಡುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ತಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಗೆ ತಮ್ಮದೇ ಆದ ಕೊಡುಗೆ ನೀಡುತ್ತಿದ್ದಾರೆ. ಈಗ ಯಶಸ್ವಿಯಾದ ಜೀವನವನ್ನು ಸಾಗಿಸುತ್ತಿರುವ ಮಂಜುಳಾ ಮತ್ತು ನಾಗವೇಣಿ ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಮತ್ತಷ್ಟು ವಿಸ್ತರಣೆ ಮಾಡುವ ಕನಸು ಕಂಡಿದ್ದಾರೆ. ಕಠಿಣ ಪರಿಶ್ರಮ ಮತ್ತು ಧೈರ್ಯದಿಂದ ಉದ್ಯಮವನ್ನು ನಡೆಸುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಎದುರಿಸಿದ್ದಾಗ್ಯೂ ಯಶಸ್ವಿ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಒಂದು ಸ್ಪಷ್ಟ ಉದಾಹರಣೆಯಾಗಿದ್ದಾರೆ.

ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಮಗಳು ನಾಗವೇಣಿ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದಿಂದ ಹಲವಾರು ಮಹಿಳೆಯರು ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ' ಎಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ.

ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿರುವ ಈ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯ ಪ್ರಮುಖ ಆದ್ಯತೆಯೆಂದರೆ ಭಾರತದ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಕಿರು-ಸಾಲ ಸೌಲಭ್ಯವನ್ನು ನೀಡುವುದು.

2019 ರ ಮಾರ್ಚ್ 31 ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ದೇಶದ 8 ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ತನ್ನ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿರುವ ಸಂಸ್ಥೆಯು ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷ ಗ್ರಾಹಕರಿಗೆ ಕಿರು ಸಾಲ ನೀಡಿದೆ. ಇದಲ್ಲದೇ, ಮುಂದಿನ ದಿನಗಳಲ್ಲಿ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಯನ್ನು ಮಾಡುವ ಯೋಜನೆಯನ್ನು ಹಾಕಿಕೊಂಡಿದೆ.

ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನೆರವು ಪಡೆದವರಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳಂತಹ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು ಬ್ಯಾಂಕ್ ಸೌಲಭ್ಯವಿಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ನಡೆಸದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಸುಲಭವಾಗಿ ದೊರೆಯುವಂತೆ ಮಾಡುತ್ತಿವೆ.

Publication	Suvarana Times of Karnataka
Edition	Tumkur
Date	19 th June, 2019
Page No.	07

ತುಮಕೂರಿನ ಬಡ ಕುಟುಂಬಕ್ಕೆ ನೆರವಾದ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್

ತುಮಕೂರು: ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ಮುಚ್ಚಬೇಕಾಯಿತು. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು.

ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಖುಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ-ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ. ಉದ್ಯಮಿಗಳಾಗಬೇಕೆಂಬ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು. ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು. ಮಗಳ ಬದ್ಧತೆಯನ್ನು ಉತ್ತೇಜಿಸಲೆಂದು ತಾಯಿ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದ ಅಂಗಸಂಸ್ಥೆಯಾಗಿರುವ ರೀಟೇಲ್ ಫೈನಾನ್ಸ್‌ನಿಂದ 1 ಲಕ್ಷ ರೂಪಾಯಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಸಾಲವನ್ನೂ ಪಡೆದರು. ಈ ಸಾಲದಿಂದ ನಾಗವೇಣಿ ತಮ್ಮ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದಲ್ಲದೇ, ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಳ ಮಾಡಿ ವ್ಯವಹಾರವನ್ನು ವೃದ್ಧಿಸಿಕೊಂಡರು ಮತ್ತು ಅದೇ ರೀತಿ ಲಾಭವನ್ನು ಹೆಚ್ಚು ಮಾಡಿಕೊಂಡರು.

ತಾಯಿ-ಮಗಳು ಇಬ್ಬರೂ ಇಂದು ಯಶಸ್ವಿಯಾಗಿ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್‌ಗಳ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ.

ಸ್ಥಳೀಯ ಮಹಿಳೆಯರಿಗೆ ಉದ್ಯೋಗ ನೀಡುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ತಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಗೆ ತಮ್ಮದೇ ಆದ ಕೊಡುಗೆ ನೀಡುತ್ತಿದ್ದಾರೆ. ಈಗ ಯಶಸ್ವಿಯಾದ ಜೀವನವನ್ನು ಸಾಗಿಸುತ್ತಿರುವ ಮಂಜುಳಾ ಮತ್ತು ನಾಗವೇಣಿ ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಮತ್ತಷ್ಟು ವಿಸ್ತರಣೆ ಮಾಡುವ ಕನಸು ಕಂಡಿದ್ದಾರೆ.

ಕಠಿಣ ಪರಿಶ್ರಮ ಮತ್ತು ಧೈರ್ಯದಿಂದ ಉದ್ಯಮವನ್ನು ನಡೆಸುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಎದುರಿಸಿದ್ದಾಗ್ಯೂ ಯಶಸ್ವಿ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಒಂದು ಸ್ಪಷ್ಟ ಉದಾಹರಣೆಯಾಗಿದ್ದಾರೆ.

ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಮಗಳು ನಾಗವೇಣಿ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದಿಂದ ಹಲವಾರು ಮಹಿಳೆಯರು ಪ್ರಯೋಜನಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ' ಎಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ.

ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿರುವ ಈ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯ ಪ್ರಮುಖ ಆದ್ಯತೆಯೆಂದರೆ ಭಾರತದ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಕಿರು-ಸಾಲ ಸೌಲಭ್ಯವನ್ನು ನೀಡುವುದು.

Publication	Tumkur Mitra
Edition	Tumkur
Date	19 th June, 2019
Page No.	02

ತುಮಕೂರಿನ ಬಡ ಕುಟುಂಬಕ್ಕೆ ನೆರವಾಯ್ತು ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್ಸೂರೆನ್ಸ್

ತುಮಕೂರು: ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ಮುಚ್ಚಬೇಕಾಯಿತು. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು. ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಖುಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ (ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್‌ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ. ಉದ್ಯಮಿಗಳಾಗಬೇಕೆಂಬ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು. ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು. ಮಗಳ ಬದ್ಧತೆಯನ್ನು ಉತ್ತೇಜಿಸಲೆಂದು ತಾಯಿ ಕ್ರೆಡಿಟ್‌ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದ ಅಂಗಸಂಸ್ಥೆಯಾಗಿರುವ ರೀಟೇಲ್ ಫೈನಾನ್ಸ್‌ನಿಂದ 1 ಲಕ್ಷ ರೂಪಾಯಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಸಾಲವನ್ನೂ

ಪಡೆದರು. ಈ ಸಾಲದಿಂದ ನಾಗವೇಣಿ ತಮ್ಮ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದಲ್ಲದೇ, ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಳ ಮಾಡಿ ವ್ಯವಹಾರವನ್ನು ವೃದ್ಧಿಸಿಕೊಂಡರು ಮತ್ತು ಅದೇ ರೀತಿ ಲಾಭವನ್ನು ಹೆಚ್ಚು ಮಾಡಿಕೊಂಡರು.

ತಾಯಿ-ಮಗಳು ಇಬ್ಬರೂ ಇಂದು ಯಶಸ್ವಿಯಾಗಿ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್‌ಗಳ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ. ಸ್ಥಳೀಯ ಮಹಿಳೆಯರಿಗೆ ಉದ್ಯೋಗ ನೀಡುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ತಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಗೆ ತಮ್ಮದೇ ಆದ ಕೊಡುಗೆ ನೀಡುತ್ತಿದ್ದಾರೆ. ಈಗ ಯಶಸ್ವಿಯಾದ ಜೀವನವನ್ನು ಸಾಗಿಸುತ್ತಿರುವ ಮಂಜುಳಾ ಮತ್ತು ನಾಗವೇಣಿ ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಮತ್ತಷ್ಟು ವಿಸ್ತರಣೆ ಮಾಡುವ ಕನಸು ಕಂಡಿದ್ದಾರೆ. ಕಠಿಣ ಪರಿಶ್ರಮ ಮತ್ತು ಧೈರ್ಯದಿಂದ ಉದ್ಯಮವನ್ನು ನಡೆಸುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಎದುರಿಸಿದ್ದಾಗ್ಯೂ ಯಶಸ್ವಿ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಒಂದು ಸ್ಪಷ್ಟ ಉದಾಹರಣೆಯಾಗಿದ್ದಾರೆ.

ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಮಗಳು ನಾಗವೇಣಿ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಕ್ರೆಡಿಟ್‌ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದಿಂದ ಹಲವಾರು ಮಹಿಳೆಯರು ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್‌ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ' ಎಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ.

ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿರುವ ಈ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯ ಪ್ರಮುಖ ಆದ್ಯತೆಯೆಂದರೆ ಭಾರತದ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಕಿರು-ಸಾಲ ಸೌಲಭ್ಯವನ್ನು ನೀಡುವುದು. 2019 ರ ಮಾರ್ಚ್ 31 ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ದೇಶದ 8 ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ತನ್ನ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿರುವ ಸಂಸ್ಥೆಯು ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷ ಗ್ರಾಹಕರಿಗೆ ಕಿರು ಸಾಲ ನೀಡಿದೆ. ಇದಲ್ಲದೇ, ಮುಂದಿನ ದಿನಗಳಲ್ಲಿ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಯನ್ನು ಮಾಡುವ ಯೋಜನೆಯನ್ನು ಹಾಕಿಕೊಂಡಿದೆ.

ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನೆರವು ಪಡೆದವರಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳಂತಹ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು ಬ್ಯಾಂಕ್ ಸೌಲಭ್ಯವಿಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ನಡೆಸದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಸುಲಭವಾಗಿ ದೊರೆಯುವಂತೆ ಮಾಡುತ್ತಿವೆ.

ದೇಶದಲ್ಲಿ ಅತಿ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳಿಗೆ ಯಾವುದೇ ಭದ್ರತೆ ಇಲ್ಲದೇ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವ ಸಂಸ್ಥೆಗಳೆಂದರೆ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳು.

Publication	Vijayakala
Edition	Tumkur
Date	18 th June, 2019
Page No.	02

ಬಡವರ ಸಂಕಷ್ಟಕ್ಕೆ ಸ್ಪಂದಿಸಿದ ಮೈಕ್ರೋಫೈನಾನ್ಸ್

ತುಮಕೂರು: ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ಮುಚ್ಚಬೇಕಾಯಿತು. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು. ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಖುಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕುಗಳಿಗೆ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್‌(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ. ಉದ್ಯಮಿಗಳಿಗೆ ಬೇಕಾದ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ

ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು. ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು. ಮಗಳ ಬದ್ಧತೆಯನ್ನು ಉತ್ತೇಜಿಸಲೆಂದು ತಾಯಿ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದ ಅಂಗ ಸಂಸ್ಥೆಯಾಗಿರುವ ರೀಟೇಲ್ ಫೈನಾನ್ಸ್‌ನಿಂದ 1 ಲಕ್ಷ ರೂಪಾಯಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಸಾಲವನ್ನೂ ಪಡೆದರು. ಈ ಸಾಲದಿಂದ ನಾಗವೇಣಿ ತಮ್ಮ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದಲ್ಲದೇ, ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಳ ಮಾಡಿ ವ್ಯವಹಾರವನ್ನು ವೃದ್ಧಿಸಿಕೊಂಡರು ಮತ್ತು ಅದೇ ರೀತಿ ಲಾಭವನ್ನು ಹೆಚ್ಚು ಮಾಡಿಕೊಂಡರು. ತಾಯಿ-ಮಗಳು ಇಬ್ಬರೂ ಇಂದು ಯಶಸ್ವಿಯಾಗಿ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್‌ಗಳ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ. ಸ್ಥಳೀಯ ಮಹಿಳೆಯರಿಗೆ ಉದ್ಯೋಗ ನೀಡುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ತಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಗೆ ತಮ್ಮದೇ ಆದ ಕೊಡುಗೆ ನೀಡುತ್ತಿದ್ದಾರೆ. ಈಗ ಯಶಸ್ವಿಯಾದ ಜೀವನವನ್ನು ಸಾಗಿಸುತ್ತಿರುವ ಮಂಜುಳಾ ಮತ್ತು ನಾಗವೇಣಿ ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು

ಮತ್ತಷ್ಟು ವಿಸ್ತರಣೆ ಮಾಡುವ ಕನಸು ಕಂಡಿದ್ದಾರೆ. ಕಠಿಣ ಪರಿಶ್ರಮ ಮತ್ತು ಧೈರ್ಯದಿಂದ ಉದ್ಯಮವನ್ನು ನಡೆಸುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಎದುರಿಸಿದ್ದಾಗ್ಯೂ ಯಶಸ್ವಿ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಒಂದು ಸ್ಪಷ್ಟ ಉದಾಹರಣೆಯಾಗಿದ್ದಾರೆ. ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಮಗಳು ನಾಗವೇಣಿ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದಿಂದ ಹಲವಾರು ಮಹಿಳೆಯರು ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ' ಎಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ. ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿರುವ ಈ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯ ಪ್ರಮುಖ ಆದ್ಯತೆಯೆಂದರೆ ಭಾರತದ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಕಿರು-ಸಾಲ ಸೌಲಭ್ಯವನ್ನು ನೀಡುವುದು. 2019 ರ ಮಾರ್ಚ್ 31 ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ದೇಶದ 8 ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶ 157

ಜಿಲ್ಲೆಗಳಲ್ಲಿ ತನ್ನ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿರುವ ಸಂಸ್ಥೆಯು ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷ ಗ್ರಾಹಕರಿಗೆ ಕಿರು ಸಾಲ ನೀಡಿದೆ. ಇದಲ್ಲದೇ, ಮುಂದಿನ ದಿನಗಳಲ್ಲಿ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಯನ್ನು ಮಾಡುವ ಯೋಜನೆಯನ್ನು ಹಾಕಿಕೊಂಡಿದೆ. ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನೆರವು ಪಡೆದವರಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ - ಎಂಎಫ್‌ಐಎಂಎಫ್‌ಐ - ಎಂಎಫ್‌ಐಎಂಎಫ್‌ಐ - ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು ಬ್ಯಾಂಕ್ ಸೌಲಭ್ಯವಿಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ನಡೆಸದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಸುಲಭವಾಗಿ ದೊರೆಯುವಂತೆ ಮಾಡುತ್ತಿವೆ. ದೇಶದಲ್ಲಿ ಅತಿ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳಿಗೆ ಯಾವುದೇ ಭದ್ರತೆ ಇಲ್ಲದೇ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ನೀಡುವ ಸಂಸ್ಥೆಗಳೆಂದರೆ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಎಂಎಫ್‌ಐ.

Publication	Bharatha Sarathi
Edition	Tumkur
Date	18 th June, 2019
Page No.	02

ಬಡ ಕುಟುಂಬಕ್ಕೆ ನೆರವಾದ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್

ತುಮಕೂರು: ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಜ್ವೇಟ್ ತಯಾರಿಕ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ಮುಚ್ಚಬೇಕಾಯಿತು. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು. ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಋಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಜ್ವೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ- ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀನ್ಸ್ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ. ಉದ್ಯಮಿಗಳಾಗಬೇಕೆಂಬ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು. ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು. ಮಗಳ ಬದ್ಧತೆಯನ್ನು ಉತ್ತೇಜಿಸಲೆಂದು ತಾಯಿ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದ ಅಂಗಸಂಸ್ಥೆಯಾಗಿರುವ ರೀಟೇಲ್ ಫೈನಾನ್ಸ್‌ನಿಂದ 1 ಲಕ್ಷ ರೂಪಾಯಿಗೆ

ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಸಾಲವನ್ನೂ ಪಡೆದರು. ಈ ಸಾಲದಿಂದ ನಾಗವೇಣಿ ತಮ್ಮ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದಲ್ಲದೇ, ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಳ ಮಾಡಿ ವ್ಯವಹಾರವನ್ನು ವೃದ್ಧಿಸಿಕೊಂಡರು ಮತ್ತು ಅದೇ ರೀತಿ ಲಾಭವನ್ನು ಹೆಚ್ಚು ಮಾಡಿಕೊಂಡರು. ತಾಯಿ-ಮಗಳು ಇಬ್ಬರೂ ಇಂದು ಯಶಸ್ವಿಯಾಗಿ ಪರಿಸರ-ಸ್ನೇಹಿ ಜ್ವೇಟ್‌ಗಳ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ. ಸ್ಥಳೀಯ ಮಹಿಳೆಯರಿಗೆ ಉದ್ಯೋಗ ನೀಡುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ತಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಗೆ ತಮ್ಮದೇ ಆದ ಕೊಡುಗೆ ನೀಡುತ್ತಿದ್ದಾರೆ. ಈಗ ಯಶಸ್ವಿಯಾದ ಜೀವನವನ್ನು ಸಾಗಿಸುತ್ತಿರುವ ಮಂಜುಳಾ ಮತ್ತು ನಾಗವೇಣಿ ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಮತ್ತಷ್ಟು ವಿಸ್ತರಣೆ ಮಾಡುವ ಕನಸು ಕಂಡಿದ್ದಾರೆ. ಕಠಿಣ ಪರಿಶ್ರಮ ಮತ್ತು ಧೈರ್ಯದಿಂದ ಉದ್ಯಮವನ್ನು ನಡೆಸುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಎದುರಿಸಿದ್ದಾಗ್ಯೂ ಯಶಸ್ವಿ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಒಂದು ಸ್ಪಷ್ಟ ಉದಾಹರಣೆಯಾಗಿದ್ದಾರೆ.

ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಮಗಳು ನಾಗವೇಣಿ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದಿಂದ ಹಲವಾರು ಮಹಿಳೆಯರು ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್

ಗ್ರಾಮೀಣ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ' ಎಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ.

ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿರುವ ಈ ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯ ಪ್ರಮುಖ ಆದ್ಯತೆಯೆಂದರೆ ಭಾರತದ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಕಿರು-ಸಾಲ ಸೌಲಭ್ಯವನ್ನು ನೀಡುವುದು. 2019 ರ ಮಾರ್ಚ್ 31 ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ದೇಶದ 8 ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ತನ್ನ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿರುವ ಸಂಸ್ಥೆಯು ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷ ಗ್ರಾಹಕರಿಗೆ ಕಿರು ಸಾಲ ನೀಡಿದೆ. ಇದಲ್ಲದೇ, ಮುಂದಿನ ದಿನಗಳಲ್ಲಿ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಯನ್ನು ಮಾಡುವ ಯೋಜನೆಯನ್ನು ಹಾಕಿಕೊಂಡಿದೆ.

ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ನೆರವು ಪಡೆದವರಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ ಗಳಂತಹ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು ಬ್ಯಾಂಕ್ ಸೌಲಭ್ಯವಿಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ನಡೆಸದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಸುಲಭವಾಗಿ ದೊರೆಯುವಂತೆ ಮಾಡುತ್ತಿವೆ.

Publication	Indusanje
Edition	Tumkur
Date	18 th June, 2019
Page No.	08

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಮೈಕ್ರೋಫೈನಾನ್ಸ್‌ನಿಂದ ಸಾಲದ ನೆರವು

ತುಮಕೂರು: ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಪುತ್ರಿ ನಾಗವೇಣಿ ಅವರು ಕರ್ನಾಟಕದ ತುಮಕೂರು ಜಿಲ್ಲೆಯ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶದ ನಿವಾಸಿಗಳು. ನಾಗವೇಣಿ ಪರಿಸರ ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದರು. ಆದರೆ, ಕಾರ್ಮಿಕರ ಕೊರತೆ, ವಿದ್ಯುತ್ ಮತ್ತು ಬಂಡವಾಳದ ಕೊರತೆಯಿಂದಾಗಿ ಅದನ್ನು ಮುಚ್ಚಬೇಕಾಯಿತು. ಅವರು ಕಂಪನಿಯೊಂದರ ಎಚ್‌ಆರ್ ಸಹಾಯಕಿಯಾಗಿ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದರು. ಆದರೆ, ಆ ಉದ್ಯೋಗದಿಂದ ಅವರಿಗೆ ಖುಷಿಯಾಗಲಿಲ್ಲ. ತಮ್ಮ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್ ತಯಾರಿಕಾ ಘಟಕವನ್ನು ಪುನಃ ಆರಂಭಿಸಲು ಬಂಡವಾಳದ ಅಗತ್ಯವಿತ್ತು. ಬ್ಯಾಂಕಿಂಗ್‌ಯೇತರ ಹಣಕಾಸು ಕಂಪನಿ-ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್(ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐ) ಕ್ರೆಡಿಟ್‌ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ್ ದಲ್ಲಿ ಅವರ ತಾಯಿ ಗ್ರಾಹಕರಾಗಿದ್ದಾರೆ. ಉದ್ಯಮಿಗಳಾಗಬೇಕೆಂಬ ಆಕಾಂಕ್ಷೆ ಇರುವವರಿಗೆ ವ್ಯವಹಾರ ಸಾಲಗಳನ್ನು ಈ ಕಂಪನಿ ನೀಡುತ್ತದೆ ಎಂಬುದನ್ನು ತಿಳಿದುಕೊಂಡರು. ಆಗ ಕಂಪನಿಗೆ ಸಾಲಕ್ಕಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವಂತೆ ತನ್ನ ತಾಯಿಗೆ ಹೇಳಿದರು. ಮಗಳ ಬದ್ಧತೆಯನ್ನು ಉತ್ತೇಜಿಸಲೆಂದು ತಾಯಿ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದ ಅಂಗಸಂಸ್ಥೆಯಾಗಿರುವ ರೀಟೇಲ್ ಫೈನಾನ್ಸ್‌ನಿಂದ 1 ಲಕ್ಷ ರೂಪಾಯಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿ, ಸಾಲವನ್ನೂ ಪಡೆದರು. ಈ ಸಾಲದಿಂದ ನಾಗವೇಣಿ ತಮ್ಮ ಘಟಕವನ್ನು ಆರಂಭಿಸಿದ್ದಲ್ಲದೇ, ಉತ್ಪಾದನೆಯನ್ನು ಹೆಚ್ಚಳ ಮಾಡಿ ವ್ಯವಹಾರವನ್ನು ವೃದ್ಧಿಸಿಕೊಂಡರು ಮತ್ತು ಅದೇ ರೀತಿ ಲಾಭವನ್ನು ಹೆಚ್ಚು ಮಾಡಿಕೊಂಡರು.

ತಾಯಿ-ಮಗಳು ಇಬ್ಬರೂ ಇಂದು ಯಶಸ್ವಿಯಾಗಿ ಪರಿಸರ-ಸ್ನೇಹಿ ಪ್ಲೇಟ್‌ಗಳ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿದ್ದಾರೆ. ಸ್ಥಳೀಯ ಮಹಿಳೆಯರಿಗೆ ಉದ್ಯೋಗ ನೀಡುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ತಮ್ಮ ಗ್ರಾಮದಲ್ಲಿ ಉದ್ಯೋಗ ಸೃಷ್ಟಿಗೆ ತಮ್ಮದೇ ಆದ ಕೊಡುಗೆ ನೀಡುತ್ತಿದ್ದಾರೆ. ಈಗ ಯಶಸ್ವಿಯಾದ ಜೀವನವನ್ನು ಸಾಗಿಸುತ್ತಿರುವ ಮಂಜುಳಾ ಮತ್ತು ನಾಗವೇಣಿ ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಮತ್ತಷ್ಟು ವಿಸ್ತರಣೆ ಮಾಡುವ ಕನಸು ಕಂಡಿದ್ದಾರೆ. ಕಠಿಣ ಪರಿಶ್ರಮ ಮತ್ತು ಧೈರ್ಯದಿಂದ ಉದ್ಯಮವನ್ನು ನಡೆಸುವ ಮೂಲಕ ಇವರಿಬ್ಬರೂ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಎದುರಿಸಿದ್ದಾಗ್ಯೂ ಯಶಸ್ವಿ ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಒಂದು ಸ್ಪಷ್ಟ ಉದಾಹರಣೆಯಾಗಿದ್ದಾರೆ.

ಮಂಜುಳಾ ಮತ್ತು ಅವರ ಮಗಳು ನಾಗವೇಣಿ ಅವರ ರೀತಿಯಲ್ಲಿಯೇ ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣದಿಂದ ಹಲವಾರು ಮಹಿಳೆಯರು ಪ್ರಯೋಜನ ಪಡೆದಿದ್ದಾರೆ. ಕ್ರೆಡಿಟ್ ಅಕ್ಸೆಸ್ ಗ್ರಾಮೀಣ ಲಿಮಿಟೆಡ್ 'ಗ್ರಾಮೀಣ ಕೂಟ' ಎಂದೇ ಜನಪ್ರಿಯವಾಗಿದೆ.

ಬೆಂಗಳೂರಿನಲ್ಲಿ ಕೇಂದ್ರ ಕಚೇರಿಯನ್ನು ಹೊಂದಿರುವ ಈ

ಮೈಕ್ರೋ-ಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಯ ಪ್ರಮುಖ ಆದ್ಯತೆಯೆಂದರೆ ಭಾರತದ ಗ್ರಾಮಾಂತರ ಪ್ರದೇಶಗಳ ಕಡಿಮೆ ಆದಾಯ ಇರುವ ಕುಟುಂಬಗಳ ಮಹಿಳೆಯರಿಗೆ ಕಿರು-ಸಾಲ ಸೌಲಭ್ಯವನ್ನು ನೀಡುವುದು. 2019 ರ ಮಾರ್ಚ್ 31 ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ದೇಶದ 8 ರಾಜ್ಯಗಳು ಮತ್ತು ಒಂದು ಕೇಂದ್ರಾಡಳಿತ ಪ್ರದೇಶ 157 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ತನ್ನ ವ್ಯವಹಾರವನ್ನು ನಡೆಸುತ್ತಿರುವ ಸಂಸ್ಥೆಯು ತನ್ನ 670 ಶಾಖೆಗಳ ಮೂಲಕ 2.4 ದಶಲಕ್ಷ ಗ್ರಾಹಕರಿಗೆ ಕಿರು ಸಾಲ ನೀಡಿದೆ. ಇದಲ್ಲದೇ, ಮುಂದಿನ ದಿನಗಳಲ್ಲಿ ಜಿಲ್ಲಾ ಆಧಾರಿತ ವಿಸ್ತರಣೆಯನ್ನು ಮಾಡುವ ಯೋಜನೆಯನ್ನು ಹಾಕಿಕೊಂಡಿದೆ.

ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್‌ಸ್ಟಿಟ್ಯೂಶನ್ಸ್ ನೆಟ್‌ವರ್ಕ್ ಪ್ರಕಾರ, ದೇಶದಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನೆರವು ಪಡೆದವರಲ್ಲಿ ಶೇ.99 ರಷ್ಟು ಮಹಿಳೆಯರಿದ್ದಾರೆ. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳಂತಹ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಸಂಸ್ಥೆಗಳು ಬ್ಯಾಂಕ್ ಸೌಲಭ್ಯವಿಲ್ಲದ ಮತ್ತು ಬ್ಯಾಂಕ್ ವ್ಯವಹಾರ ನಡೆಸದ ಜನರಿಗೆ ಹಣಕಾಸು ಸೇವೆಗಳನ್ನು ಸುಲಭವಾಗಿ ದೊರೆಯುವಂತೆ ಮಾಡುತ್ತಿವೆ.

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. ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾದಲ್ಲಿ ನೋಂದಣಿ ಆಗಿವೆ ಮತ್ತು ಸಾಲದ ಪ್ರಮಾಣ, ಅವಧಿ, ಬಡ್ಡಿ ದರ ಮತ್ತು ಫೇರ್ ಪ್ರಾಕ್ಟೀಸಸ್ ಕೋಡ್(ಎಫ್‌ಪಿಸಿ) ಮತ್ತು ಇಂಡಸ್ಟ್ರಿ ಕೋಡ್ ಆಫ್ ಕಂಡಕ್ಟ್ (ಸಿಬಿಸಿ) ಯಂತಹ ಎಲ್ಲಾ ನಿಯಮಗಳನ್ನು ಕಟ್ಟುನಿಟ್ಟಾಗಿ ಪಾಲಿಸುತ್ತಿವೆ. ಈ ಎಲ್ಲಾ ಎನ್‌ಬಿಎಫ್‌ಸಿ-ಎಂಎಫ್‌ಐಗಳ ವ್ಯವಹಾರಗಳನ್ನು ಆರ್‌ಬಿಐ ಮೇಲ್ವಿಚಾರಿ ಮಾಡುತ್ತದೆ.

Publication	Gujarat Mirror
Edition	Gandhinagar
Date	16 th June, 2019
Page No.	13

મહિલા એન્ટરપ્રીન્યુર્સને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

ગાંધીનગર: હંસાબેન ટીકાભાઈ ઝાલા, જે ઝાલા ના મુવાડા ગામના નિવાસી છે જે ગુજરાતના ગાંધીનગર જિલ્લામાં સ્થિત છે. ૨૦૧૧ માં, તેની પાસે માત્ર એક જ ગાય હતી જે તેની નાણાકીય જરૂરિયાતોને પહોંચી વળવા માટે પૂરતી ન હતી અને તેમની આવક વધારવા માટે વધુ ઢોર ખરીદવા માંગતા હતા. જો કે, તેમની પાસે પૂરતી મૂડી નહોતી. તેમને ફિનકેર સ્મોલ ફાયનાન્સ બેન્ક વિશે જાણ થઈ હતી જેણે તેના એરિયામાં સંચાલન કર્યું હતું અને આજીવિકા માટે માઈક્રો લોન આપી હતી. તેમણે રૂ. ૧૨,૦૦૦ ની લોન લીધી અને બીજી ગાય લીધી અને તેમની પ્રથમ લોનને સફળતાપૂર્વક ચૂકવવા પછી તેમણે તેના વ્યવસાયને આગળ વધારવા માટે બીજી લોન લીધી. આજે તેમણે સફળતાપૂર્વક ચાર લોન સાચકલ પૂરી કરી અને આઠ પશુઓ છે. તેમની વાર્ષિક આવક ૫ લાખ રૂપિયા છે અને તે પોતાના પરિવારની બધી નાણાકીય જરૂરિયાતોનું ધ્યાન રાખવામાં સક્ષમ છે.

હંસાબેનની જેમ ફિનકેર સાથેના જોડાણથી ઘણી સ્ત્રીઓને ફાયદો થયો છે. ફાઈનાન્સિયલ ઇન્કલુઝનના ઉદ્દેશ સાથે ફિનકેર એક નાની ફાઈનાન્સ બેંક છે. સંસ્થાએ ઘણી સ્થાનિક મહિલા એન્ટરપ્રીન્યુર્સને તેમની આર્થિક સ્થિતિ સુધારવા અને તેમના જીવનની ગુણવત્તા સુધારવા માટે તેમના સપનાઓને સમજવામાં મદદ કરી છે.

Publication	Jai Hind
Edition	Gandhinagar
Date	16 th June, 2019
Page No.	11

મહિલા એન્ટરપ્રીન્યુર્સને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

ગાંધીનગર: હંસાબેન ટીકાભાઈ ઝાલા, જે ઝાલા ના મુવાડા ગામના નિવાસી છે જે ગુજરાતના ગાંધીનગર જિલ્લામાં સ્થિત છે. ૨૦૧૧ માં, તેની પાસે માત્ર એક જ ગાય હતી જે તેની નાણાકીય જરૂરિયાતોને પહોંચી વળવા માટે પૂરતી ન હતી અને તેમની આવક વધારવા માટે વધુ ઢોર ખરીદવા માંગતા હતા. જો કે, તેમની પાસે પૂરતી મૂડી નહોતી. તેમને ફિનકેર સ્મોલ ફાયનાન્સ બેન્ક વિશે જાણ થઈ હતી જેણે તેના એરિયામાં સંચાલન કર્યું હતું અને આજીવિકા માટે માઈક્રો લોન આપી હતી. તેમણે રૂ. ૧૨,૦૦૦ ની લોન લીધી અને બીજી ગાય લીધી અને તેમની પ્રથમ લોનને સફળતાપૂર્વક ચૂકવવા પછી તેમણે તેના વ્યવસાયને આગળ વધારવા માટે બીજી લોન લીધી. આજે તેમણે સફળતાપૂર્વક ચાર લોન સાચકલ પૂરી કરી અને આઠ પશુઓ છે. તેમની વાર્ષિક આવક ૫ લાખ રૂપિયા છે અને તે પોતાના પરિવારની બધી નાણાકીય જરૂરિયાતોનું ધ્યાન રાખવામાં સક્ષમ છે.

હંસાબેનની જેમફિનકેર સાથેના જોડાણથી ઘણી સ્ત્રીઓને ફાયદો થયો છે. ફાઈનાન્સિયલ ઇન્કલુઝનના ઉદ્દેશ સાથે ફિનકેર એક નાની ફાઈનાન્સ બેંક છે. સંસ્થાએ ઘણી સ્થાનિક મહિલા એન્ટરપ્રીન્યુર્સને તેમની આર્થિક સ્થિતિ સુધારવા અને તેમના જીવનની ગુણવત્તા સુધારવા માટે તેમના સપનાઓને સમજવામાં મદદ કરી છે.

Publication	Samay Express
Edition	Gandhinagar
Date	18 th June, 2019
Page No.	03

મહિલા એન્ટરપ્રીન્યુર્સને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

ગાંધીનગર ,

ગુજરાત: હંસાબેન ટીકાભાઈ ઝાલા, જે ઝાલા ના મુવાડા ગામના નિવાસી છે જે ગુજરાતના ગાંધીનગર જિલ્લામાં સ્થિત છે. ૨૦૧૧ માં, તેની પાસે માત્ર એક જ ગાય હતી જે તેની નાણાકીય જરૂરિયાતોને પહોંચી વળવા માટે પૂરતી ન હતી અને તેમની આવક વધારવા માટે વધુ ઢોર ખરીદવા માંગતા હતા. જોકે, તેમની પાસે પૂરતી મૂડી નહોતી. તેમને ફિનકેર સ્મોલ ફાયનાન્સ બેંક વિશે જાણ થઈ હતી જેણે તેના એરિયામાં સંચાલન કર્યું હતું અને આજીવિકા માટે માઈક્રો લોન આપી હતી. તેમણે રૂ. ૧૨,૦૦૦ ની લોન લીધી અને બીજી ગાય લીધી અને તેમની પ્રથમ લોનને સફળતાપૂર્વક ચૂકવવા પછી તેમણે તેના વ્યવસાયને આગળ વધારવા માટે બીજી લોન લીધી. આજે તેમણે સફળતાપૂર્વક ચાર લોન સાચકલ પૂરી કરી અને આઠ પશુઓ છે. તેમની વાર્ષિક આવક ૫ લાખ રૂપિયા છે અને તે પોતાના પરિવારની બધી નાણાકીય જરૂરિયાતોનું ધ્યાન રાખવામાં સક્ષમ છે.

હંસાબેનની જેમફિનકેર સાથેના જોડાણથી ઘણી સ્ત્રીઓને ફાયદો થયો છે. ફાઈનાન્સિયલ ઇંક્લુઝનના ઉદ્દેશ સાથે ફિનકેર એક નાની ફાઈનાન્સ બેંક છે. સંસ્થાએ ઘણી સ્થાનિક મહિલા એન્ટરપ્રીન્યુર્સને તેમની આર્થિક સ્થિતિ સુધારવા અને તેમનાજીવનની ગુણવત્તા સુધારવા માટે તેમના સપનાઓને સમજવામાં મદદ કરી છે.

માઈક્રોફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ નેટવર્ક અનુસાર, સેલ્ફ-રેગ્યુલેટરી સંસ્થા અને ભારતમાં માઈક્રોફાઈનાન્સ ઇન્ડસ્ટ્રીના ઇન્ડસ્ટ્રીયલ એશોશિએશન, દેશના ૯૯% માઈક્રોફાઈનાન્સ લાભાર્થીઓમાં મહિલાઓ છે. એનબીએફસી-એમએફઆઈ, સ્મોલ ફાઈનાન્સ બેંકો જેવી માઈક્રો ક્રેડિટ ઓફર કરતી સંસ્થાઓ ભારતમાં જરૂરિયાતમંદ અને બીનગણિતવસ્તીને સરળ રીતે નાણાકીય સેવાઓની પહોંચાડવા તરફ કામ કરી રહી છે. જે સ્ત્રીઓને કોઈ પણ પ્રકારની સમાનતા અથવા સલામતી પૂરી પાડવાની જોગવાઈ ધરાવતી નથીતેમના માટે આ સંસ્થાઓ અનફંડેડ કેડિટ ગેપ ભરે છે. દૂરના ગ્રામીણ વિસ્તારોમાં ગ્રાહકોને પણ લાસ્ટ માઈલ ફાઈનાન્સિયલ સર્વિસીસ પૂરી પાડીને આ સંસ્થાઓ સરકારના ફાઈનાન્સિયલ ઇંક્લુઝન એજન્ડાને પ્રોત્સાહન આપે છે.

Publication	Free Press Gujarat
Edition	Gandhinagar
Date	18 th June,2019
Page No.	03

Microfinance lends a support to women entrepreneurs

Ahmedabad: Hansaben Tikabhai Zala is a resident of the village Zala na Muvada which is located in Gandhinagar district of Gujarat. In 2011, she had only one cow which was not enough to meet her financial needs and she wanted to buy more cattles to increase her income. However, she did not have enough capital. She came to know about Fincare Small Finance Bank which operated in her area and gave micro loans for livelihood purposes. She took a loan of INR 12,000 and bought her second cow and after successfully paying off her first loan she took another loan to further expand her business. Today, she has successfully completed four loan cycles and has eight cattle. She has an yearly income of INR 5 lakh and she is able to take care of all the financial needs of her family.

Similar to Hansaben, many women have been benefited from association with Fincare. Fincare is a small finance bank

with the objective of furthering financial inclusion. 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. Institutions offering micro credit such as NBFC-MFIs, Small Finance Banks etc are working towards providing an easy access to financial services to underserved and unbanked population in India.

These institutions fill an unfunded credit gap for women who do not have the wherewithal to provide collateral or security of any sort. Through providing last mile financial services even to clients in remote rural areas, these institutions promote the Government's financial inclusion agenda. (1-7)

Publication	Gujarat Samachar
Edition	Gandhinagar
Date	18 th June, 2019
Page No.	03

મહિલા એન્ટરપ્રીન્યુસને માઈક્રોફાઈનાન્સ ટેકો આપ્યો
માઈક્રોફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ નેટવર્ક અનુસાર,
સેલ્ફ-રેવ્યુલેટરી સંસ્થા અને ભારતમાં માઈક્રો
ફાઈનાન્સ ઇન્ડસ્ટ્રીના ઇન્ડસ્ટ્રીયલ એસોશિએશન,
દેશના ૯૯% માઈક્રોફાઈનાન્સ લાભાર્થીઓમાં
મહિલાઓ છે. એનપીએફસી-એમએફઆઈ,
સ્મોલ ફાઈનાન્સ બેંકો જેવી માઈક્રો કેડીટ ઓફર
કરતી સંસ્થાઓ ભારતમાં જરૂરિયાતમંદ અને
બીનગણિતવસ્તીને સરળ રીતે નાણાકીય સેવા
ઓની પહોંચાડવા તરફ કામ કરી રહી છે.

Publication	Gujarat ni Kalam
Edition	Gandhinagar
Date	18 th June, 2019
Page No.	03

મહિલા એન્ટરપ્રીન્યુર્સને માઈક્રોફાઈનાન્સે ટેકો આપ્યો

ગાંધીનગર ;
ગુજરાત: હંસાબેન ટીકાભાઈ
ઝાલા, જે ઝાલા ના મુવાડા ગામના
નિવાસી છે જે ગુજરાતના
ગાંધીનગર જિલ્લામાં સ્થિત છે.
૨૦૧૧ માં, તેની પાસે માત્ર એક
જ ગાય હતી જે તેની નાણાકીય
જરૂરિયાતોને પહોંચી વળવા માટે
પૂરતી ન હતી અને તેમની આવક
વધારવા માટે વધુ ઢોર ખરીદવા
માંગતા હતા. જોકે, તેમની પાસે
પૂરતી મૂડી નહોતી. તેમને ફિનકેર
સ્મોલ ફાયનાન્સ બેંક વિશે જાણ
થઈ હતી જેણે તેના એરિયામાં
સંચાલન કર્યું હતું અને આજીવિકા
માટે માઈક્રો લોન આપી
હતી. તેમણે રૂ. ૧૨,૦૦૦ ની લોન
લીધી અને બીજી ગાય લીધી અને
તેમની પ્રથમ લોનને સફળતાપૂર્વક
ચૂકવવા પછી તેમણે તેના
વ્યવસાયને આગળ વધારવા માટે
બીજી લોન લીધી. આજે તેમણે

સફળતાપૂર્વક ચાર લોન સ્થાયકલ
પૂરી કરી અને આઠ પશુઓ છે.
તેમની વાર્ષિક આવક પાંચ લાખ
રૂપિયા છે અને તે પોતાના
પરિવારની બધી નાણાકીય
જરૂરિયાતોનું ધ્યાન રાખવામાં
સક્ષમ છે.
હંસાબેનની જે મિકેનકેર
સાથેના જોડાણથી ઘણી સ્ત્રીઓને
ફાયદો થયો છે. ફાઈનાન્સિયલ
ઈક્વિટીના ઉદ્દેશ સાથે ફિનકેર
એક નાની ફાઈનાન્સ બેંક છે.
સંસ્થાએ ઘણી સ્થાનિક મહિલા
એન્ટરપ્રીન્યુર્સને તેમની આર્થિક
સ્થિતિ સુધારવા અને
તેમના જીવનની ગુણવત્તા સુધારવા
માટે તેમના સપનાઓને
સમજવામાં મદદ કરી છે.

માઈક્રોફાઈનાન્સ
ઈન્સ્ટિટ્યુશન્સ નેટવર્ક અનુસાર,
સેલ્ફ-રેગ્યુલેટરી સંસ્થા અને
ભારતમાં માઈક્રોફાઈનાન્સ

ઈન્સ્ટિટ્યુશન્સ નેટવર્ક અનુસાર,
ઈન્ડસ્ટ્રીયલ એશોશિએશન, દેશના
૯૯% 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. જે
સ્ત્રીઓને કોઈ પણ પ્રકારની
સમાનતા અથવા સલામતી પૂરી
પાડવાની જોગવાઈ ધરાવતી
નથી તેમના માટે આ સંસ્થાઓ
અનફેડેરેબલ ગેપ ભરે છે. દૂરના
ગ્રામીણ વિસ્તારોમાં ગ્રાહકોને પણ
લાસ્ટ માઈલ ફાઈનાન્સિયલ
સર્વિસીસ પૂરી પાડીને આ સંસ્થાઓ
સરકારના ફાઈનાન્સિયલ
ઈક્વિટીએજન્ડાને પ્રોત્સાહન
આપે છે.

Publication	Zalawad Samachar
Edition	Gandhinagar
Date	18 th June, 2019
Page No.	06

મહિલા એન્ટરપ્રીન્યુર્સને માઈક્રોફાઈનાન્સ ટેકો આપ્યો

ગાંધીનગર ,

ગુજરાત: હંસાબેન ટીકાભાઈ ઝાલા, જે ઝાલા ના મુવાડા ગામના નિવાસી છે જે ગુજરાતના ગાંધીનગર જિલ્લામાં સ્થિત છે. ૨૦૧૧ માં, તેની પાસે માત્ર એક જ ગાય હતી જે તેની નાણાકીય જરૂરિયાતોને પહોંચી વળવા માટે પૂરતી ન હતી અને તેમની આવક વધારવા માટે વધુ ઢોર ખરીદવા માંગતા હતા. જોકે, તેમની પાસે પૂરતી મૂડી નહોતી. તેમને ફિનકેર સ્મોલ ફાયનાન્સ બેંક વિશે જાણ થઈ હતી જેણે તેના એરિયામાં સંચાલન કર્યું હતું અને આજીવિકા માટે માઈક્રો લોન આપી હતી. તેમણે રૂ. ૧૨,૦૦૦ ની લોન લીધી અને બીજી ગાય લીધી અને તેમની પ્રથમ લોનને સફળતાપૂર્વક ચૂકવવા પછી તેમણે તેના વ્યવસાયને આગળ વધારવા માટે બીજી લોન લીધી. આજે તેમણે સફળતાપૂર્વક ચાર લોન સાચકલ પૂરી કરી અને આઠ પશુઓ છે. તેમની વાર્ષિક આવક ૫ લાખ રૂપિયા છે અને તે પોતાના પરિવારની બધી નાણાકીય જરૂરિયાતોનું ધ્યાન રાખવામાં સક્ષમ છે.

હંસાબેનની જેમ ફિનકેર સાથેના જોડાણથી ઘણી સ્ત્રીઓને ફાયદો થયો છે. ફાઈનાન્સિયલ ઇક્વિલિબ્રમના ઉદ્દેશ સાથે ફિનકેર એક નાની ફાઈનાન્સ બેંક છે. સંસ્થાએ ઘણી સ્થાનિક મહિલા એન્ટરપ્રીન્યુર્સને તેમની આર્થિક સ્થિતિ સુધારવા અને તેમના જીવનની ગુણવત્તા સુધારવા માટે તેમના સપનાઓને સમજવામાં મદદ કરી છે.

માઈક્રોફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ નેટવર્ક અનુસાર, સેલ્ફ-રેગ્યુલેટરી સંસ્થા અને ભારતમાં માઈક્રોફાઈનાન્સ ઇન્ડસ્ટ્રીના ઇન્ડસ્ટ્રીયલ એશોશિએશન, દેશના ૮૮% માઈક્રોફાઈનાન્સ લાભાર્થીઓમાં મહિલાઓ છે. એનબીએફસી-એમએફઆઈ, સ્મોલ ફાઈનાન્સ બેંકો જેવી માઈક્રો ક્રેડિટ ઓફર કરતી સંસ્થાઓ ભારતમાં જરૂરિયાતમંદ અને બીનગણિતવસ્તીને સરળ રીતે નાણાકીય સેવાઓની પહોંચાડવા તરફ કામ કરી રહી છે. જે સ્ત્રીઓને કોઈ પણ પ્રકારની સમાનતા અથવા સલામતી પૂરી પાડવાની જોગવાઈ ધરાવતી નથી તેમના માટે આ સંસ્થાઓ અનફૂડ કેડિટ ગેપ ભરે છે.

Publication	Peoples Samachar
Edition	Bhopal
Date	28 th June, 2019
Page No.	12

फ्यूजन माइक्रोफाइनेंस का महिलाओं के लिए कौशल विकास और वित्तीय साक्षरता जागरूकता कार्यक्रम

पीपल्स संवाददाता • इंदौर

editor@peoplesamachar.co.in

अग्रणी गैर बैंकिंग संस्थान फ्यूजन माइक्रोफाइनेंस ने एक गैर सरकारी संगठन के साथ मिलकर रांझी में आर्थिक रूप से कमजोर महिलाओं के लिए जीविका-कौशल विकास कार्यक्रम का आयोजन किया। इसके साथ ही फ्यूजन माइक्रोफाइनेंस ने वित्तीय साक्षरता जागरूकता कार्यक्रम का भी आयोजन किया।

जीविका-कौशल विकास कार्यक्रम 18 जून को रांझी के सामुदायिक भवन में आयोजित किया गया। इस कार्यक्रम में 15 महिलाओं को सशक्त बनाने के लिए उच्च श्रेणी की सिलाई मशीन भी दी गयी। इस कार्यक्रम में भाग लेने वाले अतिथिगण में मौजूद प्रवीण सिंह



(ईएसओ-इंडिया एनजीओ), दामोदर सोनी, (मंडल अध्यक्ष भारतीय जनता पार्टी), सतीश कोरी (ईएसओ-इंडिया सेक्रेटरी), पप्पू सोनकर (जिला महामंडी-बीजेपी) भी मौजूद थे।

अतिथियों ने फ्यूजन के इस प्रयास की सरहाना करते हुए वहां उपस्थित महिलाओं को हुनर में वृद्धि करने और जीवन में आगे बढ़ने के लिए प्रेरित किया। इस मौके पर फ्यूजन माइक्रोफाइनेंस के प्रमुख विनीत भार्गव, प्रदीप साहू, जीतेन्द्र चौरसिया और सिग्ग्धा भूषण (डिप्टी मैनेजर) आदि मौजूद थे।

Publication	The Economic Times
Edition	Online
Date	4 th June, 2019
Link	https://economictimes.indiatimes.com/industry/banking/finance/microfinance-industry-posts-38-per-cent-growth-in-2018-19/articleshow/69635591.cms

Microfinance industry posts 38 per cent growth in 2018-19

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network.

PTI | Jun 03, 2019, 06:42 PM IST



As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN.

NEW DELHI: The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

Microfinance industry posts 38 per cent growth in 2018-19.

The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organization and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent, now totalling to 1,04,973 people," he said.

Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.25 crore loans worth Rs 82,928 crore during 2018-19.

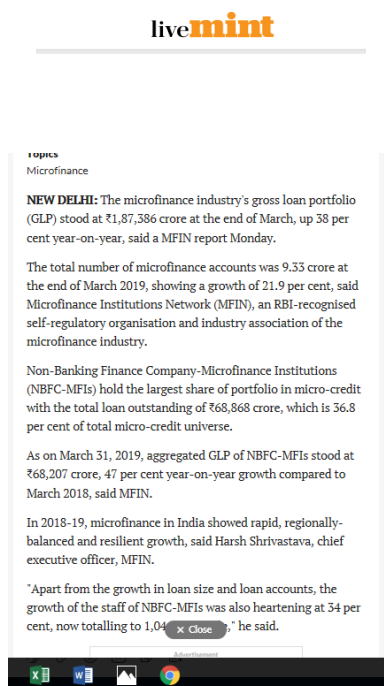
Compared with the financial year 2017-18, there has been a year-on-year increase of 28 per cent in number of loans disbursed and 44 per cent in loan amount disbursed.

In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions).

"This represents a growth of 63 per cent compared to 2017-18. Total equity grew by 42 per cent during the same period and is at Rs 14,206 crore," MFIN said.

MFIN's current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs.

Publication	Live Mint
Edition	Online
Date	4 th June, 2019
Link	https://www.livemint.com/industry/banking/microfinance-industry-posts-38-growth-in-2018-19-1559564596042.html



Microfinance industry posts 38% growth in 2018-19

NEW DELHI: The microfinance industry's gross loan portfolio (GLP) stood at ₹1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organization and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of ₹68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at ₹68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent, now totalling to 1,04,973 people," he said.

Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.25 crore loans worth ₹82,928 crore during 2018-19.

Compared with the financial year 2017-18, there has been a year-on-year increase of 28 per cent in number of loans disbursed and 44 per cent in loan amount disbursed.

In 2018-19, NBFC-MFIs received a total of ₹35,759 crore in debt funding (from banks and other financial institutions).

"This represents a growth of 63 per cent compared to 2017-18. Total equity grew by 42 per cent during the same period and is at ₹14,206 crore," MFIN said.

MFIN's current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs.

Publication	Live Mint
Edition	Online
Date	27 th June, 2019
Link	https://www.livemint.com/market/mark-to-market/non-bank-microfinance-companies-face-another-test-on-loan-quality-1561658413036.html



Non-bank microfinance companies face another test on loan quality

Non-bank lenders primarily into microfinance were not significantly hit by the ongoing liquidity crunch in the sector.

The fact that disbursement growth rates have held up and even improved is proof of this. The steady improvement in asset quality of these microlenders is also heartening.

But there is an old concern emerging yet again for these microlenders. Cast your eyes on Chart 1 which shows that exposure per borrower, as well as the size of the loan, has gone up for microfinance companies.

Simply put, a single borrower has multiple loans from multiple microlenders.

According to credit bureau Crif High Mark data, the average ticket size of loans has increased by 13% in the March quarter, faster than the previous four quarters. "Increasing association of borrowers to multiple lenders poses concern over quality of fresh disbursements," noted analysts from Kotak Institutional Equities in a recent note.

The brokerage also noted that the rise in ticket size is coming from eastern states like West Bengal and Assam. Eastern states have contributed the maximum to loan disbursal growth in the March quarter.

Essentially, microlenders have given multiple loans to single borrowers only recently. This rise in leverage does not bode well for future asset quality of microfinance companies.

Add the fact that more than half of microfinance is towards agriculture, the probability of rise in delinquencies increases. The growing distress in the agriculture sector over the past two years has put pressure on incomes and hence on repayment capacities.

To be sure, the situation is not alarming since it is not spread across most states. Moreover, not every microlender is indulging in giving larger loans to the same borrower without assessing the risks properly.

Delinquency rates are still under control as well.

That said, the signs are there that microlenders need to look at their leverage levels.

Meanwhile, disbursal growth has bounced back and the gross loan portfolio of the industry saw a smart increase of 45% in the March quarter. Of this, non-bank microlenders saw their portfolio grow by 32% even though disbursements of microloans were higher for banks, according to data from Microfinance Institutions Network.

Clearly, growth is coming through larger-sized loans.

Microfinance companies have seen a sharp improvement in their asset quality and loan growth. To maintain portfolio quality, they would do well to keep a lid on per-borrower exposure. After all, the proof of asset quality is in repayments. A threat to repayments is increasing leverage when incomes are not growing at the same pace.

Publication	The Financial Express
Edition	Online
Date	4 th June, 2019
Link	https://www.financialexpress.com/industry/microfinance-industry-posts-38-pc-growth-in-2018-19/1596841/


FINANCIAL EXPRESS

[HOME](#)
[ELECTIONS 2019](#)
[MARKETS](#)
[STOCKS](#)
[ECONOMY](#)
[AUTO](#)
[INDUSTRY](#)
[MONEY](#)
[INDIA](#)
[INFRA](#)
[OPINION](#)



Microfinance industry posts 38 pc growth in 2018-19

By PTI (Published: June 3, 2019 7:50:41 PM)

The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.



As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN.

The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

*Based from the results in loan size and loan accounts. The results of the staff of NBFC-MFIs.




Microfinance industry posts 38 pc growth in 2018-19

The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organization and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

“Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent, now totalling to 1,04,973 people,” he said.

Eastern India’s growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.25 crore loans worth Rs 82,928 crore during 2018-19.

Compared with the financial year 2017-18, there has been a year-on-year increase of 28 per cent in number of loans disbursed and 44 per cent in loan amount disbursed.

In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions).

“This represents a growth of 63 per cent compared to 2017-18. Total equity grew by 42 per cent during the same period and is at Rs 14,206 crore,” MFIN said.

MFIN’s current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs.

Publication	Business Standard
Edition	Online
Date	4 th June, 2019
Link	https://www.business-standard.com/article/finance/debt-funding-in-mfis-up-63-to-rs-35-759-cr-in-fy19-equity-rises-42-119060301089_1.html

Business Standard

Debt funding in MFIs up 63% to Rs 35,759 cr in FY19, equity rises 42%

Liquidity improved, despite a challenging scenario, due to better portfolio quality. Barring few pockets where recovery was impacted due to debt waivers, overall delinquencies came down: Experts

Namrata Acharya | Kolkata
Last Updated at June 3, 2019 11:37 (IST)



Representative image

ALSO READ

Led by NBFC MFIs, microfinance loans grow 43% to Rs 1.7 trn in FY19: MFIN

Banks and financial institutions disbursed about of Rs 35,759 crore to microfinance institutions in FY19, representing a growth of 63 per cent over FY18, according to a report by MFIN (Microfinance Institutions Network).

Debt funding in MFIs up 63% to Rs 35,759 cr in FY19, equity rises 42%

Liquidity improved, despite a challenging scenario, due to better portfolio quality. Barring few pockets where recovery was impacted due to debt waivers, overall delinquencies came down: Experts

Banks and financial institutions disbursed about of Rs 35,759 crore to microfinance institutions in FY19, representing a growth of 63 per cent over FY18, according to a report by MFIN (Microfinance Institutions Network).

In tandem, the total equity grew by 42 per cent during the same period to Rs 14,206 crore.

According to experts, improvement in liquidity, despite challenging situation, was possible on account of better portfolio quality. Barring a few pockets, where recovery was impacted due to debt waiver schemes, the overall delinquencies came down,

According to Harsh Shrivastava, CEO, MFIN, "In 2018-19, microfinance in India showed rapid, regionally-balanced, and resilient growth. The industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in Q3 and natural disasters like cyclones and drought."

In Q4 of FY19, the microfinance industry witnessed a growth of 38 per cent over Q4FY18 with the total loan portfolio (GLP) at Rs 1,87,386 crore as on 31 March 2019, according to the 29th MFIN Micrometer.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total

micro-credit universe. Banks constituted about 32.6 per cent, Small Finance Banks about 18.5 per cent, NBFCs' account for 11 per cent and Non-profit MFIs account for 1.1 per cent of the total portfolio.

In terms of regional distribution of portfolio (GLP), East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent.

“Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 percent, now totaling to 1,04,973 people. Eastern India's growth continues with much on account of Bihar and Odisha,” according to Srivastava.

Publication	Business Standard
Edition	Online
Date	4 th June, 2019
Link	https://www.business-standard.com/article/pti-stories/microfinance-industry-posts-38-growth-in-fy19-mfin-119060301296_1.html

Business Standard

The screenshot shows a news article from Business Standard. The main headline is "Microfinance industry posts 38% growth in FY19: MFIN". Below the headline, there is a sub-headline "PTI Database in Data Science" and a small "AMITY" logo. The article text mentions that the micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal, says a report. It also states that the gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18. The total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN). MFIN, an RBI recognised self-regulatory organisation and industry association, constitutes 53 NBFC-MFIs as members. The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19. The article also mentions that in 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and droughts. MFIN's chief executive officer Harish Srivastava said. NBFC-MFIs hold the largest share of portfolio in micro credit with total loan outstanding of Rs 68,866 crore, which is 36.2 per cent of total micro credit universe. As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis. Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totalling to 1,04,973 people. In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63 per cent compared to FY18. Total equity in FY19 grew by 42 per cent at Rs 14,206 crore. In terms of regional distribution of portfolio, East and North-East accounts for 38 per cent of the total NBFC-MFI portfolio. South-East new cover: 10 per cent, North-East new cover: 10 per cent, South-East new cover: 10 per cent, North-East new cover: 10 per cent.

Microfinance industry posts 38% growth in FY19: MFIN

The micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal, says a report.

Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18.

Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN).

MFIN, an RBI recognized self-regulatory organization and industry association, constitutes 53 NBFC-MFIs as members.

The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19.

"In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said.

NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis.

Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totaling to 1,04,973 people.

In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63 per cent compared to FY18.

Total equity in FY19 grew by 42 per cent at Rs 14,206 crore.

In terms of regional distribution of portfolio, East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent.

As of March 31, 2019, the banks had a micro-finance portfolio of Rs 61,046 crore, depicting a growth of 36 per cent over last one year while small finance banks (SFBs) showed a growth of around 25 per cent.

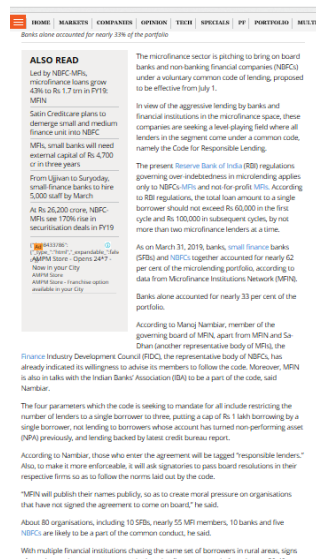
The report said the asset liability management (ALM) of all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets.

The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on March 31, 2019 to manage their obligations for the upcoming quarter and up to the next 12 months, it said.

Publication	Business Standard
Edition	Online
Date	5 th June, 2019
Link	https://www.business-standard.com/article/finance/mfis-seek-to-roll-out-common-code-of-lending-with-banks-nbfc-by-july-119060400873_1.html

Business Standard

Microfinance sector wants banks, NBFCs to come under lending code



ALSO READ

- Lent by NBFC-MFI, microfinance loans grow 42% to Rs 1.7 trn in FY19: MFN
- Saini Creditcare plans to demerge small and medium finance unit into NBFC-MFI, small banks will need external capital of Rs 4,700 cr in three years
- From Ujjivan to Suryoday, small finance banks to hire 5,000 staff by March
- At Rs 26,200 crore, NBFC-MFI see 170% rise in securitisation deals in FY19
- CRIF: 'Need' responsible 'Sa Agam' loans - Opens 24x7
- New in your City
- Home loan
- Home loan - Insurance option available in your City

The microfinance sector is pitching to bring on board banks and non-banking financial companies (NBFCs) under a voluntary common code of lending, proposed to be effective from July 1.

In view of the aggressive lending by banks and financial institutions in the microfinance space, these companies are seeking a level playing field where all lenders in the segment come under a common code, namely the Code for Responsible Lending.

The present Reserve Bank of India (RBI) regulations governing over-indebtedness in microlending applies only to NBFCs-MFIs and not-for-profit MFIs. According to RBI regulations, the total loan amount to a single borrower should not exceed Rs 60,000 in the first cycle and Rs 100,000 in subsequent cycles, by not more than two microfinance lenders at a time.

As on March 31, 2019, banks, small finance banks (SFBs) and NBFCs together accounted for nearly 62 per cent of the microlending portfolio, according to data from Microfinance Institutions Network (MFIN). Banks alone accounted for nearly 33 per cent of the portfolio.

According to Manoj Nambiar, member of the governing board of MFN, apart from MFN and Sa-Dhan (another representative body of MFIs), the Finance Industry Development Council (FIDC), the representative body of NBFCs, has already indicated its willingness to advise its members to follow the code. Moreover, MFN is also in talks with the Indian Bank Association (IBA) to be a part of the code, said Nambiar.

The four parameters which the code is seeking to mandate for all include restricting the number of lenders to a single borrower to three, putting a cap of Rs 1 lakh borrowing by a single borrower, not lending to borrowers whose account has turned non-performing asset (NPA) previously, and lending backed by latest credit bureau report.

According to Nambiar, those who enter the agreement will be tagged "responsible lenders." Also, to make it more enforceable, it will ask signatories to pass board resolutions in their respective firms so as to follow the norms laid out by the code.

"MFN will publish their names publicly, so as to create moral pressure on organisations that have not signed the agreement to come on board," he said.

About 80 organisations, including 10 SFBs, nearly 55 MFIs members, 10 banks and five NBFCs are likely to be a part of the common conduct, he said.

With multiple financial institutions chasing the same set of borrowers in rural areas, signs of over-indebtedness are more apparent in the microfinance sector. In fact, about 30,000 rural

Microfinance sector wants banks, NBFCs to come under lending code

The microfinance sector is pitching to bring on board banks and non-banking financial companies (NBFCs) under a voluntary common code of lending, proposed to be effective from July 1.

In view of the aggressive lending by banks and financial institutions in the microfinance space, these companies are seeking a level-playing field where all lenders in the segment come under a common code, namely the Code for Responsible Lending.

The present Reserve Bank of India (RBI) regulations governing over-indebtedness in microlending applies only to NBFCs-MFIs and not-for-profit MFIs. According to RBI regulations, the total loan amount to a single borrower should not exceed Rs 60,000 in the first cycle and Rs 100,000 in subsequent cycles, by not more than two microfinance lenders at a time.

As on March 31, 2019, banks, small finance banks (SFBs) and NBFCs together accounted for nearly 62 per cent of the microlending portfolio, according to data from Microfinance Institutions Network (MFIN).

Banks alone accounted for nearly 33 per cent of the portfolio.

According to Manoj Nambiar, member of the governing board of MFIN, apart from MFIN and Sa-Dhan (another representative body of MFIs), the Finance Industry Development Council (FIDC), the representative body of NBFCs, has already indicated its willingness to advise its members to follow the code. Moreover, MFIN is also in talks with the Indian Banks' Association (IBA) to be a part of the code, said Nambiar.

The four parameters which the code is seeking to mandate for all include restricting the number of lenders to a single borrower to three, putting a cap of Rs 1 lakh borrowing by a single borrower, not lending to borrowers whose account has turned non-performing asset (NPA) previously, and lending backed by latest credit bureau report.

According to Nambiar, those who enter the agreement will be tagged "responsible lenders." Also, to make it more enforceable, it will ask signatories to pass board resolutions in their respective firms so as to follow the norms laid out by the code.

"MFIN will publish their names publicly, so as to create moral pressure on organizations that have not signed the agreement to come on board," he said.

About 80 organizations, including 10 SFBs, nearly 55 MFI members, 10 banks and five NBFCs are likely to be a part of the common conduct, he said.

With multiple financial institutions chasing the same set of borrowers in rural areas, signs of over-borrowing are now apparent in the microfinance sector. In fact, close to 30-40 per cent of applications in areas, where microfinance penetration is high, are now getting rejected on account of existing excess borrowing, according to some microfinance players.

MFIN and Sa-Dhan had earlier raised the issue of over-borrowing with the RBI, which had advised MFIN to formulate the code of conduct, as there is no provision to limit lending by banks, according to sources.

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

However, over the years, the dynamics of the MFI industry has changed. Since NBFCs (other than NBFC-MFIs), SFBs and banks are not in the purview of RBI regulations governing MFIs, and hence microlending, MFIs are fast losing their lending space to these players.

Publication	The New Indian Express
Edition	Online
Date	5 th June, 2019
Link	http://www.newindianexpress.com/business/2019/jun/05/microfinance-industry-clocks-steady-38-growth-in-q4-1986186.html



Microfinance industry clocks steady 38 per cent growth in Q4

Meanwhile, the Asset Liability Management analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets.

Published: 05th June 2019 09:27 AM | Last Updated: 05th June 2019 09:27 AM

By Express News Service

HYDERABAD: Microfinance industry registered 38 per cent growth for the quarter ended March 2019 with a total loan portfolio at Rs 1.8 lakh crore. According to data released by trade body Microfinance Institutions Network (MFIN), the total number of microfinance accounts stood at 9.33 crore, registering a growth of 22 per cent during the fourth quarter of FY19.

In line with the trend, NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 37 per cent of the total micro-credit universe. Aggregated gross loan portfolio stood at Rs 68,207 crore, registering a growth of 47 per cent over the previous year.

"In 2018-19, microfinance in India showed rapid growth, regionally-balanced growth and resilient growth. Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent," said Harsh Shrivastava, CEO, MFIN. NBFC-MFIs, which account for over 37 per cent market share, now employ over one lakh. Banks cater to about 33 per cent, following by small finance banks at 18.5 per cent, NBFCs and non-profit MFIs at 11 and 1.1 per cent market share respectively.

During FY19, NBFC-MFIs received Rs 35,759 crore in debt-funding from banks and other financial institutions, translating to a growth of 63 per cent over FY18, while total equity grew 41 per cent to Rs 14,205 crore. In terms of regional distribution, east and northeast accounts for 35 per cent of the total NBFC-MFI portfolio, followed by south at 24 per cent, and north and west at 14 and 15 per cent respectively. Central India accounts for over 9 per cent.

As of March 2019, banks had a microfinance portfolio of Rs 61,046 crore, recording a growth of 36 per cent over the last year, while small finance banks too clocked a growth of about 25 per cent. NBFCs witnessed the highest growth at about 59 per cent.

Meanwhile, the Asset Liability Management analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. Borrowings of MFIs are of long-term, while assets are of short-term and as a result, they have a comfortable gap as on March 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.

Microfinance industry clocks steady 38 per cent growth in Q4

Microfinance industry registered 38 per cent growth for the quarter ended March 2019 with a total loan portfolio at Rs 1.8 lakh crore. According to data released by trade body Microfinance Institutions Network (MFIN), the total number of microfinance accounts stood at 9.33 crore, registering a growth of 22 per cent during the fourth quarter of FY19.

In line with the trend, NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 37 per cent of the total micro-credit universe. Aggregated gross loan portfolio stood at Rs 68,207 crore, registering a growth of 47 per cent over the previous year.

"In 2018-19, microfinance in India showed rapid growth, regionally-balanced growth and resilient growth. Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent," said Harsh Shrivastava, CEO, MFIN. NBFC-MFIs, which account for over 37 per cent market share, now employ over one lakh. Banks cater to about 33 per cent, following by small finance banks at 18.5 per cent, NBFCs and non-profit MFIs at 11 and 1.1 per cent market share respectively.

During FY19, NBFC-MFIs received Rs 35,759 crore in debt-funding from banks and other financial institutions, translating to a growth of 63 per cent over FY18, while total equity grew 42 per cent to Rs 14,206 crore. In terms of regional distribution, east and northeast accounts for 38 per cent of the total NBFC-MFI portfolio, followed by south at 24 per cent, and north and west at 14 and 15 per cent respectively. Central India accounts for over 9 per cent.

As of March 2019, banks had a microfinance portfolio of Rs 61,046 crore, recording a growth of 36 per cent over the last year, while small finance banks too clocked a growth of about 25 percent. NBFCs witnessed the highest growth at about 59 per cent.

Meanwhile, the Asset Liability Management analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. Borrowings of MFIs are of long-term, while assets are of short-term and as a result, they have a comfortable gap as on March 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.

Publication	Money Control
Edition	Online
Date	4 th June,2019
Link	https://www.moneycontrol.com/news/business/microfinance-industry-posts-38-growth-in-2018-19-4059731.html

moneycontrol

Microfinance industry posts 38% growth in 2018-19

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 percent.

PTI @moneycontrolcom



The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 percent year-on-year, said a MFIN report on June 3.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 percent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 percent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 percent year-on-year growth compared to March 2018, said MFIN.

RELATED NEWS

See limited upside for market from current levels, says CIO India

Investors should buy auto stocks on every dip, says Devang Mehta of Centum

Central Board of Direct Taxes pitches for revision of ITDS tax

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 percent, now totalling to 1,04,973 people," he said.

Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

Microfinance industry posts 38% growth in 2018-19

The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 percent year-on-year, said a MFIN report on June 3.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 percent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organization and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 percent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 percent year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 percent, now totalling to 1,04,973 people," he said.

Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.25 crore loans worth Rs 82,928 crore during 2018-19.

Compared with the financial year 2017-18, there has been a year-on-year increase of 28 percent in number of loans disbursed and 44 percent in loan amount disbursed.

In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions).

"This represents a growth of 63 percent compared to 2017-18. Total equity grew by 42 percent during the same period and is at Rs 14,206 crore," MFIN said.

MFIN's current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs.

Publication	The Times of India {India Times}
Edition	Online
Date	3 rd June, 2019
Link	https://timesofindia.indiatimes.com/business/india-business/microfinance-industry-posts-38-growth-in-fy19-mfin/articleshow/69636477.cms .

THE TIMES OF INDIA
BUSINESS

Microfinance industry posts 38% growth in FY19: MFIN

Mumbai, Jun 3 () The micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal, says a report.

Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18.

Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN).

MFIN, an RBI recognised self-regulatory organisation and industry association, constitutes 53 NBFC-MFIs as members.

The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19.

"In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said.

NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis.

Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totaling to 1,04,973 people.

In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63 per cent compared to FY18.

Total equity in FY19 grew by 42 per cent at Rs 14,206 crore.

In terms of regional distribution of portfolio, East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent.

As of March 31, 2019, the banks had a micro-finance portfolio of Rs 61,046 crore, depicting a growth of 36 per cent over last one year while small finance banks (SFBs) showed a growth of around 25 per cent.

The report said the asset liability management (ALM) of all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets.

The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on March 31, 2019 to manage their obligations for the upcoming quarter and up to the next 12 months, it said. HV AP MKJ

Publication	The Asian Age
Edition	Online
Date	4 th June, 2019
Link	https://www.asianage.com/business/in-other-news/040619/mfis-stay-resilient-to-liquidity-crisis.html .



Delhi | Mumbai | Kolkata | London

Business | Opinion | Sports | Tech

Business In Other News

MFIs stay resilient to liquidity crisis

THE ASIAN AGE | SANGEETHA G Published : Jun 4, 2019, 2:18 am IST Updated : Jun 4, 2019, 2:18 am IST

Chennai: The liquidity crisis in the non-banking finance company (NBFC) sector does not seem to have affected the microfinance institutions (NBFC-MFIs) in this space. The segment has clocked over 40 per cent growth in gross loan portfolio (GLP) in FY19.

Data collated by industry body MFIN India shows the aggregated gross loan portfolio of 53 large and medium NBFC-MFIs, as on March 31, 2019, stood at Rs 68,207 crore, a growth of 47 per cent over FY18.

Ad closed by Google

Sa-Dhan, another MFI association that has a larger data base of NBFC-MFIs and not-for-profit MFIs, also has seen a total GLP growth of 37 per cent in FY19. It estimates that total gross loan portfolio will cross Rs 90,000 crore once all the 200 MFIs report their audited financial. Those who have already reported, have recorded a growth of 37 per cent.

According to Harsh Shrivastava, CEO, MFIN, the NBFC liquidity crisis affected the small and medium MFIs for a short-term as more than 80 per cent of their borrowings are dependent on NBFCs.

"At that time MFIN did a lot of work around securitisation to infuse liquidity. Two securitisation deals worth Rs 282 crore were closed," he said.

For larger MFIs, banks account for 80 per cent of their borrowings. Compared to other NBFCs, banks found MFIs to be less risky.

The Asset Liability Management analysis shows that all sizes of NBFC-MFIs are well placed across various buckets. Their borrowings are of longer term while assets are of shorter-term, this gives them a comfortable gap.

MFIs stay resilient to liquidity crisis

The liquidity crisis in the non-banking finance company (NBFC) sector does not seem to have affected the microfinance institutions (NBFC-MFIs) in this space. The segment has clocked over 40 per cent growth in gross loan portfolio (GLP) in FY19.

Data collated by industry body MFIN India shows the aggregated gross loan portfolio of 53 large and medium NBFC-MFIs, as on March 31, 2019, stood at Rs 68,207 crore, a growth of 47 per cent over FY18.

Sa-Dhan, another MFI association that has a larger data base of NBFC-MFIs and not-for-profit MFIs, also has seen a total GLP growth of 37 per cent in FY19. It estimates that total gross loan portfolio will cross Rs 90,000 crore once all the 200 MFIs report their audited financial. Those who have already reported, have recorded a growth of 37 per cent.

According to Harsh Shrivastava, CEO, MFIN, the NBFC liquidity crisis affected the small and medium MFIs for a short-term as more than 80 per cent of their borrowings are dependent on NBFCs.

“At that time MFIN did a lot of work around securitization to infuse liquidity. Two securitization deals worth Rs 282 crore were closed,” he said.

For larger MFIs, banks account for 80 per cent of their borrowings. Compared to other NBFCs, banks found MFIs to be less risky.

The Asset Liability Management analysis shows that all sizes of NBFC-MFIs are well placed across various buckets. Their borrowings are of longer term while assets are of shorter-term, this gives them a comfortable gap.

Publication	Millennium Post
Edition	Online
Date	4 th June, 2019
Link	http://www.millenniumpost.in/business/fy19-microfinance-industry-growthreaches-healthy-38-356124

millenniumpost
NO HALF TRUTHS

FEATURES SELHI KOLKATA NATION OPINION EDITORIAL WORLD BUSINESS SPORTS ENTERTAINMENT SUNDAY POST

New Delhi: The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday. The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of the credit universe.

Also Read - Sensex ends 184 pts lower on profit-booking



As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN. In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

Also Read - Shyam Steel Industries files IPO papers with Sebi

PG Diploma in Data Science

KNOW MORE

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent, now totalling to 1,04,973 people," he said. Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.25 crore loans worth Rs 82,928 crore during 2018-19. Compared with the financial year 2017-18, there has been a year-on-year increase of 28 per cent in number of loans disbursed and 44 per cent in loan amount disbursed. In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions).

"This represents a growth of 63 per cent compared to 2017-18. Total equity grew by 42 per cent during the same period and is at Rs 14,206 crore," MFIN said.

MFIN's current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs.

[Like Us](#) [Share](#) [Follow Us on Facebook](#) [Add to Favorites](#)

FY19 microfinance industry growth reaches healthy 38%

The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday. The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organization and industry association of the microfinance industry. Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN. In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent, now totaling to 1,04,973 people," he said. Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added. MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.25 crore loans worth Rs 82,928 crore during

2018-19. Compared with the financial year 2017-18, there has been a year-on-year increase of 28 per cent in number of loans disbursed and 44 per cent in loan amount disbursed. In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions). "This represents a growth of 63 per cent compared to 2017-18. Total equity grew by 42 per cent during the same period and is at Rs 14,206 crore," MFIN said. MFIN's current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs

Publication	The Times of Bengal
Edition	Online
Date	4 th June, 2019
Link	http://www.thetimesofbengal.com/microfinance-industry-grows-by-38-yoy-in-fy-2018-19-29th-issue-of-mfin-micrometer/



Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, in its release issued today stated that the entire microfinance industry has witnessed a growth of 38% over Q4 FY 17-18 with the total loan portfolio (GLP) at Rs 1,87,386 crore as on 31 March 2019. As per Micrometer, the total number of microfinance accounts were at 9.33 crore as on 31 March 2019, showing a growth of 21.9% over Q4 FY 17-18.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8% of total micro-credit universe. As on 31 March 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 Cr, YoY growth of 47% in comparison to 31 March 2018 and 13% over the quarter ending 31 December 2018.

According to Harsh Shrivastava, CEO, MFIN, "In 2018-19, microfinance in India showed rapid growth, regionally-balanced growth, and resilient growth. Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34%, now totalling to 1,04,973 people. Eastern India's growth continues with Bihar and Odisha now ranked 2 and 3 in terms of States. The microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in Q3 and natural disasters like cyclones and drought. The continuing trust that women borrowers across the nation have in the microfinance model is a matter of pride for all us—and this motivates MFIN to keep promoting responsible finance."

In the microfinance universe, NBFC-MFIs' share stands at 36.8%, Banks contribute 32.6%, Small Finance Banks have 18.5% share whereas NBFCs' share is 11% and Non-profit MFIs account for 1.1%.

MFIN Members constitute 53 NBFC-MFIs and collectively they have disbursed 3.25 crore loans worth Rs 82,928 crore during Financial year 18-19. Compared with financial year 17-18, there has been a YoY increase of 28% in number of loans disbursed and 44% in loan amount disbursed.

During FY 18-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from Banks and other Financial Institutions). This represents a growth of 63% compared to FY 17-18. Total equity grew by 42% during the same period and is at Rs 14,206 crore. In terms of regional distribution of portfolio (GLP), East and North East accounts for 38% of the total NBFC MFI portfolio, South 24%, North 14%, West 15% and Central contributes 9%.

As of 31 March 2019, the banks had a microfinance portfolio of Rs 61,046 crore, depicting a growth of 36% over last one year while SFBs showed a growth of around 25%. The NBFCs witnessed the highest growth in portfolio of around 59% over the last year.

The Asset Liability Management (ALM) analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on 31 March 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.

Microfinance industry grows by 38% YoY in FY 2018-19: 29th Issue of MFIN Micrometer

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, in its release issued today stated that the entire microfinance industry has witnessed a growth of 38% over Q4 FY 17-18 with the total loan portfolio (GLP) at Rs 1,87,386 crore as on 31 March 2019. As per Micrometer, the total number of microfinance accounts were at 9.33 crore as on 31 March 2019, showing a growth of 21.9% over Q4 FY 17-18.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8% of total micro-credit universe. As on 31 March 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 Cr, YoY growth of 47% in comparison to 31 March 2018 and 13% over the quarter ending 31 December 2018.

According to Harsh Shrivastava, CEO, MFIN, "In 2018-19, microfinance in India showed rapid growth, regionally-balanced growth, and resilient growth. Apart from the growth in loan size and loan

accounts, the growth of the staff of NBFC-MFIs was also heartening at 34%, now totaling to 1,04,973 people. Eastern India's growth continues with Bihar and Odisha now ranked 2 and 3 in terms of States. The microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in Q3 and natural disasters like cyclones and drought. The continuing trust that women borrowers across the nation have in the microfinance model is a matter of pride for all us—and this motivates MFIN to keep promoting responsible finance. “

In the microfinance universe, NBFC-MFIs' share stands at 36.8%, Banks contribute 32.6%, Small Finance Banks have 18.5% share whereas NBFCs' share is 11% and Non-profit MFIs account for 1.1%.

MFIN Members constitute 53 NBFC-MFIs and collectively they have disbursed 3.25 crore loans worth Rs 82,928 crore during Financial year 18-19. Compared with financial year 17-18, there has been a YoY increase of 28% in number of loans disbursed and 44% in loan amount disbursed.

During FY 18-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from Banks and other Financial Institutions). This represents a growth of 63% compared to FY 17-18. Total equity grew by 42% during the same period and is at Rs 14,206 crore. In terms of regional distribution of portfolio (GLP), East and North East accounts for 38% of the total NBFC MFI portfolio, South 24%, North 14%, West 15% and Central contributes 9%.

As of 31 March 2019, the banks had a microfinance portfolio of Rs 61,046 crore, depicting a growth of 36% over last one year while SFBs showed a growth of around 25%. The NBFCs witnessed the highest growth in portfolio of around 59% over the last year.

The Asset Liability Management (ALM) analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on 31 March 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.

Publication	Business Today
Edition	Online
Date	3 rd June, 2019
Link	https://www.businesstoday.in/pti-feed/microfinance-industry-posts-38percent-growth-in-fy19-mfin/story/353451.html .

Business Today

Microfinance industry posts 38% growth in FY19: MFIN

Mumbai, Jun 3 (PTI) The micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal, says a report. Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18. Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN). MFIN, an RBI recognised self-regulatory organisation and industry association, constitutes 53 NBFC-MFIs as members. The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19. "In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said. NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe. As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis. Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totaling to 1,04,973 people. In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63 per cent compared to FY18. Total equity in FY19 grew by 42 per cent at Rs 14,206 crore. In terms of regional distribution of portfolio, East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent. As of March 31, 2019, the banks had a micro-finance portfolio of Rs 61,046 crore, depicting a growth of 36 per cent

Microfinance industry posts 38% growth in FY19: MFIN

The micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal, says a report. Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18. Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN). MFIN, an RBI recognized self-regulatory organization and industry association, constitutes 53 NBFC-MFIs as members. The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19. "In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said. NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe. As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis. Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totaling to 1,04,973 people. In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63 per cent compared to FY18. Total equity in FY19 grew by 42 per cent at Rs 14,206 crore. In terms of regional distribution of portfolio, East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent

and Central contributes 9 per cent. As of March 31, 2019, the banks had a micro-finance portfolio of Rs 61,046 crore, depicting a growth of 36 per cent over last one year while small finance banks (SFBs) showed a growth of around 25 per cent. The report said the asset liability management (ALM) of all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on March 31, 2019 to manage their obligations for the upcoming quarter and up to the next 12 months, it said. PTI HV AP MKJ

Publication	Outlook
Edition	Online
Date	4 th June, 2019
Link	https://www.outlookindia.com/newscroll/microfinance-industry-posts-38-pc-growth-in-201819/1547440



Microfinance industry posts 38 pc growth in 2018-19



New Delhi, Jun 3 The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent, now totalling to 1,04,973 people," he said.

Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.25 crore loans worth Rs 82,928 crore during 2018-19.

Compared with the financial year 2017-18, there has been a year-on-year increase of 28 per cent in number of loans disbursed and 44 per cent in loan amount disbursed.

In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions).

"This represents a growth of 63 per cent compared to 2017-18. Total equity grew by 42 per cent during the same period and is at Rs 14,206 crore," MFIN said.

Microfinance industry posts 38 pc growth in 2018-19

The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organization and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 per cent year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent, now totalling to 1,04,973 people," he said.

Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.25 crore loans worth Rs 82,928 crore during 2018-19.

Compared with the financial year 2017-18, there has been a year-on-year increase of 28 per cent in number of loans disbursed and 44 per cent in loan amount disbursed.

In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions).

"This represents a growth of 63 per cent compared to 2017-18. Total equity grew by 42 per cent during the same period and is at Rs 14,206 crore," MFIN said.

MFIN's current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs. NKD CS HRS

Publication	Times Now
Edition	Online
Date	4 th June, 2019
Link	https://www.timesnownews.com/business-economy/industry/article/microfinance-industry-posts-38-growth-in-fy19-mfin/430599



Microfinance industry posts 38% growth in FY19: MFIN

The micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal, says a report. Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18.

The total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN).

MFIN, an RBI recognized self-regulatory organization and industry association, constitutes 53 NBFC-MFIs as members.

The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19. "In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said.

NBFC-MFIs hold the largest share of the portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe. As on March 31, 2019, the aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per

cent year-on-year basis. Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totaling to 1,04,973 people.

In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63 per cent compared to FY18. Total equity in FY19 grew by 42 per cent at Rs 14,206 crore. In terms of regional distribution of portfolio, East and North East account for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent.

As of March 31, 2019, the banks had a micro-finance portfolio of Rs 61,046 crore, depicting a growth of 36 per cent over last one year while small finance banks (SFBs) showed a growth of around 25 per cent.

The report said the asset liability management (ALM) of all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets.

The borrowings of MFIs are of the longer term while assets are of shorter-term and as a result, they have a comfortable gap as on March 31, 2019 to manage their obligations for the upcoming quarter and up to the next 12 months, it said.

Publication	First Post
Edition	Online
Date	3 rd June, 2019
Link	https://www.firstpost.com/business/microfinance-industry-posts-38-growth-in-2018-19-total-number-of-accounts-stands-at-9-33-crore-6748171.html .

icrofinance-industry-posts-38-growth-in-2018-19-total-number-of-accounts-stands-at-9-33-cr

Firstpost.

Friday, June 07, 2019 | Switch to हिन्दी

SPORTS ENTERTAINMENT CRICKET TECH BUSINESS VIDEOS SHOWS LIFESTYLE & TRAVEL

Microfinance industry posts 38% growth in 2018-19; total number of accounts stands at 9.33 crore

New Delhi: The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 percent year-on-year, said an MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 percent, said Microfinance Institutions Network (MFIN), an RBI-recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of the portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 percent of total micro-credit universe.

As on 31 March, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 percent year-on-year growth compared to March 2018, said MFIN.



Representational image: Rupees

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 percent, now totalling to 1,04,973 people," he said.

Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.23 crore loans worth Rs 82,928 crore during 2018-19.

Compared with the financial year 2017-18, there has been a year-on-year increase of 28 percent in number of loans disbursed and 44 percent in loan amount disbursed.

In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions).

"This represents a growth of 63 percent compared to 2017-18. Total equity grew by 42 percent during the same period and is at Rs 14,206 crore," MFIN said.

MFIN's current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs.

Your guide to the latest cricket World Cup stories, analysis, reports, opinions, live updates and scores on

Microfinance industry posts 38% growth in 2018-19; total number of accounts stands at 9.33 crore

The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 percent year-on-year, said an MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 percent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organization and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of the portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 percent of total micro-credit universe.

As on 31 March, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 percent year-on-year growth compared to March 2018, said MFIN.

In 2018-19, microfinance in India showed rapid, regionally-balanced and resilient growth, said Harsh Shrivastava, chief executive officer, MFIN.

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 percent, now totaling to 1,04,973 people," he said.

Eastern India's growth continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

MFIN members constitute 53 NBFC-MFIs and, collectively, they have disbursed 3.25 crore loans worth Rs 82,928 crore during 2018-19.

Compared with the financial year 2017-18, there has been a year-on-year increase of 28 percent in number of loans disbursed and 44 percent in loan amount disbursed.

In 2018-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from banks and other financial institutions).

"This represents a growth of 63 percent compared to 2017-18. Total equity grew by 42 percent during the same period and is at Rs 14,206 crore," MFIN said.

MFIN's current primary members consist of 53 NBFC-MFIs along with 38 associates including banks, small finance banks and NBFCs.

Publication	News barons
Edition	Online
Date	4 th June, 2019
Link	https://www.newsbarons.com/financial-results/microfinance-industry-q4-growth-up-by-38/



Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8% of total micro-credit universe.

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, stated that the entire microfinance industry has witnessed a growth of 38% over Q4 FY 17-18 with the total loan portfolio (GLP) at Rs 1,87,386 crore as on 31 March 2019. As per Micrometer, the total number of microfinance accounts were at 9.33 crore as on 31 March 2019, showing a growth of 21.9% over Q4 FY 17-18.

Highlights:

- In the microfinance universe:
 - o NBFC-MFIs' share stands at 36.8%
 - o Banks contribute 32.6%
 - o Small Finance Banks have 18.5% share
 - o NBFCs' share is 11%
 - o Non-profit MFIs account for 1.1%
- In FY 18-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding
- Total number of microfinance accounts were at 9.33 crore as on March 31, 2019

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8% of total micro-credit universe. As on 31 March 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 Cr, YoY growth of 47% in comparison to 31 March 2018 and 13% over the quarter ending 31 December 2018.

According to **Marsh Shrivastava, CEO, MFIN** 'In 2018-19, microfinance in India showed rapid growth, regionally-balanced growth and resilient growth. Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34%, now totaling to 1,04,973 people. Eastern India's growth continues with Bihar and Odisha now ranked 2 and 3 in terms of States. The microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in Q3 and natural disasters like cyclones and drought. The continuing trust that women borrowers across the nation have in the microfinance model is a matter of pride for all us—and this motivates MFIN to keep promoting responsible finance.'

Microfinance industry Q4 growth up by 38%

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8% of total micro-credit universe.

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, stated that the entire microfinance industry has witnessed a growth of 38% over Q4 FY 17-18 with the total loan portfolio (GLP) at Rs 1,87,386 crore as on 31 March 2019. As per Micrometer, the total number of microfinance accounts were at 9.33 crore as on 31 March 2019, showing a growth of 21.9% over Q4 FY 17-18.

Highlights:

- In the microfinance universe:
 - o NBFC-MFIs' share stands at 36.8%
 - o Banks contribute 32.6%

- o Small Finance Banks have 18.5% share
- o NBFCs' share is 11%
- o Non-profit MFIs account for 1.1%.
- In FY 18-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding
- Total number of microfinance accounts were at 9.33 crore as on March 31, 2019

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8% of total micro-credit universe. As on 31 March 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 Cr, YoY growth of 47% in comparison to 31 March 2018 and 13% over the quarter ending 31 December 2018.

According to Harsh Shrivastava, CEO, MFIN 'In 2018-19, microfinance in India showed rapid growth, regionally-balanced growth and resilient growth. Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34%, now totaling to 1,04,973 people. Eastern India's growth continues with Bihar and Odisha now ranked 2 and 3 in terms of States. The microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in Q3 and natural disasters like cyclones and drought. The continuing trust that women borrowers across the nation have in the microfinance model is a matter of pride for all us—and this motivates MFIN to keep promoting responsible finance.'

In the microfinance universe, NBFC-MFIs' share stands at 36.8%, Banks contribute 32.6%, Small Finance Banks have 18.5% share whereas NBFCs' share is 11% and Non-profit MFIs account for 1.1%.

MFIN Members constitute 53 NBFC-MFIs and collectively they have disbursed 3.25 crore loans worth Rs 82,928 crore during Financial year 18-19. Compared with financial year 17-18, there has been a YoY increase of 28% in number of loans disbursed and 44% in loan amount disbursed.

During FY 18-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from Banks and other Financial Institutions). This represents a growth of 63% compared to FY 17-18. Total equity grew by 42% during the same period and is at Rs 14,206 crore. In terms of regional distribution of portfolio (GLP), East and North East accounts for 38% of the total NBFC MFI portfolio, South 24%, North 14%, West 15% and Central contributes 9%.

As of 31 March 2019, the banks had a microfinance portfolio of Rs 61,046 crore, depicting a growth of 36% over last one year while SFBs showed a growth of around 25%. The NBFCs witnessed the highest growth in portfolio of around 59% over the last year.

The Asset Liability Management (ALM) analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on 31 March 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.

Publication	KNN
Edition	Online
Date	4 th June, 2019
Link	https://knnindia.co.in/news/newsdetails/sectors/micro-finance-industry-grows-by-38-yoy-in-fy-2018-19-report



04/06/2019 12:51pm

Micro-finance industry grows by 38% YoY in FY 2018-19: Report



Micro-finance industry grows by 38% YoY in FY 2018-19: Report

New Delhi, 4 June (KNN) Micro-finance Institutions Network (MFIN) has witnessed a growth of 38% over Q4 FY 17-18 with the total loan portfolio (TLP) at Rs 1, 87,386 crore as on 31 March 2019. As per Micrometer, the total number of microfinance accounts were at 9.33 crore as on 31 March 2019, showing a growth of 21.9% over Q4 FY 17-18.

MFIN is an RBI recognized self-regulatory organization and industry association of the microfinance industry in India. Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) holds the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8% of total micro-credit universe.

On 31 March 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 Cr, YoY growth of 47% in comparison to 31 March 2018 and 13% over the quarter ending 31 December 2018.

According to Harsh Shrivastava, CEO, MFIN, "In 2018-19, micro-finance in India showed rapid growth, regionally-balanced growth, and resilient growth. Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34%, now totaling to 1,04,973 people."

Micro-finance industry grows by 38% YoY in FY 2018-19: Report

Micro-finance Institutions Network (MFIN) has witnessed a growth of 38% over Q4 FY 17-18 with the total loan portfolio (TLP) at Rs 1, 87,386 crore as on 31 March 2019. As per Micrometer, the total number of microfinance accounts were at 9.33 crore as on 31 March 2019, showing a growth of 21.9% over Q4 FY 17-18.

MFIN is an RBI recognized self-regulatory organization and industry association of the microfinance industry in India. Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) holds the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8% of total micro-credit universe.

On 31 March 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 Cr, YoY growth of 47% in comparison to 31 March 2018 and 13% over the quarter ending 31 December 2018.

According to Harsh Shrivastava, CEO, MFIN, "In 2018-19, micro-finance in India showed rapid growth, regionally-balanced growth, and resilient growth. Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34%, now totaling to 1,04,973 people."

Publication	Indian web 2
Edition	Online
Date	4 th June, 2019
Link	https://www.indianweb2.com/2019/06/03/microfinance-industry-grows-by-38-yoy-in-fy-2018-19-mfin-micrometer/



Microfinance Industry Grows by 38% YoY in FY 2018-19 : MFIN Micrometer

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, in its release issued today stated that the entire microfinance industry has witnessed a growth of 38% over Q4 FY 17-18 with the total loan portfolio (GLP) at Rs 1,87,386 crore as on 31 March 2019. As per Micrometer, the total number of microfinance accounts were at 9.33 crore as on 31 March 2019, showing a growth of 21.9% over Q4 FY 17-18.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8% of total micro-credit universe. As on 31 March 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 Cr, YoY growth of 47% in comparison to 31 March 2018 and 13% over the quarter ending 31 December 2018.

According to Harsh Shrivastava, CEO, MFIN, "In 2018-19, microfinance in India showed rapid growth, regionally-balanced growth, and resilient growth. Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34%, now totaling to 1,04,973 people. Eastern India's growth continues with Bihar and Odisha now ranked 2 and 3 in terms of States.

The microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in Q3 and natural disasters like cyclones and drought. The continuing trust that women borrowers across the nation have in the microfinance model is a matter of pride for all us—and this motivates MFIN to keep promoting responsible finance.”

In the microfinance universe, NBFC-MFIs’ share stands at 36.8%, Banks contribute 32.6%, Small Finance Banks have 18.5% share whereas NBFCs’ share is 11% and Non-profit MFIs account for 1.1%.

MFIN Members constitute 53 NBFC-MFIs and collectively they have disbursed 3.25 crore loans worth Rs 82,928 crore during Financial year 18-19. Compared with financial year 17-18, there has been a YoY increase of 28% in number of loans disbursed and 44% in loan amount disbursed.

During FY 18-19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding (from Banks and other Financial Institutions). This represents a growth of 63% compared to FY 17-18. Total equity grew by 42% during the same period and is at Rs 14,206 crore. In terms of regional distribution of portfolio (GLP), East and North East accounts for 38% of the total NBFC MFI portfolio, South 24%, North 14%, West 15% and Central contributes 9%.

As of 31 March 2019, the banks had a microfinance portfolio of Rs 61,046 crore, depicting a growth of 36% over last one year while SFBs showed a growth of around 25%. The NBFCs witnessed the highest growth in portfolio of around 59% over the last year.

The Asset Liability Management (ALM) analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on 31 March 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.

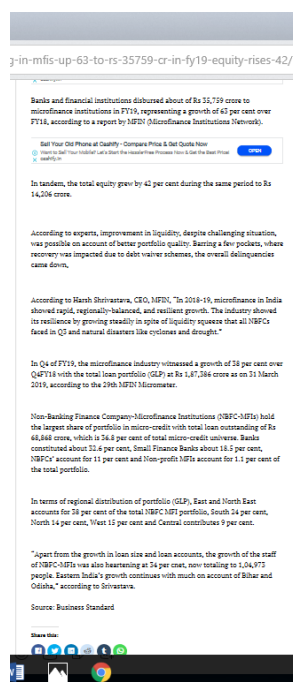
About Microfinance Institutions Network

MFIN is the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India and its current primary members consists of 53 NBFC-MFIs along with 38 Associates including Banks, Small Finance Banks (SFBs) and NBFCs. MFIN works closely with regulators and other key stakeholders to achieve the larger financial inclusions goals through microfinance.

Publication	Indian Finance News
Edition	Online
Date	4 th June, 2019
Link	https://www.indiafinancenews.com/debt-funding-in-mfis-up-63-to-rs-35759-cr-in-fy19-equity-rises-42/

India Finance News

Business, Markets, Money & Technology



Debt funding in MFIs up 63% to Rs 35,759 cr in FY19, equity rises 42%

Banks and financial institutions disbursed about of Rs 35,759 crore to microfinance institutions in FY19, representing a growth of 63 per cent over FY18, according to a report by MFIN (Microfinance Institutions Network)

In tandem, the total equity grew by 42 per cent during the same period to Rs 14,206 crore.

According to experts, improvement in liquidity, despite challenging situation, was possible on account of better portfolio quality. Barring a few pockets, where recovery was impacted due to debt waiver schemes, the overall delinquencies came down,

According to Harsh Shrivastava, CEO, MFIN, "In 2018-19, microfinance in India showed rapid, regionally-balanced, and resilient growth. The industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in Q3 and natural disasters like cyclones and drought."

In Q4 of FY19, the microfinance industry witnessed a growth of 38 per cent over Q4FY18 with the total loan portfolio (GLP) at Rs 1,87,386 crore as on 31 March 2019, according to the 29th MFIN Micrometer.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe. Banks constituted about 32.6 per cent, Small Finance Banks about 18.5 per cent, NBFCs' account for 11 per cent and Non-profit MFIs account for 1.1 per cent of the total portfolio.

In terms of regional distribution of portfolio (GLP), East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent.

"Apart from the growth in loan size and loan accounts, the growth of the staff of NBFC-MFIs was also heartening at 34 per cent, now totaling to 1,04,973 people. Eastern India's growth continues with much on account of Bihar and Odisha," according to Srivastava.

Publication	The Hitavada
Edition	Online
Date	4 th June, 2019
Link	https://www.thehitavada.com/Encyc/2019/6/4/Microfinance-sector-posts-38-growth.html

Microfinance sector posts 38% growth

Date: 04-Jun-2019

Business Bureau:

The micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal, says a report. Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18. Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN). MFIN, an RBI recognised self-regulatory organisation and industry association, constitutes 53 NBFC-MFIs as members.

The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19. "In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's Chief Executive Officer Harsh Shrivastava said. NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe. As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis. Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totaling to 1,04,973 people.

In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 83 per cent compared to FY18. Total equity in FY19 grew by 42 per cent at Rs 14,200 crore. In terms of regional distribution of portfolio, East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent.

As of March 31, 2019, the banks had a micro-finance portfolio of Rs 61,040 crore, depicting a growth of 38 per cent over last one year while small finance banks (SFBs) showed a growth of around 25 per cent. The report said the asset liability management (ALM) of all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on March 31, 2019 to manage their obligations for the

Microfinance sector posts 38% growth

The micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal, says a report. Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18. Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN). MFIN, an RBI recognized self-regulatory organization and industry association, constitutes 53 NBFC-MFIs as members.

The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19. "In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's Chief Executive Officer Harsh Shrivastava said. NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe. As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis. Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totaling to 1,04,973 people.

In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63 per cent compared to FY18. Total equity in FY19 grew by 42 per cent at Rs 14,206 crore. In terms of regional distribution of portfolio, East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent.

As of March 31, 2019, the banks had a micro-finance portfolio of Rs 61,046 crore, depicting a growth of 36 per cent over last one year while small finance banks (SFBs) showed a growth of around 25 per cent. The report said the asset liability management (ALM) of all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on March 31, 2019 to manage their obligations for the upcoming quarter and up to the next 12 months, it said.

Publication	Daily Hunt
Edition	Online
Date	3 rd June, 2019
Link	https://web.dailyhunt.in/news/india/marathi/first+post-epaper-fposteng/microfinance+industry+posts+38+growth+in+2018+19+total+number+of+accounts+stands+at+9+33+crore-newsid-117925815 .



Microfinance industry posts 38% growth in 2018-19; total number of accounts stands at 9.33 crore

Prashant won Rs. 51 Lakhs on Dream11.
Download app here!



Monday, 03 Jun, 6:10 pm

New Delhi: The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 percent year-on-year, said an MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 percent, said Microfinance Institutions Network (MFIN), an RBI-recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of the portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 percent of total micro-credit universe.

As on 31 March, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 percent year-on-year growth compared to March 2018, said MFIN.

Microfinance industry posts 38% growth in 2018-19; total number of accounts stands at 9.33 crore

The microfinance industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 percent year-on-year, said an MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 percent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organization and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of the portfolio in micro-credit with the total loan outstanding of Rs 68,868 crore, which is 36.8 percent of total micro-credit universe.

As on 31 March, 2019, aggregated GLP of NBFC-MFIs stood at Rs 68,207 crore, 47 percent year-on-year growth compared to March 2018, said MFIN.

Publication	Devdiscourse
Edition	Online
Date	4 th June, 2019
Link	https://www.devdiscourse.com/article/business/546539-mfin-micro-finance-industry-sees-38-pct-growth-in-gross-loan-portfolio-in-fy19



MFIN: Micro-finance industry sees 38 pct growth in gross loan portfolio in FY19

Devdiscourse News Desk | Mumbai | India | [Updated: 03-06-2019 20:51 IST] | [Created: 02-06-2019 19:08 IST]



Image Credit: Pixabay

A new report launched by Microfinance Institutions Networks (MFIN) says the micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal. Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18.

Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, the report said. MFIN, an RBI recognized self-regulatory

organisation and industry association, constitutes 53 NBFC-MFIs as members. The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19. "In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said.

NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe. As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis. Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totaling to 1,04,973 people. In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 60 per cent compared to FY18.

Total equity in FY19 grew by 42 per cent at Rs 14,206 crore. In terms of regional distribution of portfolio, East and North East accounts for 38 per cent of the total NBFC-MFI portfolio. South 24 per cent, North 14 per cent, West 13 per cent and Central contributes 9 per cent. As of March 31, 2019, the banks had a micro-finance portfolio of Rs 6,104 crore, depicting a growth of 36 per cent over last year while small finance banks (SFBs) showed a growth of around 25 per cent. The report said the asset liability management (ALM) of all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets.

The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on March 31, 2019 to manage their obligations for the upcoming quarter and up to the next 12 months, it said.

(With inputs from agencies.)

MFIN: Micro-finance industry sees 38 pct growth in gross loan portfolio in FY19

A new report launched by Microfinance Institutions Networks (MFIN) says the micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal. Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18.

Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, the report said. MFIN, an RBI recognized self-regulatory organization and industry association, constitutes 53 NBFC-MFIs as members. The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19. "In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said.

NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe. As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis. Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per

cent, totaling to 1,04,973 people. In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63 per cent compared to FY18.

Total equity in FY19 grew by 42 per cent at Rs 14,206 crore. In terms of regional distribution of portfolio, East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent. As of March 31, 2019, the banks had a micro-finance portfolio of Rs 61,046 crore, depicting a growth of 36 per cent over last one year while small finance banks (SFBs) showed a growth of around 25 per cent. The report said the asset liability management (ALM) of all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets.

The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on March 31, 2019 to manage their obligations for the upcoming quarter and up to the next 12 months, it said.

Publication	Newsjizz
Edition	Online
Date	3 rd June,2019
Link	https://newsjizz.in/10420-the-microfinance-industry-registers-a-growth-of-38-bp-in-2018-19.html .

NEWSJIZZ

The microfinance industry registers a growth of 38 bp in 2018-19

New Delhi, June 3 () The gross loan portfolio (GLP) of the microfinance industry stood at Rs 1.87,386 crore at the end of March, up 38% year-on-year, a MFIN report said on Monday.

The total number of microfinance accounts was 9.33 million ruptures at the end of March 2019, showing a growth of 21.9 percent, said the Network of Microfinance Institutions (MFIN), a self-regulatory organization recognized by RBI and industry association. of the microfinance industry.

Non-Banking Financing Company-Microfinance Institutions (NBFC-IMF) have most of the portfolio in microcredits with the total outstanding loan of Rs 68,868 crore, which is 36.8 percent of the total universe of microcredits.

As of March 31, 2019, aggregate LPG for MFIs with NBFC stood at 68,207 crore, up 47% year-on-year compared to March 2018, MFIN said.

In 2018-19, microfinance in India showed rapid, regionally balanced and resilient growth, said Harsh Shrivastava, executive director of MFIN.

In addition to the growth in the size of loans and loan accounts, staff growth for NBFC MFIs was also encouraging at 34 percent, which now totals 1.04,973 people, he said.

The growth of eastern India continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

The members of MFIN constitute 53 NBFC MFIs and, together, have disbursed loans of Rs 3.25 million worth Rs 82,928 during 2018-19.

The microfinance industry registers a growth of 38 bp in 2018-19

The gross loan portfolio (GLP) of the microfinance industry stood at Rs 1.87,386 crore at the end of March, up 38% year-on-year, a MFIN report said on Monday.

The total number of microfinance accounts was 9.33 million ruptures at the end of March 2019, showing a growth of 21.9 percent, said the Network of Microfinance Institutions (MFIN), a self-regulatory organization recognized by RBI and industry association. of the microfinance industry.

Non-Banking Financing Company-Microfinance Institutions (NBFC-IMF) have most of the portfolio in microcredits with the total outstanding loan of Rs 68,868 crore, which is 36.8 percent of the total universe of microcredits.

As of March 31, 2019, aggregate LPG for MFIs with NBFC stood at 68,207 crore, up 47% year-on-year compared to March 2018, MFIN said.

In 2018-19, microfinance in India showed rapid, regionally balanced and resilient growth, said Harsh Shrivastava, executive director of MFIN.

In addition to the growth in the size of loans and loan accounts, staff growth for NBFC MFIs was also encouraging at 34 percent, which now totals 1.04,973 people, he said.

The growth of eastern India continues, with Bihar and Odisha now ranked 2 and 3 in terms of states, MFIN added.

The members of MFIN constitute 53 NBFC MFIs and, together, have disbursed loans of Rs 3.25 million worth Rs 82,928 during 2018-19.

Compared with fiscal year 2017-18, there has been a year-on-year increase of 28% in the number of loans disbursed and 44% in the amount of the loan disbursed.

In 2018-19, NBFC MFIs received a total of R \$ 35,759 crore in debt funds (from banks and other financial institutions).

This represents a growth of 63% compared to 2017-18. Total wealth grew 42% during the same period and stands at Rs 14,206 crore, said MFIN. The current core members of MFIN consist of 53 NBFC MFIs along with 38 partners, including banks, small finance banks and NBFC. NKD CS HRS

Publication	India Brand Equity Foundation
Edition	Online
Date	4 th June, 2019
Link	https://www.ibef.org/news/microfinance-industry-posts-38-growth-in-fy19-mfin .



NEWS

Microfinance Industry Posts 38% Growth In FY19: MFIN

+ GO BACK

PTI: June 04, 2019

Mumbai: The micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal, says a report.

Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18.

Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN).

MFIN, an RBI recognised self-regulatory organisation and industry association, constitutes 53 NBFC-MFIs as members. The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19.

"In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said.

NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis.

Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totalling to 1,04,973 people.

In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63 per cent compared to FY18.

Total equity in FY19 grew by 42 per cent at Rs 14,206 crore.

In terms of regional distribution of portfolio, East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent.

As of March 31, 2019, the banks had a micro-finance portfolio of Rs 61,046 crore, depicting a growth of 36 per cent over last one year while small finance banks (SFBs) showed a growth of around 25 per cent.

Microfinance Industry Posts 38% Growth In FY19: MFIN

Mumbai: The micro-finance industry saw a 38 per cent growth in its gross loan portfolio at Rs 1.87 lakh crore in the 2018-19 fiscal, says a report.

Gross loan portfolio of the sector was Rs 1.35 lakh crore in FY2017-18.

Total number of micro-finance accounts stood at 9.33 crore as on March 31, 2019, registering a growth of 21.9 per cent over FY18, according to a report launched by Microfinance Institutions Networks (MFIN).

MFIN, an RBI recognized self-regulatory organization and industry association, constitutes 53 NBFC-MFIs as members.

The members collectively disbursed 3.25 crore loans worth Rs 82,928 crore in FY19.

"In 2018-19, microfinance industry showed its resilience by growing steadily in spite of liquidity squeeze that all NBFCs faced in the third quarter and natural disasters like cyclones and drought," MFIN's chief executive officer Harsh Shrivastava said.

NBFC-MFIs hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 68,868 crore, which is 36.8 per cent of total micro-credit universe.

As on March 31, 2019, aggregated total loan portfolio of NBFC-MFIs stood at Rs 68,207 crore, showing a growth of 47 per cent year-on-year basis.

Apart from the growth in loan size and loan accounts, the staff of NBFC-MFIs grew at 34 per cent, totaling to 1,04,973 people.

In FY19, NBFC-MFIs received a total of Rs 35,759 crore in debt funding from banks and other financial institutions, representing a growth of 63 per cent compared to FY18.

Total equity in FY19 grew by 42 per cent at Rs 14,206 crore.

In terms of regional distribution of portfolio, East and North East accounts for 38 per cent of the total NBFC MFI portfolio, South 24 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent.

As of March 31, 2019, the banks had a micro-finance portfolio of Rs 61,046 crore, depicting a growth of 36 per cent over last one year while small finance banks (SFBs) showed a growth of around 25 per cent.

The report said the asset liability management (ALM) of all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets.

The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on March 31, 2019 to manage their obligations for the upcoming quarter and up to the next 12 months, it said.

Publication	Next Billion
Edition	Online
Date	4 th June, 2019
Link	https://nextbillion.net/news/report-indias-microfinance-industry-posts-38-growth-in-2018-19/ .



Report: India's Microfinance Industry Posts 38% Growth in 2018-19

The microfinance industry's gross loan portfolio (GLP) stood at ₹1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of ₹68,868 crore, which is 36.8 per cent of total micro-credit universe.

Photo courtesy of [Satish Krishnamurthy](#).

Source: Livemint

CATEGORIES / Finance
TAGS / emerging markets, financial services, microfinance

Report: India's Microfinance Industry Posts 38% Growth in 2018-19

The microfinance industry's gross loan portfolio (GLP) stood at ₹1,87,386 crore at the end of March, up 38 per cent year-on-year, said a MFIN report Monday.

The total number of microfinance accounts was 9.33 crore at the end of March 2019, showing a growth of 21.9 per cent, said Microfinance Institutions Network (MFIN), an RBI-recognized self-regulatory organization and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of portfolio in micro-credit with the total loan outstanding of ₹68,868 crore, which is 36.8 per cent of total micro-credit universe.