



MICROFINANCE INSTITUTIONS NETWORK

Consolidated Media Visibility Report for the Month of **June 2020**

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Interview

Publication	The Hindu Business Line
Edition	All Editions
Date	1 st June, 2020
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We see huge demand for credit in the next 6 months: MFIN chief

KR SRIVATS

New Delhi, May 31

As India goes for a calibrated opening up after 66 days of lockdown and livelihood concerns gains primacy, Micro-finance Institutions Network (MFIN), an RBI-approved self-regulatory organisation (SRO) for the NBFC-MFI industry, sees huge demand for credit in the next six months, a top official said.

"Everybody who has come out of a lockdown has essentially used a big portion of their family savings. Obviously when you restart you will need money and every customer will need emergency credit to kick-start their livelihood activity. So we see ourselves playing a role there.

"As of today when you see scenario of moratorium getting over in August, I see some amount of growth happening for the MFI industry, especially in the second half this fiscal," Manoj Kumar Nambiar, Chairman, MFIN told *BusinessLine*.

However, MFIN does not see too much of growth in the first half from where the industry closed in end-March this fiscal. "The first half will go in man-



Manoj Kumar Nambiar

aging the current portfolio and current customers and ensuring that we are able to bring all of them back to some kind of momentum on repayment. This will clearly be our number one priority. The industry is not going to chase new customers in the first half," Nambiar said.

Nambiar expressed confidence that there will be reasonable liquidity in the system, especially after what RBI has done in the short term and the government has announced for the medium term. Currently, the microfinance industry has overall outstanding loan portfolio of ₹2.2-lakh crore.

Nambiar sees most NBFC-MFIs focussing on protecting assets in the first half while looking for "meaningful growth" in the second half of this fiscal.

Nambiar highlighted that moratorium doesn't come free and there is a cost attached to it. "We have taken a responsible stand at MFIN and urged all our members to educate customers on the cost of moratorium. In the first round of moratorium (announced by RBI Governor on March 27), most NBFC-MFIs took a stand to extend it to customers because it was lockdown period. From May, we have started seeing collections," he said.

Nambiar highlighted that the second round moratorium is expected to be more nuanced than the first. "The first moratorium was essentially for two months as it was announced on March 27 and by then our March collections were already done. The second one is for three months and has to be administered in an intelligent way where there is proper discussion with customer and where there has to be financial advice. "So our messaging is if you (customer) can pay, please pay as it will help you clear your outstanding faster. If you are in a tight spot, we do have the facility to extend moratorium till August," he said.

Publication	Indian Express
Edition	All Editions
Date	10 th June, 2020
Page No.	09

'Banks provided moratorium to 50% of MFIs, expect normalcy by Dec'

MANOJ NAMBIAR, Chairperson, Microfinance Institutions Network (MFIN), the self-regulatory organisation of microfinance firms, spoke to GEORGE MATHEW on a host of issues being faced by the MFI sector which has a loan portfolio of Rs 2.2 lakh crore and a client base of 60 million. Edited excerpts:



Manoj Nambiar,
chairperson, MFIN

What is the impact of the lockdown on MFIs? Have collections fallen?

Lockdown has been challenging for NBFC-MFIs. As per the regulatory mandate, NBFC-MFIs were to offer moratorium to all segments of micro borrowers. On the other hand, they were in constant dialogue with their lenders seeking back-to-back moratorium. In the initial phase of the lockdown, there was no economic activity. However, in the later stage of the lockdown, MFIs which were in orange and green zones started their operations post relaxation offered by the government. And

now, over 90 per cent MFIs and branches are operational.

Which segment of MFI borrowers is hit maximum — rural or SHGs or farmers or retail borrowers?

Most of the MFI borrowers fall in the JLG model of business. Urban borrowers have been the worst hit with the stringent lockdown, while semi-urban and rural borrowers have fared better with lesser disruption. Also, the

agri connection has led to cash flows due to the harvest season just gone by.

Are banks giving moratorium to MFIs? They were reluctant...

As our most important lenders, banks play a very critical role in the delivery of microfinance services. After the initial confusion on whether intermediaries could get a moratorium from banks which got clarified by the RBI Governor later, most banks re-approached their board to offer moratorium on a case to case basis. Overall, in about 50 per cent of cases, moratorium was extended.

When do you think normalcy will return in the MFI segment?

The extended moratorium will end in August 2020. We hope and expect near normalcy to return by the end of December.

Full interview on
www.indianexpress.com

Publication	Indian Express
Edition	Online
Date	10 th June, 2020

URL: <https://indianexpress.com/article/business/manoj-nambiar-banks-provided-moratorium-to-50-of-mfis-expect-normalcy-by-dec-6451153/>



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Manoj Nambiar: ‘Banks provided moratorium to 50% of MFIs, expect normalcy by Dec’

Lockdown has been challenging for NBFC-MFIs. As per the regulatory mandate, NBFC-MFIs were to offer moratorium to all segments of micro borrowers.





Written by **George Mathew** | Mumbai | Updated: June 10, 2020 5:44:47 am



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Industry Story

Publication	Business Standard
Edition	All Editions
Date	3 rd June, 2020
Page No.	04

MFIs witness a steady gain in rural recoveries

Borrowers clearing dues despite moratorium option



STATUS CHECK (as of Dec 31, 2019)

30 mn Number of borrowers	₹67,320 cr Outstanding loan	34% of portfolio accounted for by east and northeast of the country
₹28,623 Average loan distributed per account	13,844 Number of branches	

Sources: MFIN

NAMRATA ACHARYA
Kolkata, 2 June

Rural customers of most microfinance institutions (MFIs) are steadily clearing their dues, despite the extension in moratorium. Most MFIs are expecting above 50 per cent recovery in June, backed mostly by rural repayments.

Income from the harvesting season, along with the essential nature of rural occupations, has helped rural borrowers be more resilient to the economic slowdown.

According to MFIs, recoveries from rural areas in May were higher by 10-20 per cent compared to urban areas.

Majority of MFI borrowers have the option to avail of the moratorium till the end of August. CreditAccess Grameen, which has about 85 per cent of its borrowers in rural areas, offered a blanket moratorium on repayment for April and May. In June, the MFI is cying 70 per cent recovery.

Based on intentions with borrowers over the past 15 days, the MFI has estimated that 70 per cent of its customers are willing to repay in the present month, while 20 per cent have sought additional time of 15-30 days. The remaining 10 per cent, who are urban borrowers, have expressed inability to repay soon.

"Besides harvesting income, the essential nature of services in rural areas such as agriculture and dairy are likely to help in recoveries. These sectors have already been functioning over the last 4-5 weeks," said Udaya Kumar Hebbar, MD and CEO of CreditAccess Grameen.

According to Manoj Namblar, chairman of MFIN (Microfinance Institutions Network), a representative organisation of microfinance institutions the percentage of recovery is from 20-40 per cent across geographies, though in some rural pockets it is as much

as 40 per cent. "Recoveries are better in rural areas. First, with income from harvesting, people are able to repay the loans. Second, livelihoods in rural areas are less affected by Covid," said Namblar.

Pratish, executive director of Sa-Dhan, another microfinance representative body, said that while the overall recovery in April was about 8-9 per cent, it had risen to 15-16 per cent in May. "Roughly, if recoveries in urban areas are in the range of 11-12 per cent, in rural areas they are 15-16 per cent," said Pratish.

According to Rahul Mitta, CEO of Margadarshak Financial Services, a rural focused organisation with operations in the agriculture belt of UP and Bihar, recovery for May was 25-30 per cent, compared to almost nil in April. "We are looking to nearly double the recoveries in June," said Mitta.

As of December 31, 2019, NBFC-MFIs had about 30 million customers, with an aggregate gross loan portfolio at ₹67,320 crore. Due to favourable climatic conditions, India's food grains production is estimated at a record 291.95 million tonnes (mt) for the 2019-20 crop year (July-June), beating the target of 291 mt.

Foreign funding

Satya MicroCapital and Sindhuja Microcredit have raised funding of ₹105 crore and ₹65 crore, respectively. The funding is from Japan's Gojo & Company for Satya, and Norway firms Nordic Microfinance Initiative and Carpediem Capital for Sindhuja.

"This clearly shows the confidence that equity investors have in the Indian microfinance sector, and on its capacity to bounce back and manage its portfolio qualities, making it a safe and viable impact investment," said Harsh Shrivastava, CEO of MFIN.

Publication	Business Standard Hindi
Edition	All Editions
Date	8 th June, 2020
Page No.	4

गांवों से मिल रही अच्छी वसूली

नम्रता आचार्य
कोलकाता, 7 जून

ऋण चुकाने पर मोहलत की सुविधा के बावजूद अधिकांश सूक्ष्म वित्त संस्थाओं (एमएफआई) के ग्रामीण ग्राहक लगातार अपने बकाये का भुगतान कर रहे हैं। ज्यादातर एमएफआई को जून में 50 फीसदी से अधिक वसूली की उम्मीद है जिसमें अधिकांश हिस्सा ग्रामीण क्षेत्र से पुनर्भुगतान का है।

ग्रामीण पेशों की मौलिक प्रकृति के साथ ही कटाई सीजन से प्राप्त आय ने ग्रामीण कर्जदारों को कोविड के कारण उत्पन्न आर्थिक सुस्ती में भी अधिक सक्षम बने रहने में मदद की है।

एमएफआई के अनुसार मई में ग्रामीण क्षेत्रों से वसूली शहरी क्षेत्रों में हुई वसूली के मुकाबले 10-20 फीसदी अधिक रही। अधिकांश एमएफआई कर्जदारों के पास अगस्त के अंत तक मोहलत की सुविधा लेने का विकल्प है।

क्रेडिटएक्सेस ग्रामीण ने अपने ग्राहकों को अप्रैल और मई महीने के लिए पुनर्भुगतान पर व्यापक मोहलत दी थी। इसके 85 फीसदी कर्जदार ग्रामीण क्षेत्रों के हैं। चालू

महीने में एमएफआई को 70 फीसदी वसूली की उम्मीद है। विगत पंद्रह दिनों में अपने कर्जदारों के साथ संवाद करने के बाद एमएफआई ने अनुमान जताया है कि 70 फीसदी ग्राहक चालू महीने में पुनर्भुगतान करने को इच्छुक हैं, जबकि 20 फीसदी ग्राहक पुनर्भुगतान के लिए 15 दिन से एक महीने की अतिरिक्त मोहलत मांग रहे हैं। बचे हुए 10 फीसदी कर्जदार जो कि शहरी हैं, ने शीघ्र पुनर्भुगतान करने में अक्षमता जाहिर की है।

क्रेडिटएक्सेस ग्रामीण के प्रबंध निदेशक और मुख्य कार्याधिकारी उदय कुमार हेब्बार ने कहा, 'कटाई से प्राप्त आय के अलावा ग्रामीण इलाकों में कृषि और डेरी जैसे सेवाओं की मौलिक प्रकृति से वसूली में सहायता मिलने की उम्मीद है। ये क्षेत्र पिछले चार से पांच हफ्तों से पहले से ही कार्य कर रहे हैं।'

सूक्ष्म वित्त के प्रतिनिधि संगठन एमएफआईएन (माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क) के चेयरमैन मनोज नांबियार के अनुसार फिलहाल सभी इलाकों में वसूली प्रतिशत 20-40 फीसदी है, कुछ ग्रामीण

क्षेत्र में यह 40 फीसदी तक है।

नांबियार ने कहा, 'ग्रामीण क्षेत्रों में वसूली बेहतर है। इसका पहला कारण यह है कि उपज से प्राप्त आय के कारण लोग ऋणों का भुगतान कर पाने में सक्षम हैं। दूसरी बात है कि कोविड के कारण ग्रामीण इलाकों में आजीविका कम प्रभावित हुई है।'

सूक्ष्म वित्त की एक और प्रतिनिधि संस्था सा-धन के कार्यकारी निदेशक पी सतीश ने कहा जहां अप्रैल में समग्र वसूली 8 से 9 फीसदी थी, यह मई में बढ़कर 15-16 फीसदी हो गई।

सतीश ने कहा, 'मोटे तौर पर, शहरी क्षेत्रों में वसूली जहां 11 से 12 फीसदी के बीच है वहीं ग्रामीण इलाकों में यह करीब 15 से 16 फीसदी है।'

उत्तर प्रदेश और बिहार के कृषि क्षेत्र में परिचालन करने वाला ग्रामीण केंद्रित संगठन मार्गदर्शक फाइनेंशियल सर्विसेज के मुख्य कार्याधिकारी राहुल मित्रा के अनुसार अप्रैल में वसूली लगभग शून्य थी जो मई में करीब 25 से 30 फीसदी हो गई।

मित्रा ने कहा, 'हमें जून में वसूली लगभग दोगुनी हो जाने की उम्मीद है।'

Publication	Business Standard
Edition	All Editions
Date	16 th June, 2020
Page No.	6

MFIs may lose ₹1.5K crore on moratorium

NAMRATA ACHARYA
Kolkata, 15 June

The microfinance industry (MFI) will lose nearly ₹1,500 crore if it has to forgo interest on interest for six months on loan which is eligible for moratorium.

"Interest component for the industry during the six-month moratorium on loan outstanding of about ₹2.3 trillion comes to around ₹27,500 crore. Of this, the component of interest would be nearly ₹1,500 crore," said Manoj Nambiar, chairman, Microfinance Institutions Network (MFIN).

In view of further interest payable on interest, a substantial number of rural borrowers are already on course to repay their dues.

In June, the MFI expects to recover close to 50 per cent of its dues.

"When we interacted with our customers, we informed them about the costs associated with the moratorium. Several borrowers preferred to repay rather than seek moratorium," said Nambiar.

The industry apprehends that waiver of further interest on interest would distort credit culture and may encourage borrowers who can pay to defer their repayments.

"MFIs should also get interest waiver on their borrowings from banks and financial institutions. Otherwise, they will be hit hard and many may post losses," said P Satish, executive director, Sa-Dhan, a representative body of MFIs.

In March, the Reserve Bank of India (RBI) had initially come out with dispensation of three months' moratorium and later extended it to six months to protect borrowers on account of slowdown in economic activity due to the Covid-19 outbreak.

On Friday, the Supreme Court had said it was not considering a complete waiver of interest but was only concerned that postponement of

interest shouldn't accrue further interest.

Support package for small MFIs

The microfinance industry is pitching for a relief package for small microfinance organisations, which are finding it difficult to sustain in the absence of credit support.

In a representation to the Union finance ministry, Sa-Dhan has said, of the 96 small MFIs, 60 need equity support. It called for equity support of ₹10 crore each, or proportionate to their loan portfolio, with a minimum level of ₹6 crore each.

Remaining of the 36 MFIs are either societies, trusts or cooperatives. This would require a package of about ₹520 crore, Sa-Dhan said.

Also, the industry body sought long-term loans of ₹10-20 crore with five to seven years of repayment period. The total requirement for such credit support would be around ₹1,600 crore.

Sa-Dhan also sought support for payment of rent for office premises and payment of utility bills for small MFIs for the period of the lockdown.

It also sought 50 per cent support for a period of three months, post lockdown.

Further, salaries paid to employees and their provident fund contribution should be reimbursed fully for the lockdown period and 50 per cent for three months beyond the lockdown, according to the representation. The cost of this relief package is estimated to be around ₹140 crore.

As on December 31, 2019, non-banking financial company (NBFC)-MFIs had about 30 million customers, with an aggregate gross loan portfolio at ₹67,320 crore. About 80 per cent of the MFIs, which fall in the small and mid-sized categories, don't have investment grade rating. This makes them ineligible to avail most benefits from the relief package.

Publication	The Hindu Business Line
Edition	All Editions
Date	16 th June, 2020
Page No.	1

Unlock 1.0: MFIs see rise in repayments, loan demand

'Recoveries 18-20% across regions'

SURABHI

Mumbai, June 15

Microfinance institutions (MFIs) have begun to see a rise in repayments as the lockdown eases. While MFIs expect a further improvement by the end of this month, many borrowers are also keen on taking fresh loans.

"MFIs have started working in all areas except containment zones," said P Satish, Executive Director, Sa-Dhan, an industry association. "In the beginning of May, we expected recoveries to be 12-14 per cent but, fortunately, by the month end, they were almost 18-20 per cent across various regions. Things are slowly looking up. Clients with cash are keen to repay and get additional lending."

He expects further improvement in June and repayments to stabilise by August-end as the moratorium on loans comes to an end.

According to industry players, many borrowers are also keen to pay back their loans and take fresh ones as they try to restart operations, post lockdown.

"Initially, there was demand for small emergency loans of about ₹5,000-6,000, but now there is some demand for credit. MFIs which have the liquidity are giving top-up loans," said a player who did not wish to be named.

Rural areas are seeing better trends in repayments com-

pared to semi-urban and urban areas.

"The rabi harvest was reasonably good. Some sectors like dairy are still getting good local demand and income generation in rural areas. There was total disruption in income flows for urban MFI clients," Satish noted.

However, according to Harsh Shrivastava, CEO, Microfinance Institution Network (MFIN), another industry association, recoveries are unlikely to get much better till September.

"Right now, it is on a best effort basis across the country. We should not expect a very good recovery. It is time to maintain a good connection with borrowers so that when the time comes, they will pay willingly," he said.

Players not for moratorium

MFI players have also reported that while the moratorium on term loans is available to all borrowers, many have chosen not to take it, especially when it was extended post May 31.

"Whoever has the repayment capacity was keen to pay back the money. We have also been making borrowers aware of the interest component," said an industry source.

A recent report by ICICI Securities noted that despite the moratorium, with resumption in operations, customers are proactively clearing their dues with nearly 15 per cent recoveries in MFI loans in May, and recovery rates in rural areas being 30-50 per cent better than in urban areas and metros.



Repayment trends better in rural areas

Publication	The Economic Times
Edition	All Editions
Date	25 th June, 2020
Page No.	06

Most MFIs Aim to Start New Loans by September: MFIN

Atmadip.Ray
@timesgroup.com

Kolkata: A majority of microfinance institutions are planning to resume fresh lending in September even as the weak liquidity situation may impede the lending capacity of small and medium firms, according to Microfinance Institutions Network (MFIN).

At present, some of these lenders are lending to merely a small fraction of borrowers, who have started paying back dues after a two-month pause. The industry body believes that MFIs would only gear up after the expiry of the Reserve Bank of India-guided moratorium of loan repayment. But the sector would take more time to restore normalcy.

The total estimated collective disbursements by small and big MFIs up to September could merely be ₹2,884 crore, MFIN said in a report. This is significantly less than the average disbursements of around ₹6,600 crore per month seen in FY20.

"The weak liquidity situation has restricted their ability to disburse loans to their custo-

mers. The focus of the NBFC-MFIs would be to preserve liquidity but at the same time they will have to start re-lending in a gradual manner to their clients so that they are able to restart their livelihoods," MFIN said, after doing a study on the impact of Covid relief measures.

The study by the industry body has raised concerns over the liquidity situation at small and medium MFIs

About 45 MFIs out of 54 MFIN members have responded to the study, which has been reviewed by ET.

The study showed that the microfinance sector has received debt and refinancing support worth ₹3,000 crore from banks and financial institutions since April while about 97% of it has been restricted to the bigger NBFC-MFIs, making the small and medium-sized MFIs gasping for liquidity.

Among MFIN members, 13 out of 17 large MFIs, 4 out of 17 medium MFIs and merely 2 out of 12 small MFIs are reported to have received funding support after lockdown.

Publication	Business standard
Edition	Online
Date	3 rd June, 2020

URL: https://www.business-standard.com/article/economy-policy/mfis-see-50-recovery-in-june-as-rural-borrowers-avoid-using-moratorium-120060101541_1.html

MFIs see 50% recovery in June as rural borrowers avoid using moratorium

According to MFIs, the recoveries from rural areas in May were higher by 10-20 per cent compared to that in urban areas

Topics

Coronavirus | MFIs | Lockdown

Namrata Acharya | Kolkata

Last Updated at June 3, 2020 04:39 IST



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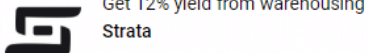
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Publication	The Hindu Business Line
Edition	Online
Date	04 th June, 2020

URL: <https://www.thehindubusinessline.com/money-and-banking/to-address-issues-faced-by-them-small-finance-banks-plan-to-set-up-separate-industry-body/article31738440.ece>





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Money & Banking

To address issues faced by them, small finance banks plan to set up separate industry body

K Ram Kumar | Mumbai | Updated on June 03, 2020 | Published on June 03, 2020

Small finance banks (SFBs) are planning to join forces to set up a separate industry body so that the common issues being faced by them can be better represented to the Reserve Bank of India (RBI)

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Publication	The Hindu Business Line
Edition	Online
Date	10 th June, 2020

URL: <https://www.thehindubusinessline.com/economy/rising-recovery-in-the-mfi-sector-raises-hopes-of-early-economic-recovery/article31792642.ece>





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Economy

Rising recovery in the MFI sector raises hopes of early economic recovery

Pratim Ranjan Bose | Kolkata | Updated on June 10, 2020 | Published on June 10, 2020

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But, MFI refinance is still an area of concern

The rural and unorganised sectors kept the Indian economy steady after the meltdown in 2008. Can they do an encore in 2020?

Publication	The Hindu Business Line
Edition	Online
Date	15 th June, 2020

URL: <https://www.thehindubusinessline.com/premium/with-unlock-10-mfis-see-improved-repayments-loan-demand/article31832343.ece>



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Premium

With Unlock 1.0, MFIs see improved repayments, loan demand

Surabhi | Mumbai | Updated on June 15, 2020 | Published on June 15, 2020

Microfinance institutions (MFIs) have begun to see a rise in repayments as the lockdown eases. While MFIs expect to see a further improvement by the end of this month, many borrowers are also keen to take fresh loans.

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Publication	Business Standard
Edition	Online
Date	16 th June, 2020

URL: https://www.business-standard.com/article/finance/mfis-could-lose-rs-1-500-cr-on-foregoing-moratorium-interest-on-interest-120061300750_1.html

MFIs could lose Rs 1,500 cr on foregoing moratorium interest on interest

Industry fears waiver of interest on interest would distort credit culture, may encourage borrowers who can pay to defer repayment

Topics

microfinance institutions | microfinance industry

Namrata Acharya | Kolkata
Last Updated at June 16, 2020 02:20 IST





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Publication	The Economic Times
Edition	Online
Date	23 rd June, 2020

URL: <https://economictimes.indiatimes.com/industry/banking/finance/banking/small-finance-banks-emerge-as-job-creators-amid-coronavirus-pandemic/articleshow/76532118.cms?from=mdr>

Bandhan Bank, small finance banks emerge as job creators amid coronavirus pandemic

These lenders are in the process of raising staff strength by 5-10% in the next three-four months, although several others in the sector might be more circumspect. The new workforce will largely be deployed for client servicing and to boost repayment, people familiar with the matter said.

By *Atmadip Ray*, ET Bureau | Last Updated: Jun 23, 2020, 06:58 PM IST



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Among the small finance banks, Ujjivan is looking to add 150-200 people per month, raising its manpower from the existing 17,500. "We are recruiting for roles that we don't have people for," said managing director Nitin Chugh.

Don't be deceived by their nomenclature. 'Small'-finance banks such as Jana and Ujjivan, and the pioneer in 'micro'-lending, Bandhan Bank, are emerging as **job creators** even in challenging conditions, helping lift the pall of gloom in the broader jobs market.

These lenders are in the process of raising staff strength by 5-10% in the next three-four months, although several others in the sector might be more circumspect. The new workforce will largely be deployed for client servicing and to boost repayment, people familiar with the matter said.

Publication	The Economic Times
Edition	Online
Date	24 th June, 2020

URL: <https://economictimes.indiatimes.com/industry/banking/finance/banking/nbfc-mfis-to-begin-fresh-lending-only-after-expiry-of-moratorium/articleshow/76562638.cms?from=mdr>

NBFC-MFIs to begin fresh lending only after expiry of moratorium

The total estimated collective disbursements by NBFC-MFIs up to September could merely be Rs 2,884 crore, Microfinance Institutions Network (MFIN) said in a report. This is significantly less than the average disbursements of around Rs 6,600 crore per month seen in FY20.

By Atmadip Ray, ET Bureau | Last Updated: Jun 24, 2020, 05:55 PM IST



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The collection efficiency or repayment rate of NBFC-MFIs has fallen to just about 10% at the end of May.

Kolkata: A majority of non-banking finance companies-microfinance institutions (NBFC-MFIs) are planning to resume fresh lending in September, while the weak liquidity situation may impede the lending capacity of small and medium firms, Microfinance Institutions Network (MFIN) said.

At present, some of these lenders are lending to merely a small fraction of borrowers who have started paying back dues after a two-month pause. The industry body believes that about 60-70 percent MFIs

would gear up only after the expiry of the Reserve Bank of India-guided moratorium of loan repayment. But the sector would take more time to restore normalcy.

Publication	The Hindu Business Line
Edition	Online
Date	27 th June, 2020

URL: <https://www.thehindubusinessline.com/brandhub/vocalforlocal/banking-services-to-meet-every-need-of-the-public/article31931865.ece>



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**Press Release: Microfinance sector attracts global
Private Equity capital even amid Covid-19
lockdown**

Publication	The Economic Times
Edition	Kolkata
Date	2 nd June, 2020
Page No.	06

Two MFIs Set to Raise Capital Amid Sectoral Liquidity Stress

Our Bureau

Kolkata: Delhi-based microfinance firm Satya MicroCapital and No-ida-based Sindhuja Microcredit are in the process of raising ₹170 crore between them by selling equity shares even as the sector is going through liquidity stress.

The decision to infuse capital during the lockdown is positive for the country's microfinance sector, reflecting investor confidence with a business model built around lending to the bottom of the pyramid.

The two firms Sindhuja Microcredit and Satya MicroCapital are in the process of raising ₹170 cr

Satya MicroCapital completed a ₹105 crore-deal with Japan-based Gojo & Company on March 22. In the process, the overseas investor raised its stake to 37% from a quarter; managing director Vivek Tiwari told ET.

Sindhuja Microcredit managing director Abhisheka Kumar said that his company has received ₹25 crore from Norway-based Nordic Microfinance Initiative (NMI) while another ₹40 crore capital infusion is in the pipeline.

The firm has sought Reserve Bank of India's permission as the share sale involves dilution of more than 26%.

"We are looking to get ₹20 crore each from NMI and Mumbai-Based Carpediem Capital," Kumar said.

Publication	Financial Express
Edition	Kolkata
Date	2 nd June, 2020
Page No.	11

‘Two microfin firms raised ₹170 cr during lockdown’

FE BUREAU
Kolkata, June 1

AT A TIME when the microfinance sector is facing mounting liquidity pressure on account of the lockdown, two microfinance institutions (MFIs) have raised a total equity capital of ₹170 crore from global investment firms.

Delhi-based Satya MicroCapital and Uttar Pradesh-based Sindhuja Microcredit have raised ₹105 crore and ₹65 crore, respectively, during the lockdown phase.

“The confidence exuded by Japan-based Gojo & Company that funded Satya MicroCapital, and Norway-based Nordic Microfinance Initiative (NMI) and Carpediem Capital that funded Sindhuja Microcredit, in the Indian microfinance sec-

This shows the confidence equity investors have on the Indian microfinance sector, MFIN said

tor at such times is truly encouraging for the sector,” Microfinance Institution Network (MFIN), a microlenders’ industry body, said on Monday.

Harsh Shrivastava, CEO, MFIN, said, “This clearly shows the confidence that equity investors have on Indian microfinance sector, its capacity to bounce back and manage its portfolio qualities even during demonetisation, Andhra crisis etc, making it a safe and viable impact investment. Both investments came in the last few days, showing resilience of the sector.”

Publication	The Pioneer
Edition	Hyderabad
Date	2 nd June, 2020
Page No.	08

Satya MicroCapital, Sindhuja Microcredit raise Rs 170 cr from global investors

PNS ■ MUMBAI

Notwithstanding risk aversion the sector is facing, two micro-finance institutions Satya MicroCapital and Sindhuja Microcredit have managed to raise a total of Rs 170 crore from international investors.

While New Delhi-based Satya MicroCapital has raised Rs 105 crore from Japan-based Gojo & Company, Uttar Pradesh-based Sindhuja Microcredit was able to get funds worth Rs 65 crore from Norway-based Nordic Microfinance Initiative (NMI) and Mumbai-Based Carpediem Capital.

Microfinance Institutions Network (MFIN) Chief Executive Officer Harsh Shrivastava said the confidence exuded by international investors in the country's



microfinance sector at this time is truly encouraging.

"This clearly shows the confidence that equity investors have on the Indian microfinance sector, its capacity to bounce back and manage its portfolio qualities even during demonetisation, Andhra crisis, etc, making it a safe and viable impact investment. Both investments came in the past

few days, showing resilience of the sector," Shrivastava said.

Noida-based Sindhuja Microcredit co-founder and Managing Director Abhisheka Kumar said that of the Rs 65 crore capital, it has already received Rs 25 crore and for the balance Rs 40 crore, it has sought the Reserve Bank of India's (RBI) approval.

"This is the Series-B funding round for us. We had raised Rs 25 crore in Series-A funding from Carpediem Capital in 2019," Kumar said.

After this second round of funding, Sindhuja's capital position will rise to Rs 100 crore, which, according to Kumar, will take care of any liquidity requirement for the next 18 months, he said.

In July 2018, Gojo & Company had invested Rs 40-42 crore in Satya MicroCapital.

Publication	The Economic Times
Edition	Online
Date	1 st June, 2020

URL: <https://economictimes.indiatimes.com/markets/stocks/news/investors-raise-stakes-in-indias-microfinance-sector-despite-stress-during-lockdown/articleshow/76139122.cms?from=mdr>

Investors raise stakes in India's microfinance sector despite stress during lockdown

The capital infusion during lockdown is positive for the country's microfinance sector.

By [Atmadip Ray](#), ET Bureau | Last Updated: Jun 01, 2020, 09:14 PM IST



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Satya MicroCapital, with Rs 1000 crore asset under management, has already completed a Rs 105 crore-deal with Japan-based Gojo & Company on March 22.

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- ✦ [Uday Kotak to divest 2.8% stake in bank for at least 6,800 crore](#)
- ✦ [Moody's downgrades India's ratings to Baa3, maintains negative outlook](#)
- ✦ [F&O: Nifty's momentum bullish, buying interest seen across sectors](#)

Kolkata: Delhi-based microfinance firm Satya MicroCapital and Noida-based Sindhuja Microcredit are in the process of raising Rs 170 crore between them by selling equity shares even as the sector is going through liquidity stress.

The decision to infuse capital during the [lockdown](#) is positive for the country's [microfinance sector](#), reflecting investor confidence with a business model built around lending to the bottom of the pyramid.

Satya MicroCapital completed a Rs 105 crore-deal with Japan-based Gojo & Company on March 22. In the process, the overseas investor raised its stake to 37% from a quarter, managing director Vivek Tiwari told ET.

Sindhuja Microcredit managing director Abhisheka Kumar said that his company has received Rs 25 crore from Norway-based Nordic Microfinance Initiative (NMI) while

Publication	Outlook
Edition	Online
Date	1 st June, 2020

URL: <https://www.outlookindia.com/newscroll/two-microfinance-firms-raised-rs-170-crore-during-lockdown-mfin/1852828>

Outlook

THE NEWS SCROLL

01 JUNE 2020 Last Updated at 9:02 PM | SOURCE: PTI

Two microfinance firms raised Rs 170 crore during lockdown: MFIN



New Delhi, Jun 1 (PTI) Microfinance Institution Network (MFIN) on Monday said two companies have raised a total of Rs 170 crore during the COVID-19 pandemic, reflecting confidence in the sector.

The sector continues to attract long-term private equity capital from the global investment firms as is evident from the combined equity capital infusion of Rs 170 crore in two microfinance entities during the lockdown phase, RBI recognised self regulatory organisation MFIN said in a release.

The sector, which has been categorised an essential service, has gradually opened up since April 20 and is looking at being the provider of credit that is required to rebuild the livelihoods of its clients.

Against this backdrop, two MFIN members, Delhi-based Satya MicroCapital and Uttar Pradesh-based Sindhuja Microcredit have raised Rs 105 crore and Rs 65 crore, respectively, the umbrella body for microfinance industry said.

Japan-based Gojo & Company funded Satya MicroCapital, and Norway-based Nordic Microfinance Initiative (NMI) and Carpediem Capital invested in Sindhuja Microcredit.

"This clearly show the confidence that equity investors have on Indian microfinance sector, its capacity to bounce back and manage its portfolio qualities even during demonitisation, Andhra crisis etc, making it a safe and viable impact investment. Both investments came in the last few days, showing resilience of the sector," MFIN CEO Harsh Shrivastava said.

He exuded confidence that the RBI and government led liquidity infusion measures will help the sector in supporting employment generation and livelihood rehabilitation across the country. PTI KPM BAL BAL

Publication	Latestly
Edition	Online
Date	1 st June, 2020

URL: <https://www.latestly.com/agency-news/latest-news-two-microfinance-firms-raised-rs-170-crore-during-lockdown-mfin-1793972.html>

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Latest News | Two Microfinance Firms Raised Rs 170 Crore During Lockdown: MFIN

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PTI | Jun 01, 2020 09:02 PM IST

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New Delhi, Jun 1 (PTI) Microfinance Institution Network (MFIN) on Monday said two companies have raised a total of Rs 170 crore during the COVID-19 pandemic, reflecting confidence in the sector.

The sector continues to attract long-term private equity capital from the global investment firms as is evident from the combined equity capital infusion of Rs 170 crore in two microfinance entities during the lockdown phase, RBI recognised self regulatory organisation MFIN said in a release.

Publication	Dev Discourse
Edition	Online
Date	1 st June, 2020

URL: <https://www.devdiscourse.com/article/business/1074728-two-microfinance-firms-raised-rs-170-crore-during-lockdown-mfin>

Two microfinance firms raised Rs 170 crore during lockdown: MFIN

PTI | New Delhi | Updated: 01-06-2020 21:02 IST | Created: 01-06-2020 21:02 IST

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Publication	India TV News
Edition	Online
Date	1 st June, 2020

URL: <https://www.indiatvnews.com/business/news-two-microfinance-firms-raised-rs-170-crore-during-lockdown-mfin-622553>

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Two microfinance firms raised Rs 170 crore during lockdown: MFIN

Microfinance Institution Network (MFIN) on Monday said two companies have raised a total of Rs 170 crore during the COVID-19 pandemic, reflecting confidence in the sector



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Published on: June 01, 2020 21:18 IST



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Publication	Yahoo News
Edition	Online
Date	1 st June, 2020

URL: <https://in.news.yahoo.com/two-microfinance-firms-raised-rs-152949474.html>



Two microfinance firms raised Rs 170 crore during lockdown: MFIN

 PTI 1 June 2020



New Delhi, Jun 1 (PTI) Microfinance Institution Network (MFIN) on Monday said two companies have raised a total of Rs 170 crore during the COVID-19 pandemic, reflecting confidence in the sector.

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'This clearly show the confidence that equity investors have on Indian microfinance sector, its capacity to bounce back and manage its portfolio qualities even during demonitisation, Andhra crisis etc, making it a safe and viable impact investment. Both investments came in the last few days, showing resilience of the sector,' MFIN CEO Harsh Shrivastava said.

He exuded confidence that the RBI and government led liquidity infusion measures will help the sector in supporting employment generation and livelihood rehabilitation across the country. PTI KPM BAL BAL

Publication	Financial Express
Edition	Online
Date	1 st June, 2020

URL: <https://www.financialexpress.com/industry/banking-finance/mfis-satya-microcapital-and-sindhuja-microcredit-raised-rs-170-crore-during-lockdown/1978335/>


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NEW





'MFIs Satya MicroCapital and Sindhuja Microcredit raised Rs 170 crore during lockdown'

By: FE Bureau | Published: June 2, 2020 9:17:49 AM

This shows the confidence equity investors have on the Indian microfinance sector, MFIN said.



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COVID-19

India	Cases	110,960
	Deaths	6,348
	Cured	109,461

Publication	The Economic Times
Edition	Online
Date	1 st June, 2020

URL: <https://economictimes.indiatimes.com/small-biz/startups/newsbuzz/satya-microcapital-sindhuja-microcredit-raise-rs-170-crore-from-global-investors/articleshow/76135027.cms>

Satya MicroCapital, Sindhuja Microcredit raise Rs 170 crore from global investors

Satya MicroCapital started its operations in January 2017 and has a network of 150 branches in 22 states. It primarily caters to women who own businesses and are looking for means of expansion.

PTI | Last Updated: Jun 01, 2020, 04:33 PM IST



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Satya has adopted a unique limited liability group (LLG) model for extending loans and ensuring repayment.

MUMBAI: Notwithstanding risk aversion the sector is facing, two microfinance institutions [Satya MicroCapital](#) and [Sindhuja Microcredit](#) have managed to raise a total of Rs 170 crore from international investors.

While New Delhi-based Satya MicroCapital has raised Rs 105 crore from Japan-based Gojo & Company, Uttar Pradesh-based Sindhuja Microcredit was able to get funds worth Rs 65 crore from Norway-based Nordic Microfinance Initiative (NMI) and Mumbai-Based [Carpediem Capital](#).

Microfinance Institutions Network (MFIN) Chief Executive Officer Harsh Shrivastava said the confidence exuded by international investors in the country's microfinance sector at this time is truly encouraging.

"This clearly shows the confidence that equity investors have on the Indian microfinance

Publication	Outlook
Edition	Online
Date	1 st June, 2020

URL: <https://www.outlookindia.com/newscroll/satya-microcapital-sindhuja-microcredit-raise-rs-170-crore-from-global-investors/1852384>

Outlook

THE NEWS SCROLL

01 JUNE 2020 Last Updated at 3:58 PM | SOURCE: PTI

Satya MicroCapital, Sindhuja Microcredit raise Rs 170 crore from global investors



Mumbai, Jun 1 (PTI) Notwithstanding risk aversion the sector is facing, two microfinance institutions Satya MicroCapital and Sindhuja Microcredit have managed to raise a total of Rs 170 crore from international investors. While New Delhi-based Satya MicroCapital has raised Rs 105 crore from Japan-based Gojo & Company, Uttar Pradesh-based Sindhuja Microcredit was able to get funds worth Rs 65 crore from Norway-based Nordic Microfinance Initiative (NMI) and Mumbai-Based Carpediem Capital. Microfinance Institutions Network (MFIN) Chief Executive Officer Harsh Shrivastava said the confidence exuded by international investors in the country's microfinance sector at this time is truly encouraging. "This clearly shows the confidence that equity investors have on the Indian microfinance sector, its capacity to bounce back and manage its portfolio qualities even during demonetisation, Andhra crisis, etc, making it a safe and viable impact investment. Both investments came in the past few days, showing resilience of the sector," Shrivastava said. Noida-based Sindhuja Microcredit co-founder and Managing Director Abhisheka Kumar said that of the Rs 65 crore capital, it has already received Rs 25 crore and for the balance Rs 40 crore, it has sought the Reserve Bank of India's (RBI) approval. "This is the Series-B funding round for us. We had raised Rs 25 crore in Series-A funding from Carpediem Capital in 2019," Kumar said. After this second round of funding, Sindhuja's capital position will rise to Rs 100 crore, which, according to Kumar, will take care of any liquidity requirement for the next 18 months, he said. In July 2018, Gojo & Company had invested Rs 40-42 crore in Satya MicroCapital. "Gojo & Company's stake will reach 37 per cent after this capital infusion of Rs 105 crore," Satya MicroCapital Managing Director and CEO Vivek Tiwari said. He said the microfinance institution (MFI) is also planning to raise USD 35-40 million in this financial year, depending on the market conditions, from a mix of its existing as well as new investors. Satya MicroCapital started its operations in January 2017 and has a network of 150 branches in 22 states. It primarily caters to women who own businesses and are looking for means of expansion. Satya has adopted a unique limited liability group (LLG) model for extending loans and ensuring repayment. The company's LLG model distributes the liability among each group member which exists only up to 10 per cent of loan tenure in bi-weekly collections. PTI HV HRS

Publication	Dev Discourse
Edition	Online
Date	1 st June, 2020

URL: <https://www.devdiscourse.com/article/business/1074184-satya-microcapital-sindhuja-microcredit-raise-rs-170-crore-from-global-investors>



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Satya MicroCapital, Sindhuja Microcredit raise Rs 170 crore from global investors

PTI | Mumbai | Updated: 01-06-2020 15:58 IST | Created: 01-06-2020 15:58 IST

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Publication	UNI
Edition	Online
Date	1 st June, 2020

URL: <http://www.uniindia.com/~microfinance-sector-attracts-global-private-equity-capital-even-amid-covid-19-lockdown/States/news/2020256.html>



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Microfinance sector attracts global Private Equity capital even amid Covid-19 lockdown

Kolkata, Jun 01 (UNI) Indian microfinance sector plays a critical role in the financial inclusion agenda of the country covering over 60 million end clients with a portfolio outstanding of over Rs 2.2 lac Crore.

Microfinance Institution Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today stated that the sector continues to attract long term private equity capital from the global investment firms as is evident from the combined equity capital infusion of Rs 170 Crore in two microfinance entities during the lockdown phase.

The Covid 19 outbreak has put NBFC-MFIs and even their borrowers in a complete economic lockdown for the past two months.

The sector which has been categorised an "essential service" has gradually opened up since April 20, 2020 and is looking at being the provider of credit which is required to rebuild the livelihoods of its clients.

Against this backdrop, two MFIN Members, Delhi-based Satya Micro Capital and Uttar Pradesh-

Publication	India Infoline
Edition	Online
Date	1 st June, 2020

URL: https://www.indiainfoline.com/article/news-sector-banking-financials/microfinance-sector-attracts-global-private-equity-capital-even-amid-covid-19-lockdown-120060100120_1.html



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Microfinance sector attracts global Private Equity capital even amid Covid-19 lockdown

The Covid 19 outbreak has put NBFC-MFIs and even their borrowers in a complete economic lockdown for the past two months.

June 01, 2020 6:16 IST | India Infoline News Service

Indian microfinance sector plays a critical role in the financial inclusion agenda of the country covering over 60 million end clients with a portfolio outstanding of over INR 2.2 lac crores. Microfinance Institution Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today stated that the sector continues to attract long term private equity capital from the global investment firms as is evident from the combined equity capital infusion of INR 170 crores in two microfinance entities during the lockdown phase.

The Covid 19 outbreak has put NBFC-MFIs and even their borrowers in a complete economic lockdown for the past two months. The sector which has been categorised an "essential service" has gradually opened up since 20th Apr' 20 and is looking at being the provider of credit which is required to rebuild the livelihoods of its clients. Against this backdrop, two MFIN Members, Delhi-based Satya MicroCapital and Uttar Pradesh-based Sindhuja Microcredit have raised INR 105 crore and INR 65 crore respectively. The confidence exuded by Japan-based Gojo & Company that funded Satya MicroCapital, and Norway-based Nordic Microfinance Initiative (NMI) and Carpediem Capital

Publication	SME Street
Edition	Online
Date	1 st June, 2020

URL: <https://smestreet.in/msmenews/microfinance-attracts-global-private-equity-capital-even-covid-19-lockdown/>





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Microfinance Attracts Global Private Equity Capital even COVID-19 lockdown

Mr Harsh Shrivastava, CEO, MFIN said: "This clearly show the confidence that equity investors have on Indian microfinance sector, its capacity to bounce back and manage its portfolio qualities even during demonetisation, Andhra crisis etc, making it a safe and viable impact investment."

SMESStreet Desk June 1, 2020 6:12 pm 0



Publication	Share Market IPO
Edition	Online
Date	1 st June, 2020

URL: <https://sharemarketipo.com/investors-raise-stakes-in-indias-microfinance-sector-despite-stress-during-lockdown/>

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Investors raise stakes in India's microfinance sector despite stress during lockdown

1st June 2020



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Publication	India Daily Mail
Edition	Online
Date	1 st June, 2020

URL: <https://www.indiadailymail.com/small-biz/startups/satya-microcapital-sindhuja-microcredit-raise-rs-170-crore-from-global-investors/>

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SATYA MICROCAPITAL, SINDHUJA MICROCREDIT RAISE RS 170 CRORE FROM GLOBAL INVESTORS

June 1, 2020

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Publication	Media Catalyst
Edition	Online
Date	1 st June, 2020

URL: <https://www.mediacatalyst.in/microfinance-sector-attracts-global-private-equity-capital-amid-covid-19-lockdown/>



Microfinance Sector Attracts Global Private Equity Capital Amid Covid-19 Lockdown

Posted On June 1, 2020 By MediaCatalyst

New Delhi: Indian microfinance sector plays a critical role in the financial inclusion agenda of the country covering over 60 million end clients with a portfolio outstanding of over INR 2.2 lac crores. Microfinance Institution Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today stated that the sector continues to attract long term private equity capital from the global investment firms as is evident from the combined equity capital infusion of INR 170 crores in two microfinance entities during the lockdown phase.

The Covid 19 outbreak has put NBFC-MFIs and even their borrowers in a complete economic lockdown for the past two months. The sector which has been categorised an "essential service" has

FUNDING UPDATE



BigBasket appoints Goldman Sachs and Morgan Stanley to help

Publication	Startup Around
Edition	Online
Date	1 st June, 2020

URL: <https://startuparound.com/read/1591011005.8201766/Satya-MicroCapital,-Sindhuj-Microcredit-raise-Rs-170-crore-from-global-investors#gsc.tab=0>

Satya MicroCapital, Sindhuj Microcredit raise Rs 170 crore from global investors

Quick Summary

MUMBAI: Notwithstanding risk aversion the sector is facing, two microfinance institutions Satya MicroCapital and Sindhuj Microcredit have managed to raise a total of Rs 170 crore from international investors. While New Delhi-based Satya MicroCapital has raised Rs 105 crore from Japan-based Gojo & Company, Uttar Pradesh-based Sindhuj Microcredit was able to get funds worth Rs 65 crore from Norway-based Nordic Microfinance Initiative (NMI) and Mumbai-Based Carpediem Capital Microfinance Institutions Network (MFIN) Chief Executive Officer Harsh Shrivastava said the confidence exuded by international investors in the country's microfinance sector at this time is truly encouraging. "This clearly shows the confidence that equity investors have on the Indian microfinance sector, its capacity to bounce back and manage its portfolio qualities even during demonetisation, Andhra crisis, etc, making it a safe and viable impact investment. Both investments came in the past few days, showing resilience of the sector," Shrivastava said. Noida-based Sindhuj Microcredit co-founder and Managing Director Abhisheka Kumar said that of the Rs 65 crore capital, it has already received Rs 25 crore and for the balance Rs 40 crore, it has sought the Reserve Bank of India's (RBI) approval. We had raised Rs 25 crore in Series-A funding from Carpediem Capital in 2019," Kumar said. After this second round of funding, Sindhuj's capital position will rise to Rs 100 crore, which, according to Kumar, will take care of any liquidity requirement for the next 18 months, he said. In July 2018, Gojo & Company had invested Rs 40-42 crore in Satya MicroCapital. The company's LLG model distributes the liability among each

Publication	Jeden News
Edition	Online
Date	1 st June, 2020

URL: <https://jedennews.com/two-microfinance-firms-raised-rs-170-crore-during-lockdown-mfin/>

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Business

Two microfinance firms raised Rs 170 crore during lockdown: MFIN

By Jedennews.com June 1, 2020

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Publication	India Online
Edition	Online
Date	1 st June, 2020

URL: <https://news.indiaonline.in/press-releases/microfinance-sector-attracts-global-private-equity-capital-amid-covid-81264>

MicroFinance sector attracts global Private Equity capital amid Covid

Microfinance sector attracts global Private Equity capital even amid Covid-19 lockdown

New Delhi, June 1, 2020: Indian microfinance sector plays a critical role in the financial inclusion agenda of the country covering over 60 million end clients with a portfolio outstanding of over INR 2.2 lac crores. Microfinance Institution Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today stated that the sector continues to attract long term private equity capital from the global investment firms as is evident from the combined equity capital infusion of INR 170 crores in two microfinance entities during the lockdown phase.

The Covid 19 outbreak has put NBFC-MFIs and even their borrowers in a complete economic lockdown for the past two months. The sector which has been categorised an "essential service" has gradually opened up since 20th Apr' 20 and is looking at being the provider of credit which is required to rebuild the livelihoods of its clients. Against this backdrop, two MFIN Members, Delhi-based Satya MicroCapital and Uttar Pradesh-based Sindhuja Microcredit have raised INR 105 crore and INR 65 crore respectively. The confidence exuded by Japan-based Gojo & Company that funded Satya MicroCapital, and Norway-based Nordic Microfinance Initiative (NMI) and Carpediem Capital that funded Sindhuja Microcredit, in the Indian microfinance sector at such times is truly encouraging for the sector.

Speaking on this achievement, Mr Harsh Shrivastava, CEO, MFIN said: "This clearly show the confidence that equity investors have on Indian microfinance sector, its capacity to bounce back and manage its portfolio qualities even during demonitisation, Andhra crisis etc, making it a safe and viable impact investment. Both investments came in the last few days, showing resilience of the sector. We are confident that coupled with RBI & Government-led liquidity infusing measures this will help us in continuing to support employment generation and livelihood rehabilitation across the country."

Publication	World News
Edition	Online
Date	1 st June, 2020

URL: <https://www.worldnewj.com/investors-raise-stakes-in-indias-microfinance-sector-despite-stress-during-lockdown/>



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Investors raise stakes in India's microfinance sector despite stress during lockdown

By Admin - June 1, 2020

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Publication	Business Sandesh
Edition	Online
Date	1 st June, 2020

URL: <https://www.businesssandesh.in/microfinance-sector-attracts-global-private-equity-capital-even-amid-covid-19-lockdown/>



**MICROFINANCE SECTOR ATTRACTS GLOBAL PRIVATE EQUITY CAPITAL EVEN
AMID COVID-19 LOCKDOWN**

Publication	Investing Guide
Edition	Online
Date	1 st June, 2020

URL: <https://www.investingguide.in/news/business-news/mfis-satya-microcapital-and-sindhuja-microcredit-raised-rs-170-crore-during-lockdown/>







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'MFIs Satya MicroCapital and Sindhuja Microcredit raised Rs 170 crore during lockdown'

By **Kaku Kumar** - June 2, 2020

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Date	1 st June, 2020

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Two microfinance firms raised Rs 170 crore during lockdown: MFIN

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02/06/2020

NEW DELHI, JUNE 1: Microfinance Institution Network (MFIN) on Monday said two companies have raised a total of Rs 170 crore during the COVID-19 pandemic, reflecting confidence in the sector. The sector continues to attract long-term private equity capital from the global investment firms as is evident from the combined equity capital infusion of Rs 170 crore in two microfinance entities during the lockdown phase, RBI recognised self-regulatory organisation MFIN said in a release.

The sector, which has been categorised an essential service, has gradually opened up since April 20 and is looking at being the provider of credit that is required to rebuild the livelihoods of its clients.

Against this backdrop, two MFIN members, Delhi-based Satya MicroCapital and Uttar Pradesh-based Sindhuja Microcredit have raised Rs 105 crore and Rs 65 crore, respectively, the umbrella body for microfinance industry said.

Japan-based Gojo & Company funded Satya MicroCapital, and Norway-based Nordic Microfinance Initiative (NMI) and Carpediem Capital invested in Sindhuja Microcredit

"This clearly shows the confidence that equity investors have on Indian microfinance sector, its capacity to bounce back and manage its portfolio qualities even during demonetisation, Andhra crisis etc, making it a safe and viable impact investment. Both investments came in the last few days, showing the resilience of the sector," MFIN CEO Harsh Shrivastava said.

He exuded confidence that the RBI and government-led liquidity infusion measures will help the sector in supporting employment generation and livelihood rehabilitation across the country.

Publication	Click Now
Edition	Online
Date	1 st June, 2020

URL: <https://clicknow.in/two-microfinance-firms-raised-rs-170-crore-during-lockdown-mfin/>

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Two microfinance firms raised Rs 170 crore during lockdown: MFIN



Publication	News BHT
Edition	Online
Date	1 st June, 2020

URL: <https://news.besthinditech.com/two-microfinance-firms-raised-rs-170-crore-during-lockdown-mfin/>

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Two microfinance firms raised Rs 170 crore during lockdown: MFIN

**Orissa Press Release: Microfinance industry to support
borrowers get back on their feet**

Publication	Sambad
Edition	All Editions
Date	15 th June, 2020
Page No.	14

ମହିଳାଙ୍କୁ ସାହାଯ୍ୟ କରିବେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ସଂସ୍ଥା

ଭୁବନେଶ୍ୱର, ୧୪/୬: କରୋନା ସଙ୍କଟ ଦ୍ୱାରା ପ୍ରଭାବିତ ହୋଇଥିବା ଓଡ଼ିଶାର ୩୫ ଲକ୍ଷ ୮୮ ହଜାର ମହିଳାଙ୍କୁ ସାହାଯ୍ୟ କରିବାକୁ ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ସଂସ୍ଥାଗୁଡ଼ିକ ପ୍ରସ୍ତୁତ ହୋଇଯାଇଛି। ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ ନେଟୱର୍କ (ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍) ପକ୍ଷରୁ ଏହି ସୂଚନା ଦିଆଯାଇଛି। ମହିଳା ଗ୍ରାହକଙ୍କୁ ମୋରାଟୋରିଅମ୍ ବିଷୟରେ ସୂଚନା ପ୍ରଦାନ କରିବା ଏବଂ ଓପର୍ଟୁନିଟି ଅଧିକ ରଖି ଘରକାର କରୁଥିବା ଚାହା ଯୋଗାଇ ଦେବା ଉପରେ ବିଚାର କରୁଥିବା ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍‌ର ଓଡ଼ିଶା ପ୍ରବଳା ବିବ୍ୟବସ୍ଥାପି ପକ୍ଷନାୟକ କହିଛନ୍ତି, କରୋନା ସଙ୍କଟ ଦ୍ୱାରା ଆମ ମହିଳା ଗ୍ରାହକଙ୍କ ଆୟ ଓ ଜୀବିକା ଗୁରୁତର ଭାବେ ପ୍ରଭାବିତ ହୋଇଛି। ମାଇକ୍ରୋଫାଇନାନ୍ସ ସେବା ସେମାନଙ୍କ ପାଇଁ ଏବେ ଅଧିକ ଜରୁରୀ ହୋଇପଡ଼ିଛି। ରଣଗ୍ରହୀତଙ୍କ ଲାଗି ଭାରତୀୟ ଲେଭି ବ୍ୟାଙ୍କ ଯେଉଁ ମୋରାଟୋରିଅମ୍ ସୁବିଧା ଘୋଷଣା କରିଛନ୍ତି ସେ ବିଷୟରେ ଆମେ ଗ୍ରାହକଙ୍କୁ ବୁଝାଇବା। ଓପର୍ଟୁନିଟି ଏହି ସୁବିଧା ପାଇବା ଲାଗି ଇଚ୍ଛୁକ କିନ୍ତୁ କିଭଳି ଆବେଦନ କରିବେ ଚାହା ଜାଣିପାରୁନାହାନ୍ତି ସେମାନଙ୍କ ପାଇଁ ୧୮୦୦୧୦୭ ୧୦୮୦ ଚେୟମୁକ୍ତ ନମ୍ବର ଜାରି କରାଯାଇଛି। ଗ୍ରାହକମାନେ ସେହି ନମ୍ବରରେ ଫୋନ୍ କରି ମୋରାଟୋରିଅମ୍‌କୁ ନେଇ ନିଜ ମନରେ ରହିଥିବା ଦ୍ୱନ୍ଦ୍ୱକୁ ଦୂର କରିପାରିବେ। ଗ୍ରାହକମାନେ ଓଡ଼ିଆ ଭାଷାରେ କଥାବାର୍ତ୍ତା ଲାଗିପାରିବେ। ରଣଗ୍ରହୀତଙ୍କ ସମସ୍ୟାର ସମାଧାନ କରିବା ଲାଗି ଏକ ଅଭିଯୋଗ ସମାଧାନ ବ୍ୟବସ୍ଥା 'ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ଏସ୍‌ଆର୍‌ଓ' ବିକଶିତ କରାଯାଇଛି।

Publication	The Statesman
Edition	All Editions
Date	15 th June, 2020
Page No.	02

MFIN to help 36 lakh women borrowers in Odisha

STATESMAN NEWS SERVICE

BHUBANESWAR, 14 JUNE:

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and microfinance industry association in India, said that its members will act as a support to the 35.88 lakh women borrowers in Odisha whose livelihood have been impacted due to Covid 19.

MFIN SRO also has a Toll-Free Number 18001021080 where the borrower can reach

out to address any concern.

Mr. Dibyajyoti Pattanaik, Spokesperson for Odisha state, MFIN said, "The RBI had initially announced moratorium on loans for three months from March 1st to May 31st, and further extended for a period of additional three more months ending August 31st 2020. Our member MFIs will provide necessary information on the terms of moratorium and additional credit if she needs."

Pattanaik added, "MFIs will

be reaching out to the borrowers to explain them the facility of moratorium, its terms and how to avail it. It is the borrower's decision to opt in or opt out for it. Borrowers who have money and do not want to incur additional interest cost of moratorium, will be facilitated to repay." It may be noted here that several Women Self Help Groups have been protesting in different parts of the state allegedly against loan recovery efforts of private banks and micro finance firms.

Publication	Samaya
Edition	All Editions
Date	13th June, 2020
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କୁବଳେଶ୍ୱର (ସବୁ) : ଆଗବିଆଇ
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ସଂସ୍ଥା ଓ ଭାରତରେ
ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିକ୍ଷର ସଂଘ
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୧୯ ପ୍ରଭାବରେ ଓଡ଼ିଶାର ଯେଉଁ
୩୫.୮୮ ଲକ୍ଷ ମହିଳା ଗ୍ରାହକଙ୍କ
ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି
ସେମାନଙ୍କୁ ଏହାର ସଦସ୍ୟମାନେ
ସହାୟତା ଯୋଗାଇଦେବେ ।
ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ଏସଆରଓର
ଏକ ଦେୟମୁକ୍ତ ନମ୍ର ଚମ୍ର
୧୮୦୦ ୧୦୨ ୧୦୮୦ ରହିଛି
ଯାହା ଜଗିଆରେ ଯେକୌଣସି

ପ୍ରକାର ସମସ୍ୟାର ସମାଧାନ ଲାଗି
ରଣ ନେଇଥିବା ଗ୍ରାହକମାନେ ଆମ
ନିକଟରେ ପହଂଚି ପାରନ୍ତି ବୋଲି
ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ପାଇଁ ଓଡ଼ିଶା
ରାଜ୍ୟର ପ୍ରବକ୍ତା ବିବ୍ୟକ୍ତ୍ୟାତି
ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ‘ଆମେ
ଅବଗତ ଅଛୁ ଯେ ରଣ ନେଇଥିବା
ଆମର ମହିଳାମାନେ ପୂର୍ବାପେକ୍ଷା
ଏବେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ସେବାକୁ
ଅଧିକ ଆବଶ୍ୟକ କରୁଛନ୍ତି ।
କୋଭିଡ୍-୧୯ ଲକ୍ଷ୍ମୀଭାବ ପାଇଁ
ସେମାନଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ
ହୋଇଛି ଏବଂ ସେମାନେ ଏବେ ନିଜର
କାର୍ଯ୍ୟକୁ ପୁନର୍ବାର ଆରମ୍ଭ କରିବା ଏବଂ
ଆୟ ସୃଷ୍ଟି କରିବାକୁ ଉଦ୍ୟମ କରୁଛନ୍ତି ।
ଭାରତୀୟ ଭିତର୍କ ବ୍ୟାଙ୍କ ପ୍ରାରମ୍ଭିକ

ସମୟରେ ପ୍ରଥମେ ମାର୍ଚ୍ଚ ୧ରୁ ମେ’
୩୧ ପର୍ଯ୍ୟନ୍ତ ତିନି ମାସ ପାଇଁ ରଣ
ଉପରେ ମୋରାଟୋରିଅମ ସୁବିଧା
ଯୋଗ୍ୟ କରିଥିଲେ ଏବଂ ପରବର୍ତ୍ତୀ
ସମୟରେ ତାହାକୁ ଆଉ ତିନି ମାସ
ପର୍ଯ୍ୟନ୍ତ ବଢ଼ାଇ ସେହି ସୁବିଧାକୁ
୨୦୨୦ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ
ସଂପ୍ରସାରିତ କରିଥିଲେ । ଆମର
ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍‌ସ୍‌ଟିକ୍ ସେମାନଙ୍କୁ
ମୋରାଟୋରିଅମର ସର୍ତ୍ତ ଉପରେ
ଆବଶ୍ୟକ ସୂଚନା ଦେବେ ଏବଂ ଯଦି
ଆବଶ୍ୟକ କରୁଥିବେ ସେମାନଙ୍କୁ
ଅତିରିକ୍ତ ରଣ ଦେବେ । ରଣର ଏହି
ନିରବଚ୍ଛିନ୍ନ ଯୋଗାଣ ସମାଜର ଶେଷ
ପାତ୍ରରେ ଅର୍ଥନୈତିକ କାର୍ଯ୍ୟକଳାପକୁ
ତ୍ୱରାନ୍ୱିତ କରିବ ।’

Publication	Prameya
Edition	Print[Bhubaneswar, Khorda, Puri, Nayaharh] Other Editions covered in Epaper
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ରଣକର୍ତ୍ତାଙ୍କୁ ମାଇକ୍ରୋଫୋନ୍‌ମାନଙ୍କୁ ଶିକ୍ଷର ସହାୟତା

ଭୁବନେଶ୍ୱର, ୧୨।୬(ବୁଧବେଳା): କରୋନା ମହାମାରୀ ଯୋଗୁ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଥିବା ମହିଳା ରଣକର୍ତ୍ତାଙ୍କୁ ସହାୟତାର ହାତ ବଢ଼ାଇଛି ମାଇକ୍ରୋଫୋନ୍‌ମାନଙ୍କୁ ଇନ୍‌ଷ୍ଟିଚ୍ୟୁସନ୍‌ସ ନେଟୱାର୍କ (ଏମ୍‌ଫିନ୍) । ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ (ଆର୍‌ବିଆଇ) ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ଏହି ନିୟାମକ ସଂସ୍ଥା କହିଛି, ବର୍ତ୍ତମାନର କଷ୍ଟକର ସ୍ଥିତିରେ ଏହାର ସଦସ୍ୟମାନେ ଓଡ଼ିଶାର ୩୫.୮୮ ଲକ୍ଷ ମହିଳା ରଣକର୍ତ୍ତାଙ୍କୁ ସବୁ ପ୍ରକାର ସହଯୋଗ କରିବେ । ଏନେଇ ଏମ୍‌ଫିନ୍ ଓଡ଼ିଶା ରାଜ୍ୟ ମୁଖ୍ୟପାତ୍ର ଦିବ୍ୟଜ୍ୟୋତି ପଟ୍ଟନାୟକ କହିଛନ୍ତି, ବର୍ତ୍ତମାନ ସମୟରେ ଆମର ମହିଳା ରଣକର୍ତ୍ତାମାନେ ପୂର୍ବ ଭୁଲନାରେ ଅଧିକ ମାଇକ୍ରୋଫୋନ୍‌ମାନଙ୍କୁ ସେବା ଆବଶ୍ୟକ କରୁଛନ୍ତି । କରୋନା ଯୋଗୁ ସେମାନଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି । ସେମାନେ ନିଜର କାମ ପୁନଃଆରମ୍ଭ କରି ରୋଜଗାର ସୃଷ୍ଟି ପାଇଁ ଲକ୍ଷ୍ୟ ରଖିଛନ୍ତି । ଆର୍‌ବିଆଇ ପ୍ରାରମ୍ଭିକ ଭାବେ ସେମାନଙ୍କ ପାଇଁ ରଣ ପ୍ରଦାନରେ ମାର୍ଚ୍ଚରୁ ମେ' ଯାଏଁ ୩ ମାସର ମହଲତ (ମୋରାଟୋରିୟମ) ପ୍ରଦାନ କରିଥିଲା । ଏବେ ଏହାକୁ ଅଗଷ୍ଟ ଯାଏଁ ବଢ଼ାଯାଇଛି । ମାଇକ୍ରୋଫୋନ୍‌ମାନଙ୍କୁ ସଂପ୍ଲାଗୁଡ଼ିକ ମହଲତ ଅବଧି ସମ୍ପର୍କରେ ରାଜ୍ୟର ରଣକର୍ତ୍ତା ଗ୍ରାହକଙ୍କୁ ଆବଶ୍ୟକୀୟ ସୂଚନା ପ୍ରଦାନ କରିବେ ଓ ସେମାନେ ଦରକାର କରୁଥିବା ଅତିରିକ୍ତ ରଣର ଧ୍ୟାନ ରଖିବେ । ଏହି ନିରବଚ୍ଛିନ୍ନ ରଣ ଯୋଗାଣ ଦ୍ୱାରା ଅର୍ଥନୀତି ଚଳଚଞ୍ଚଳ ହେବ ଓ ବନ୍ଦ ହୋଇ ପଡ଼ିଥିବା ଆୟ ପୁଣି ଆରମ୍ଭ ହେବ । ଏପରିକି ଗ୍ରାହକଙ୍କ ସମସ୍ୟାର ସମାଧାନ ପାଇଁ ଏମ୍‌ଫିନ୍ ପକ୍ଷରୁ ଏକ ସ୍ୱତନ୍ତ୍ର ଟୋଲ ଫ୍ରି ହେଲ୍ପ ଲାଇନ୍ ନମ୍ବର ଜାରି କରାଯାଇଛି ବୋଲି ଶ୍ରୀ ପଟ୍ଟନାୟକ ସୂଚନା ଦେଇଛନ୍ତି ।

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ମହିଳା ଉଦ୍ୟୋଗୀଙ୍କୁ ରଣ ସହାୟତା ଦେବ ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍

କଟକ, ୧୨/୬/୨୦: ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ କୋଭିଡ-୧୯ ପ୍ରଭାବକୁ ନେଇ ଓଡ଼ିଶାର ଲକ୍ଷ ଲକ୍ଷ ମହିଳା ଉଦ୍ୟୋଗୀଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହେଇଥିବା ବେଳେ ସେମାନଙ୍କୁ ଆବଶ୍ୟକ ଦ୍ଵାରା ସ୍ଵାୟତ୍ତପ୍ନାୟ ସ୍ଵ-ନିର୍ମାଣିତ ଖାଦ୍ୟ ଓ ମାଛଛୋଟାଳନକୁ ଶିଳ୍ପ ସହ ମାଛଛୋଟାଳନକୁ ଇତିହାସିକତା ଲେବେଲ୍ (ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍)ର ସହଯୋଗରେ ସହାୟତା ଯୋଗାଇଦେବ । ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ଓଡ଼ିଶା ପ୍ରଦତ୍ତ ବିଦ୍ୟାଳୟଟି ପକ୍ଷ ନାଶନ କରିଛନ୍ତି ଯେ, ମହିଳାମାନେ ଦୂର୍ବିପାକ୍ଷ ଏବେ ମାଛଛୋଟାଳନକୁ ସେବାରେ ଆଣି ଆବଶ୍ୟକ କରୁଛନ୍ତି । ଲକ୍ଷକୋଟି ପାଇଁ ସେମାନଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହେଇଛି ଏବଂ ସେମାନେ ଏବେ ନିଜର ଜାତୀୟ ସ୍ତରର ଆରମ୍ଭ କରିବା ଏବଂ ଆଉ ଦୃଷ୍ଟି କରିବାକୁ ଚ୍ୟାଲେଞ୍ଜ । ଉତ୍ତରାଞ୍ଚ ଗିରୀ ବ୍ୟାଙ୍କ ପ୍ରଥମେ ମାର୍ଚ୍ଚ ୧୯୯୯ ମାସ ପର୍ଯ୍ୟନ୍ତ ଓଡ଼ି ମାସ ପାଇଁ ଲକ୍ଷ ମୋରଗୋଷିଆମ ଦୁର୍ବିପାକ୍ଷ ଲେବେଲ୍ ଲେବେଲ୍ ପରିଚାଳନା ପ୍ରଣାଳୀରେ ଗଠନ କରି ମାସ ପର୍ଯ୍ୟନ୍ତ ୨୦୨୦ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ସହାୟତା କରିଛନ୍ତି । ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ପ୍ରଦତ୍ତ ସେମାନଙ୍କୁ ମୋରଗୋଷିଆମର ସର୍ବ ଉପରେ ଆବଶ୍ୟକ ସୁରକ୍ଷା ଦେବେ ଏବଂ ଆବଶ୍ୟକ ସ୍ତରରେ ସେମାନଙ୍କୁ ଅତିରିକ୍ତ ରଣ ଦେବ । ଲକ୍ଷ ସହାୟତା ନିରାକର୍ଷଣ ଯୋଗାଣ ସାଧାରଣ ଆର୍ଥିକନିତିକ କାର୍ଯ୍ୟକଳାପକୁ ଦ୍ଵାରା ନିଜର ଲେବେଲ୍ ସେ କରିଛନ୍ତି । ଲକ୍ଷ ଗ୍ରାହକମାନଙ୍କୁ ଯୋଗାଣ ଦେବା ଶେଷରେ ମାଛଛୋଟାଳନକୁ ସ୍ଵାସ୍ଥ୍ୟଗୁଣିତ କରିବା ଲାଗି ମୁହାଣ କରିପାରିବେ ଯେ ସଫଳରେ ଆଲୋଚନା କରି ଶ୍ରାବକମାନଙ୍କ କରିଛନ୍ତି ଯେ, ମୋରଗୋଷିଆମ ଦୁର୍ବିପାକ୍ଷ ସର୍ବଗୁଣିତ ସମ୍ପର୍କରେ ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ପ୍ରଦତ୍ତ ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କୁ ନିର୍ଦ୍ଦିଷ୍ଟ ଭାବେ ଅବଗତ କରିବେ । ଗ୍ରାହକମାନେ ବିକଳ ସେବା କରିବେ ନା ପରିହାର କରିବେ ତଥା ସେମାନଙ୍କ ନିଜର ଉପରେ ନିର୍ଭର କରିବେ । ମୋରଗୋଷିଆମ ସମୟରେ ଅତିରିକ୍ତ ସୁଧ ଖର୍ଚ୍ଚ ବହନ କରିବାକୁ ଉତ୍ତମତ୍ତମ ଗ୍ରାହକମାନେ ଯେଉଁଠି ରଣ ପରିଶେଷ କରିପାରିବେ ସେହି ଦୁର୍ବିପାକ୍ଷ ମଧ୍ୟ ଯୋଗାଇ ଦିଆଯିବ । ତେବେ ଯେଉଁ ଲକ୍ଷ ଗ୍ରାହକମାନଙ୍କ ସମ୍ପର୍କ ଶେଷ ହେଇଯାଇଛି ଓ ଆଉ ଆଉର ସମୟ ଉପରେ ଯେମାନେ ଯେଉଁଠି ମୋରଗୋଷିଆମ ଦୁର୍ବିପାକ୍ଷ ନେଇପାରିବେ ସେଥିପାଇଁ ସେମାନଙ୍କୁ ସହାୟତା ଦିଆଯିବ ଯେଉଁଠି ସେ କରିଛନ୍ତି । ବେଶର ସମୟ ପ୍ରାୟରେ ମହିଳାମାନଙ୍କୁ ଏହିପରି ସେବା ଯୋଗାଇବା ଦିଗରେ ଆଗବିଆଇ ଦ୍ଵାରା ନିର୍ମାଣିତ ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍, ପ୍ରତି ପାଳନକୁ ବ୍ୟାଙ୍କ, ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ଓ ବିଶ୍ଵବେସ୍ କରେସପୋଣ୍ଡେନ୍ସିଆ କାର୍ଯ୍ୟ କରୁଥିବା ସେ କରିଛନ୍ତି ।

Publication	Manthan
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ନିଜ ଗୋଡ଼ରେ ଠିଆ ହେବା ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କୁ ସହାୟତା ଦେବ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିକ୍ଷ

ଭୁବନେଶ୍ୱର, ୧୨।୬ (ନି.ପ୍ର) : ଆରବିଆଇ ଦ୍ୱରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱ-ନିୟନ୍ତ୍ରଣ ସଂସ୍ଥା ଓ ଭାରତରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିକ୍ଷର ସଂଘ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ ନେଟୱର୍କ (ଏମଏଫଆଇଏନ) ପକ୍ଷରୁ କୁହାଯାଇଛି ଯେ କୋଭିଡ-୧୯ ପ୍ରଭାବରେ ଓଡ଼ିଶାର ଯେଉଁ ୩୫.୮୮ ଲକ୍ଷ ମହିଳା ଗ୍ରାହକଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ସେମାନଙ୍କୁ ଏହାର ସଦସ୍ୟମାନେ ସହାୟତା ଯୋଗାଇଦେବେ । ଏମଏଫଆଇଏନ ଏସଆରଓର ଏକ ଦେୟମୁକ୍ତ ନୟର ନୟର ୧୮୦୦ ୧୦୨ ୧୦୮୦ ରହିଛି ଯାହା ଜରିଆରେ ଯେକୌଣସି ପ୍ରକାର ସମସ୍ୟାର ସମାଧାନ ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକମାନେ ଆମ ନିକଟରେ ପହଞ୍ଚିପାରିବେ ।

ଏମଏଫଆଇଏନ ପାଇଁ ଓଡ଼ିଶା ରାଜ୍ୟର ପ୍ରବଚ୍ଛା ଶ୍ରୀଯୁକ୍ତ ଦିବ୍ୟକୋଟି ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ‘ଆମେ ଅବଗତ ଅଛୁ ଯେ ରଣ ନେଇଥିବା ଆମର ମହିଳାମାନେ ପୂର୍ବାପେକ୍ଷା ଏବେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ସେବାକୁ ଅଧିକ ଆବଶ୍ୟକ କରୁଛନ୍ତି । କୋଭିଡ-୧୯ ଲକ୍ଷ୍ୟଭୀନ ପାଇଁ ସେମାନଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ଏବଂ ସେମାନେ ଏବେ ନିଜର କାର୍ଯ୍ୟକୁ ପୁନର୍ବାର ଆରମ୍ଭ କରିବା ଏବଂ ଆୟ ସୃଷ୍ଟି କରିବାକୁ ଉଦ୍ୟମ କରୁଛନ୍ତି । ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାରମ୍ଭିକ ସମୟରେ ପ୍ରଥମେ ମାର୍ଚ୍ଚ ୧ରୁ ମେ’ ୩୧ ପର୍ଯ୍ୟନ୍ତ ତିନି ମାସ ପାଇଁ ରଣ ଉପରେ ମୋରାଟୋରିଅମ ସୁବିଧା ଘୋଷଣା କରିଥିଲେ ଏବଂ ପରବର୍ତ୍ତୀ ସମୟରେ ତାହାକୁ ଆଉ ତିନି ମାସ ପର୍ଯ୍ୟନ୍ତ ବଢ଼ାଇ ସେହି ସୁବିଧାକୁ

୨୦୨୦ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ସଂପ୍ରସାରିତ କରିଥିଲେ । ଆମର ଏମଏଫଆଇଗୁଡ଼ିକ ସେମାନଙ୍କୁ ମୋରାଟୋରିଅମର ସର୍ତ୍ତ ଉପରେ ଆବଶ୍ୟକ ସୂଚନା ଦେବେ ଏବଂ ଯଦି ଆବଶ୍ୟକ କରୁଥିବେ ସେମାନଙ୍କୁ ଅତିରିକ୍ତ ରଣ ଦେବେ । ରଣର ଏହି ନିରବଚ୍ଛିନ୍ନ ଯୋଗାଣ ସମାଜର ଶେଷ ପାହାଚରେ ଅର୍ଥନୈତିକ କାର୍ଯ୍ୟକଳାପକୁ ଉତ୍ତାପିତ କରିବ ।’

ନିଜ ଜୀବନ ଗଠନ କରିବାରେ ରଣ ଗ୍ରାହକମାନଙ୍କୁ ସହାୟତା ଦେବା କ୍ଷେତ୍ରରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ସଂସ୍ଥାଗୁଡ଼ିକ କିଭଳି ବଡ଼ ଭୂମିକା ଗ୍ରହଣ କରିପାରିବେ ସେ ସଂପର୍କରେ ଆଲୋଚନା କରି ଶ୍ରୀଯୁକ୍ତ ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ମୋରାଟୋରିଅମ ସୁବିଧାର ସର୍ତ୍ତଗୁଡ଼ିକ କଣ ଏବଂ ଏହାକୁ କିଭଳି ହାସଲ

କରାଯାଇପାରିବ ସେ ବିଷୟରେ ବର୍ଣ୍ଣନା କରିବା ଲାଗି ଏମଏଫଆଇଗୁଡ଼ିକ ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କ ନିକଟରେ ପହଞ୍ଚିବେ । ସେହି ବିକଳ ଚୟନ କରିବେ ନା ପରିହାର କରିବେ ତାହା ଗ୍ରାହକଙ୍କ ନିଷ୍ପତ୍ତି ଉପରେ ନିର୍ଭର କରିବ । ଯେଉଁ ରଣ ନେଇଥିବା ଗ୍ରାହକମାନଙ୍କ ପାଖରେ ଅତିରିକ୍ତ ଅର୍ଥ ଥିବ ଓ ସେମାନେ ମୋରାଟୋରିଅମ ସମୟର ଅତିରିକ୍ତ ସୁଧ ଖର୍ଚ୍ଚ ବହନ କରିବାକୁ ଚାହୁଁଥିବେ ସେମାନେ ଯେଭଳି ରଣ ପରିଶୋଧ କରିପାରିବେ ସେହି ସୁବିଧା ଦିଆଯିବ । ସେହି ସମୟରେ, ଯେଉଁ ରଣ ଗ୍ରାହକମାନଙ୍କ ସମ୍ପର୍କ ଶେଷ ହୋଇଯାଇଛି ଓ ଆଗକୁ ଆୟ ନାହିଁ, ସେମାନେ ଯେଭଳି ମୋରାଟୋରିଅମ ସୁବିଧା ନେଇପାରିବେ ସେଥିପାଇଁ ସେମାନଙ୍କୁ ସହାୟତା ଦିଆଯିବ ।’

Publication	Krantidhara
Edition	Epaper[All Editions]
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ନିଜ ଗୋଡ଼ରେ ଠିଆ ହେବା ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କୁ ସହାୟତା ଦେବ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିକ୍ଷ

ଭୁବନେଶ୍ୱର: ଆରବିଆଇ ଦ୍ୱାରା ସ୍ୱାକ୍ଷରୀତ ସ୍ୱ-ନିୟନ୍ତ୍ରଣ ସଂସ୍ଥା ଓ ଭାରତରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିକ୍ଷର ସଂସ୍ଥା ମାଇକ୍ରୋଫାଇନାନ୍ସ ଜନସ୍ୱତନ୍ତ୍ରତା ନେଟୱର୍କ (ଏମଏଫଆଇଏନ) ପକ୍ଷରୁ କୁହାଯାଇଛି ଯେ କୋଭିଡ-୧୯ ପ୍ରଭାବରେ ଓଡ଼ିଶାର ଯେଉଁ ୩୫.୮୮ ଲକ୍ଷ ମହିଳା ଗ୍ରାହକଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ସେମାନଙ୍କୁ ଏହାର ସଦସ୍ୟମାନେ ସହାୟତା ଯୋଗାଇଦେବେ । ଏମଏଫଆଇଏନ ଏସଆରରେ ଏକ ଦେୟମୁକ୍ତ ନମ୍ବର ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ ରହିଛି ଯାହା ଜଟିଆରେ ଯେକୌଣସି ପ୍ରକାର ସମସ୍ୟାର ସମାଧାନ ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକମାନେ ଆମ ନିକଟରେ ପହଂଚିପାରିବେ ।

ଏମଏଫଆଇଏନ ପାଇଁ ଓଡ଼ିଶା ରାଜ୍ୟର ପ୍ରବକ୍ତା ଶ୍ରୀଯୁକ୍ତ ଦିବ୍ୟଜ୍ୟୋତି ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ‘ଆମେ ଅବଗତ ଅଛୁ ଯେ ରଣ ନେଇଥିବା ଆମର ମହିଳାମାନେ ପୂର୍ବପେକ୍ଷା ଏବେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ସେବାକୁ ଅଧିକ ଆବଶ୍ୟକ କରୁଛନ୍ତି । କୋଭିଡ-୧୯ ଲକ୍ଷ୍ୟଭୀନ ପାଇଁ ସେମାନଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ଏବଂ ସେମାନେ ଏବେ ନିଜର କାର୍ଯ୍ୟକୁ ପୁନର୍ବାର ଆରମ୍ଭ କରିବା ଏବଂ ଆୟ ସୃଷ୍ଟି କରିବାକୁ ଉଦ୍ୟମ କରୁଛନ୍ତି । ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାରମ୍ଭିକ ସମୟରେ ପ୍ରଥମେ ମାର୍ଚ୍ଚ ୧୯୮୧ ପର୍ଯ୍ୟନ୍ତ ତିନି ମାସ ପାଇଁ ରଣ ଉପରେ ମୋରାଟୋରିଅମ ସୁବିଧା ଘୋଷଣା କରିଥିଲେ ଏବଂ ପରବର୍ତ୍ତୀ ସମୟରେ ତାହାକୁ ଆଉ ତିନି ମାସ ପର୍ଯ୍ୟନ୍ତ ବଢ଼ାଇ

ସେହି ସୁବିଧାକୁ ୨୦୨୦ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ସଂପ୍ରସାରିତ କରିଥିଲେ । ଆମର ଏମଏଫଆଇଗୁଡ଼ିକ ସେମାନଙ୍କୁ ମୋରାଟୋରିଅମର ସର୍ତ୍ତ ଉପରେ ଆବଶ୍ୟକ ପୁନରାବେଶ ଏବଂ ଯଦି ଆବଶ୍ୟକ କରୁଥିବେ ସେମାନଙ୍କୁ ଅତିରିକ୍ତ ରଣ ଦେବେ । ରଣର ଏହି ନିରବଚ୍ଛିନ୍ନ ଯୋଗାଣ ସମାଜର ଶେଷ ପାହାଚରେ ଅର୍ଥନୈତିକ କାର୍ଯ୍ୟକଳାପକୁ ବୃଦ୍ଧି କରିବ ।’

ନିଜ ଜୀବନ ଗଠନ କରିବାରେ ରଣ ଗ୍ରାହକମାନଙ୍କୁ ସହାୟତା ଦେବା କ୍ଷେତ୍ରରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ସଂସ୍ଥାଗୁଡ଼ିକ କିଭଳି ବଡ଼ ଭୂମିକା ଗ୍ରହଣ କରିପାରିବେ ସେ ସଂପର୍କରେ ଆଲୋଚନା କରି ଶ୍ରୀଯୁକ୍ତ ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ମୋରାଟୋରିଅମ ସୁବିଧାର ସର୍ତ୍ତଗୁଡ଼ିକ କଣ ଏବଂ ଏହାକୁ କିଭଳି ହାସଲ କରାଯାଇପାରିବ ସେ ବିଷୟରେ ବର୍ଣ୍ଣନା କରିବା ଲାଗି ଏମଏଫଆଇଗୁଡ଼ିକ ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କ ନିକଟରେ ପହଂଚିବେ । ସେହି ବିକଳତା ରୟନ କରିବେ ନା ପରିହାର କରିବେ ତାହା ଗ୍ରାହକଙ୍କ ନିଷ୍ପତ୍ତି ଉପରେ ନିର୍ଭର କରିବ । ଯେଉଁ ରଣ ନେଇଥିବା ଗ୍ରାହକମାନଙ୍କ ପାଖରେ ଅତିରିକ୍ତ ଅର୍ଥ ଥିବ ଓ ସେମାନେ ମୋରାଟୋରିଅମ ସମୟର ଅତିରିକ୍ତ ସୁଧ ଖର୍ଚ୍ଚ ବହନ କରିବାକୁ ଇଚ୍ଛୁନଥିବେ ସେମାନେ ଯେଉଁଲି ରଣ ପରିଶୋଧ କରିପାରିବେ ସେହି ସୁବିଧା ଦିଆଯିବ । ସେହି ସମୟରେ, ଯେଉଁ ରଣ ଗ୍ରାହକମାନଙ୍କ ସମ୍ବଳ ଶେଷ ହୋଇଯାଇଛି ଓ ଆଗକୁ ଆୟ ନାହିଁ, ସେମାନେ ଯେଉଁଲି ମୋରାଟୋରିଅମ

ସୁବିଧା ନେଇପାରିବେ ସେଥିପାଇଁ ସେମାନଙ୍କୁ ସହାୟତା ଦିଆଯିବ ।’

ରଣ ଗ୍ରାହକମାନଙ୍କ ସ୍ୱାର୍ଥର ସୁରକ୍ଷା ଲାଗି ଏମଏଫଆଇଏନ ଏସଆରରେ ଯାହା ରିଜର୍ଭ ବ୍ୟାଙ୍କର ସ୍ୱାକ୍ଷର ହାସଲ କରିଛି ତାହା ଏକ ଦୃଢ଼ ଅଭିଯୋଗ ସମାଧାନ ସେଲ ସ୍ଥାପନ କରିଛି ଯାହା ଓଡ଼ିଆ ଭାଷାରେ ନିର୍ଦ୍ଦିଷ୍ଟ ସମୟରେ ଗ୍ରାହକମାନଙ୍କ ଅଭିଯୋଗ ଗ୍ରହଣ କରିବ । ମୋରାଟୋରିଅମ ସୁବିଧା ଗ୍ରହଣ କରିବାରେ ଗ୍ରାହକମାନେ ଯଦି କିଛି ସମସ୍ୟା ସାମ୍ନା କରୁଥିବେ କିମ୍ବା ସନ୍ଦେହରଣ ଇଚ୍ଛୁଥିବେ, ସେମାନେ ପ୍ରଥମେ ତାଙ୍କୁ ରଣ ଦେଇଥିବା ସଂସ୍ଥା ପାଖରେ ପହଂଚିପାରିବେ ଯାହାର ନମ୍ବର ସେମାନଙ୍କ ରଣ ଖାତାରେ ଲେଖା ହୋଇରହିଛି । ରଣ ଗ୍ରାହକମାନେ ସେହି ସମସ୍ୟାକୁ ଦେୟମୁକ୍ତ ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ରେ ଏମଏଫଆଇଏନ ଏସଆରକୁ ଜଣାଇପାରିବେ ।

ଭାରତରେ ବ୍ୟାଙ୍କ ପହଂଚିନଥିବା ଅଂଚଳର ଲୋକମାନଙ୍କୁ ସଂଗଠିତ ଆର୍ଥିକ ସେବା ପ୍ରଦାନ କରିବା ଲାଗି ଅନେକ ଦଶନ୍ଧୀ ଧରି ଭାରତରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ପରିଚାଳିତ ହେଉଛି । ଦେଶର ସମସ୍ତ ସ୍ତରରେ ମହିଳାମାନଙ୍କୁ ଏହି ସବୁ ସେବା ଯୋଗାଇବା ଦିଗରେ ଆରବିଆଇ ଦ୍ୱାରା ନିୟନ୍ତ୍ରିତ ସଂସ୍ଥାଗୁଡ଼ିକ ଯଥା ଏନବିଏଫସି-ଏମଏଫଆଇ, ସ୍କଲ ଫାଇନାନ୍ସ ବ୍ୟାଙ୍କ, ଏନବିଏଫସି ଓ ବିଜନେସ କରେସପଣ୍ଡେନ୍ସଗୁଡ଼ିକ କାର୍ଯ୍ୟ କରୁଛନ୍ତି ।

Publication	Kalinga Mail
Edition	Puri, Bhubaneswar, Khorda
Date	13th June, 2020
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ନିଜ ଗୋଡ଼ରେ ଠିଆ ହେବା ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କୁ ସହାୟତା ଦେବ ମାଇକ୍ରୋଫାଇନାନୁ ଶିକ୍ଷ

ଭୁବନେଶ୍ୱର, (ନି.ପ୍ର): ଆରବିଆଲ ଦୂରା ସ୍ୱାକୃତିପ୍ରାପ୍ତ ସ୍ୱ-ନିୟନ୍ତ୍ରୀତ ସଂସ୍ଥା ଓ ଭାରତରେ ମାଇକ୍ରୋଫାଇନାନୁ ଶିକ୍ଷର ସଂଘ ମାଇକ୍ରୋଫାଇନାନୁ ଲନଷ୍ଟିଚ୍ୟୁସନ୍ ନେଟୱର୍କ (ଏମଏଫଆଇଏନ) ପକ୍ଷରୁ କୁହାଯାଇଛି ଯେ କୋଭିଡ-୧୯ ପ୍ରଭାବରେ ଓଡ଼ିଶାର ଯେଉଁ ୩୫.୮୮ ଲକ୍ଷ ମହିଳା ଗ୍ରାହକଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ସେମାନଙ୍କୁ ଏହାର ସଦସ୍ୟମାନେ ସହାୟତା ଯୋଗାଇଦେବେ। ଏମଏଫଆଇଏନ ଏସଆରଓର ଏକ ଦେୟମୁକ୍ତ ନମ୍ବର ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ ରହିଛି ଯାହା ଜରିଆରେ ଯେକୌଣସି ପ୍ରକାର ସମସ୍ୟାର ସମାଧାନ ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକମାନେ ଆମ ନିକଟରେ ପହଞ୍ଚିପାରିବେ। ଏମଏଫଆଇଏନ ପାଇଁ ଓଡ଼ିଶା ରାଜ୍ୟର ପ୍ରବକ୍ତା ଶ୍ରୀଯୁକ୍ତ ଦିବ୍ୟଜ୍ୟୋତି ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ଡିଆମେ ଅବଗତ ଅଛୁ ଯେ ରଣ ନେଇଥିବା ଆମର ମହିଳାମାନେ ପୂର୍ବାପେକ୍ଷା ଏବେ ମାଇକ୍ରୋଫାଇନାନୁ ସେବାକୁ ଅଧିକ ଆବଶ୍ୟକ କରୁଛନ୍ତି। କୋଭିଡ-୧୯ ଲକ୍ଷ୍ୟଭୀନ ପାଇଁ ସେମାନଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ଏବଂ ସେମାନେ ଏବେ ନିଜର କାର୍ଯ୍ୟକୁ ପୁନର୍ବାର ଆରମ୍ଭ କରିବା ଏବଂ ଆୟ ସୃଷ୍ଟି କରିବାକୁ ଉଦ୍ୟମ କରୁଛନ୍ତି। ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାରମ୍ଭିକ ସମୟରେ ପ୍ରଥମେ ମାର୍ଚ୍ଚ ୧ରୁ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ

ତିନି ମାସ ପାଇଁ ରଣ ଉପରେ ମୋରାଟୋରିଅମ ସୁବିଧା ଘୋଷଣା କରିଥିଲେ ଏବଂ ପରବର୍ତ୍ତୀ ସମୟରେ ତାହାକୁ ଆଉ ତିନି ମାସ ପର୍ଯ୍ୟନ୍ତ ବଢ଼ାଇ ସେହି ସୁବିଧାକୁ ୨୦୨୦ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ସଂପ୍ରସାରିତ କରିଥିଲେ। ଆମର ଏମଏଫଆଇଗୁଡ଼ିକ ସେମାନଙ୍କୁ ମୋରାଟୋରିଅମର ସର୍ତ୍ତ ଉପରେ ଆବଶ୍ୟକ ସୂଚନା ଦେବେ ଏବଂ ଯଦି ଆବଶ୍ୟକ କରୁଥିବେ ସେମାନଙ୍କୁ ଅତିରିକ୍ତ ରଣ ଦେବେ। ରଣର ଏହି ନିରବଚ୍ଛିନ୍ନ ଯୋଗାଣ ସମାଜର ଶେଷ ପାହାଚରେ ଅର୍ଥନୈତିକ କାର୍ଯ୍ୟକଳାପକୁ ବୃଦ୍ଧି କରିବ।” ନିଜ ଜୀବନ ଗଠନ କରିବାରେ ରଣ ଗ୍ରାହକମାନଙ୍କୁ ସହାୟତା ଦେବା କ୍ଷେତ୍ରରେ ମାଇକ୍ରୋଫାଇନାନୁ ସଂସ୍ଥାଗୁଡ଼ିକ କିଭଳି ବଡ଼ ଭୂମିକା ଗ୍ରହଣ କରିପାରିବେ ସେ ସଂପର୍କରେ ଆଲୋଚନା କରି ଶ୍ରୀଯୁକ୍ତ ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ମୋରାଟୋରିଅମ ସୁବିଧାର ସର୍ତ୍ତଗୁଡ଼ିକ କଣ ଏବଂ ଏହାକୁ କିଭଳି ହାସଲ କରାଯାଇପାରିବ ସେ ବିଷୟରେ ବର୍ଣ୍ଣନା କରିବା ଲାଗି ଏମଏଫଆଇଗୁଡ଼ିକ ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କ ନିକଟରେ ପହଞ୍ଚିବେ। ସେହି ବିକଳ ଚୟନ କରିବେ ନା ପରିହାର କରିବେ ତାହା ଗ୍ରାହକଙ୍କ ନିଷ୍ପତି ଉପରେ ନିର୍ଭର କରିବ। ଯେଉଁ ରଣ ନେଇଥିବା ଗ୍ରାହକମାନଙ୍କ ପାଖରେ ଅତିରିକ୍ତ ଅର୍ଥ ଥିବ ଓ ସେମାନେ

ମୋରାଟୋରିଅମ ସମୟର ଅତିରିକ୍ତ ସୁଧ ଖର୍ଚ୍ଚ ବହନ କରିବାକୁ ଇଚ୍ଛୁନଥିବେ ସେମାନେ ଯେଭଳି ରଣ ପରିଶୋଧ କରିପାରିବେ ସେହି ସୁବିଧା ଦିଆଯିବ। ସେହି ସମୟରେ, ଯେଉଁ ରଣ ଗ୍ରାହକମାନଙ୍କ ସମ୍ବଳ ଶେଷ ହୋଇଯାଇଛି ଓ ଆଗକୁ ଆୟ ନାହିଁ, ସେମାନେ ଯେଭଳି ମୋରାଟୋରିଅମ ସୁବିଧା ନେଇପାରିବେ ସେଥିପାଇଁ ସେମାନଙ୍କୁ ସହାୟତା ଦିଆଯିବ।” ରଣ ଗ୍ରାହକମାନଙ୍କ ସ୍ୱାର୍ଥର ସୁରକ୍ଷା ଲାଗି ଏମଏଫଆଇଏନ ଏସଆରଓ ଯାହା ରିଜର୍ଭ ବ୍ୟାଙ୍କର ସ୍ୱାକୃତି ହାସଲ କରିଛି ତାହା ଏକ ଦୃଢ଼ ଅଭିଯୋଗ ସମାଧାନ ସେଲ ସ୍ଥାପନ କରିଛି ଯାହା ଓଡ଼ିଆ ଭାଷାରେ ନିର୍ଦ୍ଦିଷ୍ଟ ସମୟରେ ଗ୍ରାହକମାନଙ୍କ ଅଭିଯୋଗ ଗ୍ରହଣ କରିବ। ମୋରାଟୋରିଅମ ସୁବିଧା ଗ୍ରହଣ କରିବାରେ ଗ୍ରାହକମାନେ ଯଦି କିଛି ସମସ୍ୟା ସାମ୍ନା କରୁଥିବେ କିମ୍ବା ସ୍ପଷ୍ଟୀକରଣ ଇଚ୍ଛୁଥିବେ, ସେମାନେ ପ୍ରଥମେ ତାଙ୍କୁ ରଣ ଦେଇଥିବା ସଂସ୍ଥା ପାଖରେ ପହଞ୍ଚିପାରିବେ ଯାହାର ନମ୍ବର ସେମାନଙ୍କ ରଣ ଖାତାରେ ଲେଖା ହୋଇରହିଛି। ରଣ ଗ୍ରାହକମାନେ ସେହି ସମସ୍ୟାକୁ ଦେୟମୁକ୍ତ ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ରେ ଏମଏଫଆଇଏନ ଏସଆରଓକୁ ଜଣାଇପାରିବେ। ଭାରତରେ ବ୍ୟାଙ୍କ ପହଞ୍ଚିନଥିବା ଅଂଚଳର ଲୋକମାନଙ୍କୁ ସଂଗଠିତ ଅର୍ଥକ ସେବା ପ୍ରଦାନ କରିବା

Publication	Amruta Dunia
Edition	Epaper[All Editions]
Date	13 th June, 2020
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ଭୁବନେଶ୍ୱର (୧୫.୬.୨୦) : ଆରବିଆଲ ଟୁରା ସ୍ୱାକୃତିପ୍ରାପ୍ତ ସ୍ୱ-ନିୟନ୍ତ୍ରିତ ସଂସ୍ଥା ଓ ଭାରତରେ ମାଇକ୍ରୋଫାଇନାନୁ ଶିକ୍ଷର ସଂଘ ମାଇକ୍ରୋଫାଇନାନୁ ଇନିଷିଏଟିଭ୍ ନେଟୱର୍କ (ଏମଏଫଆଇଏନ) ପକ୍ଷରୁ କୁହାଯାଇଛି ଯେ କୋଭିଡ-୧୯ ପ୍ରଭାବରେ ଓଡ଼ିଶାର ଯେଉଁ ୩୫.୮୮ ଲକ୍ଷ ମହିଳା ଗ୍ରାହକଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ସେମାନଙ୍କୁ ଏହାର ସଦସ୍ୟମାନେ ସହାୟତା ଯୋଗାଇଦେବେ । ଏମଏଫଆଇଏନ ଏସଆରଓର ଏକ ଦେୟମୁକ୍ତ ନମ୍ବର ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ ରହିଛି ଯାହା ଜରିଆରେ ଯେକୌଣସି ପ୍ରକାର ସମସ୍ୟାର ସମାଧାନ ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକମାନେ ଆମ ନିକଟରେ ପହଂଚିପାରିବେ । ଏମଏଫଆଇଏନ ପାଇଁ ଓଡ଼ିଶା ରାଜ୍ୟର

ପ୍ରବକ୍ତା ଶ୍ରୀଯୁକ୍ତ ଦିବ୍ୟଲ୍ୟାଣି ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ‘ଆମେ ଅବଗତ ଅଛୁ ଯେ ରଣ ନେଇଥିବା ଆମର ମହିଳାମାନେ ପୂର୍ତ୍ତାପେକ୍ଷା ଏବେ ମାଇକ୍ରୋଫାଇନାନୁ ସେବାକୁ ଅଧିକ ଆବଶ୍ୟକ କରୁଛନ୍ତି । କୋଭିଡ-୧୯ ଲକ୍ଷ୍ମୀଭାବେ ପାଇଁ ସେମାନଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ଏବଂ ସେମାନେ ଏବେ ନିଜର କାର୍ଯ୍ୟକୁ ପୁନର୍ବାର ଆରମ୍ଭ କରିବା ଏବଂ ଆୟ ସୃଷ୍ଟି କରିବାକୁ ଇଚ୍ଛା କରୁଛନ୍ତି । ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାରମ୍ଭିକ ସମୟରେ ପ୍ରଥମେ ମାର୍ଚ୍ଚ ୧ରୁ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ତିନି ମାସ ପାଇଁ ରଣ ଉପରେ ମୋରାଟୋରିଅମ ସୂଚିଧା ଘୋଷଣା କରିଥିଲେ ଏବଂ ପରବର୍ତ୍ତୀ ସମୟରେ ତାହାକୁ ଆଉ ତିନି ମାସ ପର୍ଯ୍ୟନ୍ତ ବଢ଼ାଇ ସେହି ସୂଚିଧାକୁ ୨୦୨୦ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ସଂପ୍ରସାରିତ କରିଥିଲେ । ଆମର

ଏମଏଫଆଇଏନରୁ ନିଜ ସେମାନଙ୍କୁ ମୋରାଟୋରିଅମର ସର୍ତ୍ତ ଉପରେ ଆବଶ୍ୟକ ସୂଚନା ଦେବେ ଏବଂ ଯଦି ଆବଶ୍ୟକ କରୁଥିବେ ସେମାନଙ୍କୁ ଅତିରିକ୍ତ ରଣ ଦେବେ । ରଣର ଏହି ନିରବଚ୍ଛିନ୍ନ ଯୋଗାଣ ସମାଜର ଶେଷ ପାହାଚରେ ଅର୍ଥନୈତିକ କାର୍ଯ୍ୟକଳାପକୁ ଟୁରାନ୍ତିତ କରିବ ।’ ନିଜ ଜୀବନ ଗଠନ କରିବାରେ ରଣ ଗ୍ରାହକମାନଙ୍କୁ ସହାୟତା ଦେବା କ୍ଷେତ୍ରରେ ମାଇକ୍ରୋଫାଇନାନୁ ସଂସ୍ଥାଗୁଡ଼ିକ କିଭଳି ବଡ଼ ଭୂମିକା ଗ୍ରହଣ କରିପାରିବେ ସେ ସଂପର୍କରେ ଆଲୋଚନା କରି ଶ୍ରୀଯୁକ୍ତ ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ମୋରାଟୋରିଅମ ସୂଚିଧାର ସର୍ତ୍ତଗୁଡ଼ିକ କଣ ଏବଂ ଏହାକୁ କିଭଳି ହାସଲ କରାଯାଇପାରିବ ସେ ବିଷୟରେ ବର୍ଣ୍ଣନା କରିବା ଲାଗି ଏମଏଫଆଇଏନରୁ ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କ ନିକଟରେ

ପହଂଚିବେ । ସେହି ବିକଳ ଚୟନ କରିବେ ନା ପରିହାର କରିବେ ତାହା ଗ୍ରାହକଙ୍କ ନିଷ୍ପତ୍ତି ଉପରେ ନିର୍ଭର କରିବ । ଯେଉଁ ରଣ ନେଇଥିବା ଗ୍ରାହକମାନଙ୍କ ପାଖରେ ଅତିରିକ୍ତ ଅର୍ଥ ଥିବ ଓ ସେମାନେ ମୋରାଟୋରିଅମ ସମୟର ଅତିରିକ୍ତ ସୁଧ ଖର୍ଚ୍ଚ ବହନ କରିବାକୁ ଇଚ୍ଛୁନଥିବେ ସେମାନେ ଯେଭଳି ରଣ ପରିଶୋଧ କରିପାରିବେ ସେହି ସୂଚିଧା ଦିଆଯିବ । ସେହି ସମୟରେ, ଯେଉଁ ରଣ ଗ୍ରାହକମାନଙ୍କ ସମ୍ପର୍କ ଶେଷ ହୋଇଯାଇଛି ଓ ଆଗକୁ ଆୟ ନାହିଁ, ସେମାନେ ଯେଭଳି ମୋରାଟୋରିଅମ ସୂଚିଧା ନେଇପାରିବେ ସେଥିପାଇଁ ସେମାନଙ୍କୁ ସହାୟତା ଦିଆଯିବ ।’ ରଣ ଗ୍ରାହକମାନଙ୍କ ସ୍ୱାର୍ଥର ସୁରକ୍ଷା ଲାଗି ଏମଏଫଆଇଏନ ଏସଆରଓ ଯାହା ରିଜର୍ଭ ବ୍ୟାଙ୍କର ସ୍ୱାକୃତି ହାସଲ କରିଛି ତାହା ଏକ ଦୃଢ଼ ଅଭିଯୋଗ

ସମାଧାନ ସେଲ ସ୍ଥାପନ କରିଛି ଯାହା ଓଡ଼ିଆ ଭାଷାରେ ନିର୍ଦ୍ଦିଷ୍ଟ ସମୟରେ ଗ୍ରାହକମାନଙ୍କ ଅଭିଯୋଗ ଗ୍ରହଣ କରିବ । ମୋରାଟୋରିଅମ ସୂଚିଧା ଗ୍ରହଣ କରିବାରେ ଗ୍ରାହକମାନେ ଯଦି କିଛି ସମସ୍ୟା ସାମ୍ନା କରୁଥିବେ କିମ୍ବା ଘଷାକରଣ ଗହୁଥିବେ, ସେମାନେ ପ୍ରଥମେ ତାଙ୍କୁ ରଣ ଦେଇଥିବା ସଂସ୍ଥା ପାଖରେ ପହଂଚିପାରିବେ ଯାହାର ନମ୍ବର ସେମାନଙ୍କ ରଣ ଖାତାରେ ଲେଖା ହୋଇରହିଛି । ରଣ ଗ୍ରାହକମାନେ ସେହି ସମସ୍ୟାକୁ ଦେୟମୁକ୍ତ ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ରେ ଏମଏଫଆଇଏନ ଏସଆରଓକୁ ଜଣାଇପାରିବେ । ଭାରତରେ ବ୍ୟାଙ୍କ ପହଂଚିନଥିବା ଅଂଚଳର ଲୋକମାନଙ୍କୁ ସଂଗଠିତ ଆଞ୍ଚଳିକ ସେବା ପ୍ରଦାନ କରିବା ଲାଗି ଅନେକ ଦଶନ୍ଧୀ ଧରି ଭାରତରେ ମାଇକ୍ରୋଫାଇନାନୁ ପରିଚାଳିତ ହେଉଛି ।

Publication	Orissa Post
Edition	All Editions
Date	13 th June, 2020
Page No.	11

Microfinance industry to support women borrowers



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POST NEWS NETWORK

Bhubaneswar, June 12: Microfinance Institutions Network (MFIN), an RBI recognised self-regulatory organisation and microfinance industry association in India, stated that its members will act as a support to the 35.88 lakh women borrowers in Odisha whose livelihood have been impacted due to the COVID-19 pandemic. MFIN also has a toll-free number (18001021080) where the borrower can reach out to address any concern.

MFIN Odisha spokesperson Dibyajyoti Pattanaik, said, "MFIs will be reaching out to the borrowers to explain them the facility of moratorium, its terms and how to avail it. It is the borrower's decision to opt in or opt out for it. Borrowers, who have money and do not want to incur additional interest cost of moratorium, will be facilitated to repay. At the same time, borrowers who have exhausted their resources and have no income forthcoming will have the facility of the moratorium to support them."

To protect the interest of the borrower, MFIN has established a very strong grievance redressal mechanism cell which attends to the concerns of borrowers in Odia language in a timely manner. If the borrower faces any issue in availing moratorium or needs a clarification, she can first reach out to her own lender whose number is mentioned in her loan card. The borrower can further escalate the issue to MFIN SRO at toll free number.

Publication	Indian Era
Edition	Epaper[All Editions]
Date	13 th June, 2020
Page No.	07

Microfinance industry to support borrowers get back on their feet

Bhubaneswar : Number 18001021080 Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and microfinance industry association in India, today stated that its Members will act as a support to the 35.88 lakh women borrowers in Odisha whose livelihood have been impacted due to Covid 19. MFIN SRO also has a Toll-Free where the borrower can reach out to address any concern. Mr. Dibyajyoti Pattanaik, Spokesperson for Odisha state, MFIN said, "We are aware that our women borrower needs microfinance services more than ever. Her livelihood was impacted due to Covid 19 lockdown and she is now trying to resume work and generate income. The Reserve Bank of India had initially announced moratorium on loans for three months from March 1st to May 31st, and further extended for a period of additional three more months ending August 31st 2020. Our member MFIs will provide necessary information on the terms of moratorium and additional credit if she needs. This seamless supply of credit will generate economic vibrancy at the bottom of the pyramid." Explaining how the microfinance entities will have a larger role to play in helping borrowers rebuild their lives, Mr Pattanaik added, "MFIs will be reaching out to the borrowers to explain them the facility of moratorium, its terms and how to avail it. It is the borrower's decision to opt in or opt out for it. Borrowers who have money and do not want to incur additional interest cost of moratorium, will be facilitated to repay. At the same time, borrowers who have exhausted their resources and have no income forthcoming, will have the facility of the moratorium to support them."

Q u e s t i o n s

Publication	Hiranchal
Edition	All Editions
Date	12 th June, 2020
Page No.	05

ନିଜ ଗୋଡ଼ରେ ଠିଆ ହେବା ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କୁ ସହାୟତା ଦେବ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିକ୍ଷ

[illegible]

Publication	Dumani Khabar
Edition	Epaper[All Editions]
Date	12 th June, 2020
Page No.	05

ନିଜ ଗୋଡ଼ରେ ଠିଆ ହେବା ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କୁ ସହାୟତା ଦେବ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିକ୍ଷ



ଭୁବନେଶ୍ୱର: ଆରବିଆଲ ଦୂରା ସ୍ୱାକ୍ଷରିତ୍ରସ୍ତ ସ୍ୱ-ନିୟନ୍ତ୍ରୀତ ସଂସ୍ଥା ଓ ଭାରତରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିକ୍ଷର ସଂଘ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ ନେଟୱର୍କ (ଏମଏଫଆଇଏନ) ପକ୍ଷରୁ କୁହାଯାଇଛି ଯେ କୋଭିଡ-୧୯ ପ୍ରଭାବରେ ଓଡ଼ିଶାର ଯେଉଁ ୩୫.୮୮ ଲକ୍ଷ ମହିଳା ଗ୍ରାହକଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ସେମାନଙ୍କୁ ଏହାର ସଦସ୍ୟମାନେ ସହାୟତା ଯୋଗାଇଦେବେ ।

ଏମଏଫଆଇଏନ ଏସଆରଓର ଏକ ଦେୟମୁକ୍ତ ନମର ନମର ୧୮୦୦ ୧୦୨ ୧୦୮୦ ରହିଛି ଯାହା ଜଟିଆରେ ଯେକୌଣସି ପ୍ରକାର ସମସ୍ୟାର ସମାଧାନ ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକମାନେ ଆମ ନିକଟରେ ପହଂଚିପାରିବେ । ଏମଏଫଆଇଏନ ପାଇଁ ଓଡ଼ିଶା ରାଜ୍ୟର ପ୍ରବକ୍ତା ଗ୍ରାସ୍ତୁକ୍ତ ବିବ୍ୟକ୍ଷେପି ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ଆମେ ଅବଗତ ଅଛୁ ଯେ ରଣ ନେଇଥିବା ଆମର ମହିଳାମାନେ

ପୂର୍ବାପେକ୍ଷା ଏବେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ସେବାକୁ ଅଧିକ ଆବଶ୍ୟକ କରୁଛନ୍ତି । କୋଭିଡ-୧୯ ଲକ୍ଷତାର୍ତ୍ତନ ପାଇଁ ସେମାନଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ଏବଂ ସେମାନେ ଏବେ ନିଜର କାର୍ଯ୍ୟକୁ ପୁନର୍ବାର ଆରମ୍ଭ କରିବା ଏବଂ ଆୟ ସୃଷ୍ଟି କରିବାକୁ ଉଦ୍ୟମ କରୁଛନ୍ତି । ଭାରତୀୟ ଚିକିତ୍ସା ବ୍ୟାଙ୍କ ପ୍ରାଥମିକ ସମୟରେ ପ୍ରଥମେ ମାର୍ଚ୍ଚ ୧ ରୁ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ତିନି ମାସ ପାଇଁ ରଣ ଉପରେ ମୋରାଟୋରିଅମ ସୁବିଧା ଘୋଷଣା କରିଥିଲେ ଏବଂ ପରବର୍ତ୍ତୀ ସମୟରେ ତାହାକୁ ଆଉ ତିନି ମାସ ପର୍ଯ୍ୟନ୍ତ ବଢ଼ାଇ ସେହି ସୁବିଧାକୁ ୨୦୨୦ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ସଂପ୍ରସାରିତ କରିଥିଲେ । ଆମର ଏମଏଫଆଇଏନ ଶିକ୍ଷା ସେମାନଙ୍କୁ ମୋରାଟୋରିଅମର ସର୍ତ୍ତ ଉପରେ ଆବଶ୍ୟକ ସୂଚନା ଦେବେ ଏବଂ ଯଦି ଆବଶ୍ୟକ କରୁଥିବେ ସେମାନଙ୍କୁ ଅତିରିକ୍ତ ରଣ ଦେବେ । ରଣର ଏହି ନିରବଚ୍ଛିନ୍ନ ଯୋଗାଣ ସମାଜର ଶେଷ ପାହାଚରେ ଅର୍ଥନୈତିକ କାର୍ଯ୍ୟକଳାପକୁ ତ୍ୱରାନ୍ୱିତ କରିବ ।”

Publication	Darsanna
Edition	Bhubaneswar, Cuttack , Khorda and Puri
Date	12 th June, 2020
Page No.	05

ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କୁ ସହାୟତା ଦେବ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିକ୍ଷ

କୁବେଶ୍ୱର: ଆରବିଆର ଦୂରା ସ୍ୱାଗୁଚିପ୍ରାପ୍ତ ବୃ-ନିୟନ୍ତ୍ରଣ ସଂସ୍ଥା ଓ ଭାରତରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିକ୍ଷର ସଂଘ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ ନେଟୱର୍କ (ଏମଏଫଆଇଏନ) ପକ୍ଷରୁ କୁହାଯାଇଛି ଯେ କୋଭିଡ-୧୯ ପ୍ରଭାବରେ ଓଡ଼ିଶାର ଯେଉଁ ୩୫.୮୮ ଲକ୍ଷ ମହିଳା ଗ୍ରାହକଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ସେମାନଙ୍କୁ ଏହାର ସବ୍ୟସାମାଜିକ ସହାୟତା ଯୋଗାଇଦେବେ । ଏମଏଫଆଇଏନ ଏସଆରଓର ଏକ ଦେୟମୁକ୍ତ ନମ୍ବର ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ ରହିଛି ଯାହା କରିଆରେ ଯେକୌଣସି ପ୍ରକାର ସମସ୍ୟାର ସମାଧାନ ଲାଗି ରଣ ନେଇଥିବା ଗ୍ରାହକମାନେ ଆମ ନିକଟରେ ପହଂଚିପାରିବେ । ଏମଏଫଆଇଏନ ପାଇଁ ଓଡ଼ିଶା ରାଜ୍ୟର ପ୍ରବକ୍ତା ଶ୍ରୀମୁକ୍ତ ଦିବ୍ୟକ୍ୟୋତି ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ‘ଆମେ ଅବଗତ ଅଛୁ ଯେ ରଣ ନେଇଥିବା ଆମର ମହିଳାମାନେ ପୂର୍ବାପେକ୍ଷା ଏବେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ସେବାକୁ ଅଧିକ ଆବଶ୍ୟକ କରୁଛନ୍ତି । କୋଭିଡ-୧୯ ଲକ୍ଷ୍ୟଭାବେ ପାଇଁ ସେମାନଙ୍କ ଜୀବିକା ପ୍ରଭାବିତ ହୋଇଛି ଏବଂ ସେମାନେ ଏବେ ନିଜର କାର୍ଯ୍ୟକୁ ପୁନର୍ବାର ଆରମ୍ଭ କରିବା ଏବଂ ଆଉ ସୁଖି କରିବାକୁ ଉଦ୍ୟମ କରୁଛନ୍ତି । ଭାରତୀୟ ଚିକିତ୍ସା ବ୍ୟାଙ୍କ ପ୍ରାରମ୍ଭିକ ସମୟରେ ପ୍ରଥମେ ମାର୍ଚ୍ଚ ୧ରୁ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ତିନି ମାସ ପାଇଁ ରଣ ଉପରେ ମୋରାଟୋରିଅମ ସୁବିଧା ଘୋଷଣା

କରିଥିଲେ ଏବଂ ପରବର୍ତ୍ତୀ ସମୟରେ ତାହାକୁ ଆଉ ତିନି ମାସ ପର୍ଯ୍ୟନ୍ତ ବଢ଼ାଇ ଦେଇ ସୁବିଧାକୁ ୨୦୨୦ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ସଂପ୍ରସାରିତ କରିଥିଲେ । ଆମର ଏମଏଫଆଇଏନକୁ ସେମାନଙ୍କୁ ମୋରାଟୋରିଅମର ସର୍ତ୍ତ ଉପରେ ଆବଶ୍ୟକ ସୂଚନା ଦେବେ ଏବଂ ଯଦି ଆବଶ୍ୟକ କରୁଥିବେ ସେମାନଙ୍କୁ ଅତିରିକ୍ତ ରଣ ଦେବେ । ରଣର ଏହି ନିରବଚ୍ଛିନ୍ନ ଯୋଗାଣ ସମାଜର ଶେଷ ପାହାଚରେ ଅର୍ଥନୈତିକ କାର୍ଯ୍ୟକଳାପକୁ ବୃଦ୍ଧି କରୁଛି ।’ ନିଜ ଜୀବନ ଗଠନ କରିବାରେ ରଣ ଗ୍ରାହକମାନଙ୍କୁ ସହାୟତା ଦେବା ଶେଷରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ସଂସ୍ଥାଗୁଡ଼ିକ କିଭଳି ବଡ଼ ଭୂମିକା ଗ୍ରହଣ କରିପାରିବେ ସେ ସଂପର୍କରେ ଆଲୋଚନା କରି ଶ୍ରୀମୁକ୍ତ ପଟ୍ଟନାୟକ କହିଛନ୍ତି ଯେ, ମୋରାଟୋରିଅମ ସୁବିଧାର ସର୍ତ୍ତଗୁଡ଼ିକ କଣ ଏବଂ ଏହାକୁ କିଭଳି ସାଧନ କରାଯାଇପାରିବ ସେ ବିଷୟରେ ବର୍ଷନା କରିବା ଲାଗି ଏମଏଫଆଇଏନକୁ ରଣ ନେଇଥିବା ଗ୍ରାହକଙ୍କ ନିକଟରେ ପହଂଚିବେ । ସେହି ବିକଳ ଚୟନ କରିବେ ନା ପରିହାର କରିବେ ତାହା ଗ୍ରାହକଙ୍କ ନିଷ୍ପତ୍ତି ଉପରେ ନିର୍ଭର କରିବ । ଯେଉଁ ରଣ ନେଇଥିବା ଗ୍ରାହକମାନଙ୍କ ପାଖରେ ଅତିରିକ୍ତ ଅର୍ଥ ଥିବ ଓ ସେମାନେ ମୋରାଟୋରିଅମ ସମୟର ଅତିରିକ୍ତ ଫୁଲ ଖର୍ଚ୍ଚ ବହନ କରିବାକୁ ଚାହୁଁଥିବେ ସେମାନେ ଯେଭଳି ରଣ ପରିଶୋଧ କରିପାରିବେ ସେହି ସୁବିଧା ଦିଆଯିବ । ସେହି ସମୟରେ, ଯେଉଁ ରଣ ଗ୍ରାହକମାନଙ୍କ ସମ୍ପର୍କ ଶେଷ ହୋଇଯାଇଛି

ଓ ଆଉକୁ ଆଉ ନାହିଁ, ସେମାନେ ଯେଭଳି ମୋରାଟୋରିଅମ ସୁବିଧା ନେଇପାରିବେ ସେଥିପାଇଁ ସେମାନଙ୍କୁ ସହାୟତା ଦିଆଯିବ ।’ ରଣ ଗ୍ରାହକମାନଙ୍କ ଦ୍ୱାର୍ଥର ସୁରକ୍ଷା ଲାଗି ଏମଏଫଆଇଏନ ଏସଆରଓ ଯାହା ଚିକିତ୍ସା ବ୍ୟାଙ୍କର ସ୍ୱାଗୁଚି ଯାସର କରିଛି ତାହା ଏକ ଦୃଢ଼ ଅଭିଯୋଗ ସମାଧାନ ସେଲ ସ୍ଥାପନ କରିଛି ଯାହା ଓଡ଼ିଆ ଭାଷାରେ ନିର୍ଦ୍ଦିଷ୍ଟ ସମୟରେ ଗ୍ରାହକମାନଙ୍କ ଅଭିଯୋଗ ଗ୍ରହଣ କରିବ । ମୋରାଟୋରିଅମ ସୁବିଧା ଗ୍ରହଣ କରିବାରେ ଗ୍ରାହକମାନେ ଯଦି କିଛି ସମସ୍ୟା ସାମ୍ନା କରୁଥିବେ କିମ୍ବା ସଂଖ୍ୟାକରଣ ଚାହୁଁଥିବେ, ସେମାନେ ପ୍ରଥମେ ତାଙ୍କୁ ରଣ ଦେଇଥିବା ସଂସ୍ଥା ପାଖରେ ପହଂଚିପାରିବେ ଯାହାର ନମ୍ବର ସେମାନଙ୍କ ରଣ ଖାତାରେ ଲେଖା ହୋଇରହିଛି । ରଣ ଗ୍ରାହକମାନେ ସେହି ସମସ୍ୟାକୁ ଦେୟମୁକ୍ତ ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ରେ ଏମଏଫଆଇଏନ ଏସଆରଓକୁ ଜଣାଇପାରିବେ । ଭାରତରେ ବ୍ୟାଙ୍କ ପହଂଚିନଥିବା ଅଂଚଳର ଲୋକମାନଙ୍କୁ ସଂଗଠିତ ଆର୍ଥିକ ସେବା ପ୍ରଦାନ କରିବା ଲାଗି ଅନେକ ବଶ୍ୟ ଧରି ଭାରତରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ପରିଚାଳିତ ହେଉଛି । ବେଶର ସମସ୍ତ ପ୍ରାନ୍ତରେ ମହିଳାମାନଙ୍କୁ ଏହି ସବୁ ସେବା ଯୋଗାଇବା ଦିଗରେ ଆରବିଆର ଦୂରା ନିୟନ୍ତ୍ରିତ ସଂସ୍ଥାଗୁଡ଼ିକ ଯଥା ଏନବିଏଫସି-ଏମଏଫଆଇ, ସୁଲ ପାଇନାନ୍ସ ବ୍ୟାଙ୍କ, ଏନବିଏଫସି ଓ ବିଜନେସ କରେସପଣ୍ଡେନ୍ସଗୁଡ଼ିକ କାର୍ଯ୍ୟ କରୁଛନ୍ତି ।

Publication	Dunia Khabar
Edition	Epaper[All Editions]
Date	12 th June, 2020
Page No.	07

Microfinance industry to support borrowers get back on their feet

Bhubaneswar : Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and microfinance industry association in India, today stated that its Members will act as a support to the 35.88 lakh women borrowers in Odisha whose livelihood have been impacted due to Covid 19. MFIN SRO also has a Toll-Free Number 18001021080 where the borrower can reach out to address any concern.

Mr. Dibyajyoti Pattanaik, Spokesperson for Odisha state, MFIN said, "We are aware that our women borrower needs microfinance services more than ever. Her livelihood was impacted due to Covid 19 lockdown and she is now trying to resume work and generate income. The Reserve Bank of India had initially announced moratorium on loans for three months from March 1st to May 31st, and further ex-

tended for a period of additional three more months ending August 31st 2020. Our member MFIs will provide necessary information on the terms of moratorium and additional credit if she needs. This seamless supply of credit will generate economic vibrancy at the bottom of the pyramid."

Explaining how the microfinance entities will have a larger role to play in helping borrowers rebuild their lives, Mr Pattanaik added, "MFIs will be reaching out to the borrowers to explain them the facility of moratorium, its terms and how to avail it. It is the borrower's decision to opt in or opt out for it. Borrowers who have money and do not want to incur additional interest cost of moratorium, will be facilitated to repay. At the same time, borrowers who have exhausted their resources and have no income forthcoming, will have the facility of the moratorium to support them."

To protect the interest of the borrower, MFIN SRO, which is recognized by the RBI, has established a very strong grievance redressal mechanism cell which attends to the concerns of borrowers in Odia language in a timely manner. If the borrower faces any issue in availing moratorium or needs a clarification, she can first reach out to her own lender whose number is mentioned in her loan card. The borrower can further escalate the issue to MFIN SRO at TOLL FREE NUMBER 18001021080.

Microfinance has been operating since many decades in India to provide formal financial services to the unbanked population of India. The RBI regulated entities like NBFC-MFI, Small Finance Banks, Banks, NBFC, and Business Correspondents are working towards providing these services to women borrowers in all parts of the country.

Publication	Around Odisha
Edition	Epaper[All Editions]
Date	12 th June, 2020
Page No.	08

Microfinance industry to support borrowers get back on their feet

(A.O.BUREAU)

Bhubaneswar, Jun 11: Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and microfinance industry association in India, today stated that its Members will act as a support to the 35.88 lakh women borrowers in Odisha whose livelihood have been impacted due to Covid 19. MFIN SRO also has a Toll-Free Number 18001021080 where the borrower can reach out to address any concern. Mr. Dibyajyoti Pattanaik, Spokesperson for Odisha state, MFIN said, "We are aware that our women borrower needs microfinance services more than ever. Her livelihood was impacted due to Covid 19 lockdown and she is now trying to resume work and generate income. The Reserve Bank of India had initially announced moratorium on loans for three months from March 1st to May 31st, and further extended for a period of additional three more months ending August 31st 2020. Our member MFIs will provide necessary information on the terms of moratorium and additional credit if she needs. This seamless supply of credit will generate economic vibrancy at the bottom of the pyramid." Explaining how the microfinance entities will have a larger role to play in helping borrowers rebuild

their lives, Mr Pattanaik added, "MFIs will be reaching out to the borrowers to explain them the facility of moratorium, its terms and how to avail it. It is the borrower's decision to opt in or opt out for it. Borrowers who have money and do not want to incur additional interest cost of moratorium, will be facilitated to repay. At the same time, borrowers who have exhausted their resources and have no income forthcoming, will have the facility of the moratorium to support them." To protect the interest of the borrower, MFIN SRO, which is recognized by the RBI, has established a very strong grievance redressal mechanism cell which attends to the concerns of borrowers in Odia language in a timely manner. If the borrower faces any issue in availing moratorium or needs a clarification, she can first reach out to her own lender whose number is mentioned in her loan card. The borrower can further escalate the issue to MFIN SRO at TOLL FREE NUMBER 18001021080. Microfinance has been operating since many decades in India to provide formal financial services to the unbanked population of India. The RBI regulated entities like NBFC-MFI, Small Finance Banks, Banks, NBFC, and Business Correspondents are working towards providing these services to women borrowers in all parts of the country.

Publication	Pragativadi
Edition	Online
Date	11 th June, 2020

URL: <https://pragativadi.com/microfinance-industry-to-support-borrowers-get-back-on-their-feet/>

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Microfinance industry to support borrowers get back on their feet

By Pragativadinewsservice — On Jun 11, 2020

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Bhubaneswar: Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and microfinance industry association in India, today stated that its Members will act as

Publication	India Whispers
Edition	Online
Date	11 th June, 2020

URL: <https://www.indiawhispers.com/2020/06/11/microfinance-industry-gears-up-to-support-borrowers/>

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Microfinance industry gears up to support borrowers

By IW News Service | Jun 11, 2020 | Economics, Nation |



Punjab Press Release: Microfinance industry to support borrowers get back on their feet

Publication	Punjab Times
Edition	All Edition
Date	13 th June, 2020
Page No.	05

ਮਾਈਕ੍ਰੋ ਫਾਇਨੈਂਸ ਉਦਯੋਗ ਕਰਜ਼ਦਾਰਾਂ ਦੀ ਸਹਾਇਤਾ ਦੇ ਲਈ ਅੱਗੇ ਆਏ

ਮੋਗਾ, 12 ਜੂਨ (ਆਰ ਮੀਡੀਆ)- ਭਾਰਤੀ ਰਿਜ਼ਰਵ ਬੈਂਕ ਦੁਆਰਾ ਮਾਨਤਾ ਪ੍ਰਾਪਤ ਸੈਲਫ਼ ਰੈਗੂਲਟਰੀ ਸੰਗਠਨ - ਮਾਈਕ੍ਰੋ ਫਾਇਨੈਂਸ ਇੰਸਟੀਟਿਊਸ਼ਨ ਨੈਟਵਰਕ ਨੇ ਕੋਰੋਨਾ ਮਹਾਮਾਰੀ ਦੇ ਬੁਰੇ ਅਸਰ ਤੋਂ ਪ੍ਰਭਾਵਤ ਸੂਬੇ ਦੀ ਲਗਭਗ 13.7 ਲੱਖ ਕਰਜ਼ਦਾਰ ਔਰਤਾਂ ਦੀ ਮਦਦ ਲਈ ਅੱਗੇ ਆਉਣਾ ਦਾ ਫੈਸਲਾ ਲਿਆ ਹੈ। ਕਰਜ਼ਦਾਰਾਂ ਦੇ ਹਿਤਾਂ ਦੀ ਰੱਖਿਆ ਕਰਨ ਦੇ ਲਈ ਐਮਐਫਆਈ ਨੇ ਮਜ਼ਬੂਤ ਸ਼ਿਕਾਇਤ ਨਿਵਾਰਣ ਪ੍ਰਣਾਲੀ ਸਥਾਪਤ ਕੀਤੀ ਹੈ ਜੋ ਕਿ ਸਥਾਨਕ ਭਾਸ਼ਾ ਵਿਚ ਕਰਜ਼ਦਾਰਾਂ ਦੀ ਚਿੰਤਾਵਾਂ ਦਾ ਨਿਵਾਰਣ ਪ੍ਰਦਾਨ ਕਰੇਗੀ ਜੇਕਰ ਕੋਈ ਵੀ ਕਰਜ਼ਦਾਰ ਨੂੰ ਮੋਰੇਟੋਰੀਅਮ (ਮੋਹਲਤ) ਦਾ ਲਾਭ ਲੈਣ ਵਿਚ ਕਈ ਮੁਸ਼ਕਲ ਪੇਸ਼ ਆਉਂਦੀ ਹੈ ਤਾਂ ਉਸਦਾ ਨਿਦਾਨ ਦੇਣ ਲਈ ਵੀ ਤਿਆਰ ਰਹੇਗੀ। ਐਮਐਫਆਈਐਨ

ਦੀ ਹੈਡ ਸਟੇਟ ਐਨਿਸ਼ਿਏਟਿਵ ਅਚਲਾ ਸਵਾਸਾਚੀ ਨੇ ਦੱਸਿਆ ਕਿ ਲਾਕਡਾਊਨ ਦੇ ਚਲਦੇ ਔਰਤਾਂ ਦੀ ਆਮਦਨ ਬੁਰੀ ਤਰ੍ਹਾਂ ਪ੍ਰਭਾਵਤ ਹੋਈ ਹੈ ਪ੍ਰੰਤੂ ਆਤਮਵਿਸ਼ਵਾਸ ਦੇ ਵਿਚਕਾਰ ਹੁਣ ਕੰਮ 'ਚ ਲੋਟ ਆਇਆਂ ਹਨ ਅਤੇ ਅਪਣੀ ਇਨਕਮ ਜੁਟਾਉਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰ ਰਹੀ ਹੈ। ਆਰਬੀਆਈ ਦੁਆਰਾ ਪਹਿਲੇ ਤਿੰਨ ਮਹਿਨੇ (1 ਮਾਰਚ ਤੋਂ 31 ਮਈ) ਤਕ ਅਤੇ ਬਾਅਦ ਵਿਚ 31 ਅਗਸਤ 2020 ਤਕ ਮੋਰੇਟੋਰੀਅਮ ਦੀ ਅਵਧਿ ਨੂੰ ਵਧਾ ਦਿਤਾ ਸੀ ਐਮਐਫਆਈਐਨ ਦਾ ਪਰਿਆਸ ਹੈ ਕਿ ਉਹ ਕਰਜ਼ਦਾਰਾਂ ਨੂੰ ਮੋਰੇਟੋਰੀਅਮ ਦੀ ਸੁਵਿਧਾਵਾਂ, ਉਨ੍ਹਾਂ ਦੀ ਸ਼ਰਤਾਂ ਅਤੇ ਇਸਦੇ ਲਾਭ ਕਿਵੇਂ ਪ੍ਰਾਪਤ ਕੀਤੇ ਜਾਣ, ਆਦਿ ਵਿਸ਼ਾ ਤੇ ਜਾਣੂ ਕਰਵਾਉਣਾ ਹੈ ਇਸ ਵਿਕਲਪ ਦਾ ਲਾਭ ਲੈਣ ਜਾਂ ਨਾ ਲੈਣ ਦਾ ਫੈਸਲਾ ਕਰਜ਼ਦਾਰਾਂ ਦਾ ਹੋਵੇਗਾ।

Publication	Ajit
Edition	Faridkot
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ਮਾਈਕ੍ਰੋ ਫ਼ਾਇਨਾਂਸ ਉਦਯੋਗ ਕਰਜ਼ਦਾਰਾਂ ਦੀ ਸਹਾਇਤਾ ਦੇ ਲਈ ਅੱਗੇ ਆਏ

ਫ਼ਰੀਦਕੋਟ, 12 ਜੂਨ (ਜਸਵੰਤ ਸਿੰਘ ਪੁਰਬਾ)-ਭਾਰਤੀ ਰਿਜ਼ਰਵ ਬੈਂਕ ਦੁਆਰਾ ਮਾਨਤਾ ਪ੍ਰਾਪਤ ਸੈਲਫ਼ ਹੈਗੂਲਟਰੀ ਸੰਗਠਨ-ਮਾਈਕ੍ਰੋ ਫ਼ਾਇਨਾਂਸ ਨੈਟਵਰਕ ਨੇ ਕੋਰੋਨਾ ਮਹਾਂਮਾਰੀ ਦੇ ਬੁਰੇ ਅਸਰ ਤੋਂ ਪ੍ਰਭਾਵਿਤ ਸੂਬੇ ਦੀ ਲਗਪਗ 13.7 ਲੱਖ ਕਰਜ਼ਦਾਰ ਔਰਤਾਂ ਦੀ ਮਦਦ ਲਈ ਅੱਗੇ ਆਉਣ ਦਾ ਫ਼ੈਸਲਾ ਲਿਆ ਹੈ। ਕਰਜ਼ਦਾਰਾਂ ਦੇ ਹਿੱਸੇ ਦੀ ਰੱਖਿਆ ਕਰਨ ਲਈ ਐਮ.ਐਫ.ਆਈ ਨੇ ਮਜ਼ਬੂਤ ਸ਼ਿਕਾਇਤ ਨਿਵਾਰਣ ਪ੍ਰਣਾਲੀ ਸਥਾਪਿਤ ਕੀਤੀ ਹੈ ਜੋ ਕਿ ਸਥਾਨਕ ਭਾਸ਼ਾ ਵਿਚ ਕਰਜ਼ਦਾਰਾਂ ਦੀਆਂ ਚਿੰਤਾਵਾਂ ਦਾ ਨਿਵਾਰਣ ਪ੍ਰਦਾਨ ਕਰੇਗੀ। ਜੇਕਰ ਕੋਈ ਵੀ ਕਰਜ਼ਦਾਰ ਨੂੰ ਮੋਰੇਟੋਰਿਅਮ (ਮੋਹਲਤ) ਦਾ ਲਾਭ ਲੈਣ ਵਿਚ ਕਈ ਮੁਸ਼ਕਲ ਪੇਸ਼ ਆਉਂਦੀ ਹੈ ਤਾਂ ਉਸ ਦਾ ਹੱਲ ਦੇਣ ਲਈ ਵੀ ਤਿਆਰ ਰਹੇਗੀ। ਐਮ. ਐਫ. ਆਈ. ਐਨ ਦੀ ਹੈਡ ਸਟੇਟ ਐਨਿਸ਼ਿਏਟਿਵ ਅਚਲਾ ਸਵਆਸਾਚੀ ਨੇ ਦੱਸਿਆ ਕਿ ਲਾਕਡਾਊਨ ਦੇ ਚੱਲਦੇ ਔਰਤਾਂ ਦੀ ਆਮਦਨ ਬੁਰੀ ਤਰ੍ਹਾਂ ਪ੍ਰਭਾਵਿਤ ਹੋਈ ਹੈ ਪ੍ਰੰਤੂ ਆਤਮ ਵਿਸ਼ਵਾਸ ਦੇ ਵਿਚਕਾਰ ਹੁਣ ਕੰਮ 'ਚ ਮੁੜ ਆਈਆਂ ਹਨ ਅਤੇ ਆਪਣੀ ਆਮਦਨ ਜੁਟਾਉਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰ ਰਹੀਆਂ ਹਨ। ਆਰ.ਬੀ.ਆਈ ਦੁਆਰਾ ਪਹਿਲੇ ਤਿੰਨ ਮਹਿਨੇ (1 ਮਾਰਚ ਤੋਂ 31 ਮਈ) ਤੱਕ ਅਤੇ ਬਾਅਦ ਵਿਚ 31 ਅਗਸਤ 2020 ਤੱਕ ਮੋਰੇਟੋਰਿਅਮ ਦੀ ਸੀਮਾ ਨੂੰ ਵਧਾ ਦਿੱਤਾ ਸੀ। ਐਮ.ਐਫ.ਆਈ.ਐਨ ਦੀ ਕੋਸ਼ਿਸ਼ ਹੈ ਕਿ ਉਹ ਕਰਜ਼ਦਾਰਾਂ ਨੂੰ ਮੋਰੇਟੋਰਿਅਮ ਦੀ ਸੁਵਿਧਾਵਾਂ, ਉਨ੍ਹਾਂ ਦੀ ਸ਼ਰਤਾਂ ਅਤੇ ਇਸ ਦੇ ਲਾਭ ਕਿਵੇਂ ਪ੍ਰਾਪਤ ਕੀਤੇ ਜਾਣ ਆਦਿ ਵਿਸ਼ੇ 'ਤੇ ਜਾਣੂ ਕਰਵਾਉਣਾ ਹੈ। ਇਸ ਵਿਕਲਪ ਦਾ ਲਾਭ ਲੈਣ ਜਾਂ ਨਾ ਲੈਣ ਦਾ ਫ਼ੈਸਲਾ ਕਰਜ਼ਦਾਰਾਂ ਦਾ ਹੋਵੇਗਾ।

ਸੂਬੇ ਦੀਆਂ 13.7 ਲੱਖ ਕਰਜ਼ਦਾਰ ਔਰਤਾਂ ਨੂੰ ਮੁਹਲਤ ਦਾ ਦਿੱਤਾ ਵਿਕਲਪ

ਅਜੀਤ

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13-Jun-2020

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<http://epaper.ajitjalandhar.com/edition/20200613/12/12.cm>

Publication	Amar Ujala
Edition	Bhatinda_Moga_Mansa_Faridkot_Sangrur
Date	12 th June, 2020
Page No.	06

माइक्रो फाइनेंस उद्योग ने महिला कर्जदारों की मदद को बढ़ाए हाथ

बठिंडा। भारतीय रिजर्व बैंक की ओर से मान्यता प्राप्त सेल्फ रेगुलेटरी संगठन - माइक्रो फाइनेंस नेटवर्क ने कोरोना से प्रभावित प्रदेश की लगभग 13.7 लाख महिला कर्जदारों की मदद करने का बीड़ा उठाया है। कर्जदारों के हितों की रक्षा के लिए एमएफआईएन ने सशक्त शिकायत निवारण प्रणाली स्थापित की है जो स्थानीय भाषा में कर्जदारों को संबोधित करती है। यदि किसी भी कर्जदार को मोहलत का लाभ लेने में कोई समस्या पेश आती है तो उसका निवारण करने में तत्पर रहती है।

एमएफआईएन की प्रभारी अचला सब्यसाची ने बताया कि लॉकडाउन के चलते उनकी आजीविका बुरी

प्रदेश की 13.7 लाख कर्जदार महिलाओं को दिया मोहलत का विकल्प

तरह प्रभावित हुई है। अब वापस काम पर आकर आय अर्जित करने का प्रयास कर रही हैं। भारतीय रिजर्व बैंक की ओर से पहले तीन माह (1 मार्च से 31 मई) तक और बाद में 31 अगस्त 2020 तक मोहलत की अवधि बढ़ा दी गई है। उन्होंने कहा कि कर्जदारों को मोहलत की सुविधा, उसकी शर्तें और इसका लाभ कैसे प्राप्त करना है इससे अवगत करवाया जाएगा। इस विकल्प का लाभ लेने या ना लेने का निर्णय कर्जदारों का होगा। संवाद

Publication	Jagbani
Edition	Bhatinda_Mansa_Moga_Faridkot
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ਮਾਈਕ੍ਰੋ ਫਾਇਨਾਂਸ ਵਲੋਂ 13.7 ਲੱਖ ਕਰਜ਼ਦਾਰ ਔਰਤਾਂ ਦੀ ਮਦਦ ਲਈ ਅੱਗੇ ਆਉਣਾ ਦਾ ਫੈਸਲਾ

ਮਾਨਸਾ, 11 ਜੂਨ (ਜ. ਬ.)-ਭਾਰਤੀ ਰਿਜ਼ਰਵ ਬੈਂਕ ਵਲੋਂ ਮਾਨਤਾ ਪ੍ਰਾਪਤ ਸੈਲਫ ਹੇਲਪਿੰਗ ਗਰੁਪਾਂ ਸੰਗਠਨ-ਮਾਈਕ੍ਰੋ ਫਾਇਨਾਂਸ ਇੰਸਟੀਚਿਊਟਸ ਨੈੱਟਵਰਕ ਨੇ ਕੋਰੋਨਾ ਮਹਾਂਮਾਰੀ ਦੇ ਬੁਰੇ ਅਸਰ ਤੋਂ ਪ੍ਰਭਾਵਿਤ ਹੋ ਕੇ ਸੂਬੇ ਦੀਆਂ ਲਗਭਗ 13.7 ਲੱਖ ਕਰਜ਼ਦਾਰ ਔਰਤਾਂ ਦੀ ਮਦਦ ਲਈ ਅੱਗੇ ਆਉਣਾ ਦਾ ਫੈਸਲਾ ਲਿਆ ਹੈ। ਕਰਜ਼ਦਾਰਾਂ ਦੇ ਹਿੱਤਾਂ ਦੀ ਰੱਖਿਆ ਕਰਨ ਲਈ ਐੱਮ. ਐੱਫ. ਆਈ. ਨੇ ਮਜ਼ਬੂਤ ਸ਼ਿਕਾਇਤ ਨਿਵਾਰਣ ਪ੍ਰਣਾਲੀ ਸਥਾਪਤ ਕੀਤੀ ਹੈ ਜੋ ਕਿ ਸਥਾਨਕ ਭਾਸ਼ਾ 'ਚ ਕਰਜ਼ਦਾਰਾਂ ਦੀਆਂ ਚਿੰਤਾਵਾਂ ਦਾ ਨਿਵਾਰਣ ਕਰੇਗੀ। ਜੇਕਰ ਕੋਈ ਵੀ ਕਰਜ਼ਦਾਰ ਨੂੰ ਮੋਰੇਟੋਰੀਅਮ (ਮੋਹਲਤ) ਦਾ ਲਾਭ ਲੈਣ 'ਚ ਕੋਈ ਮੁਸ਼ਕਲ ਪੇਸ਼ ਆਉਂਦੀ ਹੈ ਤਾਂ ਉਸਦਾ ਨਿਦਾਨ ਕਰਨ ਲਈ ਵੀ ਤਿਆਰ ਰਹੇਗੀ। ਐੱਮ. ਐੱਫ. ਆਈ. ਐੱਨ ਦੀ ਹੋਂਦ ਸਟੇਟ ਐਨੀਸ਼ੀਏਟਿਵ ਅਚਲਾ ਸਵੈਆਸਾਢੀ ਨੇ ਦੱਸਿਆ ਕਿ ਲਾਕਡਾਊਨ ਕਾਰਣ ਔਰਤਾਂ ਦੀ ਆਮਦਨ ਬੁਰੀ ਤਰ੍ਹਾਂ ਪ੍ਰਭਾਵਿਤ ਹੋਈ ਹੈ ਪਰ ਆਤਮਵਿਸ਼ਵਾਸ ਦੇ ਵਿਚਕਾਰ ਹੁਣ ਕੰਮ 'ਚ ਪਰਤ ਆਈਆਂ ਹਨ ਅਤੇ ਆਪਣੀ ਇਨਕਮ ਜੁਟਾਉਣ ਦੀ ਕੋਸ਼ਿਸ਼ ਕਰ ਰਹੀਆਂ ਹਨ।

Publication	Dainik Jagran
Edition	Ludhiana, Rupnagar, Patiala, Sangrur, Bathinda, Mansa, Firozpur, Fazilka, Rajpura, Moga Ajitgarh
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माइक्रो फाइनांस उद्योग ने कर्जदारों के लिए बढ़ाए हाथ

बहिष्कार वि.): भारतीय रिजर्व बैंक से मान्यता प्राप्त सेल्फ रेगुलेटरी संगठन - माइक्रो फाइनांस इंस्टीट्यूट्स नेटवर्क ने कोरोना महामारी से प्रभावित प्रदेश की लगभग 13.7 लाख महिला कर्जदारों की मदद का बीड़ा उठाया है। कर्जदारों के हितों की रक्षा करने के लिये एमएफआईएन ने बेहद सशक्त शिक्षित निवारण प्रणाली स्थापित की है जो कि स्थानीय भाषा में कर्जदारों की चिंताओं को संशोधित करती है। यदि किसी भी कर्जदार को मोरटोरियम (मोहलत) का लाभ लेने में कोई समस्या पेश आती है तो उसका निवारण करने में तत्पर रहती है।

एमएफआईएन प्रभारी अचला सक्सेसाची ने बताया कि लॉकडाउन के चलते उनकी आजीविका बुरी तरह प्रभावित हुई है परन्तु आत्मविश्वास से ओतप्रोत वे अब वापस काम पर आ कर आव

पूँजाव की 13.7 लाख कर्जदार महिलाओं को दिया विकल्प, लाभ लेने या न लेने का फैसला कर्जदारों का होगा।

अर्जित करने की कोशिश कर रही हैं। भारतीय रिजर्व बैंक द्वारा पहले तीन माह (1 मार्च से 31 मई) तक और बाद में 31 अगस्त 2020 तक मोरटोरियम (मोहलत) की अवधि को बढ़ा दिया है। एमएफआईएन का प्रवास है कि महिला कर्जदारों को मोहलत की शर्तों और यदि अतिरिक्त कर्ज की आवश्यकता हो तो सही जानकारी उपलब्ध करवाई जाएगी।

उन्होंने कहा कि कर्जदारों को मोरटोरियम की सुविधा, उसकी शर्तों और इसका लाभ कैसे प्राप्त करना है, आदि विषयों से अवगत करवाया जायेगा। इस विकल्प का लाभ लेने या न लेने का फैसला कर्जदारों का होगा।

Publication	Punjab Kesari
Edition	Sangrur
Date	12 th June, 2020
Page No.	02

एम.एफ.आई.एन. ने कर्जदारों की मदद के लिए बढ़ाए हाथ

■ प्रदेश की 13.7 लाख कर्जदार महिलाओं को दिया मोरेटोरियम का विकल्प

मानसा, 11 जून (स.ह.) : भारतीय रिजर्व बैंक द्वारा मान्यता प्राप्त सैल्फ रैगुलेटरी संगठन माइक्रो फाइनांस इंस्टीच्यूशंस नैकवर्क (एम.एफ.आई.एन.) ने कोरोना महामारी के बुरे असर से प्रभावित प्रदेश की लगभग 13.7 लाख महिला कर्जदारों की मदद करने का बीड़ा उठाया है। कर्जदारों के हितों की रक्षा करने के लिए एम.एफ.आई.एन. ने बेहद सशक्त शिकायत निवारण प्रणाली स्थापित की है जोकि स्थानीय भाषा में कर्जदारों की इक्षुचताओं को संबोधित करती है। यदि किसी भी कर्जदार को मोरेटोरियम (मोहलत)

का लाभ लेने में कोई समस्या पेश आती है तो उसका निवारण करने में तत्पर तैयार रहती है।

एम.एफ.आई.एन. की हैड स्टेट एनिशिपटिव अचला सव्यसाची ने बताया कि लॉडकाऊन के चलते उनकी आजीविका बुरी तरह प्रभावित हुई है परंतु आत्मविश्वास से ओतप्रोत वे अब वापस काम पर आ कर आय अर्जत करने की कोशिश कर रही हैं। भारतीय रिजर्व बैंक द्वारा पहले 3 माह (1 मार्च से 31 मई) तक और बाद में 31 अगस्त 2020 तक मोरेटोरियम (मोहलत) की अवधि को बढ़ा दिया है। उन्होंने कहा कि कर्जदारों को मोरेटोरियम की सुविधा, उसकी शर्तों और इसका लाभ कैसे प्राप्त करना है आदि विषयों में अवगत करवाया जाएगा। इस विकल्प का लाभ लेने या न लेने का फैसला कर्जदारों का होगा।

Publication	Dainik Bhaskar
Edition	Moga [Business Page]
Date	12 th June, 2020
Page No.	05

एमएफआईएन देगा मेंबर्स की मदद

मोगा| भारतीय रिजर्व बैंक द्वारा मान्यता प्राप्त सैल्फ रेगुलेटरी संगठन - माइक्रो फाइनेंस इंस्टीट्यूशंस नेटवर्क ने कोरोना महामारी के बुरे असर से प्रभावित प्रदेश की लगभग 13.7 लाख महिला कर्जदारों की मदद करने का बीड़ा उठाया है। एमएफआईएन की अधिकारी अचला सव्यसाची ने बताया कि कर्जदारों के हितों की रक्षा करने के लिए एमएफआईएन ने शिकायत निवारण प्रणाली स्थापित की है जो कि स्थानीय भाषा में कर्जदारों की चिंताओं का समाधान करेगी।

Publication	Aapka Faisla
Edition	Faridkot
Date	12 th June, 2020
Page No.	07

माइक्रोफाइनेंस उद्योग ने कर्जदारों के लिए बढ़ाया मदद का हाथ

फरीदकोट, (आपका फैसला)। आरबीआई द्वारा मान्यता प्राप्त स्वण्विनियामक संगठन माइक्रोफाइनेंस इंस्टिट्यूशंस नेटवर्क ने कहा कि इसके सदस्य पंजाब में 13.7 लाख महिला कर्जदारों को मदद देंगे। इन महिला कर्जदारों की आजीविका पर कोविड-19 के कारण बुरा असर पड़ा है। अचला सव्यसाची, हैंडस्टेट इनिशिएटिव, ने कहा, इस समय हमारी महिला कर्जदारों को माइक्रोफाइनेंस सेवाओं की सबसे ज्यादा जरूरत है। कोविड 19 लॉकडाउन के कारण उनकी आजीविका बुरी तरह प्रभावित हो गई थी और अब वो वापस काम पर आने और आय अर्जन करने की कोशिश कर रही हैं। भारतीय रिज़र्व बैंक ने शुरुआत में लोन पर तीन महीनों 1 मार्च से 31 मई तक के लिए मोरेटोरियम की घोषणा की थी। और फिर मोरेटोरियम की इस अवधि को तीन महीनों के लिए और बढ़ाकर 31 अगस्त 2020 तक कर दिया गया। एमएफआई उन्हें मोरेटोरियम की शर्तों और उन्हें यदि अतिरिक्त कर्ज की आवश्यकता हो तो सभी ज़रूरी जानकारी

उपलब्ध कराएंगे। सव्यसाची ने कहा, एमएफआई कर्जदारों तक पहुंचेंगे और उन्हें मोरेटोरियम की सुविधा उसकी शर्तों और इसका लाभ कैसे प्राप्त करना है इसके बारे में समझाएंगे। इस विकल्प का लाभ लेने या न लेने का फैसला कर्जदारों का होगा। जिन कर्जदारों के पास पैसे हैं और जो मोरेटोरियम के अतिरिक्त ब्याज के खर्च को वहन नहीं करना चाहते उन्हें कर्ज वापस करने की सुविधा दी जाएगी। इसके साथ ही जिन कर्जदारों के सभी संसाधन खत्म हो चुके हैं और कोई आय प्राप्त नहीं हो रही है उनकी मदद के लिए मोरेटोरियम की सुविधा उपलब्ध होगी। कर्जदारों के हितों की रक्षा करने के लिए ने एक बेहद सशक्त शिकायत निवारण प्रणाली स्थापित की है। यदि किसी भी कर्जदार को मोरेटोरियम का लाभ लेने में कोई समस्या आती है या स्पष्टीकरण की ज़रूरत है तो वो पहले अपने कर्जदाता से संपर्क कर सकती है जिसका नंबर उसके लोन कार्ड पर उल्लिखित होता है। कर्जदार इस समस्या को टोल फ्री नंबर 18001021080 पर कॉल कर सकता है।

Publication	Dainik Savera
Edition	Bhatinda_Moga_Mansa_Faridkot_Sangrur
Date	12th June, 2020
Page No.	08

माइक्रो फाइनांस उद्योग ने कर्जदारों की मदद के लिए बढ़ाए हाथ

मोगा, 11 जून (गुलाटी): भारतीय रिजर्व बैंक द्वारा मान्यता प्राप्त सैल्फ रेगुलेटरी संगठन-माइक्रो फाइनांस इंस्टीट्यूशंस नेटवर्क ने कोरोना महामारी के बुरे असर से प्रभावित प्रदेश की लगभग 13.7 लाख महिला कर्जदारों की मदद करने का बीड़ा उठाया है। कर्जदारों के हितों की रक्षा करने के लिये एमएफआईएन ने बेहद सशक्त शिकायत निवारण प्रणाली स्थापित की है जो कि स्थानीय भाषा में कर्जदारों की चिंताओं को संबोधित करती है। यदि किसी भी कर्जदार को मोरेटोरियम (मोहलत) का लाभ लेने में कोई समस्या पेश आती है तो उसका निवारण करने में तत्पर तैयार रहती है। एम.एफ.आई.एन की हेड स्टेट ऐनिशियेटिव अचला सव्यसाची ने बताया कि लॉकडाउन के चलते उनकी आजीविका बुरी तरह प्रभावित हुई है परन्तु आत्मविश्वास से ओतप्रोत वे अब वापस काम पर आ कर आय अर्जित करने की कोशिश कर रही है। भारतीय रिजर्व बैंक द्वारा पहले तीन माह (1 मार्च से 31 मई) तक और बाद में 31 अगस्त 2020 तक मोरेटोरियम (मोहलत) की अवधि को बढ़ा दिया है।

Publication	Punjab Express
Edition	All Editions [Business Page]
Date	12 th June, 2020
Page No.	11

NEWSBRIEFS

Microfinance industry to support borrowers get back on their feet

BHATINDA: Micro-finance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today stated that its Members will act as a support to the 13.7 lakh women borrowers in Punjab whose livelihood might have been impacted due to Covid 19. MFIN SRO, which is recognized by the RBI, has established a very strong grievance mechanism cell which attends to the concerns of borrowers in regional language in a timely manner. If the borrower faces any issue in availing moratorium or needs a clarification, she further escalate the issue to MFIN SRO at TOLL FREE NUMBER 18001021080. **BPE**

Publication	Fast Media
Edition	Faridkot
Date	12 th June, 2020
Page No.	08

माइक्रोफाइनेंस उद्योग ने कर्जदारों के लिए बढ़ाया मदद का हाथ

फास्ट मीडिया

फरीदकोट, विनोद कुमार। आरबीआई द्वारा मान्यता प्राप्त स्व. विनियामक संगठन माइक्रोफाइनेंस इंस्टिट्यूशन्स नेटवर्क ने कहा कि इसके सदस्य पंजाब में 13.7 लाख महिला कर्जदारों को मदद देंगे। इन महिला कर्जदारों की आजीविका पर कोविड19 के कारण बुरा असर पड़ा है। अचला सव्यसाची, हेड. स्टेट इनिशिएटिव, ने कहा, इस समय हमारी महिला कर्जदारों को माइक्रोफाइनेंस सेवाओं की सबसे ज्यादा जरूरत है। कोविड 19 लॉकडाउन के कारण उनकी आजीविका बुरी तरह प्रभावित हो गई थी और अब वो वापस काम पर आने और आय अर्जन करने की कोशिश कर रही हैं।

भारतीय रिजर्व बैंक ने शुरुआत में लोन पर तीन महीनों 1 मार्च से 31 मई तक के लिए मोरेटोरियम की घोषणा की थी। और फिर मोरेटोरियम की इस अवधि को तीन महीनों के लिए और बढ़ाकर 31 अगस्त, 2020 तक कर दिया गया। एमएफआई उन्हें मोरेटोरियम की शर्तों और उन्हें यदि अतिरिक्त कर्ज की आवश्यकता हो तो सभी जरूरी जानकारी उपलब्ध कराएंगे। सव्यसाची ने कहा, एमएफआई कर्जदारों तक पहुँचेंगे और उन्हें मोरेटोरियम की सुविधाएँ उसकी शर्तों और इसका लाभ कैसे प्राप्त करना है, इसके बारे में समझाएंगे। इस विकल्प का लाभ लेने या न लेने का फैसला कर्जदारों का होगा। जिन कर्जदारों के पास पैसे हैं और जो मोरेटोरियम के अतिरिक्त ब्याज

के खर्च को वहन नहीं करना चाहते उन्हें कर्ज वापस करने की सुविधा दी जाएगी। इसके साथ ही जिन कर्जदारों के सभी संसाधन खत्म हो चुके हैं और कोई आय प्राप्त नहीं हो रही है उनकी मदद के लिए मोरेटोरियम की सुविधा उपलब्ध होगी। कर्जदारों के हितों की रक्षा करने के लिए ने एक बेहद सशक्त शिकायत निवारण प्रणाली स्थापित की है। यदि किसी भी कर्जदार को मोरेटोरियम का लाभ लेने में कोई समस्या आती है या स्पष्टीकरण की जरूरत है तो वो पहले अपने कर्जदाता से संपर्क कर सकती है जिसका नंबर उसके लोन कार्ड पर उल्लिखित होता है। कर्जदार इस समस्या को टोल फ्री नंबर 18001021080 पर कॉल कर सकता है।

Publication	Yugmarg
Edition	Bhatinda_Moga_Mansa_Faridkot_Sangrur
Date	12 th June, 2020
Page No.	02

Microfinance industry to support borrowers get back on their feet

BHATINDA: Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today stated that its Members will act as a support to the 13.7 lakh women borrowers in Punjab whose livelihood might have been impacted due to Covid 19. MFIN SRO, which is recognized by the RBI, has established a very strong grievance mechanism cell which attends to the concerns of borrowers in regional language in a timely manner. If the borrower faces any issue in availing moratorium or needs a clarification, she further escalate the issue to MFIN SRO at TOLL FREE NUMBER 18001021080. Achla Savyasaachi, Head – State Initiatives, MFIN said, “MFIs will be reaching out to the borrowers to explain them the facility of moratorium, its terms and how to avail it.

Publication	Jagmarg
Edition	All Editions [Business Page]
Date	12 th June, 2020
Page No.	07

कर्जदारों के लिए माइक्रोफाइनेंस उद्योग ने बढ़ाया मदद का हाथ

जगमार्ग न्यूज

फरीदकोट। आरबीआई द्वारा मान्यता प्राप्त स्व.विनियामक संगठन माइक्रोफाइनेंस इंस्टिट्यूशन्स नेटवर्क ने कहा कि इसके सदस्य पंजाब में 13.7 लाख महिला कर्जदारों को मदद देंगे। इन महिला कर्जदारों की आजीविका पर कोविड19 के कारण बुरा असर पड़ा है।

अचला सव्यसाची, हेड.स्टेट इनिशिएटिव, ने कहा, इस समय हमारी महिला कर्जदारों को माइक्रोफाइनेंस सेवाओं की सबसे ज्यादा जरूरत है। कोविड 19 लॉकडाउन के कारण उनकी आजीविका बुरी तरह प्रभावित हो गई थी और अब वो वापस काम पर आने और आय अर्जन करने की कोशिश कर रही हैं। भारतीय रिजर्व बैंक ने शुरुआत में लोन पर तीन महीनों 1 मार्च से 31 मई तक के लिए

इन महिला कर्जदारों की आजीविका पर कोविड19 के कारण बुरा असर पड़ा है

मोरेटोरियम की घोषणा की थी। और फिर मोरेटोरियम की इस अवधि को तीन महीनों के लिए और बढ़ाकर 31 अगस्त, 2020 तक कर दिया गया। एमएफआई उन्हें मोरेटोरियम की शर्तों और उन्हें यदि अतिरिक्त कर्ज की आवश्यकता हो तो सभी जरूरी जानकारी उपलब्ध कराएंगे। सव्यसाची ने कहा, एमएफआई कर्जदारों तक पहुंचेंगे और उन्हें

मोरेटोरियम की सुविधाएं उसकी शर्तों और इसका लाभ कैसे प्राप्त करना है, इसके बारे में समझाएंगे। इस विकल्प का लाभ लेने या न लेने का फैसला कर्जदारों का होगा। जिन कर्जदारों के पास पैसे हैं और जो मोरेटोरियम के अतिरिक्त व्यय के खर्च को वहन नहीं करना चाहते उन्हें कर्ज वापस करने की सुविधा दी जाएगी। इसके साथ ही जिन कर्जदारों के सभी संसाधन खत्म हो चुके हैं और कोई आय प्राप्त नहीं हो रही है।

**Assam Press Release: Microfinance remains
committed to ensure credit reaches the BoP in
Assam : MFIN**

Publication	Dainik Janambhumi
Edition	All Edition
Date	26 th June, 2020
Page No.	11

সেইসকল মহিলাক সহায় আৰু উদ্ধাৰ লক্ষ্য লোৱা হৈছে। ভূমিকা পালন কৰিবলৈ পাই আনন্দিত।

বন্ধ হৈ পৰে।

অসমত বি অ' পিত ক্রেডিটত উপনীত হোৱাটো নিশ্চিত কৰিবলৈ মাইক্ৰ'ফাইনেঞ্চ প্রতিশ্রুতিবদ্ধ এম এফ আই এম

গুৱাহাটী : ২৪ জুন : ভাৰতীয় বিজাৰ্ট বেংকৰ স্বীকৃতিপ্ৰাপ্ত মাইক্ৰ'ফাইনেঞ্চ ইনষ্টিটিউশ্যন নেটৱৰ্ক (MNFN) হৈছে ভাৰতৰ এক আত্ম-নিয়ামক সংস্থা তথা মাইক্ৰ'ফাইনেঞ্চ উদ্যোগ, যাৰ সদস্যসকলে পিৰামিড আকৃতিৰ সমাজখনৰ একেবাৰে তলৰ অংশলৈ ঋণ প্ৰদান নিশ্চিত কৰাত হাতত লোৱা ভূমিকা অব্যাহত ৰাখিব কিয়নো লকডাউন পুলিবলৈ ধৰাৰ পাছতে ৰাজ্যখনে নিজকে মজবুত কৰি তুলিছে। ৰাজ্যৰ মুখ্যমন্ত্ৰী আৰু বিত্ত মন্ত্ৰীয়ে শেহতীয়া ৰাজ্যিক পৰ্যায়ৰ বেংকিং কমিটিবোৰত (SLBC) থকা সকলো বিত্তীয় প্রতিষ্ঠানক ৰাজ্যখনৰ অস্তিম্ভৰ গ্ৰাহকলৈও সকলোবোৰ লাভ আৰু ঋণ আগবঢ়োৱাত এক গুৰুত্বপূৰ্ণ ভূমিকা বহন

কৰিবলৈ নিৰ্দেশ দিছে, যাতে তেওঁলোকে তেওঁলোকৰ জীৱিকা পুনৰ সৃষ্টি কৰিব পাৰে। ইয়াৰ উপৰি, মাইক্ৰ'ফাইনেঞ্চ ঋণ গ্ৰহণকাৰী সমস্যাগ্ৰস্ত মহিলাসকলৰ বাবে ২০২০ চনৰ ১২ মাৰ্চ তাৰিখে যোগা কৰা 'বিঃ আৰ্থিক স্বাৱলম্বন' পেকেজৰ লাভসমূহ ৩১ আগষ্ট ২০২০ লৈকে বঢ়াই দিয়াৰ সিদ্ধান্ত লোৱা হয়। এই অঁচনি ২০২০ চনৰ মাৰ্চ মাহত যোগা কৰা হৈছিল যদিও, ইয়াৰ পাছতে ২৫ মাৰ্চ ২০২০ তাৰিখে দেশত লকডাউন বলৱৎ কৰা হয় আৰু ফলস্বৰূপে ঋণ গ্ৰহণকাৰীসকলে সম্পূৰ্ণ লাভ প্ৰাপ্ত কৰিব নোৱাৰিলে। লকডাউন বলৱৎ কৰাৰ পাছত, ভাৰতীয় বিজাৰ্ট বেংকে মাৰ্চৰ ১ তাৰিখৰ পাব মে'ৰ ৩১ তাৰিখলৈ এই তিনি মাহৰ বাবে

ঋণবোৰৰ ওপৰত এক প্ৰাৰম্ভিক ম'ৰ্বেটৰিয়াম যোগা কৰিছিল, আৰু পাছত ইয়াক আৰু তিনি মাহলৈ অৰ্থাৎ ৩১ আগষ্ট ২০২০ লৈ বঢ়াই দিয়া হয়। তিনিটা সকাহমূলক পদক্ষেপ, ঋণ প্ৰদানকাৰীৰ উদ্বেগৰ সৈতে পোনপটীয়াভাৱে পৰামৰ্শ কৰি নিশ্চিতভাৱে আলোচনা কৰা, প্ৰাপ্ত কৰা বা কটকটীয়াভাৱে কাৰ্যকলাপ কৰাৰ প্ৰয়োজন আছে। এম এফ আই এম এ 'বিঃ আৰ্থিক স্বাৱলম্বন' অঁচনি পুনৰ আৰম্ভ কৰিছে যি তিনি প্ৰকাৰৰ সকাহ প্ৰদান কৰে ১) মাইক্ৰ'ফাইনেঞ্চ ঋণ পৰিশোধ, নিম্ন মাহেকীয়া কিস্তি ২) এক নিম্ন সুতৰ দৰত পৰিশোধ ৩) ফৰতকীয়া আৰু নিয়মীয়া পৰিশোধ তথা বিদ্যমান ঋণ পৰিশোধ সমাপ্তিত ততালিকে পুনঃপৰিশোধ লাভ প্ৰদান।

Publication	Asom Aditya
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ন বাগিচাৰ ৰাস্তা সন্থা 'আছা'ই অসম বাসীক আহ্নান জনাইছে। বিষয়ববোৰা অকপ বৰুৱাৰ লগতে উপস্থিত থাকে নে

আৰ্থিক স্বাবলম্বন পেকেজৰ ম্যাদ বৃদ্ধি

গুৱাহাটী, ২৪ জুন : ভাৰতীয় বিজাৰ্ড বেঞ্চৰ স্বীকৃতিপ্ৰাপ্ত মাইক্ৰ'ফাইনেঞ্চ ইনষ্টিটিউছন নেটৱৰ্ক হৈছে ভাৰতৰ এক আত্ম-নিয়ামক সংস্থা তথা মাইক্ৰ'ফাইনেঞ্চ উদ্যোগ, যাৰ সদস্যসকলে পিৰামিড আকৃতিৰ সমাজখনৰ একেবাৰে তলৰ অংশলৈ ঋণ প্ৰদান নিশ্চিত কৰাত হাতত লোৱা ভূমিকা অব্যাহত ৰাখিব কিয়নো লকডাউন খুলিবলৈ ধৰাৰ পাছতে ৰাজ্যখনে নিজকে মজবুত কৰি তুলিছে। তদুপৰি মাইক্ৰ'ফাইনেঞ্চ ঋণ গ্ৰহণকাৰী সমস্যাগ্ৰস্থ মহিলাসকলৰ বাবে ২০২০ চনৰ ১২ মাৰ্চ তাৰিখে ঘোষণা কৰা "বিহু আৰ্থিক স্বাবলম্বন" পেকেজৰ লাভসমূহ

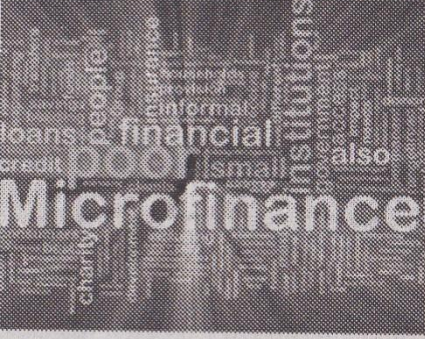
৩১ আগষ্ট ২০২০ লৈকে বঢ়াই দিয়াৰ সিদ্ধান্ত লোৱা হয়। লকডাউন বলবৎ কৰাৰ পাছত, ভাৰতীয়া বিজাৰ্ড বেঞ্চে মাৰ্চৰ ৰ তাৰিখৰ পৰা মে'ৰ ৩১ তাৰিখলৈ এই তিনিমাহৰ বাবে ঋণবোৰৰ ওপৰত এক প্ৰাৰম্ভিক ম'ৰেটৰিয়াম ঘোষণা কৰিছিল, আৰু পাছত ইয়াক আৰু তিনিমাহলৈ অৰ্থাৎ ৩১ আগষ্ট ২০২০ লৈ বঢ়াই দিয়া হয়। তিনিটা সকাহমূলক পদক্ষেপ, ঋণ প্ৰদানকাৰীৰ উদ্বেগৰ সৈতে পোনপটীয়াভাৱে পৰামৰ্শ কৰি- নিশ্চিতভাৱে আলোচনা কৰা, প্ৰাপ্ত কৰা বা কটকটীয়াভাৱে কাৰ্যক্ৰিয়াকৰণ কৰাৰ প্ৰয়োজন আছে।

সিদ্ধান্ত লোৱাৰ পিছত 'আছা'ই মাইক্ৰ'ফাইনেঞ্চ ইনষ্টিটিউছন নেটৱৰ্কৰ প্ৰতিষ্ঠাপক

Publication	Asomiya Pratidin
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এমফিনৰ 'বিহু আৰ্থিক স্বাৱলম্বন'

গুৱাহাটী : ভাৰতীয় ৰিজাৰ্ভ বেংকৰ স্বীকৃতিপ্ৰাপ্ত সংস্থা
মাইক্ৰ'ফাইনেঞ্চ ইনষ্টিটিউট নেটৱৰ্ক চমুকৈ এমফিনে ক্ষুদ্ৰ ঋণ
গ্ৰহণকাৰী মহিলাসকলৰ
বাবে যোৱা ১২ মাৰ্চত
ঘোষণা কৰা 'বিহু
আৰ্থিক স্বাৱলম্বন'
আঁচনিৰ ম্যাদ অহা ৩১
আগষ্টলৈকে বৃদ্ধি কৰাৰ
সিদ্ধান্ত গ্ৰহণ কৰিছে।
এই আঁচনিৰ অধীনত
ঋণ গ্ৰহণকাৰীসকলে
মাহেকীয়া কিস্তিত ঋণ পৰিশোধ আৰু এই ঋণ পৰিশোধ নিম্ন
সুদৰ হাৰত দিব পাৰিব। সংস্থাটোৱে জনোৱামতে লকডাউনৰ
বাবে বিভিন্ন সমস্যাৰ সন্মুখীন হোৱাৰ পৰিপ্ৰেক্ষিতত এই
পদক্ষেপ গ্ৰহণ কৰা হৈছে।



Publication	Niyamiya Barta
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এই ঘটনাক লৈ আজ পলাশবাৰা

ম্যাদ বৃদ্ধি বিহু আৰ্থিক স্বাৱলম্বন পেকেজৰ

গুৱাহাটী, ২১ জুন : মাইক্ৰ'ফাইনেল ঋণ গ্ৰহণকাৰী সমস্যাগ্ৰস্ত মহিলাসকলৰ বাবে চলিত বৰ্ষৰ ১২ মাৰ্চত ঘোষণা কৰা বিহু আৰ্থিক স্বাৱলম্বন পেকেজৰ লাভসমূহ ৩১ আগষ্ট লৈকে বঢ়াই দিয়াৰ সিদ্ধান্ত লোৱা হয়। এই আঁচনি চলিত বৰ্ষৰ মাৰ্চ মাহত ঘোষণা কৰা হৈছিল যদিও ইয়াৰ পাছত ১৫ মাৰ্চত দেশত লকডাউন বলৱৎ কৰা হয় আৰু ফলস্বৰূপে ঋণ গ্ৰহণকাৰীসকলে সম্পূৰ্ণ লাভ প্ৰাপ্ত কৰিব নোৱাৰিলে। উল্লেখ্য যে বিহু আৰ্থিক স্বাৱলম্বন আঁচনিৰ দ্বাৰা তিনি-প্ৰকাৰৰ সকাহ প্ৰদান কৰা হয়। মাইক্ৰ'ফাইনেল ঋণ পৰিশোধ, নিম্ন মাহেকীয়া কিস্তিত এক নিম্ন সুতৰ দৰত পৰিশোধ খৰতকীয়া আৰু নিয়মীয়া পৰিশোধ তথা বিদ্যমান ঋণ পৰিশোধ সমাপ্তিত ততালিকে পুনঃপৰিশোধৰ লাভ প্ৰদান কৰা।

Publication	Dainik Jugasankha
Edition	All Editions
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হয়। এ উপলক্ষে পৃ. ৭

‘বিহু আর্থিক স্বাবলম্বন’ প্যাকেজের সময় বৃদ্ধি

যুগশঙ্কু প্রতিবেদন, গুয়াহাটি, ১৭ জুন
: ভারতীয় রিজার্ভ ব্যাংকের
স্বীকৃতিপ্রাপ্ত মাইক্রোফাইন্যান্স
ইনস্টিটিউশন নেটওয়ার্ক হচ্ছে একটি
মাইক্রোফাইন্যান্স উদ্যোগ। এই
উদ্যোগের অধীনে ঋণ গ্রহণকারী
সমস্যাগ্রস্ত মহিলাদের জন্য ২০২০

সালের ১২ মার্চে ঘোষণা করা ‘বিহু
আর্থিক স্বাবলম্বন’ প্যাকেজের
লাভগুলি ৩১ আগস্ট ২০২০ পর্যন্ত
বৃদ্ধি করার সিদ্ধান্ত নেওয়া হয়েছে।
মার্চ মাসে এই প্রকল্প ঘোষণা করার
পর ২৫ মার্চ সমগ্র দেশে লকডাউন
বলবৎ হওয়ার পৃ. ৭

চিন্তাচর্চা করা হবে জানিয়েছেন দলে সমাজের কর্মকর্তারা।

‘বিহু আর্থিক স্বাবলম্বন’ প্যাকেজের সময় বৃদ্ধি

ফলে ঋণ গ্রহণকারীদের সম্পূর্ণ লাভ প্রাপ্ত করা সম্ভব হয়নি। লকডাউন বলবৎ
হওয়ার পর ভারতীয় রিজার্ভ ব্যাংক মার্চের ১ মে থেকে ৩১ মে পর্যন্ত ঋণের
উপরে একটি প্রারম্ভিক মরেটরিয়াম ঘোষণা করেছিল এবং এরপর আরও
তিন মাস অর্থাৎ ৩১ আগস্ট ২০২০ পর্যন্ত বৃদ্ধি করা হয়। এমএফআইএন ‘বিহু
আর্থিক স্বাবলম্বন’ প্রকল্পটি পুনরায় চালু করার সঙ্গে তিনটি বিশেষ সুবিধা
প্রদান করেছে যেগুলি হচ্ছে নিম্ন মাসিক কিস্তিতে ঋণ পরিশোধ, নিম্ন সুদের
হার এবং শীঘ্র ও নিয়মিত পরিশোধ।

‘বিহু আর্থিক স্বাবলম্বন’ প্রকল্পটির সময় বৃদ্ধি সম্পর্কে এমএফআইএন-
এর ‘সিইও’ হর্ষ শ্রীবাস্তব বলেছেন যে রাষ্ট্রীয় লকডাউনের ফলে গ্রাহকরা এই
প্রকল্পের সম্পূর্ণ লাভ আদায় করতে পারেননি। তাই সমস্যাগ্রস্ত গ্রাহকদের
ফের পূর্বের স্থিতিতে নিয়ে আসার জন্য এই প্রকল্পের সময় বৃদ্ধি করার সিদ্ধান্ত
নেওয়া হয়েছে।

Publication	Gana Adhikar
Edition	Sivsagar, Jorhat, Dibrugarh
Date	19 th June, 2020
Page No.	02

অসমত বি.অ'.পি.ত ক্রেডিটত উপনীত হোৱাটো নিশ্চিত কৰিবলৈ মাইক্ৰ'ফাইনেঞ্চ প্ৰতিশ্ৰুতিবদ্ধ

গুৱাহাটী, ১৮ জুন : ভাৰতীয় বিজাৰ্ভ বেঞ্চৰ স্বীকৃতিপ্ৰাপ্ত মাইক্ৰ'ফাইনেঞ্চ ইণ্টেলিজেন্স চেণ্টাৰক হৈছে ভাৰতলৈ এক আনন্দ নিয়ামক সংস্থা তথা মাইক্ৰ'ফাইনেঞ্চ উদ্যোগ। য'লৈ সদস্যসকলে গিৰামিত্ত আনুষ্ঠানিক সমাজখনলৈ একেলগে তলৰ অংশলৈ শ্ৰম প্ৰদান নিশ্চিত কৰাত হাতত লোৱা ভূমিকা অধ্যাহত বাৰ্ষিক কিয়ানো লকডাউন শুল্কলৈ ধৰা পৰাও বাজাৰখনে নিজকে মজবুত কৰি তুলিছে। মাননীয় মুখ্যমন্ত্রী আৰু ৰাজ্যিক বিক্ৰমপ্ৰায় শেহতীয়া ৰাজ্যিক পৰ্যায়ৰ বেছিং কমিটিবোৰত ধৰা সকলো বিত্তীয় প্ৰতিষ্ঠানক ৰাজ্যখনৰ অস্তিত্বজন গ্ৰাহকলৈও সকলোবোৰ লাভ আৰু শ্ৰম আগবঢ়োৱাত এক জৰুৰীপূৰ্ণ ভূমিকা বহন কৰিবলৈ নিৰ্দেশ দিছে, যাতে তেওঁলোকে তেওঁলোকৰ জীৱিকা পুনৰ সৃষ্টি কৰিব পাৰে ইয়াৰ উপৰি, মাইক্ৰ'ফাইনেঞ্চ শ্ৰম গ্ৰহণকাৰী সমস্যাসমূহ মহিলাসকলৰ বাবে ২০২০ চনৰ ১২ মাৰ্চ তাৰিখে ঘোষণা কৰা "বিশ্ব আৰ্থিক স্বাৰলক্ষ্য" প্ৰকল্পৰ লক্ষ্যসমূহ ৩১ আগষ্ট ২০২০ লৈকে ব্যৱহাৰ দিয়াৰ সিদ্ধান্ত লোৱা হয়। এই অঁচনি ২০২০ চনৰ মাৰ্চ মাহত ঘোষণা কৰা হৈছিল যদিও, ইয়াৰ পাছত ২৫ মাৰ্চ ২০২০ তাৰিখে দেশত লকডাউন কলবৎ কৰা হয় আৰু ফলস্বৰূপে শ্ৰম গ্ৰহণকাৰীসকলে সম্পূৰ্ণ লাভ প্ৰাপ্ত কৰিব নোৱাৰিলে। লকডাউন কলবৎ কৰাৰ পাছত, ভাৰতীয় বিজাৰ্ভ বেঞ্চ মাৰ্চৰ ১ তাৰিখৰ পৰা মে'ৰ ৩১ তাৰিখলৈ এই তিনিমাহৰ বাবে স্বল্পবোৰৰ ওপৰত এক প্ৰাৰম্ভিক ম'ৰেটৰিয়াম ঘোষণা কৰিছিল, আৰু পাছত ইয়াক আৰু তিনিমাহলৈ অৰ্থাৎ ৩১ আগষ্ট ২০২০ লৈ ব্যৱহাৰ দিয়া হয়। তিনিটা সঁকাৰমূলক পদক্ষেপ, শ্ৰম প্ৰদানকাৰীৰ উদ্বেগৰ সৈতে পেন্সনতীয়াভাৱে পৰামৰ্শ কৰি- নিশ্চিতভাৱে আলোচনা কৰা, প্ৰাপ্ত কৰা বা কটকটীয়াভাৱে কাৰ্য্যকপালন কৰাৰ প্ৰয়োজন আছে।

মুঠায়ে "বিশ্ব আৰ্থিক স্বাৰলক্ষ্য" অঁচনি পুনৰ আৰম্ভ কৰিছে যি তিনি শ্ৰমকৰ সঁকাৰ প্ৰদান কৰে ১ মাইক্ৰ'ফাইনেঞ্চ শ্ৰম পৰিশোধ, নিম্ন মাহেকীয়া কিস্তিত ২) এক নিম্ন সুতৰ দৰত পৰিশোধ ৩) স্বতন্ত্ৰীয়া আৰু নিয়মীয়া পৰিশোধ তথা বিদ্যমান শ্ৰম পৰিশোধ সমাপ্তিত ততালিকে পুনৰপৰিশোধ লাভ প্ৰদান।

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Publication	Dainik Batori Kakat
Edition	Sivsagar, Jorhat, Dibrugarh
Date	17 th June, 2020
Page No.	10

বি অ' পিত ক্রেডিটত উপনীত হোৱাটো নিশ্চিত কৰিবলৈ মাইক্ৰ'ফাইনেঞ্চ প্ৰতিশ্ৰুতিবদ্ধ এম এফ আই এন

গুৱাহাটী, ১৬ জুন : ভাৰতীয় বিজাৰ্ড বেঙ্গকৰ স্বীকৃতিপ্ৰাপ্ত মাইক্ৰ'ফাইনেঞ্চ ইণ্টাৰ্ণাটাইডছন নেটৱৰ্ক (গুৱণ্টৱৰ্ক) হৈছে ভাৰতৰ এক আত্ম-নিয়ামক সংস্থা তথা মাইক্ৰ'ফাইনেঞ্চ উদ্যোগ, যাৰ সদস্যসকলে পিৰামিড আকৃতিৰ সমাজখনৰ একেবাৰে তলৰ অংশলৈ ঋণ প্ৰদান নিশ্চিত কৰাত হাতত লোৱা ভূমিকা অব্যাহত ৰাখিব কিয়নো লকডাউন খুলিবলৈ ধৰাৰ পাছতে ৰাজ্যখনে নিজকে মজবুত কৰি তুলিছে। মাননীয় মুখ্যমন্ত্ৰী আৰু ৰাজ্যিক বিত্তমন্ত্ৰীয়ে শেহতীয়া ৰাজ্যিক পৰ্য্যায়ৰ বেঙ্গিকং কমিটিবোৰত (SLBC) থকা সকলো বিত্তীয় প্ৰতিষ্ঠানক ৰাজ্যখনৰ অন্তিমজন গ্ৰাহকলৈও সকলোবোৰ লাভ আৰু ঋণ আগবঢ়োৱাত এক গুৰুত্বপূৰ্ণ ভূমিকা বহন কৰিবলৈ নিৰ্দেশ দিছে, যাতে তেওঁলোকে তেওঁলোকৰ জীৱিকা পুনৰ সৃষ্টি কৰিব পাৰে। ইয়াৰ উপৰি, মাইক্ৰ'ফাইনেঞ্চ ঋণ গ্ৰহণকাৰী সমস্যাগ্ৰস্থ মহিলাসকলৰ বাবে ২০২০ চনৰ ৮ মাৰ্চ তাৰিখে ঘোষণা কৰা “বিছ আৰ্থিক স্বাবলম্বন” পেকেজৰ লাভসমূহৰ আগষ্ট ২০২০ লৈকে বঢ়াই দিয়াৰ সিদ্ধান্ত লোৱা হয়। এই আঁচনি ২০২০ চনৰ মাৰ্চ মাহত ঘোষণা কৰা হৈছিল যদিও, ইয়াৰ পাছতে ২৫ মাৰ্চ ২০২০ তাৰিখে দেশত লকডাউন বলৱৎ কৰা হয় আৰু ফলস্বৰূপে ঋণ গ্ৰহণকাৰীসকলে সম্পূৰ্ণ লাভ

প্ৰাপ্ত কৰিব নোৱাৰিলে। লকডাউন বলৱৎ কৰাৰ পাছত, ভাৰতীয় বিজাৰ্ড বেঙ্গক মাৰ্চৰ ৮ তাৰিখৰ পৰা মে'ৰ ৩১ তাৰিখলৈ এই তিনিমাহৰ বাবে ঋণবোৰৰ ওপৰত এক প্ৰাবল্ভিক ম'ৰেটৰিয়াম ঘোষণা কৰিছিল, আৰু পাছত ইয়াক আৰু তিনিমাহলৈ অৰ্থাৎ ৬ আগষ্ট ২০২০ লৈ বঢ়াই দিয়া হয়। তিনিটা সঁকাহমূলক পদক্ষেপ, ঋণ প্ৰদানকাৰীৰ উদ্বেগৰ সৈতে পোনপতীয়াভাৱে পৰামৰ্শ কৰি-নিশ্চিতভাৱে আলোচনা কৰা, প্ৰাপ্ত কৰা বা কটকটীয়াভাৱে কাৰ্য্যকপায়ন কৰাৰ প্ৰয়োজন আছে। MFINয়ে “বিছ আৰ্থিক স্বাবলম্বন” আঁচনি পুনৰ আৰম্ভ কৰিছে যি তিনি-প্ৰকাৰৰ সঁকাহ প্ৰদান কৰে ১) মাইক্ৰ'ফাইনেঞ্চ ঋণ পৰিশোধ, নিম্ন মাহেকীয়া কিস্তি ২) এক নিম্ন সুতৰ দৰত পৰিশোধ ৩) খৰতকীয়া আৰু নিয়মীয়া পৰিশোধ তথা বিদ্যমান ঋণ পৰিশোধ সমাপ্তিত ততালিকে পুনঃপৰিশোধ লাভ প্ৰদান। “বিছ আৰ্থিক

স্বাবলম্বন” পদক্ষেপৰ সময় বঢ়াই দিয়াৰ সম্পৰ্কে মন্তব্য কৰি, MFIN-ৰ মুখ্য কাৰ্য্যবাহী বিষয়া (চি.ই.অ'.) হৰ্ষ শ্ৰীৱাস্তৱে কয়: “আমি এই পেকেজ পূৰ্বতে ঘোষণা কৰিছিলো যদিও ৰাষ্ট্ৰীয় লকডাউনৰ বাবে লোকসকলে ইয়াৰ সম্পূৰ্ণ লাভ প্ৰাপ্ত কৰিব নোৱাৰিলে আৰু সেয়ে আমি সমস্যাগ্ৰস্থ গ্ৰাহকসকলক তেওঁলোকক পুনৰ আগৰ স্থিতিলৈ আনাত সহায় কৰিবৰ বাবে এই আঁচনিৰ সময় বঢ়াই দিয়াৰ সিদ্ধান্ত লৈছো। আমাৰ সদস্যসকলে নতুন ঋণ লৈ তথা অতিৰিক্ত সুত পৰিশোধ কৰাৰ পৰা বিৰত থাকি প্ৰসাৰিত ম'ৰেটৰিয়ামৰ সুবিধা নল'বলৈ সিদ্ধান্ত লৈ কৰা সংগ্ৰহৰ ধনেৰে ব্যৱসায় পুনৰ আৰম্ভ কৰিছে।” গুণ্টৱৰ্ক সকলে অসমত ২৭ লাখ গ্ৰাহকলৈ সেৱা আগবঢ়াই আছে, মাৰ্চ ২০২০ লৈকে যাৰ প'ৰ্টফোলিঅ' আউটষ্টেণ্ডিং হৈছে ১২,০০০ কোটি টকা। লকডাউনৰ পাছৰ পদক্ষেপ “বিছ আৰ্থিক স্বাবলম্বন”য়ে ঋণ লওঁতাসকলক এন.এ.পি.ৰ পৰা পৰিত্ৰাণ পাবলৈ বিচৰাসকলক তথা নিজৰ ক্রেডিট স্কোৰ বঢ়াই বিচাৰাসকলক পুনঃপৰিশোধত বৃহৎ কপত সহায় কৰিব, আৰু তাৰ পাছত ই তেওঁলোকক নতুন ঋণ প্ৰাপ্ত কৰিবৰ বাবে যোগ্য কৰি তুলিব, যি এই খণ্ডটোৱে যোগান ধৰিবৰ বাবে আগ্ৰহী।

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Press Release: Q4 Micrometer Results

Publication	The Economic Times
Edition	Kolkata
Date	20 th June, 2020
Page No.	06

MFI Sector Grows 30% in FY20

KOLKATA: India's microfinance sector expanded about 30% in fiscal year 2020, with loans outstanding reaching ₹2.32 lakh crore before Covid-19 and the lockdown started making their impact. The gross loan portfolio of non-bank microfinance companies rose 31% last fiscal year to ₹74,371 crore, the Microfinance Institutions Network (MFIN) said. Lenders in this segment have a network of 14,275 branches among them. Banks hold the largest share of micro-credit with total loan outstanding of ₹92,281 crore (40% of the total portfolio). Non-bank MFIs have a 32% share, while small finance banks account for 17.5%. —Our Bureau

Publication	Business Standard
Edition	Kolkata
Date	20 th June, 2020
Page No.	4

MFIs see robust growth despite bad loan woes

NAMRATA ACHARYA
Kolkata, 19 June

Microfinance institutions (MFIs) recorded a year-on-year (YoY) growth of 29.26 per cent in FY20, even as portfolio risk remained on the higher side.

Data by the Microfinance Institutions Network (MFIN) — a representative body for MFIs — showed gross loan portfolio (GLP) of the sector at ₹2.3 trillion, as on March 31, 2020. The figure stood at ₹1.8 trillion for March 31, 2019.

At the same time, PAR-30 (portfolio risk for above 30 days) increased from 1 per cent during Q4FY19 to nearly 1.8 per cent at Q4FY20.

"PAR figures continue showing an increasing trend vis-à-vis previous quarters, but portfolio health is with-

in acceptable limits," according to MFIN. During FY20, NBFC-MFIs received ₹42,150 crore in debt funding (from banks and other financial institutions). This represents growth of 33 per cent compared to FY19, when they received ₹31,688 crore.

Banks hold the largest share of portfolio in microcredit, with total loan outstanding of ₹92,281 crore, which is 39.8 per cent of the total microcredit universe.

NBFC-MFIs are the second-largest provider of microcredit, with loan amount outstanding of ₹73,792 crore — accounting for 31.8 per cent of the industry portfolio.

SFBs have total loan amount outstanding of ₹40,556 crore, with a total share of 17.5 per cent. NBFCs account for another 9.8 per cent, while other

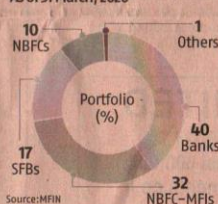


MFIs account for 1.1 per cent of the overall portfolio.

The five top states in terms of loan amount outstanding are Bihar, Karnataka, Tamil Nadu, Maharashtra,

LOANS OUTSTANDING

As of 31 March, 2020



bursed loans worth ₹77,072 crore, nearly 23 per cent in loan amount disbursed. The top 10 MFIs, in terms of loan amount disbursed, accounted for 70 per cent of industry disbursements in FY20.

Harsh Shrivastava, chief executive of MFIN, said: "In a difficult year, it is heartening that microfinance was able to get more liquidity from lenders and, in turn, increase its outreach by adding new branches, hiring more staff, and thus reaching more borrowers."

Average loan disbursement per account in FY20 stood at ₹27,754, compared to ₹26,196 for FY19. More than 92 per cent of MFI loan disbursement in FY20 took place through the cashless route, compared to 85 per cent in FY19.

and Odisha. They account for 49 per cent of GLP, with the top 10 states accounting for 79 per cent of the total loan outstanding.

During FY20, NBFC-MFIs dis-

Publication	The Telegraph
Edition	Kolkata
Date	20 th June, 2020
Page No.	06

MFI loans up 30% last fiscal

A STAFF REPORTER

Calcutta: The microfinance industry has posted a 29.26 per cent rise in gross loan portfolio at the end of March 31, 2020, along with a rise in accounts and the overall portfolio at risk.

According to data compiled by Microfinance Institutions Network (MFIN), the gross loan portfolio as on March 31, 2020, was Rs 2,31,788 crore against Rs 1,79,314 crore as on March 31, 2019.



STEADY RISE

Banks hold the largest share of portfolio in microcredit with a total loan outstanding of Rs 92,281 crore, which is 39.8 per cent of the total microcredit universe. There has been a 54 per cent rise in portfolio outstanding on a year-on-year basis for banks.

NBFC-MFIs are the second-largest provider of microcredit with a loan amount outstanding of Rs 73,792 crore, accounting for 31.8 per cent of the total industry portfolio.

Small finance banks have a total loan amount outstanding of Rs 40,556 crore with a total share of 17.5 per cent. Non-bank finance companies account for another 9.8 per cent and other MFIs account for 1.1 per cent of the universe.

"In a difficult year, it is heartening that microfinance was able to get more liquidity from its lenders and in turn increase its outreach by adding new branches and hiring more staff," said Harsh Shrivastava, CEO of MFIN.

Publication	Asian Age
Edition	Delhi
Date	20 th June, 2020
Page No.	07

Loan portfolio of MFIs rises 31% to ₹74,370 crore

Microfinance institutions' (MFI) gross loan portfolio grew 31 per cent to Rs 74,371 crore in FY20 the Microfinance Institutions Network said. Average loan disbursed per account at Rs 27,754 was up 6 per cent YoY. The MFIs served 5.89 crore unique borrowers through 10.54 crore loan accounts. Banks hold the largest portfolio share in micro-credit with a loan outstanding of Rs 92,281 crore, or 39.8 per cent of total micro-credit.

Publication	The Statesman
Edition	Mumbai
Date	20 th June, 2020
Page No.	08

Loan portfolio of MFIs up 31% in FY20

PRESS TRUST OF INDIA

MUMBAI, 19 JUNE

Microfinance institutions' (MFI) gross loan portfolio registered a growth of 31 per cent to Rs 74,371 crore at the end of March 2020, according to MFIN.

The portfolio had stood at Rs 56,683 crore in 2018-19.

The Microfinance Institutions Network (MFIN) is an RBI-recognised self-regulatory organisation and industry association of the microfinance sector. Its members include 56 NBFC-MFIs and 35 associates, including banks, small finance banks (SFBs) and non-banking financial companies (NBFCs).

Average loan amount disbursed per account during

2019-20 was Rs 27,754, which is an increase of around 6 per cent in comparison to loans disbursed during 2018-19, the MFIN's Micrometer report for the January-March 2020 period said.

At the end of March this year, the microfinance sector served 5.89 crore unique borrowers through 10.54 crore loan accounts, it added.

Banks hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 92,281 crore, which is 39.8 per cent of the total micro-credit universe.

NBFC-MFIs are the second-largest provider of micro-credit with a loan amount outstanding of Rs 73,792 crore, accounting for 31.8 per cent of the total sector portfolio.

Publication	Business Standard Hindi
Edition	Kolkata
Date	20 th June, 2020
Page No.	04

एमएफआई का कारोबार बढ़ा

नम्रता आचार्य
कोलकाता, 19 जून

पिछले वित्त वर्ष में माइक्रोफाइनेंस क्षेत्र के सकल ऋण पोर्टफोलियो में पिछले साल की समान अवधि की तुलना में 29.26 प्रतिशत की वृद्धि दर्ज की गई है, वहीं पोर्टफोलियो का जोखिम भी उच्च स्तर पर बना हुआ है।

माइक्रोफाइनेंस का प्रतिनिधित्व करने वाले निकाय माइक्रोफाइनेंस इंस्टीट्यूट्स नेटवर्क (एमएफआईएन) की ओर से जारी आंकड़ों के मुताबिक एमएफआई सेक्टर का सकल ऋण पोर्टफोलियो (जीएलपी) 31 मार्च 2020 को 2,31,788 करोड़ रुपये था, जो 31 मार्च 2019 को 1,79,314 करोड़ रुपये था।

वहीं 30 दिन से ज्यादा अवधि का पोर्टफोलियो का जोखिम (पीएआर) वित्त वर्ष 19 की चौथी तिमाही के अंत की तुलना में करीब 1 प्रतिशत बढ़कर वित्त वर्ष 20 की चौथी तिमाही के अंत तक 1.79 प्रतिशत हो गया।

एमएफआईएन के प्रकाशन के मुताबिक, 'पीएआर के आंकड़ों में

31 मार्च 2020 तक माइक्रो-क्रेडिट ऋण

इकाई	पोर्टफोलियो का प्रतिशत
बैंक	40
एनबीएफसी-एमएफआई	32
एसएफबी	17
एनबीएफसी	10
अन्य	1



बढ़ोतरी की धारणा जारी है, लेकिन पोर्टफोलियो की स्थिति अभी भी स्वीकार्य सीमा के भीतर है।' वित्त वर्ष 2019-20 के दौरान एनबीएफसी एमएफआई को बैंकों व अन्य वित्तीय संस्थानों से 42,150 करोड़ रुपये का कर्ज वित्तपोषण मिला। इसमें वित्त वर्ष 18-19 के 31,688 करोड़ रुपये की तुलना में 33 प्रतिशत की बढ़ोतरी हुई।

माइक्रो-क्रेडिट में बैंकों की सबसे बड़ी हिस्सेदारी है, जिनका कुल बकाया 92,281 करोड़ रुपये है। यह कुल माइक्रो-क्रेडिट का 39.8 प्रतिशत है। एनबीएफसी एमएफआई माइक्रो-क्रेडिट मुहैया कराने के दूसरे बड़े स्रोत हैं,

जिनका कुल बकाया 72,792 करोड़ रुपये है, जो इस उद्योग के कुल पोर्टफोलियो का करीब 31.8 प्रतिशत है। वहीं लघु वित्त बैंक का कुल कर्ज बकाया 40,556 करोड़ रुपये और उनकी हिस्सेदारी 17.5 प्रतिशत है। एनबीएफसी की हिस्सेदारी 9.8 प्रतिशत और अन्य एमएफआई की हिस्सेदारी कुल पोर्टफोलियो में 1.1 प्रतिशत है।

इस तरह के कर्ज के मामले में 5 प्रमुख राज्यों में बिहार, कर्नाटक, तमिलनाडु, महाराष्ट्र और ओडिशा शामिल हैं। जीएलपी में इनकी कुल हिस्सेदारी 49 प्रतिशत है, वहीं प्रमुख 10 राज्यों की कुल कर्ज बकाये में हिस्सेदारी 79 प्रतिशत है।

Publication	ET Auto
Edition	Online
Date	20 th June, 2020

URL: <https://auto.economictimes.indiatimes.com/news/industry/microfinance-sector-surges-about-31-to-rs-74371-cr-in-fy20/76477919>



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Microfinance sector surges about 31% to Rs 74,371 cr in FY20

During 2019-20, MFIN member NBFC-MFIs disbursed 2.78 crore loans worth Rs 77,072 crore.

PTI • June 20, 2020, 12:27 IST







Mumbai: Microfinance institutions' (MFI) gross loan portfolio registered a growth of 31 per cent to Rs 74,371 crore at the end of March 2020, according to MFIN. The portfolio had stood at Rs 56,683 crore in 2018-19.

[The Microfinance Institutions](#)

Publication	Elets The Banking & Finance Post
Edition	Online
Date	20 th June, 2020

URL: <https://bfsi.eletsonline.com/microfinance-loan-portfolio-reaches-rs-231788-crore-in-fy20/>



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Microfinance loan portfolio reaches Rs 2,31,788 crore in FY20

June 20, 2020

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The microfinance industry served 5.89 crore unique borrowers through 10.54 crore loan accounts. The industry currently has a total loan portfolio of Rs 2,31,788 crore for loans originating after February 2017, revealed Microfinance Institutions Network (MFIN) in its 33rd issue of its Micrometer report for January-March 2020 i.e. Q4 FY 2019-20.

MFIN is a **RBI** recognised self-regulatory

The Telegraph
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Business

MFI loans up 30% last fiscal

Banks, which hold the largest share of portfolio in micro-credit, are ahead

By A Staff Reporter in Calcutta

Published 20.06.20, 5:37 AM • Updated 20.06.20, 5:37 AM

a min read • **A-** **A+**



Publication	The Economic Times
Edition	Online
Date	19 th June, 2020

URL: <https://economictimes.indiatimes.com/industry/banking/finance/microfinance-sector-surges-about-30-in-fiscal-fy20/articleshow/76460068.cms>

Microfinance sector surges about 30% in fiscal FY20

India's microfinance sector had surged about 30 percent in the fiscal FY20 with loan outstanding reaching to Rs 2.32 lakh crore before Covid-19 and lockdown started making its impact.

By [Atmadip Ray](#), ET Bureau | Last Updated: Jun 19, 2020, 12:01 PM IST



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Kolkata: India's [microfinance](#) sector had surged about 30 percent in the fiscal FY20 with [loan outstanding](#) reaching to Rs 2.32 lakh crore before [Covid-19](#) and [lockdown](#) started making its impact. Out of this, gross loan portfolio of NBFC-MFIs stood at Rs 74,371 crore, reflecting a 31 percent rise, the Microfinance Institutions Network (MFIN) said. NBFC-MFIs have a network of 14,275 branches between them.

Banks hold about the largest share of micro-credit with total loan outstanding of Rs 92,281 crore, which is about 40 percent of the total portfolio. NBFC-MFIs are the second largest provider with 32 percent share. Small finance banks with Rs 40,556 crore cumulative portfolio have 17.5 percent share with the balance remaining with other NBFCs and small MFIs.

Publication	Business Standard
Edition	Online
Date	19 th June, 2020

URL: https://www.business-standard.com/article/finance/npas-rise-in-tandem-as-mfis-gross-loan-portfolios-grow-by-29-in-fy20-120061901390_1.html53

NPAs rise in tandem as MFIs gross loan portfolios grow by 29% in FY20

More than 92 per cent of MFI loan disbursement in FY20 were in cashless mode, as compared to 85 per cent in FY19

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Last Updated at June 20, 2020 00:38 IST



Publication	UNI
Edition	Online
Date	19 th June, 2020

URL: <http://www.uniindia.com/microfinance-loan-portfolio-rises-29-26-pc-in-fy20-to-rs-2-31-788-cr/business-economy/news/2044977.html>



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Business Economy

Posted at: Jun 19 2020 4:53PM

Microfinance loan portfolio rises 29.26 pc in FY20 to Rs 2,31,788 cr



Kolkata, Jun 19 (UNI) The microfinance industry served 5.89 crore unique borrowers through 10.54 crore loan accounts as on March 31, 2020.

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today released its 33rd issue of its Micrometer report for January-March 2020 i.e. Q4 FY 2019-20.

The industry currently has a total loan portfolio of Rs 2,31,788 crore for loans originating after February 2017.

Publication	Outlook
Edition	Online
Date	19 th June, 2020

URL: <https://www.outlookindia.com/newsscroll/gross-loan-portfolio-of-microfinance-institutions-rises-31-pc-to-rs-74371-cr-in-fy20-mfin/1871312>

Outlook

THE NEWS SCROLL

19 JUNE 2020 Last Updated at 6:53 PM | SOURCE: PTI

Gross loan portfolio of microfinance institutions rises 31 pc to Rs 74,371 cr in FY20: MFIN



Mumbai, Jun 19 (PTI) Microfinance institutions" (MFI) gross loan portfolio registered a growth of 31 per cent to Rs 74,371 crore at the end of March 2020, according to MFIN.

The portfolio had stood at Rs 56,683 crore in 2018-19.

The Microfinance Institutions Network (MFIN) is an RBI-recognised self-regulatory organisation and industry association of the microfinance sector. Its members include 56 NBFC-MFIs and 35 associates, including banks, small finance banks (SFBs) and non-banking financial companies (NBFCs).

Average loan amount disbursed per account during 2019-20 was Rs 27,754, which is an increase of around 6 per cent in comparison to loans disbursed during 2018-19, the MFIN's Micrometer report for the January-March 2020 period said.

At the end of March this year, the microfinance sector served 5.89 crore unique borrowers through 10.54 crore loan accounts, it added.

Banks hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 92,281 crore, which is 39.8 per cent of the total micro-credit universe.

NBFC-MFIs are the second-largest provider of micro-credit with a loan amount outstanding of Rs 73,792 crore, accounting for 31.8 per cent of the total sector portfolio.

The report said that SFBs have a total loan amount outstanding of Rs 40,556 crore with total share of 17.5 per cent.

NBFCs account for another 9.8 per cent and other MFIs account for 1.1 per cent of the universe, the report said.

Publication	Dev Discourse
Edition	Online
Date	19 th June, 2020

URL: <https://www.devdiscourse.com/article/business/1097968-gross-loan-portfolio-of-microfinance-institutions-rises-31-pc-to-rs-74371-cr-in-fy20-mfin>



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Publication	Latestly
Edition	Online
Date	19 th June, 2020

URL: <https://www.latestly.com/agency-news/latest-news-gross-loan-portfolio-of-microfinance-institutions-rises-31-pc-to-rs-74371-cr-in-fy20-mfin-1833962.html>

Latest News | Gross Loan Portfolio of Microfinance Institutions Rises 31 Pc to Rs 74,371 Cr in FY20: MFIN

Agency News

PTI | Jun 19, 2020 06:52 PM IST

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Mumbai, Jun 19 (PTI) Microfinance institutions' (MFI) gross loan portfolio registered a growth of 31 per cent to Rs 74,371 crore at the end of March 2020, according to MFIN.

The portfolio had stood at Rs 56,683 crore in

2018-19.

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Publication	Money Control
Edition	Online
Date	19 th June, 2020

URL: <https://www.moneycontrol.com/news/india/gross-loan-portfolio-of-microfinance-institutions-rises-31-to-rs-74371-crore-in-fy20-mfin-5431301.html>




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Last Updated : Jun 19, 2020 07:55 PM IST | Source: PTI

Gross loan portfolio of microfinance institutions rises 31% to Rs 74,371 crore in FY20: MFIN

The Microfinance Institutions Network (MFIN) is an RBI-recognised self-regulatory organisation and industry association of the microfinance sector.

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URL: <https://in.finance.yahoo.com/amhtml/news/gross-loan-portfolio-microfinance-institutions-131904872.html>

Gross loan portfolio of microfinance institutions rises 31 pc to Rs 74,371 cr in FY20: MFIN

PTI - 19 June 2020, 6:49 pm

Mumbai, Jun 19 (PTI) Microfinance institutions' (MFI) gross loan portfolio registered a growth of 31 per cent to Rs 74,371 crore at the end of March 2020, according to MFIN.

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Publication	India Blooms
Edition	Online
Date	19 th June, 2020

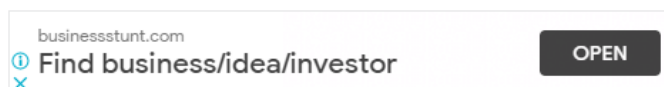
URL: <https://www.indiablooms.com/finance-details/12056/microfinance-loan-portfolio-rises-29-26-pc-in-fy20-to-rs-2-31-788-cr.html>

Microfinance loan portfolio rises 29.26 pc in FY20 to Rs 2,31,788 cr

India Blooms News Service | @indiablooms | 19 Jun 2020, 04:41 pm

#Microfinance, # MicrofinanceLoan

Kolkata/UNI: The microfinance industry served 5.89 crore unique borrowers through 10.54 crore loan accounts as on March 31, 2020.



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The industry currently has a total loan portfolio of Rs 2,31,788 crore for loans originating after February 2017.

Speaking on the occasion, Harsh Shrivastava, MFIN CEO said, "In a difficult year, it is heartening that microfinance was able to get more liquidity from its lenders and in turn increase its outreach by adding new branches, hiring more staff, and thus reach more borrowers."

Banks hold the largest share of portfolio in micro- credit with total loan outstanding of Rs 92,281 Cr, which is 39.8% of total micro-credit universe. NBFC-MFIs are second largest provider of micro-credit with a loan amount outstanding of Rs 73,792 Cr, accounting for 31.8% to total industry portfolio. SFBs have a total loan amount outstanding of Rs 40,556 Cr with total share of 17.5%. NBFCs account for another 9.8% and other MFIs account for 1.1% of the universe.

As on 31 March 2020, aggregated GLP of MFIN Member NBFC-MFIs stood at Rs 74,371 Cr with a growth of 31% in comparison to 31 March 2019. The average ticket size of these NBFC-MFIs at Rs 27,754 during FY 2019-20 is an increase of 6% over FY 2018-19.

Publication	News18
Edition	Online
Date	19 th June, 2020

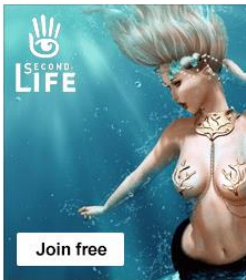
URL: <https://www.msn.com/en-in/money/news/gross-loan-portfolio-of-microfinance-institutions-rises-31percent-to-rs-74371-crore-in-fy20-mfin/ar-BB15IKM6>



Gross Loan Portfolio of Microfinance Institutions Rises 31% to Rs 74,371 Crore in FY20: MFIN

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Publication	Prime Times
Edition	Online
Date	19 th June, 2020

URL: <https://www.primetimes.in/business/467677/gross-loan-portfolio-of-microfinance-institutions-rises-31-to-rs-74371-crore-in-fy20-mfin/>

Gross Loan Portfolio of Microfinance Institutions Rises 31% to Rs 74,371 Crore in FY20: MFIN

JUN 19, 2020

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Publication	India Daily Mail
Edition	Online
Date	19 th June, 2020

URL: <https://www.indiadailymail.com/business/industry/banking-finance/microfinance-sector-surges-about-30-in-fiscal-fy20/>

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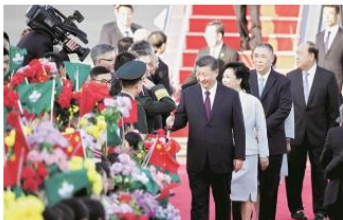
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MICROFINANCE SECTOR SURGES ABOUT 30% IN FISCAL FY20

June 19, 2020



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Publication	The News Tower
Edition	Online
Date	19 th June, 2020

URL: <http://thenewstower.com/microfinance-sector-surges-about-30-in-fiscal-fy20/>

