



Microfinance Institutions Network (MFIN)

Consolidated Coverage Report: November 2019

Prepared by:



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Arohan SFB: Transforming lives in Odisha through entrepreneurship		
1.	Orissa Express	Print
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1.	The Economic Times	Print
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Coverage Report:
Arohan SFB case study

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ଜୀବନ ପରିବର୍ତ୍ତନ କରିବାରେ ସହାୟକ ହେଉଛି ଆରୋହଣ ଏସଏଫ୍‌ସି

॥ ପ୍ରଜ୍ଞାନୁଧି ॥ ଭୁବନେଶ୍ୱର, ୧୪।୧୧ : ୨୦୦୬ ମସିହାରେ କୋଇଲାଟାରେ, ପୂର୍ବ ଭାରତର ବୃହତ୍ତମ ଏନବିଏଫସି ଏମଏଫଆଇ ଅଭିଷାର-ଇନଟେଲ୍ କ୍ୟାପ ଗୁପ୍ତର ଅଂଶ ଭାବରେ ଆରୋହଣ ପ୍ରାଜ୍ଞାନୁଧି ଆଇଁ ଏଭି ସେସ୍ ଲିମିଟେଡ୍ ପ୍ରତିଷ୍ଠା କରାଯାଇଥିଲା । ୩୧ ମାର୍ଚ୍ଚ ୨୦୧୯ରେ ଏହି ଅନୁଷ୍ଠାନ ୧୩ଟି ରାଜ୍ୟରେ କାର୍ଯ୍ୟକ୍ଷମ ହୋଇଥିଲା । କେୟାର ରେଟିଂସ୍ ଅନୁଯାୟୀ ଏହାର ବ୍ୟାଙ୍କ ରେଟିଂ “ଏ” ଏବଂ ଏମଏଫଆଇ ଗ୍ରେଡିଂ “ଏମଏଫ ୧” ରହିଛି । ଆରୋହଣ ହେଉଛି ଭାରତର ଅନ୍ଧ କେତୋଟି ଏନବିଏଫସି-ଏମଏଫଆଇ ମଧ୍ୟରୁ ଗୋଟିଏ ଯାହାକି ୧୦,୦୦୦ ଟଙ୍କାରୁ ୧୦୦ ଲକ୍ଷ ଟଙ୍କା ପର୍ଯ୍ୟନ୍ତ ରଖି ପ୍ରଦାନ କରୁଛି । ଭାରତରେ ମାଲକ୍ସୁ ପାଇନାନ୍ସିଆଲ୍ ସେକ୍ଟର କରୁତ ଅଗ୍ରଗତି କରିଛି । ଏନବିଏଫସି-ଏମଏଫଆଇଗୁଡ଼ିକ ପ୍ରଧାନମନ୍ତ୍ରୀ ମୁଦ୍ରା ଯୋଜନାର ଏକ

ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଅଂଶବାର ଏବଂ ଏହି କାର୍ଯ୍ୟକ୍ଷମ ଅଧୀନରେ ପ୍ରାୟ ୫୦% ରଖି ବିତରଣ ମାଲକ୍ସୁ ପାଇନାନ୍ସିଆଲ୍ କମ୍ପାନିଗୁଡ଼ିକ ମାଧ୍ୟମରେ କରାଯାଇଛି । ଏନବିଏଫସି ଏମଏଫଆଇ ଗୁଡ଼ିକ ଭାରତୀୟ ଗିଡ଼ଲି ବ୍ୟାଙ୍କ ଅଧୀନରେ ପଞ୍ଜିକୃତ ହୋଇଛି । ସମସ୍ତ ଏନବିଏଫସି ଏମଏଫଆଇ ଗୁଡ଼ିକରେ ଭାରତୀୟ ଗିଡ଼ଲି ବ୍ୟାଙ୍କ ନିୟମିତ ଚକ୍ରାବଧାନ କରିଥାଏ । ପ୍ରଜ୍ଞାନୁଧି ଆଇଁ ଏଭି ଶାଖା ଗଞ୍ଜାମ ଜିଲ୍ଲାର ଗୋଟିଏ ଛୋଟିଆ ଗାଁରେ ବାସ କରନ୍ତି । ପ୍ରଜ୍ଞାନୁଧି ଆଇଁ ଏଭି ପରିବାରରେ ଅଛନ୍ତି ତାଙ୍କ ସହିତ ସ୍ତ୍ରୀ ଓ ଦୁଇ ସନ୍ତାନ । ସେମାନେ ଆର୍ଥିକ ଅଭାବ ଭିତରେ ସବୁକି ହେଉଥିଲେ । ପରିବାରକୁ ଆର୍ଥିକ ସହଯୋଗ ପ୍ରଦାନ କରିବା ପାଇଁ ପ୍ରଜ୍ଞାନୁଧି ଆଇଁ ଏଭି ପୂର୍ବରୁ ଗ୍ରାହକ ଥିବା ଆରୋହଣ ପ୍ରାଜ୍ଞାନୁଧି ଆଇଁ ଏଭି ସେସ୍ ୨୦,୦୦୦ ଟଙ୍କାର ରଖି ନେଲେ । ସେ ଏହି ରଖି ବ୍ୟବହାର କରି ନିଜ ଘରେ ଗୋଟିଏ ଛୋଟ ସରକା

ଟୋକାନ ଖୋଲିଲେ । ତାଙ୍କର କୁମାରତ ପ୍ରୟାସ ପଦରେ ଧୀରେ ଧୀରେ ବ୍ୟବସାୟ ଲୋକପ୍ରିୟ ହେଲା ଓ ଧୀରେ ଧୀରେ ଆର୍ଥିକ ସ୍ଥିତିରେ ଉନ୍ନତି ହେଲା । ଏହା ପରେ ସେ ଟିକାମାନଙ୍କୁ ପାଠ ପଢ଼ାଇବା ସହ ସ୍ତ୍ରୀଙ୍କୁ ଘର ବୋଲବାରେ ମଧ୍ୟ ସହଯୋଗ କଲେ । ତାଙ୍କର ଉତ୍ତମ ରଖି ପ୍ରାୟାସକୁ ଯୋଗୁଁ ଅଧିକ ପରିମାଣ ଏପରିକି ୪୦,୦୦୦ ଟଙ୍କା ରଖି ନେବା ପାଇଁ ଯୋଜ୍ୟା ହେଲେ । ପରେ ଦୋକାନରେ ସେ ଅଧିକ ବିନିଷ ଆଣି ରଖିଲେ ଓ ତାଙ୍କର ବିକ୍ରି ବଢ଼ିଲା । ଏବଂ ପରିବାରର ଆୟ ଯଥେଷ୍ଟ ବୃଦ୍ଧି ପାଇଲା । ପ୍ରଜ୍ଞାନୁଧି ଆଇଁ ଏଭି ଆରୋହଣ ପ୍ରାଜ୍ଞାନୁଧି ଆଇଁ ଏଭି ନିକଟରେ ତାଙ୍କର ସହାୟତା ପାଇଁ ଅତ୍ୟନ୍ତ କୃତଜ୍ଞ । ଆରୋହଣ ପ୍ରାଜ୍ଞାନୁଧି ଆଇଁ ଏଭି ସେସ୍ ସହାୟତା ଯୋଗୁଁ ପ୍ରଜ୍ଞାନୁଧି ଆଇଁ ଏଭି ରାଜ୍ୟରେ ହୋଇଥିବା କାରଣରୁ ଏବେ ସେ ତାଙ୍କ ପତ୍ନୀମାନଙ୍କୁ ସ୍ୱାଧୀନତା ହେବାର ମୂଲ୍ୟ ଓ ପରିବାର ଚଳାଚଳରେ ମହିଳାମାନଙ୍କ ଯୋଗଦାନର ଫୁଲ ବିଶ୍ୱସ୍ତରେ ଦୃଶ୍ୟରହିଛି ।

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ଆରୋହଣ ଏସଏଫବି: ଉଦ୍ୟମିତା ମାଧ୍ୟମରେ ଓଡ଼ିଶାରେ ଜନଜୀବନକୁ ରୂପାନ୍ତରିତ କରୁଛି

ଭୁବନେଶ୍ୱର : ପ୍ରଭାସିନୀ ସାହୁ ଓଡ଼ିଶାର ଗଞ୍ଜାମ ଜିଲ୍ଲାର ଗୋଟିଏ ଛୋଟିଆ ଗାଁରେ ବାସ କରନ୍ତି । ତାଙ୍କର ଜୀବନ କାହାଣୀରେ ପ୍ରତିଫଳିତ ହୁଏ ଗାଁରେ ତଥା ପରିବାରରେ ସମ୍ପାଦିତ ବ୍ୟକ୍ତିତ୍ୱ ଭାବରେ ଜୀବନକୁ ପରିବର୍ତ୍ତିତ କରିଥିବା ସଂଗ୍ରାମର କାହାଣୀ । ପ୍ରଭାସିନୀଙ୍କ ପରିବାରରେ ଅଛନ୍ତି ତାଙ୍କ ସହିତ ସ୍ୱାମୀ ଓ ଦୁଇ ସନ୍ତାନ । ସେମାନେ ଆର୍ଥିକ ଅଭାବ ଭିତରେ ସବୁକି ହେଉଥିଲେ । ସ୍ୱାମୀଙ୍କର ଆୟ ସାମାନ୍ୟ ଥିଲା ଯାହାକି ପରିବାରର ମୌଳିକ ଆବଶ୍ୟକତା ପୂରଣ କରିବା ପାଇଁ ଯଥେଷ୍ଟ ହେଉନଥିଲା ।

ପ୍ରଭାସିନୀଙ୍କର ସବୁବେଳେ ନିଜ ଭିତରେ ନିଜର କିଛି ବ୍ୟବସାୟ ଆରମ୍ଭ କରିବା ପାଇଁ ଇଚ୍ଛା ଥିଲା, ଆର୍ଥିକ ସ୍ୱାବଲମ୍ବୀ ହେବା ପାଇଁ ମନେ ମନେ ସ୍ୱପ୍ନ ଦେଖୁଥିଲେ । କିନ୍ତୁ ସଂଚୟ ବା ସମ୍ଭବ ନଥିବାରୁ ସେ କୌଣସି ବ୍ୟବସାୟ ଆରମ୍ଭ କରିପାରିନଥିଲେ ।

ସମସ୍ତ ପ୍ରତିବନ୍ଧକ ସତ୍ତ୍ୱେ ସେ ଆଶା ହରାଇ ନଥିଲେ ଏବଂ ପରିବାରର ସହାୟତା କରିବା ପାଇଁ ବୃହ ନିଷ୍ପତ୍ତି ଥିଲେ ।

ପରିବାରକୁ ଆର୍ଥିକ ସହଯୋଗ ପ୍ରଦାନ କରିବା ପାଇଁ ପ୍ରଭାସିନୀ ପ୍ରଥମେ ପୂର୍ବରୁ ଗ୍ରହଣ ଥିବା ଆରୋହଣ ପାଇନାନ୍ସିଆଲ୍ ସର୍ଭିସରୁ ୨୦,୦୦୦ ଟଙ୍କାର ଋଣ ନେଲେ । ପ୍ରଥମ ଋଣ ପରିମାଣ ପାଇଲା ପରେ ପ୍ରଭାସିନୀଙ୍କ ଜୀବନରେ ପରିବର୍ତ୍ତନ ଆରମ୍ଭ ହୋଇଥିଲା । ସେ ଏହି ଋଣ ପରିମାଣ ବ୍ୟବହାର କରି ନିଜ ଘରେ ଗୋଟିଏ ଛୋଟ ସରକା ଦୋକାନ ଖୋଲିଲେ । ତାଙ୍କର କ୍ରମାଗତ ପ୍ରୟାସ ଫଳରେ ଧୀରେ ଧୀରେ ବ୍ୟବସାୟ ଲୋକପ୍ରିୟ ହେବା ଓ ଧୀରେ ଧୀରେ ଆର୍ଥିକ ସ୍ଥିତିରେ ଉନ୍ନତି ହେଲା । ଆଗରୁ ସେ ପିଲାମାନଙ୍କ ପାଠପଢ଼ା ପାଇଁ ପଇସା ଖର୍ଚ୍ଚ କରିବାକୁ ସକ୍ଷମ ହେଉନଥିଲେ । କିନ୍ତୁ ଏହା ପରେ ସେ ପିଲାମାନଙ୍କୁ ପାଠ

ପଢ଼ାଇବା ସହ ସ୍ୱାମୀଙ୍କୁ ଘର ଚଳାଇବାରେ ମଧ୍ୟ ସହଯୋଗ କଲେ । ତାଙ୍କର ଉଚ୍ଚମ ଋଣ ପ୍ରାପ୍ତାଭାବୁ ଯୋଗୁଁ ଅଧିକ ପରିମାଣ ଏପରିକି ୪୦,୦୦୦ ଟଙ୍କା ଋଣ ନେବା ପାଇଁ ଯୋଗ୍ୟ ହେଲେ । ଦ୍ୱିତୀୟ ଚକ୍ରରେ ପ୍ରଭାସିନୀ ତାଙ୍କ ଦୋକାନରେ ଆଉ କିଛି ଅଧିକ ଜିନିଷ ଆଣି ରଖିଲେ ଓ ତାଙ୍କର ବିକ୍ରି ଆହୁରି ବଢ଼ିଲା ଏବଂ ପରିବାରର ଆୟ ଯଥେଷ୍ଟ ବୃଦ୍ଧି ପାଇଲା । ପ୍ରଭାସିନୀ ଆରୋହଣ ପାଇନାନ୍ସିଆଲ୍ ସର୍ଭିସ ନିକଟରେ ତାଙ୍କର ସହାୟତା ପାଇଁ ଅତ୍ୟନ୍ତ କୃତଜ୍ଞ । ଆରୋହଣ ପାଇନାନ୍ସିଆଲ୍ ସର୍ଭିସର ସହାୟତା ଯୋଗୁଁ ପ୍ରଭାସିନୀ ଲାଭବାନ ହୋଇଥିବା କାରଣରୁ ଏବେ ସେ ତାଙ୍କ ପଡୋଶୀମାନଙ୍କୁ ସ୍ୱାବଲମ୍ବୀ ହେବାର ମୂଲ୍ୟ ଓ ପରିବାର ଚଳାଇବାରେ ମହିଳାମାନଙ୍କ ଯୋଗଦାନର ସୁଫଳ ବିଶିଷ୍ଟରେ ବୁଝାଉଛନ୍ତି ।

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ଆରୋହଣ ଏସଏଫବି: ଉଦ୍ୟମିତା ମାଧ୍ୟମରେ ଓଡ଼ିଶାରେ ଜନଜୀବନକୁ ରୂପାନ୍ତରିତ କରୁଛି

ଭୁବନେଶ୍ୱର : ପ୍ରଭାସିନୀ ସାହୁ ଓଡ଼ିଶାର ଗଞ୍ଜାମ ଜିଲ୍ଲାର ଗୋଟିଏ ଛୋଟିଆ ଗାଁରେ ବାସ କରନ୍ତି । ତାଙ୍କର ଜୀବନ କାହାଣୀରେ ପ୍ରତିଫଳିତ ହୁଏ ଲାଁରେ ଚଣ୍ଡା ପରିବାରରେ ପ୍ରଭାସିନୀ ନାହିଁ ତାଙ୍କର ଜୀବନକୁ ପରିବର୍ତ୍ତନ କରିଥିବା ସଂଗ୍ରାମର କାହାଣୀ । ପ୍ରଭାସିନୀଙ୍କ ପରିବାରରେ ଅଛନ୍ତି ତାଙ୍କ ସ୍ୱର୍ଗତ ସ୍ୱାମୀ ଓ ଦୁଇ ସନ୍ତାନ । ସେମାନେ ଆର୍ଥିକ ଅଭାବ ଭିତରେ ସବୁକି ହେଉଥିଲେ । ସ୍ୱାମୀଙ୍କର ଆୟ ସୀମିତ ଥିଲା, ଯାହାକି ପରିବାରର ମୌଜିକ ଆବଶ୍ୟକତା ପୂରଣ କରିବା ପାଇଁ ଯଥେଷ୍ଟ ହେଉନଥିଲା । ପ୍ରଭାସିନୀଙ୍କର ସବୁଦିନେ ନିଜ ଭିତରେ ନିଜର କିଛି

ବ୍ୟବସାୟ ଆରମ୍ଭ କରିବା ପାଇଁ ଇଚ୍ଛା ଥିଲା, ଆର୍ଥିକ ସ୍ୱାବଲମ୍ବୀ ହେବା ପାଇଁ ମନେ ମନେ ସ୍ୱପ୍ନ ଦେଖୁଥିଲେ । କିନ୍ତୁ ସଂଚୟ ବା ସମ୍ଭବ ନଥିବାରୁ ସେ କୌଣସି ବ୍ୟବସାୟ ଆରମ୍ଭ କରିପାରିନଥିଲେ । ସମସ୍ତ ପ୍ରତିବନ୍ଧକ ସତ୍ତ୍ୱେ ସେ ଆଶା ହରାଇ ନଥିଲେ ଏବଂ ପରିବାରର ସହାୟତା କରିବା ପାଇଁ ଦୃଢ଼ ନିଶ୍ଚିତ ଥିଲେ । ପରିବାରକୁ ଆର୍ଥିକ ସହଯୋଗ ପ୍ରଦାନ କରିବା ପାଇଁ ପ୍ରଭାସିନୀ ପ୍ରଥମେ ପୂର୍ବରୁ ଗ୍ରାହକ ଥିବା ଆରୋହଣ ଫାଇନାନ୍ସିଆଲ୍ ସର୍ଭିସରୁ ୨୦,୦୦୦ ଟଙ୍କାର ଋଣ ନେଲେ । ପ୍ରଥମ ଋଣ ପରିମାଣ ପାଇଲା ପରେ ପ୍ରଭାସିନୀଙ୍କ ଜୀବନରେ ପରିବର୍ତ୍ତନ

ଆରମ୍ଭ ହୋଇଥିଲା । ସେ ଏହି ଋଣ ପରିମାଣ ବ୍ୟବହାର କରି ନିଜ ଘରେ ଗୋଟିଏ ଛୋଟ ସରଦା ଦୋକାନ ଖୋଲିଲେ । ତାଙ୍କର କୁମାରୀତ ପ୍ରୟାସ ଫଳରେ ଧୀରେ ଧୀରେ ବ୍ୟବସାୟ ଗୋଟିଏ ଘରକୁ ଓ ଧୀରେ ଧୀରେ ଆର୍ଥିକ ଦୃଷ୍ଟିରେ ଉନ୍ନତ ହେଲା । ଆଉରୁ ସେ ପିଲାମାନଙ୍କ ପାଠପଢ଼ା ପାଇଁ ପଇସା ଖର୍ଚ୍ଚ କରିବାକୁ ସକ୍ଷମ ହେଉନଥିଲେ । କିନ୍ତୁ ଏଥା ପରେ ସେ ପିଲାମାନଙ୍କୁ ପାଠ ପଢ଼ାଇବା ସହ ସ୍ୱାମୀଙ୍କୁ ଘର ଚକାଇବାରେ ମଧ୍ୟ ସହଯୋଗ କଲେ । ତାଙ୍କର ଉଚ୍ଚମ ଋଣ ପ୍ରୋପାଇଲ୍ ଯୋଗୁଁ ଅଧିକ ପରିମାଣ ଏପରିକି ୪୦,୦୦୦ ଟଙ୍କା ଋଣ ନେବା ପାଇଁ

ଯୋଗ୍ୟ ହେଲେ । ଦ୍ୱିତୀୟ ଚକ୍ରରେ ପ୍ରଭାସିନୀ ତାଙ୍କ ଦୋକାନରେ ଆଉ କିଛି ଅଧିକ ଜିନିଷ ଆଣି ରଖିଲେ ଓ ତାଙ୍କର ବିକ୍ରି ଆହୁରି ବଢ଼ିଲା ଏବଂ ପରିବାରର ଆୟ ଯଥେଷ୍ଟ ବୃଦ୍ଧି ପାଇଲା । ପ୍ରଭାସିନୀ ଆରୋହଣ ଫାଇନାନ୍ସିଆଲ୍ ସର୍ଭିସ ନିକଟରେ ତାଙ୍କର ସହାୟତା ପାଇଁ ଅତ୍ୟନ୍ତ କୃତଜ୍ଞ । ଆରୋହଣ ଫାଇନାନ୍ସିଆଲ୍ ସର୍ଭିସର ସହାୟତା ଯୋଗୁଁ ପ୍ରଭାସିନୀ ଲାଭବାନ ହୋଇଥିବା କାରଣରୁ ଏବେ ସେ ତାଙ୍କ ପଡୋଶୀମାନଙ୍କୁ ସ୍ୱାବଲମ୍ବୀ ହେବାର ମୂଲ୍ୟ ଓ ପରିବାର ଚକାଇବାରେ ମହିଳାମାନଙ୍କ ଯୋଗଦାନର ସୁଫଳ ବିଷୟରେ ଦୃଢ଼ୀଭବିତ ।

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ଆରୋହଣ ଫାଇନାନ୍ସିଆଲ୍ ସର୍ଭିସ୍ ନିକଟରେ କୃତଜ୍ଞତା ଜଣାଇଲେ ପ୍ରଭାସିନୀ

ବୁଦ୍ଧନେତ୍ର : ପ୍ରଭାସିନୀ ସାହୁ ଓଡ଼ିଶାର ସଞ୍ଚାର ବିଭାଗ ରୋଟିଏ ଛୋଟିଆ ଗାଁରେ ବାସ କରନ୍ତି। ଚାକର ଜୀବନ କାହାଣୀରେ ପ୍ରତିଫଳିତ ହୁଏ ଗାଁରେ ତଥା ପରିବାରରେ ସ୍ଥାନାନ୍ତର ବ୍ୟକ୍ତିତ୍ୱ ଭାବରେ ଜୀବନକୁ ପରିବର୍ତ୍ତନ କରିଥିବା ସଂଗ୍ରାମର କାହାଣୀ। ପ୍ରଭାସିନୀଙ୍କ ପରିବାରରେ ଅଛନ୍ତି ଚାକର ସହିତ ସ୍ୱାମୀ ଓ ଦୁଇ ସନ୍ତାନ। ସେମାନେ ଆର୍ଥିକ ଅଭାବ ଭିତରେ ସବୁକିଛି ହେଉଥିଲେ। ସ୍ୱାମୀଙ୍କର ଆୟ ଥିଲା ଯାହାକି ପରିବାରର ମୌଳିକ ଆବଶ୍ୟକତା ପୂର୍ଣ୍ଣ କରିବା ପାଇଁ ଯଥେଷ୍ଟ ହେଉନଥିଲା। ପ୍ରଭାସିନୀଙ୍କର ସବୁବେଳେ ନିଜ ଭିତରେ ନିଜର କିଛି ବ୍ୟବସାୟ ଆରମ୍ଭ କରିବା ପାଇଁ ଇଚ୍ଛା ଥିଲା, ଆର୍ଥିକ ସ୍ୱାବଲମ୍ବୀ ହେବା ପାଇଁ ମନେ ମନେ ସ୍ୱପ୍ନ ଦେଖୁଥିଲେ। କିନ୍ତୁ ସଂଚୟ ବା ସମ୍ଭବ ନଥିବାରୁ ସେ କୌଣସି ବ୍ୟବସାୟ ଆରମ୍ଭ କରିପାରିନଥିଲେ। ସମସ୍ତ ପ୍ରତିବନ୍ଧକ ସତ୍ତ୍ୱେ ସେ ଆଶା ହରାଇ ନଥିଲେ ଏବଂ ପରିବାରର ସହାୟତା କରିବା ପାଇଁ ଦୃଢ଼ ନିଶ୍ଚିତ ଥିଲେ। ପରିବାରକୁ ଆର୍ଥିକ ସହଯୋଗ ପ୍ରଦାନ କରିବା ପାଇଁ ପ୍ରଭାସିନୀ ପ୍ରଥମେ ପୂର୍ବରୁ ଗ୍ରାହକ ଥିବା ଆରୋହଣ ଫାଇନାନ୍ସିଆଲ୍ ସର୍ଭିସକୁ ୨୦,୦୦୦ ଟଙ୍କାର ଋଣ ନେଲେ। ପ୍ରଥମ ଋଣ ପରିମାଣ ପାଇଲା ପରେ

ପ୍ରଭାସିନୀଙ୍କ ଜୀବନରେ ପରିବର୍ତ୍ତନ ଆରମ୍ଭ ହୋଇଥିଲା। ସେ ଏହି ଋଣ ପରିମାଣ ବ୍ୟବହାର କରି ନିଜ ଘରେ ରୋଟିଏ ଛୋଟ ସଜବା ସୋକାନ ଖୋଲିଲେ। ଚାକର କ୍ରମାଗତ ପ୍ରୟାସ ଫଳରେ ଧୀରେ ଧୀରେ ବ୍ୟବସାୟ ଲୋକପ୍ରିୟ ହେଲା ଓ ଧୀରେ ଧୀରେ ଆର୍ଥିକ ସ୍ଥିତିରେ ଉନ୍ନତି ହେଲା। ଆଗରୁ ସେ ପିଲାମାନଙ୍କ ପାଠପଢ଼ା ପାଇଁ ପଇସା ଖର୍ଚ୍ଚ କରିବାକୁ ସକ୍ଷମ ହେଉନଥିଲେ। କିନ୍ତୁ ଏହା ପରେ ସେ ପିଲାମାନଙ୍କୁ ପାଠ ପଢ଼ାଇବା ସହ ସ୍ୱାମୀଙ୍କୁ ଘର ଚଳାଇବାରେ ମଧ୍ୟ ସହଯୋଗ କଲେ। ଚାକର ଉତ୍ତମ ଋଣ ପ୍ରୋଫାଇଲ୍ ଯୋଗୁଁ ଅଧିକ ପରିମାଣ ଏପରିକି ୪୦,୦୦୦ ଟଙ୍କା ଋଣ ନେବା ପାଇଁ ଯୋଗ୍ୟ ହେଲେ। ଦ୍ୱିତୀୟ ଚକ୍ରରେ ପ୍ରଭାସିନୀ ଚାକର ଡେକାନରେ ଆଉ କିଛି ଅଧିକ ଭିନିଷ ଆଣି ରଖିଲେ ଓ ଚାକର ବିକ୍ରି ଆହୁରି ବଢ଼ିଲା ଏବଂ ପରିବାରର ଆୟ ଯଥେଷ୍ଟ ବୃଦ୍ଧି ପାଇଲା। ପ୍ରଭାସିନୀ ଆରୋହଣ ଫାଇନାନ୍ସିଆଲ୍ ସର୍ଭିସ୍ ନିକଟରେ ଚାକର ସହାୟତା ପାଇଁ ଅତ୍ୟନ୍ତ କୃତଜ୍ଞ। ଆରୋହଣ ଫାଇନାନ୍ସିଆଲ୍ ସର୍ଭିସର ସହାୟତା ଯୋଗୁଁ ପ୍ରଭାସିନୀ ଲାଭବାନ୍ ହେଉଥିବା କାରଣରୁ ଏବେ ସେ ଚାକର ପଡ଼ୋଶୀମାନଙ୍କୁ ସ୍ୱାବଲମ୍ବୀ ହେବାର ମୂଲ୍ୟ ଓ ପରିବାର ଚଳାଇବାରେ ମହିଳାମାନଙ୍କ ଯୋଗଦାନର ଦ୍ରୁତ ବିକ୍ଷୟରେ ବୁଝାଇଛନ୍ତି।

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ଆରୋହଣ ଏସଏଫ୍‌ସି: ଓଡ଼ିଶାରେ ଜନଜୀବନକୁ ରୂପାନ୍ତରି କରୁଛି

ଭୁବନେଶ୍ୱର, ୧୪।୧୧(ବିପ୍ଳ): ପ୍ରଭାସିନୀ ସାହୁ ଓଡ଼ିଶାର ଗାମ ଜିଲ୍ଲାର ଗୋଟିଏ ଛୋଟିଆ ଗାଁରେ ବାସ କରନ୍ତି। ତାଙ୍କର ଜୀବନ କାହାଣୀରେ ପ୍ରତିଫଳିତ ହୁଏ ଗାଁରେ ଆ ପରିବାରରେ ସମ୍ପନ୍ନ ବ୍ୟକ୍ତି ଭାବରେ ଜୀବନକୁ ପରିବର୍ତ୍ତିତ କରିଥିବା ସଂଗ୍ରାମର କାହାଣୀ। ପ୍ରଭାସିନୀଙ୍କ ପରିବାରରେ ଅଛନ୍ତି ତାଙ୍କ ସହିତ ସ୍ୱାମୀ ଓ ଦୁଇ ସନ୍ତାନ। ସେମାନେ ଆର୍ଥିକ ଅଭାବ ଭିତରେ ସବୁକି ହେଉଥିଲେ। ସ୍ୱାମୀଙ୍କର ଆୟ ସୀମିତ ଥିଲା ଯାହାକି ପରିବାରର ମୌଳିକ ଆବଶ୍ୟକ। ପୁରୁଣା କରିବା ପାଇଁ ଯଥେଷ୍ଟ ହେଉନଥିଲା।

ପ୍ରଭାସିନୀଙ୍କର ସବୁବେଳେ ନିଜ ଭିତରେ ନିଜର କିଛି ବ୍ୟବସାୟ ଆରମ୍ଭ କରିବା ପାଇଁ ଇଚ୍ଛା ଥିଲା, ଆର୍ଥିକ ସ୍ୱାଧୀନତା ହେବା ପାଇଁ ମନେ ମନେ ସ୍ୱପ୍ନ ଦେଖୁଥିଲେ। କିନ୍ତୁ ସଂଚୟ ବା ସମ୍ଭଳ

ନଥିବାରୁ ସେ କୌଣସି ବ୍ୟବସାୟ ଆରମ୍ଭ କରିପାରିନଥିଲେ। ସମସ୍ତ ପ୍ରତିବନ୍ଧକ ସତ୍ତ୍ୱେ ସେ ଆଶା ହରାଇ ନଥିଲେ ଏବଂ ପରିବାରର ସହାୟତା କରିବା ପାଇଁ ଦୃଢ଼ ନିର୍ଦ୍ଦିଷ୍ଟ ଥିଲେ।

ପରିବାରକୁ ଆର୍ଥିକ ସହଯୋଗ ପ୍ରଦାନ କରିବା ପାଇଁ ପ୍ରଭାସିନୀ ପ୍ରଥମେ ପୂର୍ବରୁ ଗ୍ରାହକ ଥିବା ଆରୋହଣ ପାଇନାନ୍‌ଆଲ୍ ସର୍ଭିସରୁ ୨୦,୦୦୦ ଟଙ୍କାର ଋଣ ନେଲେ। ପ୍ରଥମ ଋଣ ପରିମାଣ ପାଇଲା ପରେ ପ୍ରଭାସିନୀଙ୍କ ଜୀବନରେ ପରିବର୍ତ୍ତନ ଆରମ୍ଭ ହୋଇଥିଲା। ସେ ଏହି ଋଣ ପରିମାଣ ବ୍ୟବହାର କରି ନିଜ ଘରେ ଗୋଟିଏ ଛୋଟ ସରଦା ଦୋକାନ ଖୋଲିଲେ। ତାଙ୍କର କୁମାରୀ ପ୍ରଧାସ ପକରେ ଧାରେ ଧାରେ ବ୍ୟବସାୟ ଲୋକପ୍ରିୟ ହେଲା ଓ ଧାରେ ଧାରେ ଆର୍ଥିକ ସ୍ଥିତିରେ ଉନ୍ନତି ହେଲା। ଆଗରୁ ସେ ପିଲାମାନଙ୍କ ପାଠପଢ଼ା ପାଇଁ

ପଇସା ଖର୍ଚ୍ଚ କରିବାକୁ ଉଚ୍ଚମ ହେଉନଥିଲେ। କିନ୍ତୁ ଏହା ପରେ ସେ ପିଲାମାନଙ୍କୁ ପାଠ ପଢ଼ାଇବା ସହ ସ୍ୱାମୀଙ୍କୁ ଘର ଚଳାଚଳରେ ମଧ୍ୟ ସହଯୋଗ କଲେ।

ତାଙ୍କର ଉଦ୍ଦମ ଋଣ ପ୍ରୋପାଇଲ୍‌ଯୋର୍ଣ୍ଣ ଅଧିକ ପରିମାଣ ଏପରିକି ୪୦,୦୦୦ ଟଙ୍କା ଋଣ ନେବା ପାଇଁ ଯୋଗ୍ୟ ହେଲେ। ଦ୍ୱିତୀୟ ଚକ୍ରରେ ପ୍ରଭାସିନୀ ତାଙ୍କ ଦୋକାନରେ ଆଉ କିଛି ଅଧିକ ଜିନିଷ ଆଣି ରଖିଲେ ଓ ତାଙ୍କର ବିକ୍ରି ଆହୁରି ବଢ଼ିଲା ଏବଂ ପରିବାରର ଆୟ ଯଥେଷ୍ଟ ବୃଦ୍ଧି ପାଇଲା। ପ୍ରଭାସିନୀ ଆରୋହଣ ପାଇନାନ୍‌ଆଲ୍ ସର୍ଭିସ୍ ନିକଟରେ ତାଙ୍କର ସହଯୋଗ ପାଇଁ ଅତ୍ୟନ୍ତ କୃତଜ୍ଞ। ଆରୋହଣ ପାଇନାନ୍‌ଆଲ୍ ସର୍ଭିସର ସହାୟ। ଯୋଗୁଁ ପ୍ରଭାସିନୀ ଲାଭବାନ୍ ହୋଇଥିବା କାରଣରୁ ଏବେ ସେ ତାଙ୍କ ପରିବାରକୁ ସ୍ୱାଧୀନତା ଦେବାର ମୁହାଁ ଓ ପରିବାର ଚଳାଚଳରେ ମହିଳାମାନଙ୍କ ଯୋଗଦାନର ସୁପକ ବ୍ୟୟରେ ବୁଝାଉଛନ୍ତି।

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ଆରୋହଣ ଏସଏଫ୍‌ସି: ଉଦ୍ୟମିତା ମାଧ୍ୟମରେ ଓଡ଼ିଶାରେ ଜନଜୀବନକୁ ରୂପାନ୍ତରିତ କରୁଛି

ଭୁବନେଶ୍ୱର, (ନି.ପ୍ର): ପ୍ରଭାସିନୀ ସାହୁ ଓଡ଼ିଶାର ଗାମ ଜିଲ୍ଲାର ଗୋଟିଏ ଛୋଟିଆ ଗାଁରେ ବାସ କରନ୍ତି । ତାଙ୍କର ଜୀବନ କାହାଣୀରେ ପ୍ରତିଫଳିତ ହୁଏ ଗାଁରେ ତଥା ପରିବାରରେ ସମାଜିକ ବ୍ୟକ୍ତିତ୍ୱ ଭାବରେ ଜୀବନକୁ ପରିବର୍ତ୍ତିତ କରିଥିବା ସଂଗ୍ରାମର କାହାଣୀ । ପ୍ରଭାସିନୀଙ୍କ ପରିବାରରେ ଅଳ୍ପଟି ଚାକ ସହିତ ସ୍ୱାମୀ ଓ ଦୁଇ ସନ୍ତାନ । ସେମାନେ ଆର୍ଥିକ ଅଭାବ ଭିତରେ ସବୁକି ହେଉଥିଲେ । ସ୍ୱାମୀଙ୍କର ଆୟ ସୀମିତ ଥିଲା ଯାହାକି ପରିବାରର ମୌଳିକ ଆବଶ୍ୟକତା ପୂରଣ କରିବା ପାଇଁ ଯଥେଷ୍ଟ ହେଉନଥିଲା । ପ୍ରଭାସିନୀଙ୍କର ସବୁବେଳେ ନିଜ ଭିତରେ ନିଜର କିଛି ବ୍ୟବସାୟ ଆରମ୍ଭ କରିବା ପାଇଁ ଇଚ୍ଛା ଥିବା, ଆର୍ଥିକ ସ୍ୱାବଲମ୍ବୀ ହେବା ପାଇଁ ମନେ ମନେ ସ୍ୱପ୍ନ ଦେଖୁଥିଲେ । କିନ୍ତୁ ସଂଚୟ ବା ସମ୍ଭବ ନଥିବାରୁ ସେ କୌଣସି ବ୍ୟବସାୟ ଆରମ୍ଭ କରିପାରିନଥିଲେ । ସମସ୍ତ ପ୍ରତିବନ୍ଧକ ସତ୍ତ୍ୱେ ସେ ଆଶା ହରାଇ ନଥିଲେ ଏବଂ ପରିବାରର ସହାୟତା କରିବା ପାଇଁ ଦୃଢ଼ ନିଶ୍ଚିତ ଥିଲେ । ପରିବାରକୁ ଆର୍ଥିକ ସହଯୋଗ ପ୍ରଦାନ କରିବା ପାଇଁ ପ୍ରଭାସିନୀ ପ୍ରଥମେ ପୂର୍ବରୁ ଗ୍ରାହକ ଥିବା ଆରୋହଣ ପାଇନାନ୍‌ଆଲ୍ ସର୍ଭିସରୁ ୨୦,୦୦୦ ଟଙ୍କାର ଋଣ ନେଲେ । ପ୍ରଥମ ଋଣ ପରିମାଣ ପାଇଲା ପରେ ପ୍ରଭାସିନୀଙ୍କ ଜୀବନରେ ପରିବର୍ତ୍ତନ ଆରମ୍ଭ ହୋଇଥିଲା । ସେ ଏହି ଋଣ ପରିମାଣ ବ୍ୟବହାର କରି ନିଜ ଘରେ ଗୋଟିଏ ଛୋଟ ସରଦା ଦୋକାନ ଖୋଲିଲେ । ତାଙ୍କର କୁମାରତ ପ୍ରୟାସ ଫଳରେ ଧୀରେ ଧୀରେ ବ୍ୟବସାୟ ଲୋକପ୍ରିୟ ହେଲା ଓ ଧୀରେ ଧୀରେ ଆର୍ଥିକ ଦୃଷ୍ଟିରେ ଉନ୍ନତ ହେଲା । ଆଗରୁ ସେ ପିଲାମାନଙ୍କ ପାଠପଢ଼ା ପାଇଁ ପଇସା ଖର୍ଚ୍ଚ କରିବାକୁ ସକ୍ଷମ ହେଉନଥିଲେ । କିନ୍ତୁ ଏହା ପରେ ସେ ପିଲାମାନଙ୍କୁ ପାଠ ପଢ଼ାଇବା ସହ ସ୍ୱାମୀଙ୍କୁ ଘର ଚକାଉବାରେ ମଧ୍ୟ ସହଯୋଗ କଲେ ।

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Page No.	07

Arohan SFB: Transforming lives in Odisha through entrepreneurship

Bhubaneswar : business. Despite all odds, husband in the household expenditures. Prabhasini Sahu is a she did not lose hope and Her good credit profile resident of Ganjam district, was determined to made her eligible for a small village in Odisha. support her family. higher loan amount of Rs. 40,000. From her Her story portrays a life To supplement her second loan cycle, transforming experience family's income, Prabhasini was able to of becoming a dignified individual in her family as well as in the village. Prabhasini took her first add more products to her shop which further increased her sales and Prabhasini's family of 4, Arohan Financial Services where she was her family's income includes her husband and already a customer. After receiving her first loan amount, Prabhasini's life considerably. two children who were struggling with a poor financial condition. The income contribution from her husband was limited to suffice the basic requirements of her family. Prabhasini is very grateful to Arohan Financial services for their support. Having benefitted from the timely intervention by Arohan Financial services, Prabhasini actively advocates and educates her neighbours about the value of being self-employed and being an equal bread-earner to the family. Prabhasini always had the zeal to start some business of her own in order to become financially independent but due to the lack of any savings, she was unable to initiate any sort of business. Despite all odds, she did not lose hope and was determined to support her family. To supplement her family's income, Prabhasini took her first loan of Rs.20,000 from Arohan Financial Services where she was already a customer. After receiving her first loan amount, Prabhasini's life underwent a transformation. She utilized her loan in establishing a small grocery shop at her house. With her consistent efforts, her business started gaining popularity and her monetary condition improved gradually with which she was not only able to fund her children's education but also supported her



Coverage Report: ESAF SFB case study

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महिला उद्यमियों को आर्थिक स्वतंत्र बना रहा ईएसएफ एसएफबी

बैतूल, जेएनएन। माइक्रोफाइनेंस वह साधन है जिसके द्वारा लक्ष्मी दोलकर जैसी महिलाओं को आर्थिक रूप से सुरक्षित बना कर एक उज्ज्वल भविष्य प्रदान किया जा सकता है। लक्ष्मीबाई ने मध्य प्रदेश के बैतूल जिले के टिकारी गांव में रहने वाले एक गरीब परिवार में जन्म लिया था। आज ना सिर्फ वो खुद के बलबूते पर एक व्यवसायी बन चुकी हैं, बल्कि अपने जैसी अन्य महिलाओं को नौकीर पर भी रखना चाहती हैं जो उनकी तरह किस्मत की मारी हैं। लक्ष्मीबाई कहती हैं, मैं ईएसएफ की एहसानमंद हूँ, जिसकी मदद से मैं अपने बूढ़े माता-पिता और भाई की देखभाल कर सकी, कुछ समय पहले तक मैं इन पर ही निर्भर थी। ईएसएफ ने मुझे मेरी बदकिस्मती से बाहर निकाला और एक बेहतर जिंदगी के साथ ही समाज में सम्मानजनक स्थान भी दिलाया है।

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लोगों की जिंदगियां बदलने में मदद कर रहा है ईएसएफ

हरिभूमि न्यूज ॥ बेटूल

माइक्रोफाइनेंस वह साधन है जिसके द्वारा लक्ष्मी दोलकर जैसी महिलाओं को आर्थिक रूप से सुरक्षित बना कर एक उज्ज्वल भविष्य प्रदान किया जा सकता है। लक्ष्मीबाई ने मध्य प्रदेश के बेटूल जिले के टिकारी गांव में रहने वाले एक गरीब परिवार में जन्म लिया था। जन्म से उनकी आंखों में दोष था। उनका बचपन काफी मुश्किलों में बीता। सिर्फ 12 वर्ष की उम्र में उनकी शादी पास के गांव में रहने वाले एक लड़के से करा दी गई। शादी के बाद भी उनके जीवन में कोई खुशी नहीं थी, शादी के 6 महीने बाद ही, लक्ष्मीबाई के पति ने उन्हें उनके माता-पिता और भाई के पास रहने के लिए छोड़ दिया। टूटे सपने और मानसिक तनाव के साथ लक्ष्मीबाई अपने मायके में रहने को मजबूर थी। लेकिन एक उच्च आत्म सम्मान वाली महिला होने के नाते वो किसी पर बोझ बनकर नहीं रहना चाहती थी। अपने टोकरी बनाने के हुनर को जानते हुए लक्ष्मीबाई ने खुद से कमाने का फैसला किया। जैसा कि कहावत है जहां चाह, वहां राह, लक्ष्मीबाई को ईएसएफ स्मॉल फाइनेंस बैंक और इस कंपनी द्वारा प्रदान की जाने वाली वित्तीय सेवाओं के बारे में पता चला।



प्रति सप्ताह आमदनी 3000 से 4000 रुपए हो गई

इसके बाद लक्ष्मीबाई ईएसएफ स्मॉल फाइनेंस बैंक के स्वयं सहायता समूह से जुड़ी और अपना प्रथम आय सृजन ऋण प्राप्त किया। उन्होंने 7000 रुपए का यह ऋण 2009 में प्राप्त किया और इस राशि की मदद से उन्होंने टोकरी बनाने के लिए कच्चे माल के लिए बांस की लकड़ी खरीदी। इसके बाद जल्द ही टोकरी, फूलदान आदि बनाकर बेचने लगी और धीरे-धीरे उसी कच्चे माल से अन्य उपयोगी सामान भी बनाने लगी। उनके उत्पाद बाजार में जाते ही तुरंत पूरे बिक जाते। 2018 में अंतिम 45000 रुपए का व्यवसाय ऋण लिया। ऋण राशि के बढ़ते जाने के साथ ही वा सिर्फ उनके उत्पाद भी बेहतर होने लगे, बल्कि उनकी आमदनी प्रति सप्ताह से बढ़कर 3000 से 4000 रुपए प्रति सप्ताह हो गई। आज वा सिर्फ वो खुद के बलबूते पर एक व्यवसायी बन चुकी है, बल्कि अपने जैसी अन्य महिलाओं को टोकरी पर भी रखना चाहती हैं जो उनकी तरह किस्मत की मारी हैं। अब तक ईएसएफ स्मॉल फाइनेंस बैंक ने 15 राज्यों की लगभग 30 लाख महिलाओं को वित्तीय समावेशन के अंतर्गत शामिल किया है।

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महिला उद्यमियों की आर्थिक सहायता कर रहा एसाफ एसएफबी

नई दिल्ली। माइक्रोफाइनेंस वह साधन है जिसके द्वारा लक्ष्मी दोलकर जैसी महिलाओं को आर्थिक रूप से सुरक्षित बना कर एक उज्ज्वल भविष्य प्रदान किया जा सकता है। लक्ष्मीबाई ने टिकारी गांव में रहने वाले एक गरीब परिवार में जन्म लिया था। शादी के 6 महीने बाद ही लक्ष्मीबाई के पति ने उन्हें छोड़ दिया अपने टोकरी बनाने के हुनर को जानते हुए लक्ष्मीबाई ने खुद से कमाने का फैसला किया। लक्ष्मीबाई को एसाफ एसएफबी और इस कंपनी द्वारा प्रदान की जाने वाली वित्तीय सेवाओं के बारे में पता चला। इसके बाद लक्ष्मीबाई एसाफ एसएफबी के स्वयं सहायता समूह से जुड़ी और अपना प्रथम आय सृजन ऋण प्राप्त किया। कर्ज की राशि की मदद से उन्होंने टोकरी बनाने के लिए कच्चे माल के लिए बांस की लकड़ी खरीदी और टोकरी, फूलदान आदि बनाकर बेचने लगी। इस तरह लक्ष्मीबाई की आय 600-700 रुपए प्रति सप्ताह से बढ़कर 3000-4000 प्रति सप्ताह हो गई।

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मध्य प्रदेश के लोगों की ज़िंदगियां बदलने में मदद कर रहा है ईएसएफ एसएफबी

भोपाल। माइक्रोफाइनैस वह साधन है जिसके द्वारा लक्ष्मी दोलकर जैसी महिलाओं को आर्थिक रूप से सुरक्षित बना कर एक उज्ज्वल भविष्य प्रदान किया जा सकता है। लक्ष्मीबाई ने मध्य प्रदेश के बैतुल जिले के टिकारी गांव में रहने वाले एक गरीब परिवार में जन्म लिया था। जन्म से उनकी आंखों में दोष था। उनका बचपन काफी मुश्किलों में बीता। सिर्फ 12 वर्ष की उम्र में उनकी शादी पास के गांव में रहने वाले एक लड़के से करा दी गई। शादी के बाद भी उनके जीवन में कोई खुशी नहीं थी क्योंकि उनका पति उनके चेहरे को लेकर ताने मारता था और लगातार उन्हें आंखों के दोष के बारे में एहसास दिलाता रहता था। शादी के 6 महीने बाद ही, लक्ष्मीबाई के पति ने उन्हें उनके माता-पिता और भाई के पास रहने के लिए छोड़ दिया। यहां भी पास-पड़ोस के लोग उनके माता-पिता को लक्ष्मीबाई के दुर्भाग्य के लिए सहानुभूति जताते थे जिससे उन्हें और भी तकलीफ होती थी। टूटे सपने और मानसिक तनाव के साथ लक्ष्मीबाई अपने मायके में रहने को मजबूर थी। लेकिन एक उच्च आत्म-सम्मान वाली महिला होने के नाते, वो किसी पर खोझ बनकर नहीं रहना चाहती थी।

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Page No.	09

लोगों की जिंदगियां बदलने में मदद कर रहा ईएसएएफ

बैतुल। माइक्रोफाइनेंस वह साधन है जिसके द्वारा लक्ष्मी दोलकर जैसी महिलाओं को आर्थिक रूप से सुरक्षित बना कर एक उज्ज्वल भविष्य प्रदान किया जा सकता है। लक्ष्मीबाई ने मग्न के बैतुल जिले के टिकारी गांव में रहने वाले एक गरीब परिवार में जन्म लिया था। जन्म से उनकी आंखों में दोष था। उनका बचपन काफी मुश्किलों में बीता। सिर्फ 12 साल की उम्र में उनकी शादी हो गई। शादी के छह माह बाद ही लक्ष्मीबाई के पति ने उन्हें उनके माता-पिता के पास रहने के लिए छोड़ दिया। टूटे सपने और मानसिक तनाव के साथ लक्ष्मीबाई अपने मायके में रहने को मजबूर थी, लेकिन वो किसी पर बोझ बनकर नहीं रहना चाहती थी। अपने टोकरी बनाने के हुनर को जानते हुए लक्ष्मीबाई ने खुद से कमाने का फैसला किया। लक्ष्मीबाई को ईएसएएफ स्मॉल फाइनेंस बैंक और इस कंपनी की वित्तीय सेवाओं के बारे में पता चला।

इसके बाद लक्ष्मीबाई ईएसएएफ स्मॉल फाइनेंस बैंक के स्वयं सहायता समूह से जुड़ी और अपना प्रथम आय सृजन ऋण प्राप्त किया। उन्होंने 7000 रुपए का यह ऋण 2009 में लिया और इस राशि की मदद से उन्होंने टोकरी बनाने के लिए कच्चे माल के लिए बांस की लकड़ी खरीदी। जल्द ही टोकरी, फूलदान आदि बनाकर बेचने लगी। 2018 में अंततः 45000 रुपए का व्यवसाय ऋण लिया। ऋण राशि के बढ़ते जाने के साथ ही ना सिर्फ उनके उत्पाद भी बेहतर होने लगे, बल्कि उनकी आमदनी प्रति सप्ताह से बढ़कर 3000 से 4000 रुपए हो गई। आज वो खुद के बलबूते पर एक व्यवसायी बन चुकी है बल्कि अपने जैसी अन्य महिलाओं को नौकरी पर भी रखना चाहती हैं। अब तक ईएसएएफ स्मॉल फाइनेंस बैंक ने 15 राज्यों की लगभग 30 लाख महिलाओं को वित्तीय समावेशन के अंतर्गत शामिल किया है।

Publication	Swadesh
Edition	Betul
Date	13 th November, 2019
Page No.	02

मम के लोगों की ज़िंदगियां बदलने में मदद कर रहा है ईएसएफ एसएफबी

बैतूल • मध्य प्रदेश, नवंबर 11, 2019 : माइक्रोफाइनैस वह साधन है जिसके द्वारा लक्ष्मी दोलकर जैसी महिलाओं को आर्थिक रूप से सुरक्षित बना कर एक उज्ज्वल भविष्य प्रदान किया जा सकता है। लक्ष्मीबाई ने मध्य प्रदेश के बैतूल जिले के टिकारी गांव में रहने वाले एक गरीब परिवार में जन्म लिया था। जन्म से उनकी आंखों में दोष था। उनका बचपन काफी मुश्किलों में बीता। सिर्फ 12 वर्ष की उम्र में उनकी शादी पास के गांव में रहने वाले एक लड़के से करा दी गई। शादी के बाद भी उनके जीवन में कोई खुशी नहीं थी क्योंकि उनका पति उनके चेहरे को लेकर ताने मारता था और लगातार उन्हें आंखों के दोष के बारे में एहसास दिलाता रहता था। शादी के 6 महीने बाद ही, लक्ष्मीबाई के पति ने उन्हें उनके माता-पिता और भाई के पास रहने के लिए छोड़ दिया। यहां भी पास-पड़ोस के लोग उनके माता-पिता को लक्ष्मीबाई के दुर्भाग्य के लिए सहानुभूति जताते थे जिससे उन्हें और भी तकलीफ होती थी।

Publication	Yug Pradesh
Edition	Betul
Date	12 th November, 2019
Page No.	09

महिला उद्यमियों को आर्थिक रूप से स्वतंत्र बनाने के लिए कर रहा है सहायता

मप्र के लोगों की ज़िंदगियां बदलने में मदद कर रहा है ESAF SFB

बैतूल । माइक्रोफाइनेंस वह साधन है जिसके द्वारा लक्ष्मी दोलकर जैसी महिलाओं को आर्थिक रूप से सुरक्षित बना कर एक उज्ज्वल भविष्य प्रदान किया जा सकता है। लक्ष्मीबाई ने मध्य प्रदेश के बैतूल जिले के टिकारी गांव में रहने वाले एक गरीब परिवार में जन्म लिया था। जन्म से उनकी आंखों में दोष था। उनका बचपन काफी मुश्किलों में बीता। सिर्फ 12 वर्ष की उम्र में उनकी शादी पास के गांव में रहने वाले एक लड़के से करा दी गई। शादी के बाद भी उनके जीवन में कोई खुशी नहीं थी क्योंकि उनका पति उनके चेहरे को लेकर ताने मारता था और लगातार उन्हें आंखों के दोष के बारे में एहसास दिलाता रहता था। शादी के 6 महीने बाद लक्ष्मीबाई

के पति ने उन्हें उनके माता.पिता और भाई के पास रहने के लिए छोड़ दिया। यहां भी पास.पड़ोस के लोग उनके माता.पिता को लक्ष्मीबाई के दुर्भाग्य के लिए सहानुभूति जताते थे जिससे उन्हें और भी तकलीफ होती थी। टूटे सपने और मानसिक तनाव के साथ लक्ष्मीबाई अपने मायके में रहने को मजबूर थी। लेकिन एक उच्च आत्म.सम्मान वाली महिला होने के नाते वो किसी पर बोझ बनकर नहीं रहना चाहती थी। अपने टोकरी बनाने के हुनर को जानते हुए लक्ष्मीबाई ने खुद से कमाने का फैसला किया। जैसा कि कहावत है जहां चाहे वहां राहए लक्ष्मीबाई को इस कंपनी द्वारा प्रदान की जाने वाली वित्तीय सेवाओं के बारे में पता चला।

Publication	Central Chronicle
Edition	Betul
Date	12 th November, 2019
Page No.	04

ESAF SFB helps in transforming lives in Madhya Pradesh

Tikari, (Betul)

Madhya Pradesh, November 11, 2019 : Microfinance is a mode for providing a promising future to the likes of Laxmibai Dolekar by making them financially secured. Born with a physical deformity in the eye in a poor household of a village called Tikari near Betul in Madhya Pradesh, Laxmibai had a very difficult childhood. Above all, she was married to a guy from a nearby village at an early age of 12 years.

Even after marriage, her life had no happiness as her husband taunted her for her looks thus constantly reminding her of her visual defect. Just after 6 months of her married life, her husband left her with her parents and brother for good. The neighbours sympathized with her parents on her misfortune which further disturbed her.

With shattered dreams and a troubled mind, Laxmibai continued to stay with her maternal side of the family but being a woman of high self-respect, she did not want to become a burden on them. Proficient in the art of basket weaving, Laxmibai thought of earning a living out of her talent and as the saying goes 'where there is a will, there is a way', Laxmibai became aware of ESAF SFB and its financial services.

She joined the self-help group of ESAF SFB and availed her first income generation loan (IGL) amount of Rs. 7000 in 2009 with which she purchased bamboo as raw material and quickly made baskets, flower vases etc. out of it. Soon, she started making more value added products using the same raw material and her products were easily sold out in the market.

Publication	Samay Jagat
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Date	12 th November, 2019
Page No.	02

मध्य प्रदेश के लोगों की जिंदगियां बदलने में मदद कर रहा है ईएसएफ एसएफबी

बैतूल। टूटे सपने और मानसिक तनाव के साथ लक्ष्मीबाई अपने मायके में रहने को मजबूर थी। लेकिन एक उच्च आत्म सम्मान वाली महिला होने के नाते वो किसी पर बोझ बनकर नहीं रहना चाहती थी। अपने टोकरी बनाने के हुनर को जानते हुए लक्ष्मीबाई ने खुद से कमाने का फैसला किया। जैसा कि कहावत है जहां चाह वहां राह लक्ष्मीबाई को ईएसएफ एसएफबी और इस कंपनी द्वारा प्रदान की जाने वाली वित्तीय सेवाओं के बारे में पता चला। इसके बाद लक्ष्मीबाई ईएसएफ एसएफबी के स्वयं-सहायता समूह से जुड़ी और अपना प्रथम आय सृजन ऋण प्राप्त किया।

Publication	Sandhya Prakash
Edition	Betul
Date	14 th November, 2019
Page No.	10

मग्न के लोगों की जिंदगियां बदलने में मदद कर रहा है ईएसएफ

बैतूल। माइक्रोफाइनेंस वह साधन है जिसके द्वारा लक्ष्मी दोलकर जैसी महिलाओं को आर्थिक रूप से सुरक्षित बना कर एक उज्ज्वल भविष्य प्रदान किया जा सकता है। लक्ष्मीबाई ने मध्य प्रदेश के बैतूल जिले के टिकारी गांव में रहने वाले एक गरीब परिवार में जन्म लिया था। जन्म से उनकी आंखों में दोष था। उनका बचपन काफी मुश्किलों में बीता। सिर्फ 12 वर्ष की उम्र में उनकी शादी पास के गांव में रहने वाले एक लड़के से करा दी गई। शादी के बाद भी उनके जीवन में कोई खुशी नहीं थी क्योंकि उनका पति उनके चेहरे को लेकर ताने मारता था और लगातार उन्हें आंखों के दोष के बारे में एहसास दिलाता रहता था। शादी के 6 महीने बाद ही, लक्ष्मीबाई के पति ने उन्हें उनके माता-पिता और भाई के पास रहने के लिए छोड़ दिया। यहां भी पास-पड़ोस के लोग उनके माता-पिता को लक्ष्मीबाई के दुर्भाग्य के लिए सहानुभूति जताते थे जिससे उन्हें और भी तकलीफ होती थी। टूटे सपने और मानसिक तनाव के साथ लक्ष्मीबाई अपने मायके में रहने को मजबूर थी। लेकिन एक उच्च आत्म-सम्मान वाली महिला होने के नाते, वो किसी पर बोझ बनकर नहीं रहना चाहती थी।

Publication	Vinay Ujala
Edition	Betul
Date	12 th November, 2019
Page No.	07

महिला उद्यमियों के लिए मददगार

बैतूल। माइक्रोफाइनेंस वह साधन है जिसके द्वारा लक्ष्मी दोलकर जैसी महिलाओं को आर्थिक रूप से सुरक्षित बना कर एक उज्ज्वल भविष्य प्रदान किया जा सकता है। लक्ष्मीबाई ने मध्य प्रदेश के बैतूल जिले के टिकारी गांव में रहने वाले एक गरीब परिवार में जन्म लिया था। जन्म से उनकी आंखों में दोष था। उनका

बचपन काफी मुश्किलों में बीता। सिर्फ 12 वर्ष की उम्र में उनकी शादी पास के गांव में रहने वाले एक लड़के से करा दी गई। शादी के बाद भी उनके जीवन में कोई खुशी नहीं थी क्योंकि उनका पति उनके चेहरे को लेकर ताने मारता था और लगातार उन्हें आंखों के दोष के बारे में एहसास दिलाता रहता था। टूटे सपने और मानसिक तनाव के साथ

लक्ष्मीबाई अपने मायके में रहने को मजबूर थी। जैसा कि कहावत है जहां चाहए वहां राह लक्ष्मीबाई को माइक्रो फाइनेंस कंपनी ईएसएफ एसएफबी और इस कंपनी द्वारा प्रदान की जाने वाली वित्तीय सेवाओं के बारे में पता चला। उन्होंने कंपनी की मदद से कारोबार शुरू किया और आज सफलता की राह पर चल रही हैं।



Coverage Report:

Satin Creditcare

Publication	Samyukta Karnataka
Edition	Bangalore
Date	25 th November, 2019
Page No.	02

ಚಿಂತಾಮಣಿಯಲ್ಲಿ ಮಹಿಳಾ ಸಬಲೀಕರಣ

ಚಿಂತಾಮಣಿ: ಮಹಿಳೆಯರು ಸ್ವಯಂ-ಸಹಾಯದ ಮೂಲಕ ಜೀವನದಲ್ಲಿ ಮೈತ್ರಿತ್ವವನ್ನು ನಿರ್ವಹಿಸುವ ಮೂಲಕ ಬೆಳವಣಿಗೆಯನ್ನು ಸಾಧಿಸುತ್ತಿದ್ದಾರೆ. ಬೆಂಗಳೂರು ಸಮೀಪದ ಚಿಂತಾಮಣಿಯ ನಿವಾಸಿ 35 ವರ್ಷದ ಮಂಜುಳಾದ ಬೆಳವಣಿಗೆಯ ಕಥೆಯು ಅವರ ಜೀವನದಲ್ಲಿ ಮೈತ್ರಿತ್ವ ಕೈಗೊಳ್ಳುವ ಮೂಲಕ ಸಾಧಿಸುತ್ತದೆ ಮತ್ತು ಅವರಂತಹ ಆರ್ಥಿಕವಾಗಿ ಸಕ್ರಿಯವಾಗಿರುವ ಅನೇಕ ಮಹಿಳೆಯರು ಈ ವೃದ್ಧಿ ಇಲ್ಲವಾಗಿರುವ ಮುಖ್ಯವಾಹಿನಿಯನ್ನು ನಿರ್ಮಿಸುವ ಮೂಲಕ ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶವನ್ನು ನಿರ್ಮಿಸುವ ಮೂಲಕ ಸಾಧಿಸುತ್ತಿದ್ದಾರೆ.

ಮಂಜುಳ ಕುಟುಂಬದಲ್ಲಿ ಅವಳ ಪತಿ ಬಗದೀಶ್ ಮತ್ತು ಇಬ್ಬರು ಪುತ್ರರು ಜೀವಿಸುತ್ತಿದ್ದಾರೆ. ಅವರ ಮೂಲಕ ಅವರ ಮಂಜುಳಾ ಹೊಲಿಗೆ ಕೆಲಸವನ್ನು ಮತ್ತು ತನ್ನ ಪ್ರತಿಭೆಯನ್ನು ಮುಂದುವರಿಸಲು ಬಯಸಿದ್ದಾರೆ. ಆದರೆ 17 ನೇ ವಯಸ್ಸಿನಲ್ಲಿ ಮದುವೆಯಾದ ಅವರು, ಅವರು ಬೆಂಗಳೂರಿನಲ್ಲಿ ಪ್ರವೇಶಿಸಿದ್ದಾರೆ ಮತ್ತು ಸ್ವಲ್ಪಮಟ್ಟಿಗೆ ಕೆಲಸವನ್ನು ಮಾಡುತ್ತಿದ್ದಾರೆ. ಮಂಜುಳಾ ಪತಿ, ವೃತ್ತಿಪರವಾಗಿ ಜೀವಿಸುತ್ತಿದ್ದಾರೆ. ತನ್ನ ಅಲ್ಪ ಆದಾಯದಿಂದಾಗಿ ಕುಟುಂಬದ ಮಿಲಿಟರಿ ನಿಧನೆಯನ್ನು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ. ಒಟ್ಟಾರೆ, ಹೊಲಿಗೆ ಕೆಲಸದಲ್ಲಿ ಸುರಕ್ಷಿತ ಸಂಕರವಾಗಿ, ಮಂಜುಳ ತನ್ನ ಕುಟುಂಬವನ್ನು ಬೆಂಬಲಿಸುವ ಸಲುವಾಗಿ ತನ್ನ ಮದುವೆ ಆದಾಯದ ಸೇವೆಯಲ್ಲಿ ಮದುವೆ ಸೇವೆಯಾಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ.

ಸುಮಾರು ಒಂದು ವರ್ಷದ ಹಿಂದೆ, ಸ್ವಾಸ್ಥ್ಯ ಕೈಗೊಳ್ಳುವ ಕೆಲಸ ಮತ್ತು ಅವರ ಪರಿಣಾಮ ಸೇವೆಗಳ ಬಗ್ಗೆ ಅವರಿಗೆ ತಿಳಿಯಿತು. ಅವರ ಮೂಲಕ ಅವರು ಮತ್ತು ತನ್ನ ಕುಟುಂಬವನ್ನು ಸಾಧಿಸುವುದು ಆರಂಭವಾಯಿತು. 2018 ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ಮಂಜುಳಾ ತಮ್ಮ ಮೊದಲನೆಯ ಸಾಲ 25 ಸಾವಿರ ರೂ. ಗಳನ್ನು ಸ್ವಾಸ್ಥ್ಯ ಕೈಗೊಳ್ಳುವ ಮೂಲಕ ಸಾಧಿಸಿದರು.

ತೆರಿಕೆಗೆ ಮದುವೆ ಸ್ವಂತ ಬೆಂಗಳೂರಿನಲ್ಲಿ ವ್ಯವಹಾರವನ್ನು ಪ್ರಾರಂಭಿಸಲು ಹೊಲಿಗೆ ಯಂತ್ರ, ದೇಶ ಮತ್ತು ಇತರ ಅಗತ್ಯ ವಸ್ತುಗಳನ್ನು ಖರೀದಿಸಿದರು. ತನ್ನ ಸಾಲದ ಮೊತ್ತವನ್ನು ವ್ಯವಸ್ಥಿತವಾಗಿ ಹೊಣೆ ಮಾಡುವ ಮೂಲಕ, ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಉತ್ತಮವಾಗಿ ಹೆಚ್ಚಿಸಲು ಸಾಧ್ಯವಾಯಿತು. ಕೆಲವು ಸಮಯದಲ್ಲಿ ಅವರ ವ್ಯವಹಾರವು ಜಗತ್ತಿನಲ್ಲಿಯೇ ಗಳಿಸಲು ಪ್ರಾರಂಭಿಸಿತು ಮತ್ತು ಅವರ ಮೂಲಕ ಆದಾಯವು ಬಹು ಹೆಚ್ಚಿನದಾಗಿ ಹೆಚ್ಚಿತು. ಅವರ ವ್ಯವಹಾರವು ಬೆಳೆಯುತ್ತಿರುವುದನ್ನು ಗೋಡಿಸಿ, ಮಂಜುಳಾ ಅವರ ಪತಿ ಮತ್ತು ಮಕ್ಕಳು ತಮ್ಮ ಜೀವನದ ಮೇಲೆ ಅವರಿಗೆ ಸಹಾಯ ಮಾಡಲು ಪ್ರಾರಂಭಿಸಿದರು.

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ಮಹಿಳೆಗೆ ಆರ್ಥಿಕ ನೆರವು

ಚಿಂತಾಮಣಿ

ಮಹಿಳೆಯರು ಸ್ವಯಂ-ಸಹಾಯದಿಂದ ಸೇವಾಗಳನ್ನು ಪಡೆಯುವುದನ್ನು ಪ್ರೋತ್ಸಾಹಿಸುವ ನಿರ್ಣಾಯಕ ಸಾತ್ತ್ವ ಪಡೆದಿದೆ. ಬೆಂಗಳೂರು ಸಮೀಪದ ಚಿಂತಾಮಣಿಯ ನಿವಾಸಿ 35 ವರ್ಷದ ಮಂಜುಳಾ ಬೆಳವಣಿಗೆಯ ಕಛೇಯು ಅವರ ಜೀವನದಲ್ಲಿ ಮೈಕ್ರೋ ಕ್ರೆಡಿಟ್ ಮಹತ್ವವನ್ನು ಸೂಚಿಸುತ್ತದೆ ಮತ್ತು ಅವರಂತಹ ಆರ್ಥಿಕವಾಗಿ ಸಕ್ರಿಯವಾಗಿರುವ ಅನೇಕ ಮಹಿಳೆಯರು ಈ ವ್ಯವಸ್ಥೆ ಇಲ್ಲವಾಗಿದ್ದರೆ ಮುಖ್ಯವಾಹಿನಿಯ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶವನ್ನು ನಿರ್ಬಂಧವನ್ನು ಎದುರಿಸುತ್ತಿದ್ದರು.

ಮಂಜುಳಾ ಕುಟುಂಬದಲ್ಲಿ ಅವಳ ಪತಿ ಜಗದೀಶ್ ಮತ್ತು ಇಬ್ಬರು ಪಾಲೆಗೆ ಹೋಗುವ ಮಕ್ಕಳ ಇದ್ದಾರೆ. ಮಂಜುಳಾ ಹೊಲಿಗೆ ಕಲಿಸಿದ್ದಾರೆ ಮತ್ತು ತನ್ನ ಪ್ರತಿಭೆಯನ್ನು ಮುಂದುವರಿಸಲು ಬಯಸಿದ್ದಾರೆ. ಆದರೆ 17 ಸೇ ವಯಸ್ಸಿನಲ್ಲಿ ಮದುವೆಯಾದ ಕಾರಣ, ಅವರು ಟೈಲರಿಂಗ್ ವ್ಯವಹಾರವನ್ನು ಸ್ಥಾಪಿಸುವ ಕನಸುಗಳನ್ನು ತ್ಯಜಿಸಬೇಕಾಯಿತು. ಮಂಜುಳಾ ಪತಿ, ವೃತ್ತಿಯಲ್ಲಿ ಚಾಲಕ. ತನ್ನ ಅಲ್ಪ ಆದಾಯದೊಂದಿಗೆ ಕುಟುಂಬದ ಖರ್ಚನ್ನು ನಿಭಾಯಿಸಲು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ. ಹೀಗಾಗಿ, ಹೊಲಿಗೆ ಕಲಿಯುವಲ್ಲಿ ನಿರತ ಸಂತರವೂ, ಮಂಜುಳಾ ತನ್ನ ಕುಟುಂಬವನ್ನು ಬೆಂಬಲಿಸುವ ಸಲುವಾಗಿ ತನ್ನ ಮಧ್ಯಮ ಆದಾಯದ ಸೇವೆಯೊಂದಿಗೆ ಮನೆಯ ಸೇವೆಯಾಗಿ ಕೆಲಸ ಆರಂಭಿಸಬೇಕಾಯಿತು.

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ಮೈಕ್ರೋಫೈನಾನನ್ಸ್ ಆರ್ಥಿಕ ನೆರವು

ಜಿಂತ್ಯಾಮಣಿ: ಮಹಿಳೆಯರು ಸ್ವಯಂ-ಸುಸ್ಥಿರವಾಗಲು ನೆರವಾಗುವಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನಿರ್ಣಾಯಕ ಪಾತ್ರಹಿಡಿಸುತ್ತಿದೆ. ಬೆಂಗಳೂರು ಸಮೀಪದ ಜಿಂತ್ಯಾಮಣಿಯ ನಿವಾಸಿ ೩೫ ವರ್ಷದ ಮಂಜುಳಾರ ಬೆಳವಣಿಗೆಯ ಕಥೆಯು ಅವರ ಜೀವನದಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಮಹತ್ವವನ್ನು ಸೂಚಿಸುತ್ತದೆ ಮತ್ತು ಅವರಂತಹ ಆರ್ಥಿಕವಾಗಿ ಸಕ್ರಿಯವಾಗಿರುವ ಅನೇಕ ಮಹಿಳೆಯರು ಈ ವ್ಯವಸ್ಥೆ ಇಲ್ಲವಾಗಿದ್ದರೆ ಮುಖ್ಯವಾಹಿನಿಯ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶವನ್ನು ನಿರ್ಬಂಧವನ್ನು ಎದುರಿಸುತ್ತಿದ್ದರು.

ಮಂಜುಳ ಕುಟುಂಬದಲ್ಲಿ ಅವಳ ಪತಿ ಜಗದೀಶ್ ಮತ್ತು ಇಬ್ಬರು ಶಾಲೆಗೆ ಹೋಗುವ ಮಕ್ಕಳ ಇದ್ದಾರೆ. ಮಂಜುಳಾ ಹೊಲಿಗೆ ಕಲಿತಿದ್ದಾರೆ ಮತ್ತು ತನ್ನ ಪ್ರತಿಭೆಯನ್ನು ಮುಂದುವರಿಸಲು ಬಯಸಿದ್ದಾರೆ. ಆದರೆ ೧೭ ನೇ ವಯಸ್ಸಿನಲ್ಲಿ ಮದುವೆಯಾದ ಕಾರಣ, ಅವರು ಟೈಲರಿಂಗ್ ವ್ಯವಹಾರವನ್ನು ಸ್ಥಾಪಿಸುವ ಕನಸುಗಳನ್ನು ತ್ಯಜಿಸಬೇಕಾಯಿತು. ಮಂಜುಳಾ ಪತಿ, ವೃತ್ತಿಯಲ್ಲಿ ಜಾಲಕಿ. ತನ್ನ ಅಲ್ಪ ಆದಾಯದೊಂದಿಗೆ ಕುಟುಂಬದ ಖರ್ಚನ್ನು ನಿಭಾಯಿಸಲು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ. ಹೀಗಾಗಿ, ಹೊಲಿಗೆ ಕಲಿಯಲು ನುರಿತ ನಂತರವೂ, ಮಂಜುಳ ತನ್ನ ಕುಟುಂಬವನ್ನು ಬೆಂಬಲಿಸುವ ಸಲುವಾಗಿ ತನ್ನ ಮಧ್ಯಮ ಆದಾಯದ ನೆರೆಹೊರೆಯಲ್ಲಿ ಮನೆಯ ಸೇವಕಿಯಾಗಿ ಕೆಲಸ ಆರಂಭಿಸಬೇಕಾಯಿತು.

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ಮಹಿಳೆಯ ಬದುಕು ಬದಲಿಸಿದ ಖಾಸಗಿ ಕಂಪನಿ

ಚಿಂತಾಮಣಿ: ಮಹಿಳೆಯರು ಸ್ವಯಂ-ಸುಸ್ಥಿರವಾಗಲು ನೆರವಾಗುವಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನಿರ್ಣಾಯಕ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ. ಬೆಂಗಳೂರು ಸಮೀಪದ ಚಿಂತಾಮಣಿಯ ನಿವಾಸಿ 35 ವರ್ಷದ ಮಂಜುಳಾರ ಬೆಳವಣಿಗೆಯ ಕಛೇಯು ಅವರ ಬೇವನದಲ್ಲಿ ಮೈಕ್ರೋ ಕ್ರೆಡಿಟ್‌ನ ಮಹತ್ವವನ್ನು ಸೂಚಿಸುತ್ತದೆ ಮತ್ತು ಅವರಂತಹ ಅರ್ಥಿಕವಾಗಿ ಸಕ್ರಿಯವಾಗಿರುವ ಅನೇಕ ಮಹಿಳೆಯರು ಈ ವ್ಯವಸ್ಥೆ ಇಲ್ಲವಾಗಿದ್ದರೆ ಮುಖ್ಯವಾಹಿನಿಯ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶವನ್ನು ನಿರ್ಬಂಧವನ್ನು ಎದುರಿಸುತ್ತಿದ್ದರು.

2018ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ಮಂಜುಳಾ ತಮ್ಮ ಮೊದಲನೆಯ ಸಾಲ 25 ಸಾವಿರ ರೂ. ಗಳನ್ನು ಸ್ಟಾಟಸ್ ಕ್ರೆಡಿಟ್‌ನಿಂದ ಪಡೆದುಕೊಂಡರು. ಜೊತೆಗೆ ಮನೆಯಲ್ಲಿ ಸ್ವಂತ ಟೈಲರಿಂಗ್ ವ್ಯವಹಾರವನ್ನು ಪ್ರಾರಂಭಿಸಲು ಹೊಲಿಗೆ ಯಂತ್ರ, ದಾರ ಮತ್ತು ಇತರ ಆಗತ್ಯ ವಸ್ತುಗಳನ್ನು ಖರೀದಿಸಿದರು. ತನ್ನ ಸಾಲದ ಮೊತ್ತವನ್ನು ವ್ಯವಸ್ಥಿತವಾಗಿ ಹೊಡೆಕೆ ಮಾಡುವ ಮೂಲಕ, ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಉತ್ತಮವಾಗಿ ಹೆಚ್ಚಿಸಲು ಸಾಧ್ಯವಾಯಿತು. ಕೆಲವು ಸಮಯದಲ್ಲಿ ಅವರ ವ್ಯವಹಾರವು ಏನಿತ್ತೆಂಬುದನ್ನು ಗಳಿಸಲು ಪ್ರಾರಂಭಿಸಿತು ಮತ್ತು ಅವರ ಮಾಸಿಕ ಆದಾಯವು ಬಹು ಪಟ್ಟುಗಳನ್ನು ಹೆಚ್ಚಿತು. ಅವರ ವ್ಯವಹಾರವು ಬೆಳೆಯುತ್ತಿರುವುದನ್ನು ನೋಡಿ, ಮಂಜುಳಾ ಅವರ ಪತಿ ಮತ್ತು ಮಕ್ಕಳು ತಮ್ಮ ಬದುಕಿನ ವೇಳೆಯಲ್ಲಿ ಅವರಿಗೆ ಸಹಾಯ ಮಾಡಲಾರಂಭಿಸಿದರು.

ಸ್ಟಾಟಸ್ ಕ್ರೆಡಿಟ್‌ನ ಅರ್ಥಿಕ ನೆರವು ಅವರ ಉದ್ಯಮಶೀಲತೆಯ ಮನೋಭಾವವನ್ನು ಹೆಚ್ಚಿಸಿತು. ಮಂಜುಳಾ ಈಗ ತಮ್ಮ ಕುಟುಂಬದ ಮುಖ್ಯ ಆದಾಯ ಗಳಿಸುವವರು ಮತ್ತು ಗೃಹಿಣಿಯದ ಉದ್ಯಮಿಯಾಗಿ ರೂಪಾಂತರಗೊಂಡಿರುವುದು ಈಗ ಇಡೀ ಹಳ್ಳಿಗೆ ಸ್ಫೂರ್ತಿ ನೀಡಿದೆ. ವ್ಯವಹಾರ, ಮನೆ ಮತ್ತು ಕುಟುಂಬದ ವಿಷಯಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ನಿರ್ಧಾರಗಳಲ್ಲಿ ಅವರ ಭಾಗವಹಿಸುವಿಕೆ ಕೂಡ ಹೆಚ್ಚಾಗಿದೆ.

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ಮಹಿಳೆಯ ಬದುಕುಬದಲಿಸಿದ ಖಾಸಗಿ ಕಂಪನಿ

ಚಿಂತಾಮಣಿ: ಮಹಿಳೆಯರು ಸ್ವಯಂ-ಸುಸ್ಥಿರವಾಗಿ ನೆರವಾಗುವಲ್ಲಿ ಮೈಕ್ರೋ, ಸ್ವಲ್ಪ ಸಾಧನಗಳೊಳಗೆ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ. ಬೆಂಗಳೂರು ಸಮೀಪದ ಚಿಂತಾಮಣಿಯ ನಿವಾಸಿ 35 ವರ್ಷದ ಮಂಜುಳಾದ ಬೆಳವಣಿಗೆಯ ಕಥೆಯು ಅವರ ಜೀವನದಲ್ಲಿ ಮೈಕ್ರೋ ಕ್ರೆಡಿಟ್ ಮಹತ್ವವನ್ನು ಸೂಚಿಸುತ್ತದೆ ಮತ್ತು ಅವರಂತಹ ಆರ್ಥಿಕವಾಗಿ ಸಕ್ರಿಯವಾಗಿರುವ ಅನೇಕ ಮಹಿಳೆಯರು ಈ ವ್ಯವಸ್ಥೆ ಇಲ್ಲವಾಗಿದ್ದರೆ ಮುಖ್ಯವಾಹಿನಿಯ ಪ್ಯಾಂಥಿಂಗ್ ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶವನ್ನು ನಿರ್ಬಂಧವನ್ನು ಎದುರಿಸುತ್ತಿದ್ದರು.

ಮಂಜುಳ ಕುಟುಂಬದಲ್ಲಿ ಅವಳ ಪತಿ ಜಗದೀಶ್ ಮತ್ತು ಇಬ್ಬರು ಜೊತೆಗೆ ಹೋಗುವ ಮಕ್ಕಳ ಇದ್ದಾರೆ. ಮಂಜುಳಾ ಹೊಲಿಗೆ ಕಲಿಕಿದ್ದಾರೆ ಮತ್ತು ತನ್ನ ಪ್ರತಿಭೆಯನ್ನು ಮುಂದುವರಿಸಲು ಬಯಸಿದ್ದಾರೆ.

ಅದರ 17 ನೇ ವಯಸ್ಸಿನಲ್ಲಿ ಮದುವೆಯಾದ ಕಾರಣ, ಅವರು ಟೈಲರಿಂಗ್ ವ್ಯವಹಾರವನ್ನು ಸ್ಥಾಪಿಸುವ ಕನಸುಗಳನ್ನು ತ್ಯಜಿಸಬೇಕಾಯಿತು.

ಮಂಜುಳಾ ಪತಿ, ವ್ಯಕ್ತಿಯಲ್ಲಿ ಚಾಲಕ. ತನ್ನ ಅಲ್ಪ ಆದಾಯದೊಂದಿಗೆ ಕುಟುಂಬದ ವಿತರಣೆಯನ್ನು ನಿರ್ವಹಿಸಲು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ. ಹೀಗಾಗಿ, ಹೊಲಿಗೆ ಕಲಿಯುವಲ್ಲಿ ಸುರಿತ ಸಂತರವೂ, ಮಂಜುಳ ತನ್ನ ಕುಟುಂಬವನ್ನು ಬೆಂಬಲಿಸುವ ಸಲುವಾಗಿ ತನ್ನ ಮದ್ಯಮ ಅದಾಯದ ನೆರೆಹೊಲೆಯಲ್ಲಿ ಮನೆಯ ಸೇವಕಿಯಾಗಿ ಕೆಲಸ ಆರಂಭಿಸಬೇಕಾಯಿತು.

ಸುಮಾರು ಒಂದು ವರ್ಷದ ಹಿಂದೆ, ಸ್ಟಾಟನ್ ಕ್ರೆಡಿಟ್ ಕೇರ್ ಮತ್ತು ಅದರ ಹಣಕಾಸು ಸೇವೆಗಳ ಬಗ್ಗೆ ಅವರಿಗೆ ತಿಳಿಯಿತು. ಅದರ ಮೂಲಕ ಅವರು ಮತ್ತೆ ತನ್ನ ಕನಸುಗಳನ್ನು ಸಾಧಿಸಲು ಮದೆಯ ಅರಿತುಕೊಂಡರು. 2018 ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ಮಂಜುಳಾ ತಮ್ಮ ಮೊದಲನೆಯ ಸಾಲ 25 ಸಾವಿರ ರೂ.

ಗಳನ್ನು ಸ್ಟಾಟನ್ ಕ್ರೆಡಿಟ್‌ನಿಂದ ಪಡೆದುಕೊಂಡರು. ಜೊತೆಗೆ ಮನೆಯಲ್ಲಿ ಸ್ವಂತ ಟೈಲರಿಂಗ್ ವ್ಯವಹಾರವನ್ನು ಪ್ರಾರಂಭಿಸಲು ಹೊಲಿಗೆ ಯಂತ್ರ, ದಾರ ಮತ್ತು ಇತರ ಅಗತ್ಯ ವಸ್ತುಗಳನ್ನು ಖರೀದಿಸಿದರು.

ತನ್ನ ಸಾಲದ ಮೊತ್ತವನ್ನು ವ್ಯವಸ್ಥಿತವಾಗಿ ಹೊಡೆ ಮಾಡುವ ಮೂಲಕ, ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಉತ್ತಮವಾಗಿ ಹೆಚ್ಚಿಸಲು ಸಾಧ್ಯವಾಯಿತು.

ಕೆಲವು ಸಮಯದಲ್ಲಿ ಅವರ ವ್ಯವಹಾರವು ಜನಪ್ರಿಯತೆಯನ್ನು ಗಳಿಸಲು ಪ್ರಾರಂಭಿಸಿತು ಮತ್ತು ಅವರ ಮೂಲಕ ಆದಾಯವು ಒಂದು ಹೆಚ್ಚುಗಳನ್ನು ಹೆಚ್ಚಿತು.

ಅವರ ವ್ಯವಹಾರವು ಬೆಳೆಯುತ್ತಿರುವುದನ್ನು ನೋಡಿ, ಮಂಜುಳಾ ಅವರ ಪತಿ ಮತ್ತು ಮಕ್ಕಳು ತಮ್ಮ ಬಡವನ ವೇಳೆಯಲ್ಲಿ ಅವರಿಗೆ ಸಹಾಯ ಮಾಡಲಾರಂಭಿಸಿದರು. ಸ್ಟಾಟನ್ ಕ್ರೆಡಿಟ್‌ನ ಆರ್ಥಿಕ ನೆರವು ಅವರ ಉದ್ಯಮಶೀಲತೆಯ ಮನೋಭಾವವನ್ನು ಹೆಚ್ಚಿಸಿತು.

ಮಂಜುಳ ಈಗ ತಮ್ಮ ಕುಟುಂಬದ ಮುಖ್ಯ ಆದಾಯ ಗಳಿಸುವವರು ಮತ್ತು ಗೃಹೀಣಿಯಿಂದ ಉದ್ಯಮಿಯಾಗಿ ರೂಪಾಂತರಗೊಂಡಿರುವುದು ಈಗ ಇಡೀ ಹಳ್ಳಿಗೆ ಸ್ಫೂರ್ತಿ ನೀಡಿದೆ. ವ್ಯವಹಾರ, ಮನೆ ಮತ್ತು ಕುಟುಂಬದ ವಿಷಯಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ನಿರ್ಧಾರಗಳಲ್ಲಿ ಅವರ ಭಾಗವಹಿಸುವಿಕೆ ಕೂಡ ಹೆಚ್ಚಾಗಿದೆ.

ಅವರು ಬೇವಿನಲ್ಲಿ ತಮ್ಮ ಯಶಸ್ಸನ್ನು ಸ್ಟಾಟನ್ ಕ್ರೆಡಿಟ್‌ನ ಕಾರಣವೆಂದು ಹೇಳುತ್ತಾರೆ.

ಅದು ಅವರಿಗೆ ಉತ್ತಮ ಜೀವನ ಮಟ್ಟವನ್ನು ನೀಡಿದೆ. ಅಲ್ಲದೆ ಸ್ಟಾಟನ್ ಕ್ರೆಡಿಟ್‌ನ ಸ್ಟಾಂಡಿಯ ಅನುಕೂಲಕರ ನಡವಳಿಕೆ ಮತ್ತು ಸಮಯೋಚಿತ ಸಾಲ ಲಭ್ಯತೆಯು ಅವಳನ್ನು ಕಂಪನಿಗೆ ನಿಷ್ಠರಾಗಿಸಿತು.

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ಚಿಂತಾಮಣಿ, ಬೆಂಗಳೂರಿನಲ್ಲಿ ಮಹಿಳಾ ಸಬಲೀಕರಣ

ಚಿಂತಾಮಣಿ, II : ಮಹಿಳೆಯರು ಸ್ವಯಂ-ಸುಸ್ಥಿರವಾಗಲು ನೆರವಾಗುವಲ್ಲಿ ಮೈಕ್ರೋಫೈನಾನ್ಸಿ ನಿರ್ಣಾಯಕ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ. ಬೆಂಗಳೂರು ಸಮೀಪದ ಚಿಂತಾಮಣಿಯ ನಿವಾಸಿ 35 ವರ್ಷದ ಮಂಜುಳಾರ ಬೆಳವಣಿಗೆಯ ಕಠಿಣತೆಯ ಅವರ ಜೀವನದಲ್ಲಿ ಮೈಕ್ರೋ ಕ್ರೆಡಿಟ್ಸ್ ಮಹತ್ವವನ್ನು ಸೂಚಿಸುತ್ತದೆ ಮತ್ತು ಅವರಂತಹ ಆರ್ಥಿಕವಾಗಿ ಸಕ್ರಿಯವಾಗಿರುವ ಅನೇಕ ಮಹಿಳೆಯರು ಈ ವ್ಯವಸ್ಥೆ ಇಲ್ಲವಾಗಿದ್ದರೆ ಮುಖ್ಯವಾಹಿನಿಯ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶವನ್ನು ನಿರ್ಬಂಧವನ್ನು ಎದುರಿಸುತ್ತಿದ್ದರು. ಮಂಜುಳಾ ಕುಟುಂಬದಲ್ಲಿ ಅವಳ ಪತಿ ಬಗದೀಶ್ ಮತ್ತು ಇಬ್ಬರು ಶಾಲೆಗೆ ಹೋಗುವ ಮಕ್ಕಳ ಇದ್ದಾರೆ. ಮಂಜುಳಾ ಹೊಲಿಗೆ ಕಲಿತಿದ್ದಾರೆ ಮತ್ತು ತನ್ನ ಪ್ರತಿಭೆಯನ್ನು ಮುಂದುವರಿಸಲು ಬಯಸಿದ್ದಾರೆ. ಆದರೆ 17 ನೇ ವಯಸ್ಸಿನಲ್ಲಿ ಮದುವೆಯಾದ ಕಾರಣ, ಅವರು ಟೈಲರಿಂಗ್ ವ್ಯವಹಾರವನ್ನು ಸ್ಥಾಪಿಸುವ ಕನಸುಗಳನ್ನು ತ್ಯಜಿಸಬೇಕಾಯಿತು. ಮಂಜುಳಾ ಪತಿ, ವೃತ್ತಿಯಲ್ಲಿ ಬಾಲಕ, ತನ್ನ ಅಲ್ಪ ಆದಾಯದೊಂದಿಗೆ ಕುಟುಂಬದ ಖರ್ಚನ್ನು ನಿಭಾಯಿಸಲು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ. ಓಗಣಗಿ, ಹೊಲಿಗೆ ಕಲೆಯಲ್ಲಿ ಸುರಿತ ನಂತರವೂ,

ಮಂಜುಳಾ ತನ್ನ ಕುಟುಂಬವನ್ನು ಬೆಂಬಲಿಸುವ ಸಲುವಾಗಿ ತನ್ನ ಮಧ್ಯಮ ಆದಾಯದ ನೆರೆಹೊಲೆಯಲ್ಲಿ ಮನೆಯ ಸೇವಕಿಯಾಗಿ ಕೆಲಸ ಆರಂಭಿಸಬೇಕಾಯಿತು.

ಸುಮಾರು ಒಂದು ವರ್ಷದ ಹಿಂದೆ, ಸ್ಟಾಟಿಸ್ ಕ್ರೆಡಿಟ್ ಕೇರ್ ಮತ್ತು ಅವರ ಹಣಕಾಸು ಸೇವೆಗಳ ಬಗ್ಗೆ ಅವರಿಗೆ ತಿಳಿಯಿತು. ಅವರ ಮೂಲಕ ಅವರು ಮತ್ತೆ ತನ್ನ ಕನಸುಗಳನ್ನು ಸಾಧಿಸಬಹುದೆಂದು ಅರಿತುಕೊಂಡರು.

2018 ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ಮಂಜುಳಾ ತಮ್ಮ ಮೊದಲನೆಯ ಸಾಲ 25 ಸಾವಿರ ರೂ. ಗಳನ್ನು ಸ್ಟಾಟಿಸ್ ಕ್ರೆಡಿಟ್‌ನಿಂದ ಪಡೆದುಕೊಂಡರು. ಹೊತೆಗೇ ಮನೆಯಲ್ಲಿ ಸ್ವಂತ ಟೈಲರಿಂಗ್ ವ್ಯವಹಾರವನ್ನು ಪ್ರಾರಂಭಿಸಲು ಹೊಲಿಗೆ ಯಂತ್ರ, ದಾರ ಮತ್ತು ಇತರ ಅಗತ್ಯ ವಸ್ತುಗಳನ್ನು ಖರೀದಿಸಿದರು. ತನ್ನ ಸಾಲದ ಮೊತ್ತವನ್ನು ವ್ಯವಸ್ಥಿತವಾಗಿ ಹೂಡಿಕೆ ಮಾಡುವ ಮೂಲಕ, ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಉತ್ತಮವಾಗಿ ಹೆಚ್ಚಿಸಲು ಸಾಧ್ಯವಾಯಿತು. ಕೆಲವು ಸಮಯದಲ್ಲಿ ಅವರ ವ್ಯವಹಾರವು ಜನಪ್ರಿಯತೆಯನ್ನು ಗಳಿಸಲು ಪ್ರಾರಂಭಿತು ಮತ್ತು ಅವರ ಮಾಸಿಕ ಆದಾಯವು ಬಹು ಪಟ್ಟುಗಳನ್ನು ಹೆಚ್ಚಿತು. ಅವರ ವ್ಯವಹಾರವು ಬೆಳೆಯುತ್ತಿರುವುದನ್ನು ನೋಡಿ,

ಮಂಜುಳಾ ಅವರ ಪತಿ ಮತ್ತು ಮಕ್ಕಳು ತಮ್ಮ ಜೀವನ ವೇಳೆಯಲ್ಲಿ ಅವರಿಗೆ ಸಹಾಯ ಮಾಡಲಾರಂಭಿಸಿದರು.

ಸ್ಟಾಟಿಸ್ ಕ್ರೆಡಿಟ್‌ನ ಆರ್ಥಿಕ ನೆರವು ಅವರ ಉದ್ಯಮಶೀಲತೆಯ ಮನೋಭಾವವನ್ನು ಹೆಚ್ಚಿಸಿತು. ಮಂಜುಳಾ ಈಗ ತಮ್ಮ ಕುಟುಂಬದ ಮುಖ್ಯ ಆದಾಯ ಗಳಿಸುವವರು ಮತ್ತು ಗೃಹೀಣಿಯಿಂದ ಉದ್ಯಮಿಯಾಗಿ ರೂಪಾಂತರಗೊಂಡಿರುವುದು ಈಗ ಇಡೀ ಹಳ್ಳಿಗೆ ಸ್ಫೂರ್ತಿ ನೀಡಿದೆ.

ವ್ಯವಹಾರ, ಮನೆ ಮತ್ತು ಕುಟುಂಬದ ವಿಷಯಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ನಿರ್ಧಾರಗಳಲ್ಲಿ ಅವರ ಭಾಗವಹಿಸುವಿಕೆ ಕೂಡ ಹೆಚ್ಚಾಗಿದೆ. ಅವರು ಜೀವನದಲ್ಲಿ ತಮ್ಮ ಯಶಸ್ಸನ್ನು ಸ್ಟಾಟಿಸ್ ಕ್ರೆಡಿಟ್‌ನಿಗೆ ಕಾರಣವೆಂದು ಹೇಳುತ್ತಾರೆ. ಅದು ಅವರಿಗೆ ಉತ್ತಮ ಜೀವನ ಮಟ್ಟವನ್ನು ನೀಡಿದೆ. ಅಲ್ಲದೆ ಸ್ಟಾಟಿಸ್ ಕ್ರೆಡಿಟ್‌ನ ಸ್ಟಬ್‌ದಿಂದ ಆನುಕೂಲಕರ ಸಡವಳಿಕೆ ಮತ್ತು ಸಮಯೋಚಿತ ಸಾಲ ಲಭ್ಯತೆಯು ಅವಳನ್ನು ಕಂಪನಿಗೆ ನಿಷ್ಠರಾಗಿರಿಸಿತು ಮತ್ತು ಬೇರೆ ಯಾವುದೇ ಸಂಸ್ಥೆ ಅಥವಾ ಸ್ವರ್ಣಯ ಹಣ ಸಾಲಗಾರರಿಂದ ಸಾಲ ಪಡೆಯುವ ಬಗ್ಗೆ ಅವರು ಎಂದಿಗೂ ಯೋಚಿಸಲಿಲ್ಲ.

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ಬದುಕು ಬದಲಿಸಿದ ಮೈಕ್ರೋಫೋನ್

ಜಿಂಕಾಮಾಣಿ ಮಹಿಳೆಯರು ಸ್ವಯಂ-ಸಹಾಯಕತೆಗಾಗಿ ಸೇರಿದಾಗಲೇ ಮೈಕ್ರೋಫೋನ್ ನಿರ್ಣಾಯಕ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ. ಬೆಂಗಳೂರು ಸಮೀಪದ ಜಿಂಕಾಮಾಣಿಯ ನಿವಾಸಿ 35 ವರ್ಷದ ಮಂಜುಳಾಜಿ ಬೆಳೆದ 'ಕೆಳೆಯ ಕಳೆಯು ಅಪರ' ಪೀಠಿಕೆಯಲ್ಲಿ ಮೈಕ್ರೋಫೋನ್ ಮಹತ್ವವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಮುಖ್ಯ ಅಧಿಕಾರಿಗಳ ಆಫೀಸ್‌ನಲ್ಲಿ ಸಕ್ರಿಯವಾಗಿರುವ ಅನೇಕ ಮಹಿಳೆಯರು ಈ ವ್ಯವಸ್ಥೆ ಇಲ್ಲದಿದ್ದರೆ ಮುಖ್ಯವಾಹಿನಿಯ ಮುಂಕಿಂಗ್ ಸೇವೆಗಳಿಗೆ ಪ್ರವೇಶವನ್ನು ನಿರ್ಬಂಧಿಸಿದ್ದರು. ಮಂಜುಳಾಜಿ ಕುಟುಂಬದಲ್ಲಿ ಅಪರ ಪತಿ ಮಗದೀಪ್ ಮತ್ತು ಇಬ್ಬರು ಪುಟ್ಟ ಮಕ್ಕಳು ಜೊತೆಗೆ ಜಿಂಕಾಮಾಣಿ ಪಟ್ಟಣದಲ್ಲಿದ್ದಾರೆ. ಮಂಜುಳಾಜಿ ಹೊರಗೆ ಕೆಲಸಕ್ಕಿದ್ದಾರೆ ಮತ್ತು ತನ್ನ ಪ್ರತಿಭೆಯನ್ನು ಮುಂದುವರಿಸಲು ಬಯಸಿದ್ದಾರೆ. ಅವರ 17 ಸೇವೆಯನ್ನು ಮುಂದುವರಿಸಿದ ಕಾರಣ, ಅವರು ಟೈಲರಿಂಗ್ ವ್ಯವಹಾರವನ್ನು

ಪ್ರಾರಂಭಿಸಿದರು. ಮಂಜುಳಾಜಿ ಪತಿ, ವ್ಯಕ್ತಿಯಲ್ಲಿ ಹಾಲಿಕೆ. ತನ್ನ ಅಲ್ಪ ಆದಾಯದೊಂದಿಗೆ ಕುಟುಂಬದ ಬೇಡಕನ್ನು ನಿಭಾಯಿಸಲು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ. ಹೀಗಾಗಿ, ಹೊರಗೆ ಕೆಲಸದಲ್ಲಿ ಸುರಕ್ಷಿತ ಸಂಕರವು, ಮಂಜುಳಾಜಿ ತನ್ನ ಕುಟುಂಬವನ್ನು ಬೆಂಬಲಿಸುವ ಸಲುವಾಗಿ ತನ್ನ ಮಧ್ಯಮ ಆದಾಯದ ಸೇವೆಯೊಂದಿಗೆ ಮನೆಯ ಸೇವೆಯಾಗಿ ಕೆಲಸ ಆರಂಭಿಸಿದಳು.

ಸುಮಾರು ಒಂದು ವರ್ಷದ ಹಿಂದೆ, ಸ್ಟ್ಯಾನ್ ಫಿಷ್ ಕೀಲ್ ಮತ್ತು ಅವರ ಹಣಕಾಸು ಸೇವೆಗಳ ಬಗ್ಗೆ ಅವರಿಗೆ ತಿಳಿಯಿತು. ಅವರ ಮೂಲಕ ಅವರು ಮತ್ತೆ ತನ್ನ ಕಸಬುಗಳನ್ನು ಸಾಧಿಸಲು ಮುಂದುವರಿದರು. 2018 ರ ಅಂತ್ಯದ ವೇಳೆಗೆ ಮಂಜುಳಾಜಿ ತಮ್ಮ ಮೊದಲನೆಯ ಸಾಲ 25 ಸಾವಿರ ರೂ. ಗಳನ್ನು ಸ್ಟ್ಯಾನ್ ಫಿಷ್‌ನಿಂದ ಪಡೆದು ಕೊಂಡರು.

ಜೊತೆಗೆ ಮನೆಯಲ್ಲಿ ಸ್ವಂತ ಟೈಲರಿಂಗ್ ವ್ಯವಹಾರವನ್ನು ಪ್ರಾರಂಭಿಸಲು ಹೊರಗೆ ಯಂತ್ರ, ದಾರ ಮತ್ತು ಇತರ ಅಗತ್ಯ ವಸ್ತುಗಳನ್ನು 50 ರೂ. ದೊರೆಯಿತು. ತನ್ನ ಸಾಲದ ಮೊತ್ತವನ್ನು ವ್ಯವಸ್ಥಿತವಾಗಿ ಹೊರತು ಮಾಡುವ ಮೂಲಕ, ಅವರು ತಮ್ಮ ವ್ಯವಹಾರವನ್ನು ಉತ್ತಮವಾಗಿ ಹೆಚ್ಚಿಸಲು ಸಾಧ್ಯವಾಯಿತು. ಕೆಲವು ಸಮಯದಲ್ಲಿ ಅವರ ವ್ಯವಹಾರವು ಹಣಕಾಸಿನ ಸ್ಥಿತಿಗತಿಗಳನ್ನು ಪ್ರಾರಂಭಿಸಿತು ಮತ್ತು ಅವರ ವ್ಯಾಪಾರ ಆದಾಯವು ಬಹು ಹೆಚ್ಚಿನದಾಯಿತು. ಅವರ ವ್ಯವಹಾರವು ಬೆಳೆಯುತ್ತಿರುವುದನ್ನು ನೋಡಿ, ಮಂಜುಳಾಜಿ ಅವರ ಪತಿ ಮತ್ತು ಮಕ್ಕಳು ತಮ್ಮ ಬಡವನ ಬೆಳೆಯಲ್ಲಿ ಅವರಿಗೆ ಸಹಾಯ ಮಾಡಲಾರಂಭಿಸಿದರು. ಸ್ಟ್ಯಾನ್ ಫಿಷ್‌ನ ಅಧಿಕಾರಿ ಸೆರವು ಅವರ ಉದ್ಯಮಶೀಲತೆಯ ಮನೋಭಾವವನ್ನು ಹೆಚ್ಚಿಸಿತು. ಮಂಜುಳಾಜಿ ತನ್ನ ಕುಟುಂಬದ ಮುಖ್ಯ ಆದಾಯ ಗಳಿಸುವವರು.



Press Release:

**MFIN appeals 12.3 lakh women microfinance borrowers in
Assam to maintain good credit history**

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মাইক্ৰ'ফাইনেঞ্চ
গ্ৰাহকলৈ অনুৰোধ

দেশৰ এন বি এফ চিসমূহৰ বাবে আৰ
বি আইৰ দ্বাৰা স্বীকৃতিপ্ৰাপ্ত নিয়ামক
সংস্থা এম এফ আই এনে অসমৰ
১২.৩ লাখ মাইক্ৰ'ফাইনেঞ্চ ঋণ
লওতাক ক্ৰেডিট ব্যৱ'সমূহৰ ওচৰত
এক উত্তম ক্ৰেডিট হিষ্টৰী অব্যাহত
ৰাখিবলৈ আহ্বান জনাইছে।
মাইক্ৰ'ফাইনেঞ্চৰ ভূমিকা সম্পৰ্কে এম
এফ আই এনৰ চি ই অ' হৰ্ষ শ্ৰীবাস্তৱে
কয়,- ভাৰতৰ জনসংখ্যাৰ এক বৃহদাংশ
আনবেংকড তথা আনছাৰ্ড হৈ
আছিল আৰু সেয়ে মাইক্ৰ'ফাইনেঞ্চ
উদ্ভৱ হ'ল। ভাৰত চৰকাৰে বিত্তীয়
অন্তৰ্ভুক্তি নিশ্চিত কৰিবৰ বাবে
মাইক্ৰ'ফাইনেঞ্চক এক গুৰুত্বপূৰ্ণ
আহিলা হিচাপে চিনাক্ত কৰিছে।

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অনুষ্ঠানত অংশগ্ৰহণ কৰে।

ঋণ লওতাক উত্তম ক্রেডিট হিষ্টৰী অব্যাহত ৰাখিবলৈ MFINৰ আহ্বান

গুৱাহাটী, ১২ নবেম্বৰ : দেশৰ NBFC MFISমূহৰ বাবে ষ্টাৰ্টআপ দ্বাৰা স্বীকৃতিপ্ৰাপ্ত ছেল্ফ ৰেগুলেটৰী অৰ্গেনাইজেশ্যন MFINএ অসমৰ ১২.৩ লাখ মাইক্ৰ'ফাইনেঞ্চ ঋণ লওতাক ক্রেডিট ব্যৱসমূহৰ ওচৰত এক উত্তম ক্রেডিট হিষ্টৰী অব্যাহত ৰাখিবলৈ আহ্বান জনাইছে। মাইক্ৰ'ফাইনেঞ্চৰ ভূমিকা সম্পৰ্কে স্তৰ্ণচক্ৰৰ ট্ৰুথ হ'ব শ্ৰীবাস্তৱে কয়, "ভাৰতৰ জনসংখ্যাৰ এক বৃহদাংশ আনবেংকড তথা আনছাভড হৈ আছিল আৰু সেয়ে মাইক্ৰ'ফাইনেঞ্চ উদ্ভৱ হ'ল। যিহেতু ভাৰতবৰ্ষ এখন অতি বিশাল দেশ আৰু ল' ইনকাম হাউছহ'ল্ডসমূহক ঋণ প্ৰদান কৰা সম্ভৱ নহয়, সেয়ে ভাৰত চৰকাৰে ফাইনেন্সিয়েল ইনক্লুজন নিশ্চিত কৰিবৰ বাবে মাইক্ৰ'ফাইনেঞ্চক এক গুৰুত্বপূৰ্ণ আহিলা হিচাপে চিনাক্ত কৰিছে। মাইক্ৰ'ফাইনেঞ্চ প্ৰতিষ্ঠানসমূহক NBFC-MFI বুলি জনা যায় আৰু এইসমূহে মাইক্ৰ'ফাইনেঞ্চ প্ৰদান কৰিবৰ বাবে পোনতে বিজাৰ্ড বেংক অব ইণ্ডিয়াৰ ওচৰত পঞ্জীভুক্ত হ'ব লাগে। কঠোৰভাৱে নিয়ন্ত্ৰিত এই প্ৰতিষ্ঠানসমূহে ঋণদানৰ বাবে RBIৰ দ্বাৰা নিৰ্ধাৰিত নিৰ্দেশাবলী তথা বিধি অনুসৰণ কৰে আৰু

এইসমূহক কোম্পানী, SRO আৰু RBI — এই তিনিটা স্তৰত পৰ্যবেক্ষণ কৰা হয়। ইয়াৰ উপৰি এইসমূহৰ সুদৰ হাৰো ষ্টাৰ্টআপে নিয়ন্ত্ৰণ কৰে।" আনুষ্ঠানিক ক্রেডিটৰ অভাৱত দৰিদ্ৰসকল পূৰ্বে ঋণদাতাসকলৰ ওপৰত নিৰ্ভৰশীল হৈ চলিব লগীয়া হৈছিল; তাৰ তুলনাত মাইক্ৰ'ফাইনেঞ্চৰ সহায়ত এতিয়া তেওঁলোকে অধিক সংগঠিত ধৰণে ক্রেডিট লাভ কৰিবলৈ সক্ষম হৈছে। এক সুপ্ৰতিষ্ঠিত জইণ্ট লেণ্ডিং মডেল ব্যৱহাৰ কৰি মাইক্ৰ'ফাইনেঞ্চ প্ৰতিষ্ঠানসমূহে কাম কৰে, যাৰ জৰিয়তে মহিলাসকলে সমূহীয়া ঋণ গ্ৰহণ কৰিব পাৰে আৰু তেওঁলোকে ইগৰাকীয়ে সিগৰাকীৰ সহযোগত ঋণদায়িত্ব নিজৰ মাজত বণ্টনৰ সুবিধা পায়। এই প্ৰতিষ্ঠানসমূহে মহিলাসকলক সহজ পৰিশোধৰ উপায়সহ ক্ষুদ্ৰ ঋণ প্ৰদান কৰে। ঋণ পাবৰ বাবে মহিলাসকলে কোনো বন্ধক দিব লগীয়া নহয়। এই প্ৰতিষ্ঠানসমূহে তেওঁলোকক একোখন ঋণ কাৰ্ড প্ৰদান কৰে, যাৰ জৰিয়তে তেওঁলোকে সহজে তেওঁলোকৰ ঋণ আৰু পৰিশোধৰ হিচাপ ৰাখিব পাৰে। সাপ্তাহিক, পষেকীয়া বা মাহেকীয়া কিস্তিত ঋণ পৰিশোধ কৰিব পৰা যায় আৰু লাহে লাহে অলপ অলপকৈ মহিলা

ঋণ লওতাসকলে তেওঁলোকৰ ঋণ পৰিশোধ কৰিবলৈ সক্ষম হয়। শ্ৰীবাস্তৱে লগতে কয়, "অসমত ১২.৩ লাখ মহিলা ঋণ লওতা আছে, যিয়ে এই ধনৰাশি বিভিন্ন ব্যৱসায়ত বিনিয়োগ কৰিছে। কিছুসংখ্যকে পাচলিৰ দোকান খুলিছে, কোনো কোনোৱে ৰিক্সা কিনি চলাই আছে আৰু আন কিছুৱে তেওঁলোকৰ তাতৰ ব্যৱসায় আগ বঢ়াই নিবলৈ শাল লগাইছে। আমি গৌৰৱান্বিত এইবাবেই যে মাইক্ৰ'ফাইনেঞ্চৰ জৰিয়তে এই মহিলাসকলে অধিক আয় অৰ্জন কৰাই নহয়, আনকো নিয়োগ প্ৰদান কৰিবলৈ সক্ষম হৈছে। গতিকে সম্প্ৰতি ঋণগ্ৰস্ত হৈ থকা মহিলাসকলে এক ক্রেডিট শৃংখলাবদ্ধতা অনুসৰণ কৰি প্ৰতিষ্ঠানসমূহক সময়মতে ঋণ পৰিশোধ কৰি যোৱাটো অতি গুৰুত্বপূৰ্ণ, যাতে ক্রেডিট ব্যৱহাৰ থকা তেওঁলোকৰ ৰেকৰ্ড সুখম হৈ থাকে আৰু যাতে ভৱিষ্যতে ঋণ পোৱাত সহজ হয়।" ঋণদাতা আৰু ঋণ লওতা উভয়ৰে বাবে ক্রেডিট ব্যৱহাৰ ওচৰত শৃংখলাবদ্ধ হৈ থকাটো গুৰুত্বপূৰ্ণ, যাতে ঋণ প্ৰক্ৰিয়া দায়িত্বশীলভাৱে সম্পন্ন হোৱাটো নিশ্চিত কৰিব পাৰি। নিৰ্ভৰযোগ্য প্ৰতিষ্ঠানে সহজ পৰিশোধ বিকল্পৰ সৈতে প্ৰদান কৰা ক্ষুদ্ৰ বন্ধকবিহীন বিনমূলীয়া ঋণ সময়মতে পোৱাটোৱেই মাইক্ৰ'ফাইনেঞ্চৰ সৰ্ববৃহৎ একক বৈশিষ্ট্য।

Publication	The Hills Times
Edition	Assam
Date	13 th November, 2019
Page No.	02

MFIN appeals women microfinance borrowers to maintain good credit history

HT Bureau

GUWAHATI, Nov 12: MFIN, the industry association and the RBI recognized Self-Regulatory Organisation for the NBFC MFIs in the country on Tuesday, appealed to the existing 12.3 Lakh microfinance borrowers in Assam to maintain a good credit history with the Credit Bureaus.

Speaking on the role of Microfinance, Harsh Shrivastava, CEO – MFIN, said, “Microfinance originated as there existed a large population of India which was unbanked and unserved.

Owing to the vastness of the country and the inability to provide low income households credit, the Government of India recognized Microfinance as an important tool in ensuring financial inclusion.

Microfinance Institutions called NBFC-MFIs, need to register with the Reserve Bank of India (RBI) to be able to provide micro-

finance. Strictly regulated, these institutions follow the RBI prescribed guidelines and policies for lending and are monitored at three different levels – company, SRO and RBI. Moreover, their rate of interest is also regulated by the RBI.” Notably, Microfinance institutions operate using the established Joint Lending Model which allows the women to source group loans, which provides them the comfort of each other which sharing the loan liability.

The institutions provide the women small loans with easy repayment options. The women do not need to provide any collateral to access credit. These institutions provide them with a loan card which makes it easier for them to track their loans and repayments.

Loan repayment can be weekly, fortnightly and monthly and slowly bit by bit, the women borrower is able to repay her loan.

Publication	The Meghalaya Guardian
Edition	Assam
Date	13 th November, 2019
Page No.	02

12.3 lakh Assam women borrowers urged to be creditworthy

GUWAHATI, NOV 12: MFIN, the industry association and the RBI recognized self-regulatory organization for the NBFC MFIs in the country, has appealed to the existing 12.3 lakh microfinance borrowers in Assam to maintain a good credit history with the Credit Bureau.

Speaking to media on the role of Microfinance, Harsh Shrivastava, CEO – MFIN, said, "Microfinance originated as there existed a large population of India which was unbanked and unserved. Owing to the vastness of the country and the inability to provide low income households credit, the Government of India recognized Microfinance as an important tool in ensuring financial inclusion. Microfinance Institutions called NBFC-MFIs, need to regis-

ter with the Reserve Bank of India (RBI) to be able to provide microfinance. Strictly regulated, these institutions follow the RBI prescribed guidelines and policies for lending and are monitored at three different levels – company, SRO and RBI. More-

Microfinance

over, their rate of interest is also regulated by the RBI."

This has now enabled the poor to access credit in a more organized manner compared to their dependency on moneylenders in the absence of formal credit.

Microfinance institutions operate using the established joint lending model which allows the women to source group loans,

which provides them the comfort of each other which sharing the loan liability. The institutions provide the women small loans with easy repayment options. The women do not need to provide any collateral to access credit. These institutions provide them with a loan card which makes it easier for them to track their loans and repayments. Loan repayment can be weekly, fortnightly and monthly and slowly bit by bit, the women borrower is able to repay her loan.

Shrivastava further added, "In Assam, there are as many as 12.3 lakh women borrowers who invested this money in various trades. While some opened vegetable shops, some bought rickshaws to run or looms to further their weaving busi-

ness. We feel proud that through microfinance, not only are these women able to generate more income but they are, in turn, able to provide employment to others.

Hence it is very important that women who are currently availing loans follow a credit discipline and repay the institutions on time to ensure that their records with the Credit Bureau are unscarred and future access to credit guaranteed."

The Credit Bureau discipline is important both from the lenders and borrowers end to ensure that lending happens responsibly. This timely access to small, collateral free loans in easy payback options by reliable organizations is the greater differentiator for microfinance.

Publication	The North East Times
Edition	Assam
Date	13 th November, 2019
Page No.	02

12.3 lakh Assam women borrowers urged to be creditworthy

GUWAHATI, NOV 12: MFIN, the industry association and the RBI recognized self-regulatory organization for the NBFC MFIs in the country, has appealed to the existing 12.3 lakh microfinance borrowers in Assam to maintain a good credit history with the Credit Bureau.

Speaking to media on the role of Microfinance, Harsh Shrivastava, CEO – MFIN, said, "Microfinance originated as there existed a large population of India which was unbanked and unserved. Owing to the vastness of the country and the inability to provide low income households credit, the Government of India recognized Microfinance as an important tool in ensuring financial inclusion. Microfinance institutions called NBFC-MFIs, need to regis-

ter with the Reserve Bank of India (RBI) to be able to provide microfinance. Strictly regulated, these institutions follow the RBI prescribed guidelines and policies for lending and are monitored at three different levels – company, SRC and RBI. More-

Microfinance

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Shrivastava further added, "In Assam, there are as many as 12.3 lakh women borrowers who invested this money in various trades. While some opened vegetable shops, some bought rickshaws to run or looms to further their weaving busi-

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Hence it is very important that women who are currently availing loans follow a credit discipline and repay the institutions on time to ensure that their records with the Credit Bureau are unscathed and future access to credit guaranteed."

The Credit Bureau discipline is important both from the lenders and borrowers end to ensure that lending happens responsibly. This timely access to small, collateral free loans in easy payback options by reliable organizations is the greater differentiator for microfinance.

Publication	The Assam Post
Edition	Assam
Date	14 th November, 2019
Page No.	03

MFIN appeals 12.3 lakh women microfinance borrowers in Assam to maintain good credit history

Guwahati, Nov 13: MFIN, the industry association and the RBI recognized Self-Regulatory Organization for the NBFC MFIs in the country today, appealed to the existing 12.3 Lakh microfinance borrowers in Assam to maintain a good credit history with the Credit Bureaus. Speaking on the role of Microfinance, Harsh Shrivastava, CEO – MFIN, said, “Microfinance originated as there existed a large population of India which was unbanked and unserved. Owing to the vastness of the country and the inability to provide

low income households credit, the Government of India recognized Microfinance as an important tool in ensuring financial inclusion. Microfinance Institutions called NBFC-MFIs, need to register with the Reserve Bank of India (RBI) to be able to provide microfinance. Strictly regulated, these institutions follow the RBI prescribed guidelines and policies for lending and are monitored at three different levels – company, SRO and RBI. Moreover, their rate of interest is also regulated by the RBI.” This has now enabled the poor to access credit in a more organized manner compared to their dependency on money-lenders in the absence of formal credit. Microfinance institutions operate using the established Joint Lending Model which allows the women to source group loans, which provides them the comfort of each other which sharing the loan liability. The institutions provide the women small loans with easy repayment options. The women do not

need to provide any collateral to access credit. These institutions provide them with a loan card which makes it easier for them to track their loans and repayments.

Loan repayment can be weekly, fortnightly and monthly and slowly bit by bit, the women borrower is able to repay her loan. Mr Shrivastava further added, “In Assam, there are as many as 12.3 lakh women borrowers who invested this money in various trades. While some opened vegetable shops, some bought rickshaws to run or looms to further their weaving business. We feel proud that through Microfinance, not only are these women able to generate more income but they are, in turn, able to provide employment to others. Hence it is very important that women who are currently availing loans follow a credit discipline and repay the institutions on time to ensure that their records with the Credit Bureau are unscarred and future access to credit guaranteed.”

Publication	Niyamiya Brata
Edition	Assam
Date	15 th November, 2019
Page No.	10

জিলা পৰিষদৰ মুখ্য কাৰ্যবাহী বিষয়া হিচাপে বদলি কৰা হৈছে।

ঋণ লওঁতালৈ আহ্বান আইএফআইএনৰ

গুৱাহাটী, ১৪ নৱেম্বৰ : ভাৰতীয় বিজাৰ্ট বেংকৰ দ্বাৰা স্বীকৃতিপ্ৰাপ্ত ছেফ্‌ বেণ্ডলেটীৰী অৰ্গেনাইজেশ্বন এম এফ আই এনে অসমৰ ১২.৩ লাখ মহিলা ফাইনেল ঋণ লওঁতাক ফ্ৰেডিট ব্যাংকসমূহৰ ওচৰত এক উত্তম ফ্ৰেডিট হিষ্ট'ৰী অব্যাহত ৰাখিবলৈ আহ্বান জনাইছে। এম এফ আই এনৰ মুখ্য কাৰ্যবাহী বিষয়া হৰ্ষ শ্ৰীবাস্তৱে উল্লেখ কৰে যে ঋণদাতা আৰু ঋণ লওঁতা উভয়ৰে বাবে ফ্ৰেডিট ব্যাংকৰ ওচৰত শৃংখলাবদ্ধ হৈ থকাটো গুৰুত্বপূৰ্ণ, যাতে ঋণ প্ৰক্ৰিয়া দায়িত্বশীলভাৱে সম্পন্ন হোৱাটো নিশ্চিত কৰিব পাৰি। বিষয়াগৰাকীয়ে লগতে উল্লেখ কৰে যে অসমত ১২.৩ লাখ মহিলা ঋণ লওঁতা আছে, যিয়ে এই ধনৰাশি বিভিন্ন ব্যৱসায়ত বিনিয়োগ কৰিছে। সেয়েহে মহিলাসকলে সময়মতে ঋণ পৰিশোধ কৰাটো গুৰুত্বপূৰ্ণ, যাতে ফ্ৰেডিট ব্যাংকত থকা তেওঁলোকৰ ৰেকৰ্ড সুবলম্বী হৈ থাকে আৰু যাতে ভৱিষ্যতে ঋণ পোৱাত সহজ হয়। ৰাজ্যজুৰি মহিলা ফাইনেলৰ বিকল্পে প্ৰতিবাদ ধ্বনি উঠাৰ সময়ত কাৰ্যবাহী বিষয়াগৰাকীৰ এই আহ্বানে যথেষ্ট তাৎপৰ্য বহন কৰিছে।

Publication	The Assam Rising
Edition	Assam
Date	15 th November, 2019
Page No.	5

MFIN appeals 12.3 lakh women microfinance borrowers in Assam to maintain good credit history

Guwahati, Nov 14: MFIN, the industry association and the RBI recognized Self-Regulatory Organization for the NBFC MFIs in the country, appealed to the existing 12.3 Lakh microfinance borrowers in Assam to maintain a good credit history with the Credit Bureaus. Speaking on the role of Microfinance, Harsh Shrivastava, CEO - MFIN, said, "Microfinance originated as there existed a large population of India which was unbanked and unserved. Owing to the vastness of the country and the inability to provide low income households credit, the Government of India recognized Microfinance as an important tool in ensuring financial inclusion. Microfinance Institutions called NBFC-MFIs, need to register with the Reserve Bank of India (RBI) to be able to provide microfinance. Strictly regulated, these institutions follow the RBI prescribed guidelines and policies for lending and are monitored at three different levels - company, SRO and RBI. Moreover, their rate of interest is also regulated by the RBI." This has now enabled the poor to access credit in a more organized manner compared to their dependency on moneylenders in the absence of formal

credit. Microfinance institutions operate using the established Joint Lending Model which allows the women to source group loans, which provides them the comfort of each other which sharing the loan liability. The institutions provide the women small loans with easy repayment options. The women do not need to provide any collateral to access credit. These institutions provide them with a loan card which makes it easier for them to track their loans and repayments. Loan repayment can be weekly, fortnightly and monthly and slowly bit by bit, the women borrower is able to repay her loan. Mr Shrivastava further added, "In Assam, there are as many as 12.3 lakh women borrowers who invested this money in various trades. While some opened vegetable shops, some bought rickshaws to run or looms to further their weaving business."



Coverage Report:

Harun R Khan, former Deputy Governor, RBI to Chair the Steering Committee of the Code for Responsible Lending (CRL) in Micro-credit

Publication	The Hindu Business Line
Edition	All Editions
Date	29 th November, 2019
Page No.	05

CODE FOR RESPONSIBLE LENDING

Harun Khan to head steering committee

OUR BUREAU

New Delhi, November 28

Harun R Khan, former Deputy Governor of the Reserve Bank of India (RBI), will be the first Chairman of the steering committee of the Code for Responsible Lending (CRL) for microfinance industry.

Microfinance Institutions Network (MFIN) and Sa-Dhan had, in September 2019, launched CRL in microcredit, bringing diverse entities such as banks, small finance banks, NBFC-MFIs and NBFCs to voluntarily agree on adhering to the standards of customer protection, including addressing over-leveraging.

Nearly 100 lenders have, till

date, signed the CRL, accounting for two-third of the microcredit industry. To administer the CRL and get all microfinance players to conform to the same standards and ensure there is no overlending to the same borrower, MFIN had sought to set up a steering committee.

Besides Khan as Chairman, the members of the steering committee are: Srinivas Bonam, IndusInd Bank; Govind Singh, Utkarsh Small Finance Bank; Sonia Krishnankutty, L&T Finance; Manoj Kumar Nambiar, Arohan Financial Services; Murali Srinivas, Smile Microfinance; Harsh Shrivastava, MFIN; and P Satish, Sa-Dhan.

Portal	The Financial Express
Edition	All Edition
Date	30 th November, 2019
Page No.	10

Former RBI deputy gub appointed MFI panel chief

FORMER DEPUTY GOVERNOR of the Reserve Bank of India (RBI), HR Khan, has been appointed the first chairman of the steering committee of the Code for Responsible Lending (CRL) in micro-credit. "I am excited to be part of this initiative of MFIN and Sa-Dhan. I strongly believe in the importance of promoting responsible finance to protect the interests of underserved and unserved borrowers," Khan said.

Portal	The Indian Express
Edition	New Delhi, Kolkata
Date	30 th November, 2019
Page No.	16

**HR Khan
named MFI
panel chairman**

Kolkata: Former RBI deputy governor HR Khan has been appointed the first chairman of the steering committee of the Code for Responsible Lending in micro-credit. **PTI**

Portal	Telegraph
Edition	Kolkata
Date	30 th November, 2019
Page No.	10

Microcredit

■ **CALCUTTA:** Former RBI deputy governor H. R. Khan has been appointed as the first chairman of the steering committee of the Code for Responsible Lending in micro-credit. PTI

Portal	Deccan Chronicle
Edition	Chennai
Date	30 th November, 2019
Page No.	11

RBI ex-deputy governor Khan to head MFI panel

Former deputy governor of the Reserve Bank of India H R Khan has been appointed as the first chairman of the steering committee of the Code for Responsible Lending (CRL) in micro-credit. The CRL is a self-regulatory step for the micro-credit industry, making diverse entities like banks, NBFC-MFIs and NBFCs adhere to standards of customer protection, an MFIL statement said.

Portal	Asian Age
Edition	New Delhi, Kolkata
Date	30 th November, 2019
Page No.	10

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Portal	Millennium Post
Edition	New Delhi, Kolkata
Date	30 th November, 2019
Page No.	06

Former RBI deputy governor appointed as chairman of MFI panel

KOLKATA: Former deputy governor of the Reserve Bank of India (RBI), H R Khan has been appointed as the first chairman of the steering committee of CRL in micro-credit.

The CRL is a self-regulatory step for the micro-credit industry making diverse entities like banks, NBFC-MFIs and NBFCs adhere to standards of customer protection, a statement by MFIN said. CRL was launched in September by MFIN and Sa-Dhan, an RBI-recognised association of MFIs, along with Finance Industry Development Council, an association of NBFCs. "I am excited to be part of this initiative of MFIN and Sa-Dhan. I strongly believe in the importance of promoting responsible finance to protect the interests of underserved and unserved borrowers," Khan said. PTI

Portal	Prabhat Kharab
Edition	Kolkata
Date	30 th November, 2019
Page No.	09

एमएफआइएन के चेयरमैन बने रिजर्व बैंक के पूर्व डिप्टी गवर्नर

कोलकाता. रिजर्व बैंक के पूर्व डिप्टी गवर्नर एचआर खान को सूक्ष्म ऋण में जवाबदेह ऋण संहिता (सीआरएल) पर अमल के लिये गठित संचालन समिति का पहला चेयरमैन नियुक्त किया गया है. माइक्रो फाइनेंस इंस्टीट्यूट्स नेटवर्क (एमएफआइएन) ने यहां जारी एक वक्तव्य में कहा है कि सूक्ष्म ऋण में जवाबदेह ऋण संहिता लघु वित्त उद्योग में स्व: नियमन की दिशा में यह एक कदम है. इसमें बैंकों, गैर- बैंकिंग वित्त संस्थानों, सूक्ष्मवित्त उद्योग और एनबीएफसी जैसे विभिन्न निकायों में ग्राहक सुरक्षा के मामले में एक स्तरीय मानक का अनुपालन करने पर जोर दिया जायेगा. देश में जवाबदेह ऋण संहिता की शुरुआत एमएफआइएन और सा- धन ने मिलकर सितंबर में की थी. यह वित्त उद्योग विकास परिषद के साथ ही सूक्ष्म वित्त उद्योग का रिजर्व बैंक से मान्यता प्राप्त संगठन है. खान ने इस अवसर पर कहा कि वह एमएफआइएन और सा-धन का हिस्सा बनकर उत्साहित हैं.

Portal	Bartaman
Edition	Kolkata
Date	30 th November, 2019
Page No.	17

মাইক্রো ফিনান্স ইনস্টিটিউশনের পরিচালন কমিটির চেয়ারম্যান হলেন এইচ আর খান

কলকাতা, ২৯ নভেম্বর (পিটিআই): মাইক্রোফাইন্যান্সিওল শাখার 'কোড ফর রেসপন্সিবল লেন্ডিং' বা সিআরএল-এর পরিচালন কমিটির প্রথম চেয়ারম্যান নিযুক্ত হলেন রিজার্ভ ব্যাঙ্কের প্রাক্তন গভর্নর এইচ আর খান। ফিনান্স ইন্ডাস্ট্রি ডেভেলপমেন্ট কাউন্সিলকে সঙ্গে নিয়ে গত সেপ্টেম্বরে সিআরএল প্রতিষ্ঠা করে আরবিআই স্বীকৃত মাইক্রো ফিনান্স ইনস্টিটিউশনের সংগঠন 'সাখন' এবং মাইক্রো ফিনান্স ইনস্টিটিউশন নেটওয়ার্ক (এমএফআইএন)।

এদিন সিআরএলের পরিচালন কমিটির চেয়ারম্যান নিযুক্ত হওয়ার পর এইচ আর খান বলেন, 'এমএফআইএন এবং সাখন-এর উদ্যোগে शामिल হতে পেরে আমি আনন্দিত। বক্ষিত ও প্রান্তিক স্বত্বগ্রহীতাদের স্বার্থ সুরক্ষিত রাখতে দায়িত্ববান অর্থনীতির গুরুত্ব রয়েছে বলে আমি মনে করি।' প্রসঙ্গত, গ্রাহকদের স্বার্থে অব্যাহতি আর্থিক প্রতিষ্ঠান, মাইক্রো ফিনান্স ইনস্টিটিউশন এবং ব্যাংকগুলিকে সুনির্দিষ্ট মাপকাঠি মেনে কাজ করার জন্যই তৈরি হয়েছে সিআরএল।

Website	Economic Times.com
Edition	Online
Date	29 th November, 2019
Link	https://economictimes.indiatimes.com/industry/banking/finance/hr-khan-to-take-charge-of-microfinance-code-from-december/articleshow/72297006.cms?from=mdr

THE ECONOMIC TIMES

HR Khan to take charge of microfinance code from December

MFIN wanted a heavyweight for this CRL project, which is a self-regulatory step for a diverse set of lenders engaged in microfinance such as banks, small finance banks, non-banking financial companies (NBFC), NBFC-MFIs and not-for-profit firms.

By Abhinav Ray, ET Bureau | Nov 29, 2019, 08:05 PM IST



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So far, 97 entities have signed the code which has proposed to cap the total indebtedness of a borrower to Rs 1 lakh and bar more than three lenders offering loans to a single borrower.

KOLKATA: Reserve Bank of India's former deputy governor HR Khan will take charge as the first chairman of the steering committee of Code for Responsible Lending (CRL) in microfinance on December 1, a person familiar with the development said.

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Website	Business Line.com
Edition	Online
Date	28 th November, 2019
Link	https://www.thehindubusinessline.com/money-and-banking/harun-r-khan-to-head-panel-on-code-for-responsible-lending/article30106831.ece

BusinessLine

Harun R Khan to head panel on Code for Responsible Lending

Our Bureau | New Delhi | Updated on November 28, 2019 | Published on November 28, 2019



Harun Rashid Khan

Harun R Khan, former Deputy Governor of the Reserve Bank of India (RBI), will be the first Chair of the Steering Committee of the Code for Responsible Lending (CRL) for micro-finance industry.

Microfinance Institutions Network (MFIN) and Sa-Dhan had in September 2019 launched CRL in micro-credit, bringing diverse entities like banks, small finance banks, NBFC-MFIs and NBFCs to voluntarily agree on adhering with standards of customer protection including addressing over-leveraging.

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To administer the CRL and get all microfinance players to conform to the same standards and ensure there is no overlending to the same borrower, MFIN had sought to set up a Steering Committee.



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Besides H.R.Khan as its Chairman, the Steering Committee comprised of Srinivas Bonam - IndusInd Bank, Govind Singh - Utkarsh Small Finance Bank, Sonia Krishnankutty - L & T Finance, Manoj Kumar Nambiar - Arohan Financial Services, Murali Srinivas - Smile Microfinance, Harsh Shrivastava - MFIN and P Satish - Sa-Dhan as members.

Commenting on his role as Chairman of CRL, Harun R Khan said: "I am excited to be part of this initiative of MFIN and Sa-Dhan. It is important to promote responsible financing to protect the interests of underserved and unserved borrowers. This is becoming increasingly important as more and more first generation and women borrowers take microfinance loans. This way of bringing together all microfinance lenders—banks, SFBs, MFIs and NBFCs, on a common platform is unique. I look forward to contributing to this."

Khan had joined the Reserve Bank of India in 1978 working his way up ranks and in diverse areas. He became the Principal of RBI's College of Agricultural Banking (CAB) at Pune before being appointed as the Regional Director of RBI in the capital. Between 2007 and 2008, he was the Director at various Public Sector Banks, NABARD and NHB.

He became the Executive Director of RBI in 2007 before assuming the title of Deputy Governor in 2011. Khan was also the Chairman of the RBI Internal Group on Rural Credit and Microfinance, which was popularly known as the Khan Committee.

Based on the recommendations of the Khan Committee, RBI prepared guidelines for expansion of the banking outreach through the Business Facilitator and Business Correspondent models, which revolutionized the spread of financial inclusion in India.

Website	The Economic Times.com
Edition	Online
Date	29 th November, 2019
Link	https://economictimes.indiatimes.com/industry/banking/finance/former-rbi-deputy-governor-appointed-as-chairman-of-mfi-panel/articleshow/72288725.cms

THE ECONOMIC TIMES

Former RBI deputy governor appointed as chairman of MFI panel

Members of the steering committee include Harsh Shrivastava of MFIN, P Satish of Sa-Dhan, Srinivas Bonam of IndusInd Bank and Sonia Krishnankutty of L&T Finance among others.

PTI | Nov 29, 2019, 11:37 AM IST



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KOLKATA: Former deputy governor of the Reserve Bank of India (RBI), H R Khan has been appointed as the first chairman of the steering committee of the Code for Responsible Lending (CRL) in micro-credit.

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"I am excited to be part of this initiative of MFIN and Sa-Dhan. I strongly believe in the importance of promoting responsible finance to protect the interests of underserved and unserved borrowers," Khan said.

The CRL was envisaged to be guided and supervised by a steering committee representing banks, SFBs, NBFC-MFIs, NBFCs and industry associations under an eminent independent chair. Members of the steering committee include Harsh Shrivastava of MFIN, P Satish of Sa-Dhan, Srinivas Bonam of IndusInd BankNSE -2.34 % and Sonia Krishnankutty of L&T Finance among others, the statement added.

Website	Business Standrad.com
Edition	Online
Date	29 th November, 2019
Link	https://www.business-standard.com/article/pti-stories/former-rbi-deputy-governor-appointed-as-chairman-of-mfi-panel-119112900276_1.html

Business Standard

Former RBI deputy governor H R Khan to head micro-finance panel

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Press Trust of India | Kolkata
Last Updated at November 29, 2019 11:45 IST











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Website	Business Line.com
Edition	Online
Date	29 th November, 2019
Link	https://www.thehindubusinessline.com/news/former-rbi-deputy-governor-becomes-chairman-of-mfi-panel/article30113834.ece

BusinessLine

Former RBI deputy governor becomes chairman of micro-finance panel

PTI Kolkata | Updated on November 29, 2019 | Published on November 29, 2019



Former deputy governor of the Reserve Bank of India
H R Khan (File photo)

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Website	The Hindu.com
Edition	Online
Date	29 th November, 2019
Link	https://www.thehindu.com/business/Economy/former-rbi-deputy-governor-appointed-as-chairman-of-microfinance-panel/article30113804.ece



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Website	Tribuneindia.com
Edition	Online
Date	29 th November, 2019
Link	https://www.tribuneindia.com/news/business/former-rbi-deputy-governor-appointed-chairman-of-mfi-panel/867830.html

Tuesday, December 03, 2019

The Tribune

VOICES OF THE PEOPLE

Former RBI deputy governor appointed chairman of MFI panel

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Kolkata, November 29

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Also in this section

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- Maruti Suzuki to increase prices from January to offset rising input costs
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- Depositors in failed banks to get only up to Rs 1 lakh insurance cover: RBI-owned subsidiary
- Rupee rises 8 paise to 74.58 against US dollar in early trade

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“I am excited to be part of this initiative of MFIN and Sa-Dhan. I strongly believe in the importance of promoting responsible finance to protect the interests of underserved and unserved borrowers,” Khan said.

The CRL was envisaged to be guided and supervised by a steering committee representing banks, SFBs, NBFC-MFIs, NBFCs and industry associations under an eminent independent chair.

Members of the steering committee include Harsh Shrivastava of MFIN, P Satish of Sa-Dhan, Srinivas Bonam of IndusInd Bank and Sonia Krishnankutty of L&T Finance, among others, the statement added.

Website	Newindianexpress.com
Edition	Online
Date	29 th November, 2019
Link	www.newindianexpress.com/business/2019/nov/29/former-rbi-deputy-governor-hr-khan-appointed-as-chairman-of-micro-finance-institutions-panel-2068870.html



Former RBI deputy governor HR Khan appointed as chairman of Micro-finance Institutions panel

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Former RBI deputy governor HR Khan (File Photo | PTI)

By PTI

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Harun Rashid Khan, HR Khan
Former RBI deputy governor HR Khan (File Photo | PTI)
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Website	Deccanherald.com
Edition	Online
Date	29 th November, 2019
Link	https://www.deccanherald.com/business/economy-business/ex-rbi-dep-governor-appointed-as-chairman-of-mfi-panel-780867.html



Ex RBI dep governor appointed as chairman of MFI panel

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Website	Millenniumpost.in
Edition	Online
Date	29 th November, 2019
Link	http://www.millenniumpost.in/business/former-rbi-deputy-governor-appointed-as-chairman-of-mfi-panel-388179



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Website	Yahoo.com
Edition	Online
Date	29 th November, 2019
Link	https://in.finance.yahoo.com/news/former-rbi-deputy-governor-appointed-054751687.html



Former RBI deputy governor appointed as chairman of MFI panel

PTI 29 November 2019

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Website	Moneycontrol.com
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Date	29 th November, 2019
Link	https://www.moneycontrol.com/news/business/economy/former-rbi-deputy-governor-h-r-khan-appointed-as-chairman-of-mfi-panel-4685251.html



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Website	Theweek.in
Edition	Online
Date	29 th November, 2019
Link	https://www.theweek.in/wire-updates/business/2019/11/29/ccm1-biz-mfi-panel.html



BIZ-MFI-PANEL

PTI | November 29, 2019 11:26 IST

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Website	MSN.com
Edition	Online
Date	29 th November, 2019
Link	https://www.msn.com/en-in/news/other/former-rbi-deputy-governor-h-r-khan-appointed-as-chairman-of-mfi-panel/ar-BBXuEk2



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Website	Devdiscourse.com
Edition	Online
Date	29 th November, 2019
Link	https://www.devdiscourse.com/article/business/762967-former-rbi-deputy-governor-appointed-as-chairman-of-mfi-panel



Former RBI deputy governor appointed as chairman of MFI panel

PTI | Kolkata | Updated: 29-11-2019 11:21 IST | Created: 29-11-2019 11:19 IST

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Website	Indiaeducationdiary.in
Edition	Online
Date	29 th November, 2019
Link	https://indiaeducationdiary.in/harun-r-khan-former-deputy-governor-rbi-to-chair-the-steering-committee-of-the-code-for-responsible-lending-crl-in-micro-credit/



Harun R Khan, former Deputy Governor, RBI to Chair the Steering Committee of the Code for Responsible Lending (CRL) in Micro-credit

November 28, 2019

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New Delhi: Harun R. Khan, former Deputy Governor of the Reserve Bank of India will be the first Chair of the Steering Committee of the Code for Responsible Lending (CRL) in Micro-credit.

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Website	Asiavillenews.com
Edition	Online
Date	29 th November, 2019
Link	https://malayalam.asiavillenews.com/article/actress-attack-case-supreme-court-verdict-against-dileep-22278



ഈ വാദത്തിനെതിരെ സംസ്ഥാന സർക്കാരും ആക്രമിക്കപ്പെട്ട നടിയുമടക്കം നിലപാടെടുത്തു. തന്റെ സ്വകാര്യത മാനിക്കണമെന്നാണ് നടിയുയർത്തിയ പ്രധാന ആവശ്യം. വീഡിയോ ദൃശ്യങ്ങളിൽ കൃത്രിമമുണ്ടോ എന്ന് പരിശോധിക്കണം എന്നും ദിലീപ് ആവശ്യപ്പെട്ടു. എന്നാൽ ഈ ആവശ്യത്തെയും സുപ്രീം കോടതി തള്ളി.

നടി ആക്രമിക്കപ്പെട്ട കേസിലെ ദൃശ്യങ്ങൾ കൈമാറണമെന്ന ദിലീപിന്റെ ആവശ്യം സുപ്രീം കോടതി തള്ളി. വേണമെങ്കിൽ ദിലീപിനോ അഭിഭാഷകനോ ദൃശ്യങ്ങൾ പരിശോധിക്കാമെന്നാണ് കോടതി അറിയിച്ചത്. നടിയെ ആക്രമിച്ച കേസിലെ ദിലീപിന് തിരിച്ചടിയാണ് ഈ വിധി.

നടി ആക്രമിക്കപ്പെട്ട ദൃശ്യങ്ങൾ ദിലീപിനും അഭിഭാഷകനും പരിശോധിക്കാനുള്ള അനവധി നേരത്തെയും ലഭിച്ചിരുന്നു. നിയമപരമായി ഈ ദൃശ്യങ്ങൾ കിട്ടേണ്ടതാണ് എന്നും എന്നാലേ നിരപരാധിത്വം തെളിയിക്കാനാവൂ എന്നാണ് ദിലീപിനായി അഭിഭാഷകൻ മുകുൾ രോഹ്താഗി ഉയർത്തിയ വാദം. പിടിച്ചെടുത്ത വീഡിയോ ദൃശ്യങ്ങൾ തൊണ്ടി മുതലാണോ തെളിവാണോ എന്ന ചോദ്യമാണ് ദിലീപ് സുപ്രീം കോടതിയിൽ പ്രധാനമായും ഉയർത്തിയത്. തെളിവാണ് എങ്കിൽ അത് പരിശോധിക്കാൻ അവകാശമുണ്ടെന്ന് ദിലീപ് വാദിച്ചു.

ഈ വാദത്തിനെതിരെ സംസ്ഥാന സർക്കാരും ആക്രമിക്കപ്പെട്ട നടിയുമടക്കം നിലപാടെടുത്തു. തന്റെ സ്വകാര്യത മാനിക്കണമെന്നാണ് നടിയുയർത്തിയ പ്രധാന ആവശ്യം. വീഡിയോ ദൃശ്യങ്ങളിൽ കൃത്രിമമുണ്ടോ എന്ന് പരിശോധിക്കണം എന്നും ദിലീപ് ആവശ്യപ്പെട്ടു. എന്നാൽ ഈ ആവശ്യത്തെയും സുപ്രീം കോടതി തള്ളി. വീഡിയോ ദൃശ്യത്തിനുമേൽ സംസ്ഥാന ഫോറൻസിക് വിഭാഗം പരിശോധിച്ച് റിപ്പോർട്ട് സമർപ്പിച്ചിട്ടുള്ളതാണ്.

Former RBI deputy governor appointed as chairman of MFI panel

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Suzuki to increase prices from January to offset rising input costs "I am excited to be part of this initiative of MFIN and Sa-Dhan. I strongly believe in the importance of promoting responsible finance to protect the interests of underserved and unserved borrowers," Khan said. The CRL was envisaged to be guided and supervised by a steering committee representing banks, SFBs, NBFC-MFIs, NBFCs and industry associations under an eminent independent chair.

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Website	Apnnews.com
Edition	Online
Date	29 th November, 2019
Link	https://www.apnnews.com/harun-r-khan-former-deputy-governor-rbi-to-chair-the-steering-committee-of-the-code-for-responsible-lending-crl-in-micro-credit/

APN NEWS

Harun R Khan, former Deputy Governor, RBI to Chair the Steering Committee of the Code for Responsible Lending (CRL) in Micro-credit

Published on November 29, 2019

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The CRL is envisaged to be guided and supervised by a Steering Committee representing

Banks, SFBs, NBFC-MFIs, NBFCs and industry associations under an eminent independent Chair. Other members of the Steering Committee are Srinivas Bonam – IndusInd Bank, Govind Singh – Utkarsh Small Finance Bank, Sonia Krishnankutty – L & T Finance, Manoj Kumar Nambiar – Arohan Financial Services, Murali Srinivas – Smile Microfinance, Harsh Shrivastava – MFIN and P Satish – Sa-Dhan.

Harun R Khan, former Deputy Governor, RBI to Chair the Steering Committee of the Code for Responsible Lending (CRL) in Micro-credit

New Delhi: Harun R Khan, former Deputy Governor of the Reserve Bank of India will be the first Chair of the Steering Committee of the Code for Responsible Lending (CRL) in Micro-credit.

The CRL is a significant self-regulatory step for the micro-credit industry bringing diverse entities like Banks, Small Finance Banks, NBFC-MFIs and NBFCs etc to voluntarily agree on adhering with standards of customer protection including addressing over-leveraging. CRL was launched in September 2019 by MFIN and Sa-Dhan (the RBI recognized self-regulatory organisations and industry associations for the microfinance industry), along with FIDC (Finance Industry Development Council – industry association for NBFCs).

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Speaking on his role as the Chairperson of CRL Steering Committee, Harun R Khan said,

“I am excited to be part of this initiative of MFIN and Sa-Dhan. I strongly believe in the importance of promoting responsible finance to protect the interests of underserved and unserved borrowers. This is becoming increasingly important as more and more first generation and women borrowers take microfinance loans. This way of bringing together all microfinance lenders—banks, SFBs, MFIs and NBFCs, on a common platform is unique. I look forward to contributing to this.”

Mr Khan joined the Reserve Bank of India in 1978 working his way up ranks and in diverse areas. He became the Principal of RBI’s College of Agricultural Banking (CAB) at Pune before being appointed as the Regional Director of RBI, New Delhi. Between 2007 and 2008, he was the Director at various Public Sector Banks, NABARD and NHB. He became the Executive Director of RBI in 2007 before assuming the title of Deputy Governor in 2011. Mr Khan was also the Chairman of the RBI Internal Group on Rural Credit and Microfinance, which was popularly known as the Khan Committee. Based on the recommendations of the Khan Committee, RBI prepared guidelines for expansion of the banking outreach through the Business Facilitator and Business Correspondent models, which revolutionized the spread of financial inclusion in India.

Over the last two decades, the microfinance industry has successfully become an important way to provide affordable credit, housing, livelihood opportunities to low-income households. MFIN’s Micrometer report shows that micro-credit industry has over 9.79 Cr loans with a loan outstanding of Rs 2,01,724 crore as on 30th September 2019. Nearly 100 lenders have signed the CRL accounting for two-third of the micro-credit industry.

Website	Mumbainewsexpress.com
Edition	Online
Date	29 th November, 2019
Link	http://mumbainewsexpress.com/harun-r-khan-former-deputy-governor-rbi-to-chair-the-steering-committee-of-the-code-for-responsible-lending-crl-in-micro-credit/



HARUN R KHAN, FORMER DEPUTY GOVERNOR, RBI TO CHAIR THE STEERING COMMITTEE OF THE CODE FOR RESPONSIBLE LENDING (CRL) IN MICRO-CREDIT

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by Suman Gupta



New Delhi, November 29, 2019: Harun R Khan, former Deputy Governor of the Reserve Bank of India will be the first Chair of the Steering Committee of the Code for Responsible Lending (CRL) in Micro-credit.

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Harun R Khan, former Deputy Governor, RBI to Chair the Steering Committee of the Code for Responsible Lending (CRL) in Micro-credit

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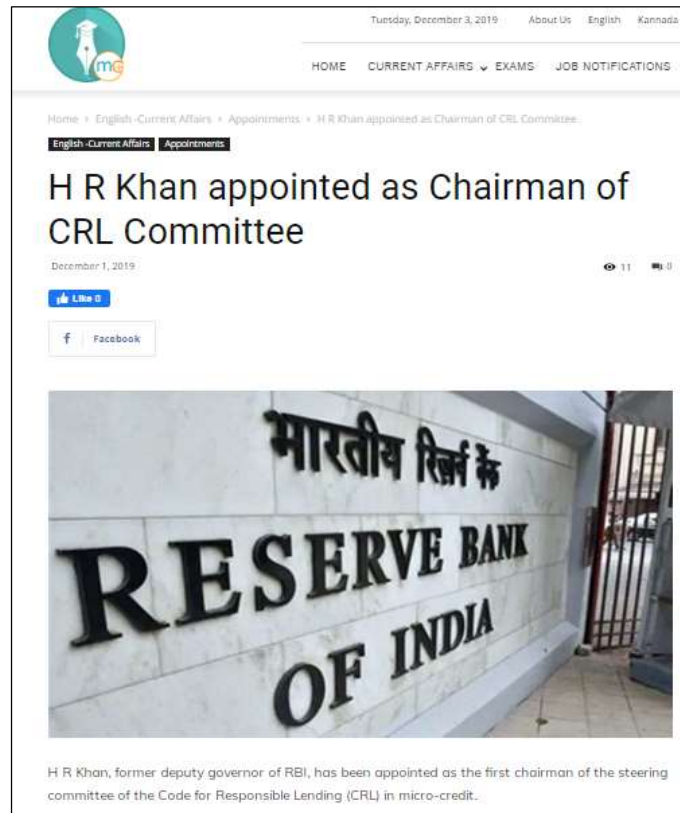
Speaking on his role as the Chairperson of CRL Steering Committee, Harun R Khan said, “I am excited to be part of this initiative of MFIN and Sa-Dhan. I strongly believe in the importance of promoting responsible finance to protect the interests of underserved and unserved borrowers. This is becoming increasingly important as more and more first generation and women borrowers take microfinance loans. This way of bringing together all microfinance lenders—banks, SFBs, MFIs and NBFCs, on a common platform is unique. I look forward to contributing to this.”

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About Microfinance Institutions Network: MFIN is a premier industry association comprising 56 NBFC-MFIs and 35 Associates including Banks, Small Finance Banks (SFBs) and NBFCs. It is also the Self-Regulatory Organization (SRO) for the regulated NBFC-MFI. By virtue of bringing the NBFC-MFIs under one common umbrella, MFIN acts as a bridge between them and the regulators to build a dialogue for greater transparency, better policy frameworks and stronger client protection standards for responsible lending, thus enabling the microfinance industry to partake in meeting the larger financial inclusions goals.

Website	Blog.madguy.com
Edition	Online
Date	29 th November, 2019
Link	https://blog.madguy.co/h-r-khan-appointed-as-chairman-of-crl-committee/



H R Khan appointed as Chairman of CRL Committee

H R Khan, former deputy governor of RBI, has been appointed as the first chairman of the steering committee of the Code for Responsible Lending (CRL) in micro-credit.

Microfinance Institutions Network (MFIN) and Sa-Dhan launched the CRL in September 19, along with Finance Industry Development Council (an association of NBFCs).

Code for Responsible Lending (CRL) is a self-regulatory step for the Micro-credit institutions like NBFCs, NBFC-MFIs, SFBs etc. to follow the standard of customer protection.

The CRL was envisaged to be supervised and guided by a steering committee under an eminent independent chair.

The code proposes to cap the total indebtedness of a borrower to Rs 1 lakh and bar more than 3 lenders offering loans to a single borrower.

The other members of the committee include:

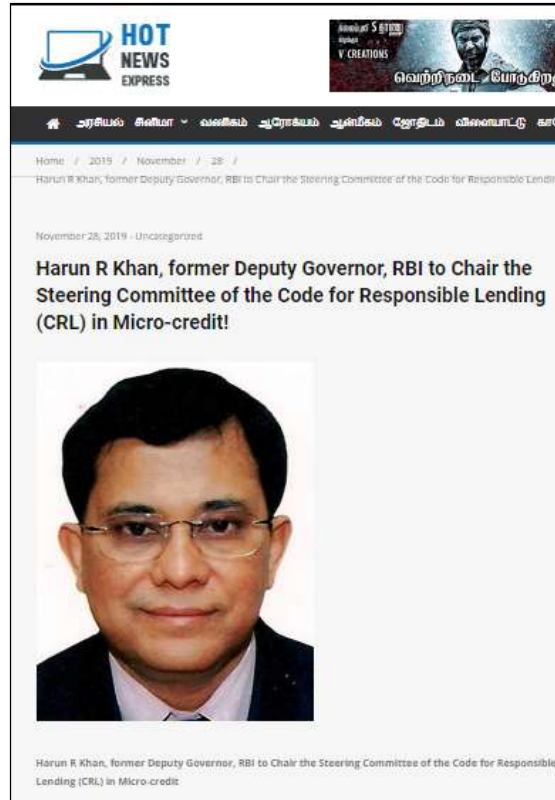
Harsh Shrivastava of MFIN

P Satish of Sa-Dhan

Srinivas Bonam of IndusInd Bank

Sonia Krishnankutty of L&T Finance among others

Website	Hotnewsexpress.com
Edition	Online
Date	29 th November, 2019
Link	http://hotnewsexpress.com/2019/11/28/harun-r-khan-former-deputy-governor-rbi-to-chair-the-steering-committee-of-the-code-for-responsible-lending-crl-in-micro-credit/



Harun R Khan, former Deputy Governor, RBI to Chair the Steering Committee of the Code for Responsible Lending (CRL) in Micro-credit!

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New Delhi / Chennai, November 28, 2019: Harun R Khan, former Deputy Governor of the Reserve Bank of India will be the first Chair of the Steering Committee of the Code for Responsible Lending (CRL) in Micro-credit.

The CRL is a significant self-regulatory step for the micro-credit industry bringing diverse entities like Banks, Small Finance Banks, NBFC-MFIs and NBFCs etc to voluntarily agree on adhering with standards of customer protection including addressing over-leveraging. CRL was launched in September 2019 by MFIN and Sa-Dhan (the RBI recognized self-regulatory organisations and

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Speaking on his role as the Chairperson of CRL Steering Committee, Harun R Khan said,

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Former RBI deputy governor appointed as chairman of MFI panel

Former deputy governor of the Reserve Bank of India (RBI), H R Khan has been appointed as the first chairman of the steering committee of the Code for Responsible Lending (CRL) in micro-credit. The CRL is a self-regulatory step for the micro-credit industry making diverse entities like

banks, NBFC-MFIs and NBFCs adhere to standards of customer protection, a statement by Micro-finance Institutions Network (MFIN) said.

CRL was launched in September by MFIN and Sa-Dhan, an RBI-recognised association of MFIs, along with Finance Industry Development Council, an association of NBFCs. Also Read - Maruti Suzuki to increase prices from January to offset rising input costs "I am excited to be part of this initiative of MFIN and Sa-Dhan. I strongly believe in the importance of promoting responsible finance to protect the interests of underserved and unserved borrowers," Khan said. The CRL was envisaged to be guided and supervised by a steering committee representing banks, SFBs, NBFC-MFIs, NBFCs and industry associations under an eminent independent chair.

Members of the steering committee include Harsh Shrivastava of MFIN, P Satish of Sa-Dhan, Srinivas Bonam of IndusInd Bank and Sonia Krishnankutty of L&T Finance among others, the statement added.



Coverage Report:

Press Release: Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio (GLP): MFIN Micrometer

Date	27 November
Publication	The Economic Times
Edition	Mumbai, Bangalore, Chennai, Kolkata
Page No.	10

RBI governor Shaktikanta Das had in July asked state-run banks to exercise caution while disbursing the loans

Mudra Loans Turning Bad: RBI Dy Guv

Our Bureau

Mumbai: Reserve Bank of India deputy governor MK Jain on Tuesday raised red flags over rising non-performing assets (NPAs) in loans disbursed under the government's Mudra loan scheme and urged banks to monitor the repayment capacity of borrowers before disbursement.

The Pradhan Mantri Mudra Yojana is a central government scheme under which small businesses can avail collateral-free working capital loan up to ₹10 lakh. The scheme was flagged off in 2015 by PM Modi to ease the credit flow to India's MSME sector.

"The Mudra is a case in point...while such a massive push would have lifted many beneficiaries out of poverty, there has been some concern at the growing level of non-performing assets among these borrowers," Jain said while addressing an industry gathering here. Interestingly, this is the se-



cond such warning by a senior central banker this year to banks over rising delinquencies in these loan accounts.

Governor Shaktikanta Das, in July, told chief executives of all state-run banks, in a closed-door meeting, to be cautious while disbursing to Mudra beneficiaries to avoid a pile-up of NPA accounts. Separately, former RBI governor Raghuram Rajan had also warned

the banking system of these building toxic loans in November last year.

As per the latest data available on the Mudra website, banks have disbursed 2.9 crore loans in the ongoing fiscal worth nearly ₹1.41 lakh crore. In the previous fiscal year, banks had disbursed working capital loans worth over ₹3 lakh crore.

"Banks need to focus on repay-

ment capacity at the appraisal stage and monitor the loans through the life cycle much more closely," Jain said.

The regulator was speaking at an event organised by Small Industries Development Bank of India (SIDBI) on the microfinance industry. The deputy governor during his speech also emphasised the growing need for banks to harness technology to not just improve

their underwriting capacities, but also to create personalised financial products accessible for all.

"We must now focus on the demand side, which is to focus on enhancing capabilities so that individuals in low-income groups are in a position to not merely avail the offered services but also demand preferred products and services suitable to their needs and choices," said Jain.

As per data released by Microfinance Institution Network (MFIN), the loan portfolio of India's microfinance industry grew by 48% in the September quarter as against the same period last year and now stands at ₹2.01 lakh crore.

Tailored products for credit to those without a credit score, entrepreneur, and consumption credit, hand-holding, financial literacy, social occasion credit and insurance are all waiting to be tapped in scale and size. Limited forays have been made but are yet to achieve their full potential," he said.

Date	26 November
Publication	Business Standard
Edition	New Delhi, Mumbai, Pune, Bangalore, Kolkata
Page No.	04

IN BRIEF

MFI sector adds 18.3 mn borrowers since note ban

Microfinance firms have added 18.3 million borrowers since March 2017, and total unique microfinance borrower numbers stand at 54.6 million, through 97.9 million loan accounts till September 30 this year. The sector has witnessed growth of 47.85 per cent year on year in the September quarter, with the total loan portfolio at ₹201,724 crore, according to a report of the Microfinance Institutions Network (MFIN). Banks hold 40 per cent in the total microcredit, the largest share, with total loan outstanding of ₹80,570 crore. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second-largest provider of micro-credit, with a loan amount outstanding of ₹62,960 crore, accounting for 31 per cent of the total industry portfolio.

BS REPORTER

Date	27 November
Publication	The Hindu Business Line
Edition	All Editions
Page No.	20

MFI loan portfolio grew 48% till September

OUR BUREAU

New Delhi, November 26

The microfinance industry's gross loan portfolio grew 47.85 per cent to ₹2,01,724 crore at the end of the second quarter of FY19, an industry report showed.

The total number of microfinance loan accounts also grew to 9.79 crore as of September 30, up from 7.43 crore accounts on the same date last year, the Microfinance Institutions Network's (MFIN) latest micrometer report for the second quarter (July to September) of this fiscal showed.

Harsh Srivastava, CEO, MFIN, said: "It is heartening that in the last 30 months, an

additional 18.3 million women have taken microfinance loans.

This growth in unique borrowers is an endorsement of the trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate."

He said the microfinance sector continues to grow steadily as new microfinance customers are being added.

CAGR has been consistent for years at 42 per cent for the last six years. There is a lot of unmet demand still as is evident from the fact that only 27 per cent of potential

households have been reached by microfinance, said Srivastava.

Microfinance industry serves estimated 5.46 crore unique borrowers through 9.79 crore loan accounts.

Meanwhile, NBFC-MFI loan portfolio grew 16.67 per cent year-on-year to ₹62,960 crore as of September 30, 2019. As much as 94 per cent of loans are through the cashless mode.

The latest micrometer report reveals that the access to microfinance is rising at a healthy pace nationally, and the increasing number of small borrowers across the country are paying back their dues on time.

Date	26 November
Publication	The Hindu
Edition	New Delhi, Bangalore, Chennai, Hyderabad, Kolkata
Page No.	15

Microfinance sector sees 47.85% growth in loans

T.N. ranks first in loan distribution

SPECIAL CORRESPONDENT
CHENNAI

Microfinance Institutions Network (MFIN) witnessed a 47.85% growth in its gross loan portfolio (GLP) in the second quarter ended September to ₹2,01,724 crore.

During the period under review, the total number of microfinance loan accounts rose to 9.79 crore from 7.43 crore in the corresponding year-ago period. MFIN served an estimated 5.46 crore borrowers through 9.79 crore loan accounts.

In the 31st edition of Micrometer (MFIN's publication) for July-September 2019, MFIN said banks held the largest share of portfolio in micro-credit with a total loan outstanding of ₹80,570 crore representing 40% of the total micro-credit universe.

Non-Banking Financial

Company-Micro Finance Institutions (NBFC-MFIs) were the second largest providers of micro-credit with a loan amount outstanding of ₹62,960 crore, accounting for 31% of the total industry portfolio. Small Finance Banks accounted for 17%, NBFCs 11% and other MFIs making up 1%.

In regional distribution of GLP, the east and northeast accounted for 40%, south 28%, north 10%, west 14% and central India 7%. The top 10 States constituted 82.7% in terms of GLP. Tamil Nadu was the largest State in terms of loan distribution followed by West Bengal and Bihar.

"It is heartening that in the last 30 months, an additional 18.3 million women have taken microfinance loans," said Harsh Shrivastava, CEO, MFIN.

Date	26 November
Publication	The Indian Express
Edition	NCR, Mumbai, Kolkata, Pune
Page No.	20

'Microfinance GLP up 48% to ₹2 lakh cr in Sept qtr'

Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to ₹2.01 lakh crore in the quarter ended September 30, 2019, compared to that of ₹1.36 lakh crore in the year-ago quarter, says a report by Microfinance Institutions Network (MFIN)

9.79 crore

The total number of microfinance loan accounts in the second quarter ended September 2019, as compared to 7.43 crore account in the year-ago period

₹80,570 crore

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of ₹80,570 crore, which is 40 per cent of the total micro-credit universe

1.83 crore

The number of unique borrowers who have been added since March 2017, which also marked the end of demonetisation period; which is an average of 0.73 crore per year (CAGR of 16.87 per cent)



IN TERMS OF REGIONAL DISTRIBUTION OF GLP: East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent

THE TOP 10 STATES constitute 82.7 per cent in terms of GLP

TAMIL NADU is the largest state, followed by West Bengal and Bihar

NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of ₹62,960 crore, accounting for 31 per cent to total industry portfolio.

SMALL FINANCE BANKS (SFBs) have a total loan amount outstanding of ₹34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of ₹21,381 crore and other MFIs account for one per cent share in the microfinance universe

Date	02 December
Publication	Telegraph
Edition	Kolkata
Page No.	08

Rate relief eludes microfinance

PINAK GHOSH

Calcutta: Small units borrowing from microfinance institutions are not benefitting from a falling interest regime.

Small and medium-sized microfinance firms have seen a rise in their average rates of interest during the July-September period at a time interest rates of banks are on a downward trend.

Banks have been adjusting their benchmark rates to the continuous cut in the repo rate by the RBI.

Data from industry association Microfinance Institutions Network (MFIN) show the average rate of interest charged by small MFIs has gone up during the second

quarter to 25.15 per cent from 24.47 per cent in the first quarter. The rate of interest of medium-sized MFIs has risen to 25 per cent from 24.84 per cent in the April-June period.

This comes at a time the State Bank of India has lowered its marginal cost of funds based lending rate (MCLR) by 0.25 per cent to 8.15 per cent during the July-September quarter, though the transmission is still lagging the reduction in the policy rate.

MFIs with a gross loan portfolio below Rs 100 crore are categorised as small, while those with a loan book of Rs 100-500 crore are tagged as medium. A large MFI has a loan portfolio above Rs 500 crore.

RATE RIDDLE		
MFI rate of interest in FY20		
In %	Q1	Q2
Large	23.03	23
Medium	24.84	25
Small	24.47	25.15

According to industry observers, a liquidity crunch along with lack of confidence among banks and credit rating agencies are the main reason for the rise in the cost of funds to the lenders.

The average cost of funds

for small MFIs has increased 16.11 per cent quarter-on-quarter from 14.6 per cent, while the same for medium-sized MFIs has grown to 15.43 per cent from 14.2 per cent.

Large-sized MFIs, however, have seen a marginal decline in the cost of funds, which is also reflected in their interest rate that has dropped to 23 per cent in the second quarter from 23.03 per cent in the first quarter.

"The NBFC sector is facing a liquidity crunch and NBFC MFIs are no exception. With all the developments in the sector over the past few months, banks are very cautious in lending to the sector. Large-sized MFIs are relatively better placed but for the oth-

ers, lack of liquidity is pushing the cost of funds," said the director of a mid-sized MFI.

Moreover, the large-sized MFIs have been able to diversify their sources of funds beyond bank credit. This has also helped the debt to equity ratio of the industry to come down significantly to 3 per cent in September 2019 from 4.6 per cent in September 2017.

"The pace of monetary transmission is also not good despite the RBI lowering its interest rate. So, the credit cost is not coming down to the extent as possible. There are industry expectations for further rate cuts and if this is coupled with faster transmission by banks, it could ease the liquidity pressure," he said.

Date	26 November
Publication	The Statesman
Edition	Kolkata, Bhubaneswar
Page No.	10

Microfin industry logs 48% growth in Q2

STATESMAN NEWS SERVICE
KOLKATA, 25 NOVEMBER

The microfinance industry has witnessed a growth of 47.85 per cent with a gross loan portfolio of Rs 2,01,724 crore in the second quarter of this financial year over the same period of the last fiscal, according to a report.

As per Micrometer, a report prepared by the Microfinance Institutions Network, the total number of microfinance loan accounts stood at 9.79 crore as on 30 September 2019 compared with 7.43 crore in Q2 of fiscal 2018-19.

Banks hold the largest share of portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 per cent of the total micro-credit universe, according to the report. Non-banking financial cor-

pany-micro finance institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent of the total industry portfolio. Small finance banks (SFBs), on the other hand, have a total loan amount outstanding of Rs 34,829 CR with a total share of 17 per cent, the report said.

Over the last two and half years beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added by the microfinance industry, said the report.

It means that the industry added an average of 0.73 crore accounts per year, resulting in a compounded annual growth rate of 16.87 per cent.

Date	27 November
Publication	Trinity Mirror
Edition	Chennai
Page No.	06

Microfinance industry records 48% growth

Chennai, Nov 26: Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan

accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87

per cent).

"In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions," MFIN's chief executive Harsh Srivastava said.

The report said in terms

of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP.

Tamil Nadu is the largest state followed by West Bengal and Bihar.

Date	27 November
Publication	DT Next
Edition	Chennai
Page No.	09

1.83 cr microfinance borrowers added in 2.5 years, says MFIN

CHENNAI: Microfinance Institutions Network (MFIN), an RBI recognised self-regulatory organisation and industry association of the microfinance industry, released the 31st issue of its Micrometer report for July-Sept 2019 ie Q2 FY20. In terms of regional distribution of portfolio (GLP), Tamil Nadu leads the pack as the largest state followed by W Bengal and Bihar. East and North East accounts for 40%, South accounts for 28%, North holds 10%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 cr unique borrowers have been added, which is an average of 0.73 cr per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 cr loan accounts. The entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19.

Date	26 November
Publication	Hans India
Edition	Hyderabad
Page No.	09

Microfinance on growth track

Hyderabad: Microfinance Institutions Network (MFIN), an RBI recognised self-regulatory organisation said, the entire microfinance industry has witnessed a growth of 47.85 per cent in Q2 FY 2019-20 with the total loan portfolio (GLP) at Rs 2,01,724 crore as on September 30, 2019. In the 31st issue of Micrometer report for July-September 2019, MFIN said that the total number of microfinance loan accounts stood at Rs 9.79 crore in Q2 FY 2019-20 against Rs 7.43 crore in Q2 FY 2018-19. Harsh Srivastava, CEO, MFIN, said: "In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions."

Date	26 November
Publication	Telanagna Today
Edition	Hyderabad
Page No.	11

Microfinance industry grew 48 per cent in Q2

BUSINESS BUREAU

Hyderabad

The microfinance industry has seen a growth of 47.8 per cent in September quarter over last year with the total loan portfolio (GLP) this year touching Rs 2.01 lakh crore.

The total number of microfinance loan accounts stood at 9.79 crore as of September compared to 7.43 crore accounts last year, said Micrometer report for July-September 2019 released by industry body Microfinance Institutions Network (MFIN).

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 80,570 crore, which is 40% of the micro-credit universe.

With respect to 56 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs 63,869 crores as of September 2019. This represents a 46 per cent growth over last year and 13 per cent over June quarter. About Rs 18,694 cr was disbursed in Q2.

Date	26 November
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Page No.	10

Microfinance GLP jumps 48 pc to ₹2 lakh cr

MUMBAI, NOV 25

MICROFINANCE industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period,

an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

"In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions," MFIN's chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per



cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP.

Tamil Nadu is the largest state followed by West Bengal and Bihar.

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 per cent of the total micro-credit universe.

NBFC-MFIs are the sec-

ond largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent to total industry portfolio.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance

universe.

As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed.

MFIN is an industry association comprising 56 NBFC-MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI — PTI

Date	27 November
Publication	News Today
Edition	Chennai
Page No.	09

1.83 cr microfinance borrowers added in 2.5 years, says MFIN

CHENNAI: Microfinance Institutions Network (MFIN), an RBI recognised self-regulatory organisation and industry association of the microfinance industry, released the 31st issue of its Micrometer report for July-Sept 2019 ie Q2 FY20. In terms of regional distribution of portfolio (GLP), Tamil Nadu leads the pack as the largest state followed by W Bengal and Bihar. East and North East accounts for 40%, South accounts for 28%, North holds 10%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 cr unique borrowers have been added, which is an average of 0.73 cr per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 cr loan accounts. The entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19.

Date	26 November
Publication	Morning India
Edition	Kolkata
Page No.	03

Microfinance Credit: Growing across the country

KOLKATA: Microfinance Institutions Network (MFIN), an RBI recognised self-regulatory organization and industry association of the microfinance industry in India, recently released its 31st issue of its Micrometer report for July-September 2019 1st Q3 FY20. MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data. Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.82 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts. Harsh Srivastava, CEO, MFIN, said "It is heartening that in the last thirty months, an additional 18.1 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unshaken trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate". The highlights of the Micrometer report for September 30, 2019 shows that the entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19 with the total loan portfolio (GLP) at Rs. 2,91,724 CR as on 30th September 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.79 CR in Q2 FY 2019-20 (as on 30th September 2019), as compared to 7.42 CR account in Q2 FY 2018-19. Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs. 80,570 CR, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFI) are the second largest provider of micro-credit with a loan amount outstanding of Rs. 62,960 CR, accounting for 31% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstand-

ing of Rs. 34,529 CR with total share of 17%, NBFCs 11% with total loan outstanding of Rs. 21,341 and other MFIs account for 1.0% share in the microfinance universe. In terms of regional distribution of portfolio (GLP), East and North East accounts for 49%, South accounts for 28%, North holds 10%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar. With respect to 54 NBFC-MFI members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs. 63,869 crores as on 30th September 2019. This represents a YoY growth of 46% as compared to 30th September 2018 and 13% in comparison to 30th June 2019. Further, loan amount of Rs. 18,694 crores was disbursed in Q2 FY2019-20 through 0.68 crore accounts. The total loan accounts as on 30th September 2019 stood at 1.50 crores with an 34% YoY growth as compared to last year. The quality of the microfinance portfolio of NBFC-MFIs, which has remained quite healthy, has only further improved marginally over previous quarter as reflected by PAR >30 of 1.09% as at 30 September 2019, in comparison to 1.12% as on 30 June 2019. This means rising number and volume of microfinance loans across the country are getting repaid, and on time. Only a minuscule 0.42 % of the overall loan portfolio is overdue by 90 days, i.e. where no payment has been made for 90 days. The on-balance sheet portfolio of 85 NBFC-MFIs as on September 30, 2019 was Rs. 62,960 CR which is spread across 601 districts of 35 states and union territories grew around 17% over the last financial year. Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs. 9,443 CR during Q2 FY 19-20, an increase of 55% in Q2 FY 18-19. As on 30th September 2019, NBFC-MFIs have total asset base of Rs. 61,455 CR.

During the last 12 months, 3 NBFC-MFIs got elevated from small to medium category and 5 moved from medium to large category. Additionally, around 9 new members have become a part of the NBFC-MFI cluster as MFIN Members. Based on Q2 FY 19-20 data available for 46 NBFC-MFI Members, loan amount disbursed via cashless mode is 94% and 82% MFI members have reported more than 90% through cashless mode.

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Publication	Dainik Jagran
Edition	New Delhi, Kolkata
Page No.	13

माइक्रोफाइनांस उद्योग में 48 फीसद की वृद्धि

कोलकाता : माइक्रोफाइनांस इंस्टीट्यूट्स नेटवर्क (एमएफआईएन), आरबीआइ प्रमाणित एक स्व-निर्वाहक संगठन होने के साथ भारत का माइक्रोफाइनांस उद्योग संघ है, जिसने जुलाई-सितंबर 2019 के लिए अपने माइक्रोमीटर की रिपोर्ट का 31वां अंक जारी किया है। यहां इसकी जानकारी देते हुए एमएफआईएन के सीईओ हर्ष श्रीवास्तव ने कहा कि वित्त वर्ष 2018-19 की दूसरी की तिमाही की तुलना में वित्त वर्ष 2019-20 की दूसरी की तिमाही में माइक्रोफाइनांस उद्योग में कुल 47.85 फीसद की वृद्धि हुई, जो की कुल लोन पोर्टफोलियो के साथ 30 सितंबर 2019 तक 2,01,724 करोड़ रुपये हैं। माइक्रोमीटर के अनुसार, माइक्रोफाइनांस ऋण खातों की कुल संख्या वित्त वर्ष 2019-20 दूसरी की तिमाही में (30 सितंबर 2019 को) 9.79 करोड़ रुपये थी, जबकि वर्ष 2018-19 दूसरी की तिमाही में 7.43 करोड़ रुपये थी। बैंक माइक्रो-क्रेडिट में कुल ऋण के साथ पोर्टफोलियो 80,570 करोड़ रुपये का सबसे बड़ा हिस्सा रखते हैं, जो की कुल माइक्रो-क्रेडिट का 40 फीसद है। गैर-बैंकिंग वित्तीय कंपनी-माइक्रो फाइनांस इंस्टीट्यूट्स (एनबीएफसी-एमएफआई) 62,960 करोड़ रुपये की इकाया राशि के साथ माइक्रो-क्रेडिट का दूसरा सबसे बड़ा प्रदाता है, जो कुल उद्योग पोर्टफोलियो का फीसद लेखांकन हिस्सा है। (जास)

Date	26 November
Publication	Navbharat
Edition	Mumbai
Page No.	04

1.83 करोड़ महिलाओं ने लिए ऋण



माइक्रो फाइनेंस में 48% की वृद्धि

व्यापार प्रतिनिधि

मुंबई. देश भर में विगत छह वर्षों के दौरान माइक्रो फाइनेंस इंडस्ट्री ने 1.83 करोड़ महिलाओं को स्वरोजगार के लिए ऋण प्रदान किए हैं. इसमें बड़ी संख्या में ग्रामीण महिलाएं शामिल हैं, जिन्होंने ऋण लेकर व्यवसाय शुरू किया और आत्मनिर्भरता की तरफ कदम बढ़ाया है. यह महिलाओं में बढ़ती उद्यमशीलता का प्रमाण है. भले ही देश में कार्पोरेट लोन मांग सुस्त है, लेकिन माइक्रो फाइनेंस जैसी छोटे ऋणों की मांग लगातार बढ़ रही है और 30 सितंबर 2019 को समाप्त तिमाही में ही माइक्रो फाइनेंस उद्योग की लोन ग्रोथ में 48% की जोरदार वृद्धि दर्ज हुई है. यह जानकारी माइक्रोफाइनेंस उद्योग के संगठन 'माइक्रोफाइनेंस इंस्टीट्यूट ऑफ नेटवर्क' (एमएफआईएन) के 'माइक्रोमीटर' के ताजा आंकड़ों में दी गई है.

एमएफआईएन के सीईओ हर्ष श्रीवास्तव ने कहा कि यह खुरी की बात है कि विगत छह वर्षों में 1.83 करोड़ महिलाओं ने माइक्रो लोन लिए हैं.

संगठन के सदस्यों में माइक्रो फाइनेंस कंपनियां, लघु वित्त बैंक, एनबीएफसी और बड़े बैंक शामिल हैं.

स्वरोजगार के लिए प्रेरित होती महिलाएं



2,01,724 करोड़ हुआ कुल लोन पोर्टफोलियो

माइक्रोमीटर रिपोर्ट में कहा गया है कि 30 सितंबर, 2019 को समाप्त तिमाही में माइक्रोफाइनेंस उद्योग के ऋणों में कुल 48% की वृद्धि हुई और कुल लोन पोर्टफोलियो 2,01,724 करोड़ रुपए पहुंच गया. माइक्रोफाइनेंस ऋण खातों की कुल संख्या 9.79 करोड़ हो गयी, जो गत वर्ष की समान तिमाही तक 7.43 करोड़ थी. एक साल में ऋण खातों में 2.36 करोड़ की वृद्धि हुई है. देश के बैंक, माइक्रो क्रेडिट में 80,570 करोड़ रुपए के कुल ऋण पोर्टफोलियो के साथ सबसे बड़ा हिस्सा रखते हैं, जो कि कुल माइक्रो-क्रेडिट का 40% है. जबकि गैर बैंकिंग वित्तीय कंपनियां-माइक्रो फाइनेंस इंस्टीट्यूट्स दूसरे बड़े प्रदाता हैं और लघु वित्त बैंक 17% हिस्सेदारी रखते हैं.

समय पर चुका रहे हैं छोटे कर्जदार

एमएफआईएन के सीईओ हर्ष श्रीवास्तव ने कहा कि माइक्रो फाइनेंस उद्योग की तेज लोन ग्रोथ इस बात का संकेत है कि छोटे उद्यमकारों ने आरबीआई विनियमित सभी माइक्रोफाइनेंस संस्थानों में फिर एक बार विश्वास दिखाया है. माइक्रोफाइनेंस में पुनर्भुगतान के मजबूत ट्रेंड रिकॉर्ड और न्यूनतम एनपीए को देख यह बात और भी स्पष्ट होती है. माइक्रोमीटर आंकड़ों के मुताबिक, माइक्रोफाइनेंस की पहुंच तेज गति से राष्ट्रीय स्तर पर बढ़ रही है, और देश भर में समय पर अपना बकाया भुगतान करने वाले छोटे कर्जदारों की संख्या भी बढ़ती दिखाई दे रही है. यह इस तथ्य का समर्थन करता है कि माइक्रोफाइनेंस ऋण को छोटे उद्यमकारों अनिवारित रूपों से मिलने वाले माइक्रोफाइनेंस ऋण की तुलना में अधिक बड़ी आर्थिक सुविधा, विनियमित और संगठित रूप की वित्तीय सहायता के रूप में देखा रहे हैं.

कार्पोरेट लोन में भारी डिफॉल्ट के कारण अनेक बड़े बैंकों का एनपीए 10% के नजदीक भरे स्तर के पार हो रहा है, वहां माइक्रोफाइनेंस उद्योग का एनपीए 1.09% के न्यूनतम स्तर पर है. इसका मतलब देश भर में बढ़ती मांग के बावजूद माइक्रो ऋणों को समय पर चुकाया जा रहा है. समग्र ऋण पोर्टफोलियो का केवल 0.42% ही 90 दिनों तक बकाया रहता है, जहां 90 दिनों के लिए कोई भुगतान नहीं किया गया हो.

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Page No.	07

માઈક્રો ફાઈ.નો લોન ફોલિયો 48% વધી 2 લાખ કરોડ થયો

પીટીઆઈ | મુંબઈ

માઈક્રો ફાઈનાન્સ ઈન્ડસ્ટ્રીનો ગ્રોસ લોન પોર્ટફોલિયો (જીએલપી) 30 સપ્ટેમ્બરના રોજ પૂર્ણ થતાં ક્વાર્ટરમાં 47.85 ટકા વધી 2.01 લાખ કરોડની સપાટીએ પહોંચ્યો છે. ગતવર્ષે રૂ. 1.36 લાખ કરોડનો પોર્ટફોલિયો ધરાવતી હતી.

માઈક્રો ફાઈનાન્સ ઈન્સ્ટીટ્યુશન નેટવર્કના રિપોર્ટ અનુસાર ચાલુ નાણાકીય વર્ષના બીજા ત્રિમાસિકમાં કુલ 9.79 કરોડ લોન એકાઉન્ટ ફાળવવામાં આવ્યા છે. ગતવર્ષે 7.43 કરોડ હતા. માર્ચ, 2017થી ઈન્ડસ્ટ્રીના દેવાદારોમાં 1.83 કરોડનો ઉમેરો થયો છે. જે સરેરાશ વાર્ષિક 0.73 ટકા વૃદ્ધિ ધરાવે છે. પૂર્વીય અને પૂર્વીય-ઉત્તર રાજ્યોમાં 40 ટકા, દક્ષિણમાં 28 ટકા, ઉત્તરમાં 10 ટકા, પશ્ચિમમાં 14 ટકા અને મધ્ય રાજ્યોમાં 7

ટકાનો ગ્રોથ નોંધાયો છે. ટોપ 10 રાજ્યોમાં જીએલપી 82.7 ટકા રહ્યો છે. જેમાં તમિલનાડુ ટોચ પર, પશ્ચિમ બંગાળ અને બિહાર બીજા અને ત્રીજા ક્રમે છે. બેન્કો માઈક્રો ક્રેડિટમાં રૂ. 80570 કરોડની લોન આઉટસ્ટેન્ડિંગ સાથે મોટો હિસ્સો ધરાવે છે.

બાદમાં એનબીએફસી અને એમએફઆઈ રૂ. 62960 કરોડ સાથે બીજા નંબરની સૌથી વધુ લોન ફાળવે છે. સ્મોલ ફાઈનાન્સ બેન્ક કુલ રૂ. 34,829 કરોડ લોન આઉટસ્ટેન્ડિંગ સાથે 17 ટકા, એનબીએફસી 11 ટકા અને એમએફઆઈ 1 ટકા માઈક્રો ફાઈનાન્સ ઈન્ડસ્ટ્રીમાં હિસ્સો ધરાવે છે. 56 એનબીએફસી-એમએફઆઈ, અને 35 બેન્કો સહિત એસોસિએશન્સ, એસએફબી, અને એનબીએફસી સામેલ છે.

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सूक्ष्म वित्त पुरवठ्यात ४८ टक्क्यांची विक्रमी वाढ

व्यापार प्रतिनिधी, मुंबई

भारतात बँकांचा तोंडवळा हा प्रामुख्याने शहरी, बडे उद्योग व मध्यमवर्गीयांपुरताच बहुतांश मर्यादित असल्याचे दाखविणारी रिझर्व्ह बँकेची ताजी

आकडेवारी दाखवून

देत असताना,

मुख्यतः शहरी व

ग्रामीण तळाच्या

वर्गातून आर्थिक

समावेशकता

साधणाऱ्या सूक्ष्म

वित्त पुरवठा

(मायक्रोफायनान्स)

क्षेत्राची कामगिरीही

दमदारपणे सुरू असल्याचे दिसून

येते. जुलै ते सप्टेंबर २०१९ या

तिमाहीत देशातील सूक्ष्म

वित्तपुरवठ्यात दमदार ४७.८५

टक्क्यांनी वाढ झाली आहे.

मायक्रोफायनान्स इन्स्टिट्यूशन्स

नेटवर्क (एमफिन) या रिझर्व्ह बँकेने

स्वीकृत केलेली स्वयंशासित संस्थेने

जुलै ते सप्टेंबर २०१९ तिमाहीसाठी

प्रसिद्ध केलेल्या ३१ व्या मायक्रोमीटर

अहवालाद्वारे, तिमाही कालावधीत

म्हणजे ३० सप्टेंबर २०१९ पर्यंत या

क्षेत्राचे एकूण कर्ज वितरण

२,०१,७२४ कोटी रुपये इतके आहे,

तर कर्जखात्यांची संख्या या तिमाहीत

९.७९ कोटीपर्यंत वाढली आहे. गेल्या

वर्षी याच कालावधीत ही संख्या

७.४३ कोटी इतकी होती.

सूक्ष्म वित्त पुरवठ्याच्या क्षेत्रात

बँकांचा सर्वाधिक वाटा

असून त्यांच्याकडून

वितरित ८०,५७०

कोटी रुपयांचे

कर्ज आहे, जे

एकूण कर्ज

पुरवठ्याच्या ४०

टक्के इतके आहे.

बिगर बँकिंग वित्तीय

संस्था-लघु वित्तसंस्था

या दुसऱ्या क्रमांकाच्या

सूक्ष्म वित्त पुरवठादार असून

त्यांच्याकडून ६२,९६० कोटी

रुपयांचे कर्ज वितरित झाले आहे,

त्यांचा वाटा ३१ टक्के इतका आहे.

लघुवित्त बँकांकडून वितरित एकूण

कर्ज ३४,८२९ कोटी रुपये इतके

असून त्यांचा वाटा १७ टक्के इतका

आहे. एमफिनचे मुख्याधिकारी हर्ष

श्रीवास्तव यांनी दिलेल्या

माहितीप्रमाणे, गेल्या तीस महिन्यात

१.८३ कोटी महिलांनी सूक्ष्म

पतपुरवठा योजनेअंतर्गत कर्ज घेतले

आहे.



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विशिष्ट अल्प पतपुरवठा धारकांच्या संख्येत १.८३ कोटींची वाढ



■ नवी दिल्ली : देशभरात छोट्या कर्जांच्या उपलब्धतेत वाढ झाली आहे. गेल्या अडीच वर्षांत विशिष्ट अल्प पतपुरवठा धारकांच्या संख्येत १.८३ कोटींची वाढ झाली असून अल्प पतपुरवठा उद्योगात दरवर्षी सकल कर्ज पोर्टफोलिओअंतर्गत ४७.८५ टक्क्यांची विक्रमी वाढ झाली असल्याचे समोर आले आहे. आर्थिक वर्ष २०१९-२० च्या दुसऱ्या तिमाहीत सकल कर्जाचा आकडा २,०१,७२४ कोटी रुपये इतका होता. गेल्या वर्षीच्या तुलनेत यंदा हा पतपुरवठा ४७.८५ टक्के इतका वाढला आहे.

एमएफआयएन म्हणजेच अल्प पतपुरवठादार संस्था ही रिझर्व्ह बँकेने स्वीकृत केलेली स्वयंशासित संस्था आहे आणि मायक्रोफायनान्स क्षेत्रात या संस्थेने उत्तम कामगिरी केली आहे. या संस्थेने जुलै ते सप्टेंबर २००९ या तिमाहीतील आपला ३१ वा मायक्रोमीटर रिपोर्ट जारी केला. एमएफआयएन मायक्रोमीटरच्या ३० सप्टेंबर २०१९ च्या आकडेवारीनुसार, लघु पतपुरवठ्याची उपलब्धता उत्तमरीत्या वेगाने देशभरात वाढत आहे आणि देशभरात लघु कर्जधारकांची संख्याही

वाढत असून हे कर्जदार अगदी वेळेत आपल्या कर्जांची रक्कम अदा करतात. यातून एक बाब सिद्ध झाली आहे ती म्हणजे, अल्प पतपुरवठा हा छोट्या कर्जदारांसाठी एक मोठी वित्तीय सुविधा म्हणून लोकप्रिय होत आहे. ही एक नियमित आणि सुनियोजित व्यवस्था आहे.

त्यामुळे कर्ज मिळवण्यासाठी छोट्यामोठ्या, नियंत्रण नसलेल्या कर्जदात्यांपेक्षा या व्यवस्थेला कर्जदार अधिक पसंती देताना दिसतात. गेल्या अडीच वर्षांपूर्वी म्हणजे मार्च २०१७ च्या सुरुवातीला, हा विमुद्रीकरणाचा शेवटचा काळ म्हणूनही ओळखला जातो, त्यावेळी साधारण १.८३ कोटी कर्जदारांची वाढ झाली. ही वाढ सरासरी ०.७३ प्रतिवर्ष अशी म्हणता येईल. ३० सप्टेंबर २०१९ पर्यंत, मायक्रोफायनान्स उद्योगांतर्गत १.७९ कोटी कर्ज खात्यांमधील ५.४६ कोटी कर्जदारांना कर्ज देण्यात आले आहे. २०१८-१९ या आर्थिक वर्षाच्या दुसऱ्या तिमाहीच्या तुलनेत २०१९-२० या आर्थिक वर्षाच्या दुसऱ्या तिमाहीत संपूर्ण मायक्रोफायनान्स उद्योगानेच

४७.८५ टक्के इतकी उत्तम वाढ नोंदवली आहे. या कालावधीत म्हणजे एकूण कर्ज पोर्टफोलिओ २,०१,७२४ कोटी रुपये इतके होते. मायक्रोमीटरनुसार, अल्प पतपुरवठा कर्जखात्यांची संख्या १.७९ कोटीपर्यंत वाढली होती. सूक्ष्म पतपुरवठ्याच्या क्षेत्रात बँकांचा सर्वाधिक वाटा असून त्यांच्याकडे ८०,५७० कोटी रुपयांचे कर्ज थकीत आहे, जे एकूण अल्प पतपुरवठ्याच्या ४० टक्के इतके आहे. बिगर बँकिंग वित्तीय संस्था-लघु वित्तसंस्था या अल्प कर्ज देणाऱ्या दुसऱ्या क्रमांकाच्या कर्जदाता असून त्यांच्याकडे ६२,९६० कोटी रुपयांचे कर्ज थकीत आहे. एकूण अल्प पतपुरवठ्यात याचा वाटा ३१ टक्के इतका आहे. लघुवित्त बँकांकडे थकीत असलेले एकूण कर्ज ३४,८२९ कोटी रुपये इतके असून एकूण लघु पतपुरवठ्यात त्याचा वाटा १७ टक्के इतका आहे. बिगर बँकिंग वित्तीय संस्थांचा वाटा ११ टक्के तर थकीत कर्जांची रक्कम २१,३८१ कोटी रुपये इतकी आहे आणि इतर लघु वित्तसंस्थांचा वाटा १.० टक्के इतका आहे.

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సూక్ష్మ రుణాల జారీలో 47% వృద్ధి: ఎంఫిన్

ఈనాడు, హైదరాబాద్: సూక్ష్మ రుణ పరిశ్రమ ప్రస్తుత ఆర్థిక సంవత్సరం రెండో త్రైమాసికంలో రుణాల జారీలో 47.85% వృద్ధి నమోదు చేసింది. సెప్టెంబరు నెలాఖరు నాటికి పరిశ్రమ జారీ చేసిన రుణాలు రూ.2.01 లక్షల కోట్లకు చేరుకున్నాయని, పరిశ్రమకు ప్రాతినిధ్యం వహిస్తున్న మైక్రోఫైనాన్స్ ఇన్స్టిట్యూషన్స్ నెట్వర్క్ (ఎంఫిన్) వెల్లడించింది. సూక్ష్మ రుణ ఖాతాలు 9.79 కోట్లకు పెరిగినట్లు ఈ నివేదిక పేర్కొంది. సూక్ష్మ రుణాల జారీలో ఇప్పటికీ బ్యాంకులదే ఆగ్రస్థానం. మొత్తం రుణాల్లో బ్యాంకుల వాటా రూ.80,570 కోట్లతో 40% ఉన్నట్లు, రూ.62,960 కోట్లతో (31% వాటా) సూక్ష్మ రుణ సంస్థలు (ఎన్బీఎఫ్సీ-ఎంఎఫ్ఐ) ఉన్నట్లు వివరించింది. స్మార్ట్ ఫైనాన్స్ బ్యాంకులు (ఎస్ఎఫ్బీ) రూ.34,829 కోట్ల రుణాలు (17%) ఇచ్చాయి.

 **MFIN**
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ప్రస్తుత ఆర్థిక సంవత్సరం రెండో త్రైమాసికంలో దేశంలో మైక్రోఫైనాన్స్ కంపెనీల స్థూల రుణాలు (జిఎల్పి) 47.85 శాతం పెరిగి 2.01 లక్షల కోట్లకు చేరాయి. ఏడాది క్రితం ఇదే కాలంలో అవి ఇచ్చిన రుణాలు రూ.1.36 లక్షల కోట్లున్నాయి. సెప్టెంబరు త్రైమాసికం చివరి నాటికి రుణ ఖాతాల సంఖ్య కూడా 7.43 కోట్ల నుంచి 9.79 కోట్లకు చేరాయి.

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माइक्रोफाइनेंस ऋण कारोबार सितंबर तिमाही में 48 प्र. बढ़ा

एजेंसी ■ गुरुवार

माइक्रोफाइनेंस उद्योग का सकल ऋण पोर्टफोलियो चालू वित्त वर्ष की सितंबर में समाप्त तिमाही के दौरान 47.85 प्रतिशत बढ़कर 2.01 लाख करोड़ रुपए पर पहुंच गया। एक साल पहले इसी तिमाही के आखिर में यह आंकड़ा 1.36 लाख करोड़ रुपए पर था। सूक्ष्म वित्त देने वाले इस उद्योग में सितंबर 2019 की समाप्ति पर कुल कर्ज खातों की संख्या 9.79 करोड़ रुपए तक पहुंच गई। एक साल पहले इसी अवधि में यह संख्या 7.43 करोड़ खातों पर थी। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमएफआईएन) की तिमाही रिपोर्ट में यह जानकारी सामने आई है। मार्च 2017 के बाद से सूक्ष्म वित्त कंपनियों से कर्ज लेने वाले खातों की संख्या 1.83 करोड़ तक बढ़ गई। इस लिहाज से हर साल औसतन 73 लाख कर्ज खाते इस उद्योग से जुड़े हैं। एमएफआईएन के मुख्य कार्यकारी हर्ष श्रीवास्तव ने कहा, पिछले तीस माह के दौरान 1.83 करोड़ महिलाओं ने सूक्ष्म वित्त उद्योग से कर्ज लिया है। एक खास वर्ग के कर्जदाताओं की

**बैंकों का माइक्रोफाइनेंस
उद्योग में कुल बढ़ाया
80,570 करोड़ रुपए रहा।**

संख्या में इस कदम वृद्धि इस बात को दर्शाता है कि रिजर्व बैंक के नियमन दायरे में रहने वाले सूक्ष्मवित्त संस्थानों में छोटे कर्ज लेनदारों का विश्वास काफी बढ़ा है। रिपोर्ट में कहा गया है कि सकल ऋण पोर्टफोलियो में क्षेत्रवार वितरण के हिसाब से पूर्वी और पूर्वोत्तर क्षेत्र का हिस्सा 40 प्रतिशत रहा, वहीं दक्षिण का 28 प्रतिशत, उत्तरी क्षेत्र का 10 प्रतिशत, पश्चिमी क्षेत्र का 14 प्रतिशत और मध्य भारत का सात प्रतिशत हिस्सा रहा। सकल ऋण पोर्टफोलियो (जीएलपी) में शीर्ष 10 राज्यों का हिस्सा 82.7 प्रतिशत रहा। इसमें तमिलनाडु सबसे बड़ा राज्य रहा, उसके बाद पश्चिम बंगाल और बिहार का स्थान रहा। माइक्रोफाइनेंस को वित्त उपलब्ध कराने में बैंकों का सबसे बड़ा हिस्सा रहा। बैंकों का माइक्रोफाइनेंस उद्योग में कुल बढ़ावा 80,570 करोड़ रुपए रहा। यह कुल सूक्ष्म ऋण की 40 प्रतिशत राशि है।

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अल्प पतपुरवठा : देशभरात छोट्या कर्जांच्या उपलब्धतेत होणारी वाढ गेल्या अडीच वर्षात विशिष्ट अल्पपतपुरवठा धारकांच्या संख्येत १.८३ कोटींची वाढ

मुंबई : एमएफआयएन म्हणजेच अल्पपत पुरवठादार संस्था ही रिझर्व बँकेने रवीकृत केलेली स्वयंशासित संस्था आहे आणि मायक्रोफायनान्स क्षेत्रात या संस्थेने उत्तम कामगिरी केली आहे. या संस्थेने आज जुलै ते सप्टेंबर २०१९ या तिमाहीतील आपला ३१ वा मायक्रोमीटर रिपोर्ट जारी केला.

एमएफआयएन मायक्रोमीटरच्या ३० सप्टेंबर २०१९ च्या आकडेवारीनुसार, लघुपतपुरवठ्याची उपलब्धता उत्तमरीत्या वेगाने देशभरात वाढते आहे. आणि देशभरात लघु कर्जधारकांची संख्याही वाढत असून हे कर्जदार अगदी वेळेत आपल्या कर्जाची रक्कम अदा करतात, यातून एक बाब सिद्ध झाली आहे ती म्हणजे, अल्पपतपुरवठा हा छोट्या कर्जदारांसाठी एक मोठी वित्तीय सुविधा म्हणून लोकप्रिय होत आहे. ही एक नियमित आणि सुनियोजित व्यवस्था आहे. त्यामुळे कर्ज मिळवण्यासाठी छोट्या मोठ्या, निव्वरण नसलेल्या कर्जदात्यांपेक्षा या व्यवस्थेला कर्जदार अधिका पसंती देतांना दिसतात.

गेल्या अडीच वर्षांपूर्वी म्हणजे मार्च २०१७ च्या सुरुवातीला, हा विमुद्रीकरणचा शेवटचा काळ म्हणूनही ओळखला जातो, त्यावेळी, साधारण १.८३ कोटी कर्जदारांची वाढ झाली. ही वाढ सरासरी ०.७३ प्रतिवर्ष अशी म्हणता येईल. (CAGR of १६.८०%). सप्टेंबर ३०, २०१९ पर्यंत, मायक्रोफायनान्स उद्योगात अंतर्गत ९.७९ कोटी कर्ज खात्यांमधील ५.४६ कोटी कर्जदारांना कर्ज देण्यात आले आहे.

हर्ष श्रीवास्तव, मुख्य कार्यकारी अधिकारी, एमएफआयएन चाली सांगितले की, ही अतिशय आनंदाची बाब आहे की गेल्या तीस महिन्यात १.८३ दशलक्ष महिलांनी अल्पपतपुरवठा घेऊन अंतर्गत कर्ज घेतले. या व्यतिरिक्त कर्जदारांमध्ये झालेली वाढ ही रिझर्व बँकेच्या नियमनाखाली असलेल्या सर्व लघु पतपुरवठादार संस्थांवर छोट्या

कर्जदारांनी दाखवलेला विश्वासच सिद्ध होतो. त्याशिवाय, मायक्रोफायनान्स अंतर्गत घेतल्या गेलेल्या कर्जांची परतफेड करण्याचा पायंडा सुरू असल्याचेही हे निदर्शक आहे.

३० सप्टेंबर २०१९ ला जारी झालेल्या मायक्रोमीटर अहवालातील ठळक बाबी बघितल्या असता, असे दिसते, की २०१८-१९ या आर्थिक वर्षाच्या दुसऱ्या तिमाहीच्या तुलनेत २०१९-२० या आर्थिक वर्षाच्या दुसऱ्या तिमाहीत संपूर्ण मायक्रोफायनान्स उद्योगानेच ४७.८५ टक्के इतकी उत्तम वाढ नोंदवली आहे. या कालावधीत म्हणजे ३० सप्टेंबर २०१९ पर्यंत एकूण कर्ज पोर्टफोलिओ २,०१,७२४ कोटी रुपये इतके होते. मायक्रोमीटर नुसार, अल्पपतपुरवठा कर्जखात्यांची संख्या २०१८-१९ या आर्थिक वर्षाच्या दुसऱ्या तिमाहीपर्यंत ९.७९ कोटीपर्यंत वाढली होती. गेल्या वर्षी याच कालावधीत ही संख्या ७.४३ CR कोटी इतकी होती.

सूक्ष्म पतपुरवठ्याच्या क्षेत्रात येवकाचा सर्वाधिक वाटा असून त्याच्याकडे ८०,५७० कोटी रुपयांचे कर्ज थकीत आहे, जे एकूण अल्पपतपुरवठ्याच्या ४०% टक्के इतके आहे. विंगर बँकिंग वित्तीय संस्था-लघु वित्तसंस्था (NBFC-MFI) या अल्प कर्ज देणाऱ्या दुसऱ्या क्रमांकाच्या कर्जदाता असून त्यांच्याकडे ६२,९६० कोटी रुपयांचे कर्ज थकीत आहे. एकूण अल्पपतपुरवठ्यात याचा वाटा ३१ टक्के इतका आहे. लघुवित्त बँका (SFBs) कडे थकीत असलेले एकूण कर्ज ३४,८२९ कोटी रुपये इतके असून एकूण लघुपतपुरवठ्यात त्याचा वाटा १७% इतका आहे. विंगर बँकिंग वित्तीय संस्था (NBFC) चा वाटा ११ टक्के तर थकीत कर्जांची रक्कम २१,३८१ कोटी रुपये इतकी आहे. आणि इतर लघु वित्तसंस्थांचा वाटा १.० टक्के इतका आहे.

पोर्टफोलिओ (GLP) च्या प्रादेशिक कर्जवितरणाचा विश्वास करताना पूर्व आणि उत्तर पूर्व भागात ४० टक्के, दक्षिण भागात २८ टक्के, उत्तर भागात १०%, पश्चिम भागात १४ टक्के आणि

मध्य भागात ७% इतका अल्पकर्जपुरवठा करण्यात आला आहे. व्यापक आणि सामाईक आकडेवारीवर आधारित क्रमवारीनुसार पहिल्या बऱ्या राज्यांमध्ये पोर्टफोलिओ (GLP) नुसार ८२.७ कर्ज वितरण झाले आहे यात तामिळनाडूत सर्वाधिक तर त्या खालोखाल पश्चिम बंगाल आणि बिहारमध्ये पतपुरवठा झाला आहे.

एमएफआयएनच्या ५६ एनएफबीसी-एमएफआय (NBFC-MFI) सदस्यानुसार बघितले असता, या सर्व सदस्यांचा सरासरी कर्ज पोर्टफोलिओ (GLP) ३० सप्टेंबर २०१९ रोजी ६३,८६९ कोटी इतका होता. गेल्यावर्षीच्या तुलनेत म्हणजेच ३० सप्टेंबर २०१८ च्या तुलनेत यात ४६ टक्कांची वाढ झाली आहे तर ३० जून २०१८ च्या तुलनेत, १३ टक्कांची वाढ झाली आहे. त्यामुळे ०.६८ कोटी खात्यांमध्ये १८,६९४ कोटी रुपयांचे कर्ज आर्थिक वर्ष २०१९-२० च्या पहिल्या तिमाहीत वितरीत करण्यात आले. ३० सप्टेंबर २०१९ पर्यंत कर्जांची एकूण रक्कम ३,५० कोटी रुपये एवढी होती जी गेल्यावर्षीच्या तुलनेत ३४ टक्के अधिक आहे.

एनएफबीसी-एमएफआय च्या अल्पपतपुरवठा पोर्टफोलिओची गुणवत्ता ही नेहमीच दर्जेदार आणि उत्तम राहिलेली आहे आणि आता गेल्या काही तिमाहीत ती आणखी सुधारली असून ३० जून २०१९ च्या तुलनेत, म्हणजे १.१२ टक्कांच्या तुलनेत, ३० सप्टेंबर २०१९ च्या १.०९ अर्थात PAR > ३० यातून ती स्पष्ट होते.

याचा अर्थ, अल्पपतपुरवठा कर्जांची संख्या आणि आकारमान देशभरात वाढत असून त्या कर्जांची परतफेडही वेळेत होताना दिसते आहे. एकूण कर्जदारपैकी अगदी कमी म्हणजे केवळ ०.४२ टक्के कर्ज, ९० दिवसांपूर्वी थकीत आहे म्हणजेच, पहिल्या ९० दिवसात कर्जफेड झालेली नाही.

३० सप्टेंबर २०१९ रोजी ८५

एनएफबीसी-एमएफआय संस्थांच्या ताळेबंद पोर्टफोलियोनुसार, बल्लेस शीटवर ६२,९६० कोटी रुपये इतकी रक्कम नमूद करण्यात आली आहे. ही रक्कम ३५ राज्य आणि केंद्रशासित प्रदेशातल्या ६०१ जिल्ह्यात वितरीत करण्यात आली आहे. गेल्या वर्षीच्या तुलनेत त्यात सुमारे १७ टक्कांची वाढ करण्यात आली आहे. त्यापैकी, ५४ एनएफबीसी-एमएफआय सदस्यांना २०१९-२० या आर्थिक वर्षाच्या दुसऱ्या तिमाहीत ९,४४३ कोटी रुपयांच्या कर्जाची रक्कम परत मिळाली आहे. आर्थिक वर्ष २०१८-१९ च्या तुलनेत यात ५५ टक्कांची वाढ करण्यात आली आहे. ३० सप्टेंबर २०१९ रोजी एनएफबीसी-एमएफआय कडे एकूण आधारभूत मालमत्ता ६१,८५५ कोटी रुपये इतकी होती.

गेल्या वर्षभरात, ३ एनएफबीसी-एमएफआय संस्थांना लघु पतपुरवठ्यात श्रेणीच्या कर्जवाटप संस्था म्हणून बदली देण्यात आली. तर पाच संस्थांना मध्यमवर्गातून मोठ्या वित्त पुरवठा संस्था म्हणून बदली मिळाली. त्या व्यतिरिक्त, सुमारे एमएफआयएन चे सुमारे ९ सदस्य एनएफबीसी-एमएफआय समूहाचेही सदस्य बनले.

आर्थिक वर्ष २०१९-२० च्या आकडेवारीनुसार, ४६ एनएफबीसी-एमएफआय सदस्यांना रोखविरहित म्हणजे कॅशलेस पद्धतीने ९४ आणि ८२ टक्के कर्ज देण्यात आले. तर एमएफआयने ९०% कर्जवितरण बँकालेस पद्धतीने केले.

मालमत्ता आणि दायित्व व्यवस्थापन (ALM) विरलेषणानुसार, सर्वच श्रेणीतल्या एनएफबीसी-एमएफआय उत्तम स्थितीत आहेत. एमएफआयचे कर्ज दीर्घ कालावधीचे आहे, तर त्यांची मालमत्ता लघु कालावधीची आहे. परिणामी, ३० सप्टेंबर २०१९ ला त्यांच्याकडे येणारी तिमाही आणि पुढच्या वर्षभरासाठीचे, त्यांचे दायित्व व्यवस्थापन करण्यासाठी भरपूर वेळ आहे.

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ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ವರ್ಷದಿಂದ ವರ್ಷಕ್ಕೆ ದಾಖಲೆಯ ಬೆಳವಣಿಗೆ

ಬೆಂಗಳೂರು: ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್ ಸ್ಟಿಟ್ಯೂಷನ್ಸ್ ನೆಟ್ ವರ್ಕ್ (ಒಈಐಒ) ಎಂಬುದು ಆರ್ ಬಿ ಐ ಮಾನ್ಯತೆಹೊಂದಿದ ಸೆಲ್ ರೆಗುಲೇಟರಿ ಆರ್ಗನೈಸೇಷನ್ ಮತ್ತು ಭಾರತದಲ್ಲಿರುವ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇಂಡಸ್ಟ್ರಿಯ ಇಂಡಸ್ಟ್ರಿ ಅಸೋಸಿಯೇಷನ್ ಕೂಡ ಹೌದು. ಈ ಸಂಸ್ಥೆಯು ಇಂದು ತನ್ನ 31ನೇ ಮೈಕ್ರೋಮೀಟರ್ ಅನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿದೆ. ಇದು 2019ರ ಜುಲೈ-ಸೆಪ್ಟೆಂಬರ್ ತಿಂಗಳದ್ದಾಗಿದ್ದು, ಹಣಕಾಸು ವರ್ಷದ 2020ರ ಎರಡನೇ ತ್ರೈಮಾಸಿಕಕ್ಕೆ ಸಂಬಂಧಿಸಿದ್ದಾಗಿದೆ.

ದೇಶಾದ್ಯಂತ ಸಣ್ಣ ಸಾಲಗಾರರ ಸಂಖ್ಯೆಯಲ್ಲಿ ಹೆಚ್ಚಳ ಮತ್ತು ಅದನ್ನು ಸರಿಯಾದ ಸಮಯದಲ್ಲೇ ಮರುಪಾವತಿ ಮಾಡುವ ಪ್ರಮಾಣ ಹೆಚ್ಚುತ್ತಿದೆ.

ಕಳೆದ ಮೂವತ್ತು ತಿಂಗಳ ಅವಧಿಯಲ್ಲಿ ಹೆಚ್ಚುವರಿಯಾಗಿ 18.3 ದಶಲಕ್ಷ ಮಹಿಳೆಯರು ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲೋನ್ ಗಳನ್ನು ಪಡೆದಿರುವುದು ಅತ್ಯಂತ ಸಂತಸದ ವಿಚಾರ. ಸಣ್ಣ ಸಾಲಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಸಾಲಗಾರರ ಪ್ರಮಾಣ ಹೆಚ್ಚಳದ ಬೆಳವಣಿಗೆಯು ಆರ್ ಬಿ ಐ ನಿಯಂತ್ರಿತ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್ ಸ್ಟಿಟ್ಯೂಷನ್ಸ್ ಮೇಲೆ ಅವರಿಗೆ ಹುಟ್ಟಿರುವ ನಿಷ್ಕಳಂಕ ವಿಶ್ವಾಸವನ್ನು ಮತ್ತು ಆ ವಿಶ್ವಾಸ ವೃದ್ಧಿಗೆ ಶಿಫಾರಸಾಗಿ ಕಾಣಿಸುತ್ತದೆ. ಇದು ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಕ್ಷೇತ್ರದಲ್ಲಿ ಮರುಪಾವತಿ ಪ್ರಮಾಣದ ಬಲವಾದ ಟ್ರಾಕ್ ರೆಕಾರ್ಡ್ ಹೊಂದುವುದಕ್ಕೆ ಪೂರಕವಾಗಿರುವ ಬೆಳವಣಿಗೆ" ಎಂದು ಎಂ ಎಫ್ ಐ ಎನ್ ನ ಸಿಇಒ ಹರ್ಷ ಶ್ರೀವಸ್ತವ ಹೇಳಿದರು.

Date	30 November
Publication	Sanjesamaya
Edition	Bangalore
Page No.	04

ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಕ್ರೆಡಿಟ್ ಸೌಲಭ್ಯ

ಬೆಂಗಳೂರು ನ.26: ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇನ್ ಸ್ಟಿಟ್ಯೂಷನ್ಸ್ ನೆಟ್ ವರ್ಕ್ ಎಂಬುದು ಆರ್ ಬಿ ಐ ಮಾನ್ಯತೆ ಹೊಂದಿದ ಸೆಲ್ ರೆಗುಲೇಟರಿ ಆರ್ಗನೈಸೇಷನ್ ಮತ್ತು ಭಾರತದಲ್ಲಿರುವ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಇಂಡಸ್ಟ್ರಿಯ ಇಂಡಸ್ಟ್ರಿ ಅಸೋಸಿಯೇಷನ್ ಕೂಡೆ ಹೌದು. ಈ ಸಂಸ್ಥೆಯು ಇಂದು ತನ್ನ 31ನೇ ಮೈಕ್ರೋಮೀಟರ್ ಅನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿದೆ. ಇದು 2019ರ ಜುಲೈ- ಸೆಪ್ಟೆಂಬರ್ ತಿಂಗಳದ್ದಾಗಿದ್ದು, ಹಣಕಾಸು ವರ್ಷದ 2020ರ ಎರಡನೇ ತ್ರೈಮಾಸಿಕಕ್ಕೆ ಸಂಬಂಧಿಸಿದ್ದಾಗಿದೆ. ದೇಶಾದ್ಯಂತ ಸಣ್ಣ ಸಾಲಗಾರರ ಸಂಖ್ಯೆಯಲ್ಲಿ ಹೆಚ್ಚಳ ಮತ್ತು ಅದನ್ನು ಸರಿಯಾದ ಸಮಯದಲ್ಲೇ ಮರುಪಾವತಿ ಮಾಡುವ ಪ್ರಮಾಣ ಹೆಚ್ಚುತ್ತಿದೆ. ರಾಷ್ಟ್ರಮಟ್ಟದಲ್ಲಿ ಈ ಆರೋಗ್ಯಪೂರ್ಣ ಬೆಳವಣಿಗೆ ದಾಖಲಾಗಿದ್ದು, ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಪಡೆಯುವವರ ಸಂಖ್ಯೆ ಹೆಚ್ಚುತ್ತಿರುವುದು 2019ರ ಸೆಪ್ಟೆಂಬರ್ 30ರ ಎಂ ಎಫ್ ಐ ಎನ್ ಮೈಕ್ರೋಮೀಟರ್ ದತ್ತಾಂಶಗಳು ಬಹಿರಂಗಪಡಿಸಿವೆ. ಹಣಕಾಸು ಮೂಲದಿಂದ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಲೋನ್ ಗಳನ್ನು ಪಡೆಯುವವರ ಸಂಖ್ಯೆ ಹೆಚ್ಚಾಗಿರುವುದನ್ನು ಈ ವರದಿ ಎತ್ತಿ ತೋರಿಸುತ್ತಿದೆ.

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Edition	Kolkata
Page No.	12

জুলাই-সেপ্টেম্বরে ক্ষুদ্রঋণ ২.০১ লক্ষ কোটি টাকার

এই সময়: ভারতের ক্ষুদ্র ঋণপ্রদানকারী ক্ষেত্রে মোট প্রদত্ত ঋণের পরিমাণ চলতি অর্থবর্ষের জুলাই-সেপ্টেম্বর ত্রৈমাসিকে গত অর্থবর্ষের দ্বিতীয় ত্রৈমাসিকের তুলনায় ৪৭.৮৫ শতাংশ বেড়ে ২.০১ লক্ষ কোটি টাকা হয়েছে। ২০১৮-১৯ অর্থবর্ষের জুলাই-সেপ্টেম্বর পর্বে এই ক্ষেত্রে মোট প্রদত্ত ঋণের পরিমাণ ১.৩৬ লক্ষ কোটি টাকা ছিল।

মাইক্রোফিন্যান্স ইনস্টিটিউশনস নেটওয়ার্কের (এমএফআইএন) এক রিপোর্ট অনুযায়ী, জুলাই-সেপ্টেম্বর ত্রৈমাসিকে ক্ষুদ্র ঋণের অ্যাকাউন্ট সংখ্যা ৯.৭৯ কোটি হয়েছে। এক বছর আগে গোটা দেশে ৭.৪৩ কোটি ক্ষুদ্রঋণ অ্যাকাউন্ট ছিল। বিমুদ্রাকরণের সময়সীমা পেরিয়ে যাওয়ার পর ২০১৭ সালের মার্চ মাস থেকে আনুমানিক ১.৮৩ কোটি নতুন

ঋণগ্রহীতা বেড়েছে। এমএফআইএন-এর চিফ এগজিকিউটিভ হর্ষ শ্রীবাস্তবের কথায়, 'গত ৩০ মাসে ১.৮৩ কোটি মহিলা ক্ষুদ্রঋণ নিয়েছেন। এটা আসলে রিজার্ভ ব্যাঙ্ক অনুমোদিত ক্ষুদ্রঋণ সংস্থাগুলির প্রতি গ্রাহকদের বিশ্বাসেরই প্রতিফলন। ক্ষুদ্রঋণ গ্রহীতার নিরিখে শীর্ষে রয়েছে তামিলনাড়ু। তারপরেই যথাক্রমে পশ্চিমবঙ্গ এবং বিহারের স্থান।

Website	Economic Times.com
Website	Economic Times.com
Date	25 th November, 2019
Link	https://economictimes.indiatimes.com/industry/banking/finance/banking/micro-finance-glp-jumps-48-to-rs-2-lakh-cr-in-sept-quarter/articleshow/72226050.cms

THE ECONOMIC TIMES

Microfinance GLP jumps 48% to Rs 2 lakh cr in Sept quarter

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN). S...

PTI | Nov 25, 2019, 08:26 PM IST



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MUMBAI: Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

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microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN). Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

"In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions," MFIN's chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent. The top 10 states constitute 82.7 per cent in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar. Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 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 62,960 crore, accounting for 31 per cent to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe. As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed. MFIN is an industry association comprising 56 NBFC- MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI.

Website	Economic Times.com
Edition	Online
Date	25 th November, 2019
Link	https://auto.economictimes.indiatimes.com/news/industry/microfinance-glp-jumps-48-to-rs-2-lakh-cr-in-sept-quarter/72226980

THE ECONOMIC TIMES

Microfinance GLP jumps 48% to Rs 2 lakh cr in Sept quarter

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crores as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

PTI | November 25, 2019, 19:38 IST

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Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

Mumbai - Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

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Microfinance GLP jumps 48% to Rs 2 lakh cr in Sept quarter In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crores as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

A Share Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent). Mumbai - Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report. In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore

account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent). "In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions," MFIN's chief executive Harsh Srivastava said. Brand Solutions Indian Auto Industry Status Report 2020 - 100+ Industry Leaders' & Experts' Interviews The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar. Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 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 62,960 crore, accounting for 31 per cent to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe. As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal. Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed. MFIN is an industry association comprising 56 NBFC- MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI.

Website	Livemint.com
Edition	Online
Date	25 th November, 2019
Link	https://www.livemint.com/industry/banking/microfinance-loan-portfolios-jumps-48-asset-quality-deteriorates-11574743044016.html

live**mint**



In the second quarter NBFC-MFIs portfolio grew by 17% year on year. (Photo: Hemant Mishra/Mint)

Microfinance loan portfolios jumps 48%, asset quality deteriorates

1 min read . Updated: 26 Nov 2019, 11:46 AM IST

Gopika Gopakumar

- The total number of microfinance loan accounts saw an increase of 31.76% year on year
- Banks hold the largest share of portfolio in micro-credit with total loan outstanding of ₹80,570 crore

Microfinance loan portfolios jumps 48%, asset quality deteriorates

The total number of microfinance loan accounts saw an increase of 31.76% year on year

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of ₹80,570 crore

Microfinance industry's gross loan portfolio grew by 47.85% year on year at the end of September 2019 driven by banks, NBFC MFIs and small finance banks. The total loan portfolio stood at ₹2.01 lakh crore as on 30 September compared to ₹1.36 lakh crore during the same quarter a year ago.

In the second quarter NBFC-MFIs portfolio grew by 17% year on year, banks by 104%, small finance banks by 42%, non-banking finance companies by 31% and other microfinance

institutions de-grew by 5%. The total number of microfinance loan accounts saw an increase of 31.76% year on year to 9.79 crore at the end of 30 September quarter.

Asset quality however continued to deteriorate on a sequential basis with portfolio at risk (PAR) (when a loan instalment is not paid for more than 30 days) rising across institutions barring NBFC-MFIs. For NBFCs, PAR>30 days increased to 2.20% at the end of September compared to 1.97% in the previous quarter and 0.5% a year ago. While the portfolio quality of banks continues to be healthy, PAR>30 days however rose to 0.72% from 0.59% in the previous quarter and 0.60% a year ago. Small finance banks too saw a marginal increase in PAR>30 days to 0.82% compared to 0.79% in the previous quarter. NBFCs-MFIs showed an improvement in portfolio quality compared to the previous quarter, with PAR>30 days falling to 1.09% compared to 1.12% in the previous quarter. It was however higher compared to 0.92% a year ago.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of ₹80,570 crore, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of ₹62,960 crore, accounting for 31% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of ₹34,829 crore with total share of 17%, NBFCs 11% with total loan outstanding of ₹21,381 and other MFIs account for 1.0% share in the microfinance universe

Website	Business Line.com
Edition	Online
Date	25 th November, 2019
Link	https://www.thehindubusinessline.com/money-and-banking/microfinance-industrys-loan-portfolio-grew-4785-per-cent-till-september-this-year/article30077407.ece



Microfinance industry's loan portfolio grew 47.85 per cent till September this year

Website	Business Standard.com
Edition	Online
Date	25 th November, 2019
Link	https://www.business-standard.com/article/finance/microfinance-industry-s-gross-loan-portfolio-jumps-48-to-rs-2-trn-in-q2-119112500953_1.html



Microfinance industry's gross loan portfolio jumps 48% to Rs 2 trn in Q2

Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

"In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions," MFIN's chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP.

Tamil Nadu is the largest state followed by West Bengal and Bihar.

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 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 62,960 crore, accounting for 31 per cent to total industry portfolio.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe.

As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed.

MFIN is an industry association comprising 56 NBFC- MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI.

Website	Hindu.com
Edition	Online
Date	25 th November, 2019
Link	https://www.thehindu.com/business/Economy/microfinance-sector-sees-4785-growth-in-loans/article30079371.ece

THE HINDU

Microfinance sector sees 47.85% growth in loans



SPECIAL CORRESPONDENT

CHENNAI, NOVEMBER 25, 2019 22:28 IST

UPDATED: NOVEMBER 25, 2019 22:37 IST

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During the period under review, the total number of microfinance loan accounts rose to 9.79 crore from 7.43 crore in the corresponding year-ago period.

Tamil Nadu ranks first in loan distribution followed by West Bengal and Bihar.

Microfinance sector sees 47.85% growth in loans

During the period under review, the total number of microfinance loan accounts rose to 9.79 crore from 7.43 crore in the corresponding year-ago period.

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Tamil Nadu ranks first in loan distribution followed by West Bengal and Bihar.

Microfinance Institutions Network (MFIN) witnessed a 47.85% growth in its gross loan portfolio (GLP) in the second quarter ended September to ₹2,01,724 crore

During the period under review, the total number of microfinance loan accounts rose to 9.79 crore from 7.43 crore in the corresponding year-ago period. MFIN served an estimated 5.46 crore borrowers through 9.79 crore loan accounts.

In the 31st edition of Micrometer (MFIN's publication) for July-September 2019, MFIN said banks held the largest share of portfolio in micro-credit with a total loan outstanding of ₹80,570 crore representing 40% of the total micro-credit universe.

Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) were the second largest providers of micro-credit with a loan amount outstanding of ₹62,960 crore, accounting for 31% of the total industry portfolio. Small Finance Banks accounted for 17%, NBFCs 11% and other MFIs making up 1%.

In regional distribution of GLP, the east and northeast accounted for 40%, south 28%, north 10%, west 14% and central India 7%. The top 10 States constituted 82.7% in terms of GLP. Tamil Nadu was the largest State in terms of loan distribution followed by West Bengal and Bihar.

"It is heartening that in the last 30 months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed in all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate," said Harsh Shrivastava, CEO, MFIN.

Data show that the access to microfinance is rising at a healthy pace nationally and an increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and an organised form of finance over the unregulated forms of availing finance, according to a report in Micrometer.

Website	BloombergQuint.com
Edition	Online
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Bloomberg | Quint

Microfinance Loan Portfolio Jumps 48% In September Quarter

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In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network.

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (annualised growth rate of 16.87 percent).

“In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions,”

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The report said in terms of regional distribution of GLP, East and North-East accounts for 40 percent, South 28 percent, North 10 percent, West 14 percent and Central contributes 7 percent. The top 10 states constitute 82.7 percent in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar.

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 percent of the total micro-credit universe. NBFC-MFIs are the second largest provider of micro- credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 percent to total industry portfolio. Small Finance Banks have a total loan amount outstanding of Rs 34,

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Microfinance GLP jumps 48% to Rs 2 lakh cr in Sept quarter



Mumbai, Nov 25 (PTI) Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

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'In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions,' MFIN's chief executive Harsh Srivastava said.

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Tamil Nadu is the largest state followed by West Bengal and Bihar.

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 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 62,960 crore, accounting for 31 per cent to total industry portfolio.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe.

As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed.

MFIN is an industry association comprising 56 NBFC- MFIs and 35 associates including banks, SFBs and NBFCs.

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Microfinance industry grew 48 per cent in Q2

The total number of microfinance loan accounts stood at 9.79 crore as of September compared to 7.43 crore accounts last year, said Micrometer report for July-September 2019 released by industry body Microfinance Institutions Network (MFIN).

The microfinance industry has seen a growth of 47.8 per cent in September quarter over last year with the total loan portfolio (GLP) this year touching Rs 2.01 lakh crore.

The total number of microfinance loan accounts stood at 9.79 crore as of September compared to 7.43 crore accounts last year, said Micrometer report for July-September 2019 released by industry body Microfinance Institutions Network (MFIN).

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 80,570 crore, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan

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amount outstanding of Rs 62,960 crore, accounting for 31 per cent of total industry portfolio, it said.

Small Finance Banks (SFBs) have a loan amount outstanding of Rs 34,829 crore with total share of 17 per cent, NBFCs 11 per cent with loan outstanding of Rs 21,381 crore and other MFIs account for 1 per cent in the microfinance universe, it said.

With respect to 56 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs 63,869 crores as of September 2019. This represents a 46 per cent year-on-year growth over last year and 13 per cent over June quarter. Loan amount of Rs 18,694 crores was disbursed in the second quarter.

Harsh Srivastava, CEO, MFIN, said that an additional 18.3 million women have taken microfinance loans in the last 30 months.



Microfinance industry's gross loan portfolio jumps 48% to Rs 2 trn in Q2

Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

“In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions,” MFIN’s chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP.

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Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe.

As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed.

MFIN is an industry association comprising 56 NBFC- MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI.(Only the headline and picture of this report may have been reworked by the Business Standard staff; the rest of the content is auto-generated from a syndicated feed.)



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Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, released its 31st issue of its Micrometer report for July-September 2019 i.e.Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”.

The highlights of the Micrometer report for September 30, 2019 shows that the entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19 with the total loan portfolio (GLP) at Rs. 2,01,724 CR as on 30th September 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.79 CR in Q2 FY 2019-20 (as on 30th September 2019), as compared to 7.43 CR account in Q2 FY 2018-19.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs. 80,570 CR, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs. 62,960 CR, accounting for 31% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs. 34,829 CR with total share of 17%, NBFCs 11% with total loan outstanding of Rs. 21,381 and other MFIs account for 1.0% share in the microfinance universe.

In terms of regional distribution of portfolio (GLP), East and North East accounts for 40%, South accounts for 28%, North holds 10%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar.

With respect to 56 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs. 63,869 crores as on 30th September 2019. This represents a YoY growth of 46% as compared to 30th September 2018 and 13% in comparison to 30th June 2019. Further, loan amount of Rs. 18,694 crores was disbursed in Q2 FY2019-20 through 0.68 crore accounts. The total loan accounts as on 30th September 2019 stood at 3.50 crores with a 34% YoY growth as compared to last year.

The quality of the microfinance portfolio of NBFC MFIs which has remained quite healthy, has only further improved marginally over previous quarter as reflected by PAR >30 of 1.09% as on 30 September 2019, in comparison to 1.12% as on 30 June 2019.

This means rising number and volume of microfinance loans across the country are getting repaid, and on time. Only a miniscule 0.42 % of the overall loan portfolio is overdue by 90 days, i.e. where no payment has been made for 90 days.

The on-balance sheet portfolio of 85 NBFC-MFIs as on September 30, 2019 was Rs. 62,960 CR which is spread across 601 districts of 35 states and union territories grew around 17% over the last financial year. Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs. 9,443 CR during Q2 FY 19-20, an increase of 55% in Q2 FY 18-19. As on 30th September 2019, NBFC-MFIs have total asset base of Rs. 61,855 CR.

During the last 12 months, 3 NBFC-MFIs got elevated from small to medium category and 5 moved from medium to large category. Additionally, around 9 new members have become a part of the NBFC—MFI cluster as MFIN Members.

Based on Q2 FY 19-20 data available for 46 NBFC MFI Members, loan amount disbursed via cashless mode is 94% and 82% MFI members have reported more than 90% through cashless mode.

The Asset Liability Management (ALM) analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on 30th September 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.

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November 25, 2019 - 8:48 AM [India Times](#)

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