MICROFINANCE INSTITUTIONS NETWORK

Consolidated Media Visibility Report for the Month of

September 2020

Media Coverage Index

S. No.	Publication Name	Edition
Interview		
1.	The Hindu Business Line	Online
Opinion Article		
1.	Live Mint	Online
2.	Navabharat	Mumbai
3.	Navabharat	Online
Press Release: "Importance of Customer-centric approach in the post moratorium period," says MFIN		
National		
1.	Business Standard	National
2.	Financial Express	National
3.	Anand Bazar Patrika	Kolkata
4.	Morning India	Kolkata
5.	Morning India	Kolkata
6.	Business Standard	Online
7.	The Economic Times	Online
8.	Business Today	Online
9.	Outlook	Online
10.	UNI	Online
11.	India Infoline	Online
12.	Dev Discourse	Online
13.	Zee Business	Online
14.	Elets The Banking & Finance Post	Online
15.	Daily Hunt	Online
16.	News Patrolling	Online
17.	India Daily Mail	Online

18.	Global Prime News	Online
19.	Troopel	Online
20.	Press network of India	Online
21.	Konexio Network	Online
22.	International News & View Corporation	Online
Orissa		
1.	Dharitri	Bhubaneshwar
2.	Darsanna	Bhubaneshwar
3.	Kalinga Jyoti	Bhubaneshwar
4.	Nitdin	Bhubaneshwar
5.	Odisha Bhaskar	Bhubaneshwar
6.	Prameya	Bhubaneshwar
7.	Sanchar	Bhubaneshwar
8.	Amruta Dunia	Bhubaneshwar
9.	Biswabani	Bhubaneshwar
10.	Dunia Khabar	Bhubaneshwar
11.	Indian Era	Bhubaneshwar
12.	Kalinga Mail	Bhubaneshwar
13.	Manthan	Bhubaneshwar
14.	Political & Business Daily	Bhubaneshwar
15.	Pramad	Bhubaneshwar
16.	Samaja	Bhubaneshwar
17.	Samaya	Bhubaneshwar
Madhya Pradesh		
1.	Haribhoomi	Bhopal
2.	Dainik Kausar	Bhopal
3.	Pradesh Times	Bhopal
4.	Samay Jagat	Bhopal
5.	Sandhya Prakash	Bhopal
6.	Dabang Dunia	Bhopal

7.	Dainik Jagran	Bhopal
8.	Dainik Naidunia	Bhopal
9.	Peoples Samachar	Bhopal
10.	Raj Express	Bhopal
11.	Update Now News	Online
Punjab		
1.	Dainik Tribune	Bhatinda
2.	Dainik Savera	Bhatinda
3.	Dainik Bhaskar	Chandigarh
4.	Aaj Di Awaaz	Chandigarh
5.	Akali Patrika	Chandigarh
6.	Dainik Jagran	Chandigarh
7.	Desh Pyar	Chandigarh
8.	Divya Himachal	Chandigarh
9.	Jagmarg	Chandigarh
10.	Punjab Times	Chandigarh
Bihar		
1.	Rashtriya Sahara	Patna & Gaya
2.	Dainik Aaj	Patna
3.	Nav Bihar Times	Patna
4.	Sanmarg	Patna
5.	Jagriti Times	Patna
6.	Media Darshan Live	Patna
7.	Farooqi Tanzeem	Patna
8.	Tarun Mitra	Patna
9.	Manus Khabar	Patna
10.	Daily Sangam Urdu	Patna
11.	Morning India	Patna
Assam		
1.	The Assam Tribune	Guwahati

2.	Asomiya Pratidin	Guwahati
3.	Dainik Batori Kakat	Guwahati
4.	Niyamiya Barta	Guwahati
5.	The Assam Post	Guwahati
6.	The Meghalaya Guardian	Guwahati
7.	Gana Adhikar	Guwahati
8.	The North East Times	Guwahati
Press Release: FY 20-21 Q1 Micrometer Results		
1.	Business Standard	All Editions
2.	Financial Express	All Editions
3.	The Hindu	All Editions
4.	The Statesman	All Editions
5.	The Millennium Post	All Editions
6.	Morning India	Kolkata
7.	The Economic Times	Online
8.	Business Standard	Online
9.	Financial Express	Online
10.	Money Control	Online
11.	The Hindu	Online
12.	Outlook	Online
13.	UNI	Online
14.	Zee Business	Online
15.	Elets The Banking & Finance Post	Online
16.	MSN	Online
17.	India Infoline	Online
18.	Dev Discourse	Online
19.	Yahoo Finance	Online
20.	Latestly	Online
21.	News Patrolling	Online
22.	The Hitavada	Online

23.	Global Prime News	Online
24.	News 7 Trends	Online
25.	New on News	Online
26.	City 24x7	Online
27.	International News Headline	Online
28.	Little Posts	Online
29.	World News Today 24x7	Online
30.	World News	Online
Press Release: Microfinance helping borrowers rebuild livelihoods in Assam		
1.	Gana Adhikar	Assam All Editions
2.	Hills times	Assam All Editions
3.	Meghalaya Guardian	Assam All Editions
4.	North East Times	Assam All Editions
5.	Assam Post	Assam All Editions
6.	Asomiya Khabor	Assam All Editions
7.	Dainik Batori Kakat	Assam All Editions
Case Study: Adhikar Microfinance: Helping the Aspirational Home Makers in Orissa		
1.	Darsanna	Kalahandi
2.	Kalinga Jyoti	Kalahandi
3.	Biswabani	Kalahandi
4.	Hiranchal	Kalahandi
5.	Indian Era	Kalahandi
6.	Krantidhara	Kalahandi
7.	Manthan	Kalahandi
8.	Suryaparava	Kalahandi
9.	Utkal Samaj	Kalahandi
10.	Agami Odisha	Kalahandi
11.	Agami Orissa	Kalahandi
12.	Around Odisha	Kalahandi

13.	Dunia Khabar	Kalahandi
14.	Odisha Times	Kalahandi
15.	Pramad	Kalahandi
16.	Samaya	Kalahandi
17.	Seithu Aramva	Kalahandi
18.	Swatantra Barta	Kalahandi
Case Study: Fincare Small Finance Bank: Fulfilling Dreams of the Underprivileged		
1.	LN Star	MP
2.	Dabang Dunia	MP
3.	Dainik Jagran	MP
4.	Dainik Kausar	MP
5.	Fine times	MP
6.	Haribhoomi	MP
7.	Navbharat	MP
8.	Pradesh Times	MP
9.	Raj Express	MP
10.	Samay Jagat	MP
Case Study: Svatantra Microfin: Providing Unwavering Support to Women Entrepreneurs		
1.	Prabhat Khabar	Kolkata
2.	Morning India	Kolkata
3.	Ekdin	Kolkata
4.	Samagya	Kolkata
5.	Sambadprabha	Kolkata
6.	Daily Independent mail	Kolkata
7.	Aitijyabangla	Kolkata
8.	Mahanagar	Kolkata
9.	Eastern Observer	Kolkata
10.	Arthiklipi	Kolkata
Case Study: Muthoot Microfin: Supporting Micro-Entrepreneurs in Karnataka		

1.	Vishwavani	Udupi
2.	City Highlights	Udupi
3.	Sanjevani	Udupi
4.	Jayakiran	Udupi
5.	Samyukta Karnataka	Udupi
6.	Hosadigantha	Udupi
Industry Story and Mention of MFIN		
1.	The Times of India	National
2.	Asian Age	Chennai
3.	Deccan Chronicle	Chennai
4.	The Hindu Business Line	All Editions
5.	The Times of India	Online
6.	Micro Capital	Online
7.	Deccan Chronicle	Online
8.	The Hindu Business Line	Online
9.	Business Standard	Online
10.	CNBC TV 18	Online
11.	Bloomberg Quint	Online
12.	DT Next	Online
13.	Outlook	Online

Interview

Publication	The Hindu Business Line
Edition	Online
Date	3rd September, 2020

URL: https://www.thehindubusinessline.com/money-and-banking/micro-credit-lenders-in-the-process-of-developing-credit-assessment-tool/article32514706.ece



BusinessLine
ZOHO One
One unified platform to run your entire business
HOME NEWS MARKETS COMPANIES ECONOMY INFO-TECH OPINION SPECIALS PORTFOLIO PREMIUM MORE
LATEST NEWS | PORTFOLIO | ECONOMY | BL ON CAMPUS | MONEY & BANKING | RESOURCES | MSME | KNOWLEDGE SERIES (VIDEOS) | VOCAL FOR LOCAL | VISUALLY

Money & Banking

Micro-credit lenders in the process of developing credit assessment tool

Our Bureau | Mumbai | Updated on September 03, 2020 | Published on September 03, 2020

Aimed at ensuring that lenders extend credit suitable to customers' needs

Lenders in the micro-credit space are developing a credit assessment tool which will support them to

Opinion Articles

Publication	Live Mint
Edition	Online
Date	7th September, 2020

URL: https://www.livemint.com/opinion/online-views/can-ocen-fill-the-credit-gap-to-india-s-missing-middle-11599466984254.html

mint

Home >Opinion >Views >Can OCEN fill the credit gap to India's 'missing middle'?



Easing credit flow to MSMEs is key to ensuring their revival and strengthening the economy. **(Ramesh Pathania/Mint)**

Can OCEN fill the credit gap to India's 'missing middle'?

4 min read . Updated: 07 Sep 2020, 02:16 PM IST

Alok Misra , Vinay Kumar Singh

- The Open Credit Enablement Network provides the building blocks for a credit marketplace, and could enable easier flow of funds to MSMEs, but we should not expect any quick turnaround in the fortunes of these businesses.

Publication	Navabharat
Edition	Mumbai
Date	30th September, 2020
Page No.	4

नवभारत

मदद के लिए आगे आएं बैंक



विवेक तिवारी ने कहा कि हालांकि पूरे समाज ने मिलकर एक जुटता के साथ इस संक्रामक वायरस से लड़ने की कोशिश की और इसमें सफलता भी मिल रही है. एक गहरी निराशा के माहौल में भी यह छोटे उद्यमी समाज की रीढ़ की हड्डी है और एक बार फिर से अपने रोजगारों को खड़ा करने क लिए यह तत्पर हैं. ऐसे समय में बैंकों और वित्तीय संस्थानों द्वारा इन पर भरोसा करके सहयोग का हाथ आगे बढ़ाने से देश का एक बहुत बड़ा तबका धीरे-धीरे करके इस मुसीबत से बाहर आ जाएगा. बैंकों और वित्तीय संस्थानों को इन छोटे उद्यमियों के लिए आगे आना चाहिए और आसान शर्तों पर आसानी से ऋण उपलब्ध कराने की दिशा में काम करना चाहिए. जिससे कि 'आत्मनिर्भर भारत' का सपना वास्तविक अर्थों में साकार किया जा सके.

Mumbai Edition
30-september-2020 Page No. 4
epaper.enavabharat.com

Publication	Navabharat
Edition	Online
Date	29th September, 2020

URL: https://www.enavabharat.com/business-news-hindi/india-will-become-self-reliant-only-when-small-entrepreneurs-become-competent-161963/



नवभारत

enavabharat.com

देश | विदेश | राज्य | खेल | मनोरंजन | लाइफस्टाइल | ऑटोमोबाइल | बिज़नेस | टेक्नॉलजी | एजुकेशन | ब्लॉग | गैलरी | विशेष | वीडियो

#कोरोना विषाणु | #IPL | #सुशांत सिंह राजपूत | #कोविड -19 e - चर्चा | # जॉब्स

होम » बिज़नेस

A- A+

बिज़नेस Published: September 29, 2020 10:42 AM

कोरोना संकट | छोटे उद्यमियों के सक्षम बनने पर ही बनेगा भारत 'आत्मनिर्भर'

Vishnu Bhardwaj
रिपोर्टर | नवभारत.कॉम

Prabhakar Dubey
कंटेन्ट राइटर | नवभारत.कॉम

Press Release: “Importance of Customer-centric approach in the post moratorium period,” says MFIN

National Media

Publication	Business Standard
Edition	National
Date	2nd September, 2020
Page No.	8

SC to decide on moratorium interest waiver issue today

ARUP ROYCHOUDHURY
New Delhi, 1 September

The Centre and the Reserve Bank of India (RBI) informed the Supreme Court on Tuesday that the moratorium on repayment of loans must be extendable to two years under certain conditions. And, the sectors most distressed by the economic slowdown are being identified.

"We are in the process of identifying the distressed sectors as per impact of the hit they have taken," Solicitor General Tushar Mehta told the three-judge Bench, headed by Justice Ashok Bhushan.

The apex court said it would hear the matter again and decide on Wednesday a bunch of petitions demanding waiver of interest, or waiver of interest on interest on the suspended monthly instalments during the moratorium period.

The Bench was hearing a plea challenging levy of interest on loans during the moratorium period.

The plea, filed by Agra resident Gajendra Sharma, sought a direction to declare the portion of the RBI's March 27 notification as something beyond the bank's legal power or authority. That is, to the extent that interest on the loan amount charged during the moratorium period creates hardship to the petitioner being the borrower. It creates hindrance and obstruction in 'right to life' guaranteed by Article 21 of the Constitution.

The Supreme Court had observed in June that the question is not of waiver of complete interest for entire moratorium period but it is limited only to interest charged on interest by banks.

It had also observed that the charging of interests by banks during the six-month moratorium period on term loans was 'detrimental'.

The RBI, on its part, had submitted that a waiver of interest on loans will impact the financial viability of the country's financial sector. It also said banks could forgo about ₹2 trillion in interest income if interests are waived for the six months duration of the moratorium.

On Tuesday, the Solicitor General suggested a meeting of representatives of the finance ministry with the RBI and banks to find a solution.

He also sought more time on behalf of the Centre and requested the Bench to examine the affidavit submitted by the government. The Bench, however, said the final hearing will be on Wednesday.

The RBI's circular on personal loan restructuring says that the resolution plans may include rescheduling of payments or granting of moratorium, based on an assessment of income streams of the borrower, subject to a maximum of two years.

"Correspondingly, the overall tenor of the loan may also get modified commensurately. The moratorium period, if granted, shall come into force immediately upon implementation of the resolution plan," it said.

Microfinance body issues advisory for member firms as moratorium ends



Microfinance Institutions Network (MFIN), an industry association for microfinance companies, on Tuesday said it had issued an advisory to members on engaging with borrowers following the end of the moratorium on August 31. MFIN said the detailed advisory was a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others, and also covered safeguards for Covid-19. PTI

Publication	Financial Express
Edition	National
Date	2nd September, 2020
Page No.	13

New post-moratorium guidelines for MFIs

PRESS TRUST OF INDIA
Mumbai, September 1

MICROFINANCE INSTITUTIONS NETWORK (MFIN), an industry association for the microfinance industry, on Tuesday said it has issued an advisory to its members on engaging with borrowers after the RBI moratorium ended on August 31, 2020.

Reserve Bank of India (RBI), in March, had announced a moratorium on repayment of term loans in order to provide relief to borrowers impacted by the Covid-19 related disruptions. Initially, the moratorium was allowed till May 31 but was later extended till August 31.

MFIN said the detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid-19.

Publication	Anand Bazar Patrika
Edition	Kolkata
Date	2nd September, 2020
Page No.	9

দু'বছর পর্যন্ত ইএমআই স্থগিতের সুপারিশ

নয়াদিল্লি, ১ সেপ্টেম্বর: প্রয়োজনে মেয়াদি ঋণে মাসিক কিস্তি স্থগিতের (মোরাটোরিয়াম) মেয়াদ দু'বছর পর্যন্ত বাড়ানো যেতে পারে। তবে ঢালাও ভাবে নয়। করোনায় সংশ্লিষ্ট সংস্থা বা ব্যক্তির কতটা ক্ষতি হয়েছে তার নিরিখে। যা যাচাইয়ের কাজ ইতিমধ্যেই শুরু হয়েছে। মঙ্গলবার রিজার্ভ ব্যাঙ্ক এবং কেন্দ্রের তরফে সুপ্রিম কোর্টে এ কথা জানালেন সলিসিটর জেনারেল তুষার মেহতা। দাবি করলেন, এমন প্রকল্প তৈরিও করে ফেলেছে আরবিআই। তবে হলফনামায় তাঁর দাবি, স্থগিত কিস্তিতে সুদ মকুব হলে আর্থিক অনুশাসন তো ভাঙবেই, অবিচার করা হবে যাঁরা কষ্ট করে সময় মতো সুদ-সহ ধার মিটিয়েছেন, তাঁদের প্রতিও। ওই টাকায় সুদের উপর সুদ মকুব করা হলেও আর্থিক অনুশাসন লঙ্ঘিত হওয়ারই দোহাই দিয়েছেন তিনি।

ছ'মাস মোরাটোরিয়ামের মেয়াদ ৩১ অগস্ট ফুরিয়েছে। তবে স্থগিত ইএমআইয়ে সুদ মকুব ও সুদের উপর সুদ মকুব নিয়ে সুপ্রিম কোর্টে মামলা চলছে। তারই শুনানি ছিল এ দিন।

আগের শুনানিতে সুপ্রিম কোর্ট কেন্দ্রকে বলেছিল, রিজার্ভ ব্যাঙ্কের পিছনে লুকোবেন না। ছ'মাস ইএমআই স্থগিত রাখতে গিয়ে ঋণের সুদে বাড়তি সুদ চাপছে কি না, তা নিয়ে অবস্থান স্পষ্ট করুন। কেন্দ্রের বক্তব্য ছিল, আরবিআই এই সিদ্ধান্ত নিয়েছে। প্রতিটি ক্ষেত্রের জন্য আলাদা ভাবে বিবেচনা করা হবে। কিন্তু বিচারপতিরা বলেছিলেন, কেন্দ্র লকডাউন জারি করাতেই মানুষের রুটি-রুজিতে ধাক্কা লেগেছে। ফলে ঋণ শোধে সমস্যা হয়েছে। তাই সরকার ইএমআই স্থগিতের কথা বলেছে। কিন্তু তাতে বাড়তি সুদ চাপছে বলে অভিযোগ।

তবে সুদ বা সুদের উপর সুদ মকুবে যে কেন্দ্র নারাজ, তা স্পষ্ট করে মেহতা বলেন, মোরাটোরিয়ামের সুযোগ নিলে তাতে কিছু সুবিধা পাওয়া যায়। আবার তার জন্য যে খরচ, সেটাও ঋণগ্রহীতাকে বহন করতে হয়। সেটা জেনেই একাংশ সুবিধা নিয়েছেন। বুধবার ফের শুনানি হওয়ার কথা।

এ দিকে, মোরাটোরিয়ামের সময়ের বকেয়া আদায়ে ক্ষুদ্র ঋণ সংস্থাগুলিকে নির্দিষ্ট নীতি মানার পরামর্শ দিল তাদের সংগঠন এমফিন। তার সিইও অলোক মিশ্র বলেন, "অতি জরুরি অবস্থা চলছে। ঋণ আদায়ের বাধ্যবাধকতা থাকলেও, তা মানবিকতার সঙ্গে দেখা জরুরি।"

সংবাদ সংস্থা

Publication	Morning India
Edition	Kolkata
Date	3rd September, 2020
Page No.	3

"Importance of Customer-centric approach in the post moratorium period," says MFIN

Kolkata: Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ends on August 31st, 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till May 31st, 2020 and later extended it for a period of three months till the August 31st, 2020. Dr Alok Misra, CEO and Director, MFIN said, "This is an extremely critical time for all of us and we need to tread carefully. While the moratorium is ending, there could be borrowers who might be facing stress. All providers agree that we must continue to show empathy with these borrowers and allow them time to get on their feet, even though credit discipline is important. Simultaneously, we need to handhold those who availed the moratorium and are willingly to repay with relevant documents; revised loan card, accrued interest amount, changes in repayment amounts, schedule, tenure, among others."

Issues Advisory to Members

Dr Misra further added, "While a lot of points mentioned in the Advisory are a part of the Code of Conduct and the Code of Responsible Lending, it was felt important to reiterate them so that the industry collectively ensures that customers' interests are protected. In this context, training of employees on customer interactions will become exceedingly important. Feedback from field indicates resumption of economic activity and demand for credit from clients." MFIN, as an SRO, has a Customer Grievance Redressal Mechanism (CGRM) in place wherein any customer can complain on its toll-free number 1800 102 1080. MFIN CGRM is available in 12 languages and customers from any state, anywhere in the country can call on the toll-free number between 9:30 am to 5:30 pm. Members are encouraged to display this number in their branches and print/stamp it on their loan cards to allow customers to access the SRO if they wish to. MFIN is a premier industry association comprising 56 NBFC-MFIs and 40 Associates including Banks, Small Finance Banks (SFBs) and NBFCs. It is also the Self-Regulatory Organization (SRO) for the regulated NBFC-MFI.

Publication	Morning India
Edition	Kolhapur
Date	3rd September, 2020
Page No.	9

Importance of Customer-centric approach in the post moratorium period: MFIN

Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ends on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid. MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31stMay 2020 and later extended it for a period of three months till the 31st August 2020.

Publication	Business Standard
Edition	Online
Date	2nd September, 2020

URL: https://www.business-standard.com/article/finance/microfinance-body-issues-advisory-for-member-firms-as-moratorium-ends-120090200041_1.html

Microfinance body issues advisory for member firms as moratorium ends

Reserve Bank of India (RBI), in March, had announced a moratorium on repayment of term loans in order to provide relief to borrowers impacted by the Covid-19 related disruptions

Topics

Microfinance | Coronavirus | Loan repayment

Press Trust of India | Mumbai
Last Updated at September 2, 2020 01:39 IST

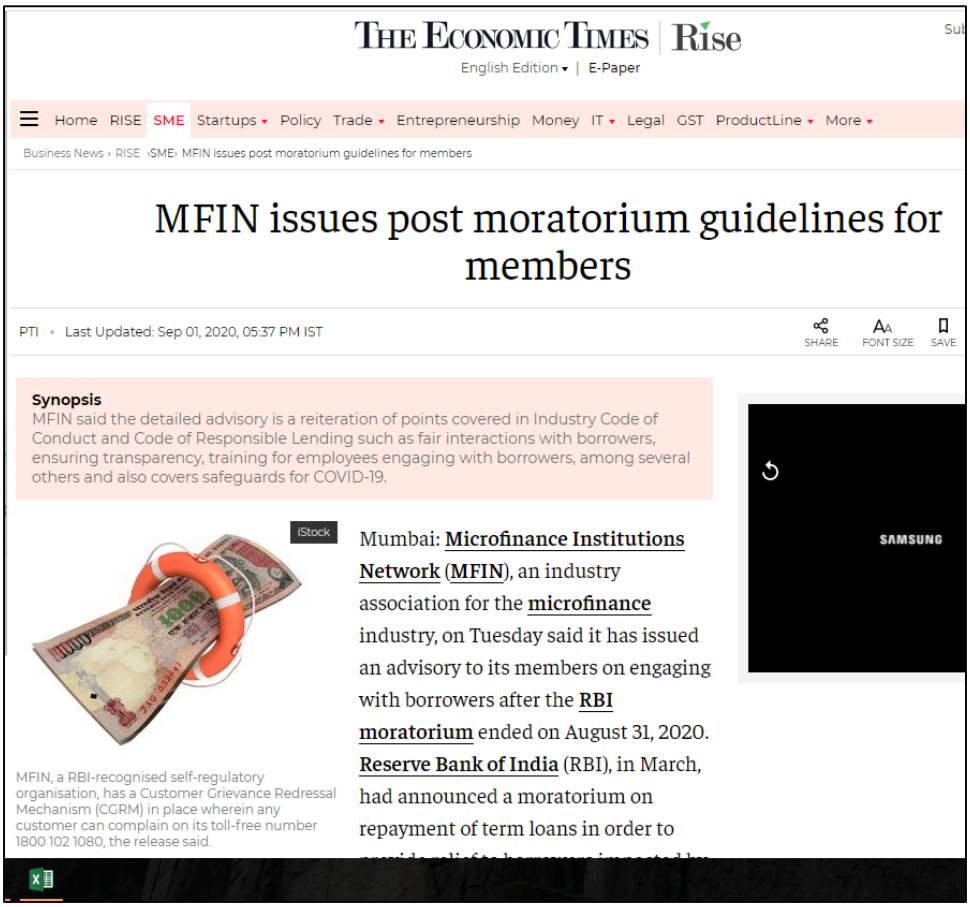
Follow us on Google News

Does the typical sales culture still work?
DOWNLOAD INSIGHTS TO KNOW MORE
HAPPY SALES
freshworks
Harvard Business Review



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

URL: https://economictimes.indiatimes.com/small-biz/sme-sector/mfin-issues-post-moratorium-guidelines-for-members/articleshow/77872297.cms



THE ECONOMIC TIMES | Rise

English Edition | E-Paper

Home RISE SME Startups Policy Trade Entrepreneurship Money IT Legal GST ProductLine More

Business News › RISE ›SME› MFIN issues post moratorium guidelines for members

MFIN issues post moratorium guidelines for members

PTI • Last Updated: Sep 01, 2020, 05:37 PM IST

SHARE FONT SIZE SAVE

Synopsis

MFIN said the detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for COVID-19.

SAMSUNG

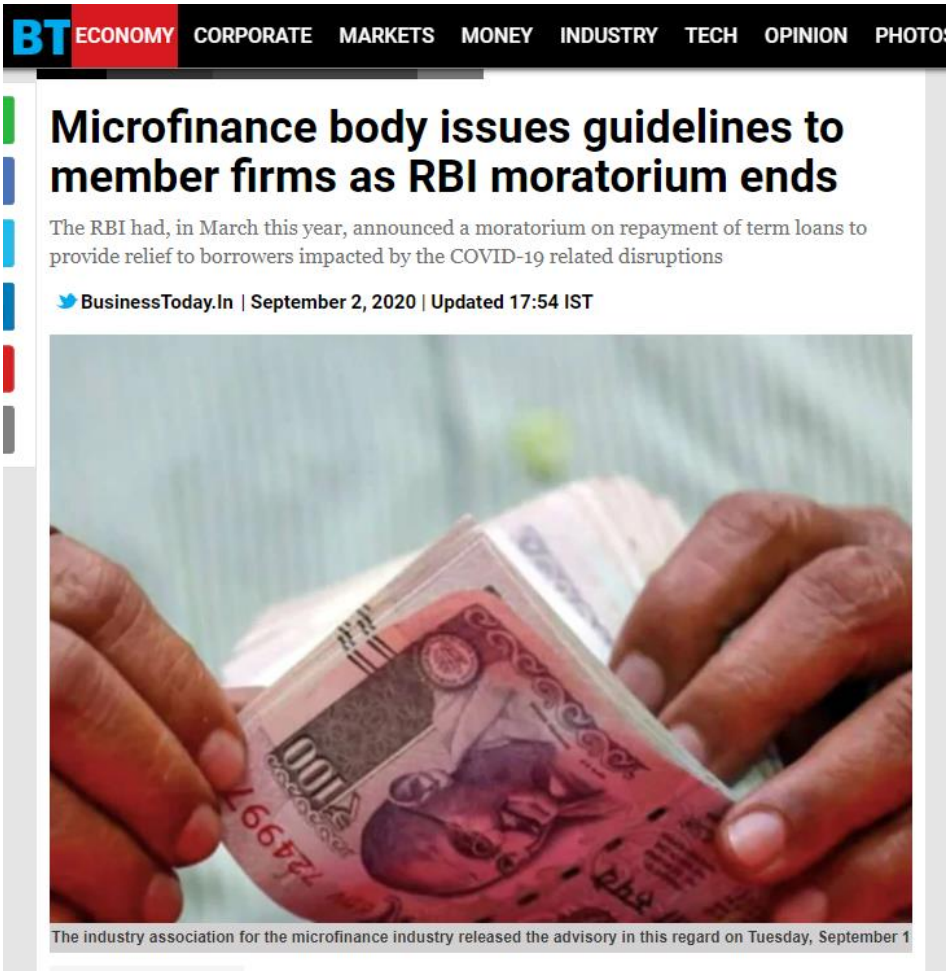
iStock

MFIN, a RBI-recognised self-regulatory organisation, has a Customer Grievance Redressal Mechanism (CGRM) in place wherein any customer can complain on its toll-free number 1800 102 1080, the release said.

Mumbai: **Microfinance Institutions Network** (**MFIN**), an industry association for the **microfinance** industry, on Tuesday said it has issued an advisory to its members on engaging with borrowers after the **RBI moratorium** ended on August 31, 2020. **Reserve Bank of India** (RBI), in March, had announced a moratorium on repayment of term loans in order to

Publication	Business Today
Edition	Online
Date	2nd September, 2020

URL: https://www.businesstoday.in/current/economy-politics/microfinance-body-mfin-issues-guidelines-to-member-firms-as-rbi-moratorium-ends/story/414963.html



BT ECONOMY CORPORATE MARKETS MONEY INDUSTRY TECH OPINION PHOTOS

Microfinance body issues guidelines to member firms as RBI moratorium ends

The RBI had, in March this year, announced a moratorium on repayment of term loans to provide relief to borrowers impacted by the COVID-19 related disruptions

BusinessToday.In | September 2, 2020 | Updated 17:54 IST

The industry association for the microfinance industry released the advisory in this regard on Tuesday, September 1

Publication	Outlook
Edition	Online
Date	1st September, 2020

URL: https://www.outlookindia.com/newsscroll/mfin-issues-post-moratorium-guidelines-for-members/1927179

Outlook



THE NEWS SCROLL

01 SEPTEMBER 2020 Last Updated at 5:26 PM | SOURCE: PTI

MFIN issues post moratorium guidelines for members

Mumbai, Sep 1 (PTI) Microfinance Institutions Network (MFIN), an industry association for the microfinance industry, on Tuesday said it has issued an advisory to its members on engaging with borrowers after the RBI moratorium ended on August 31, 2020.

Reserve Bank of India (RBI), in March, had announced a moratorium on repayment of term loans in order to provide relief to borrowers impacted by the COVID-19 related disruptions. Initially, the moratorium was allowed till May 31 but was later extended till August 31.

MFIN said the detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for COVID-19.

"There could be borrowers who might be facing stress. All providers (of microcredit) agree that we must continue to show empathy with these borrowers and allow them time to get on their feet, even though credit discipline is important," MFIN"s CEO and Director Alok Misra said in a release.

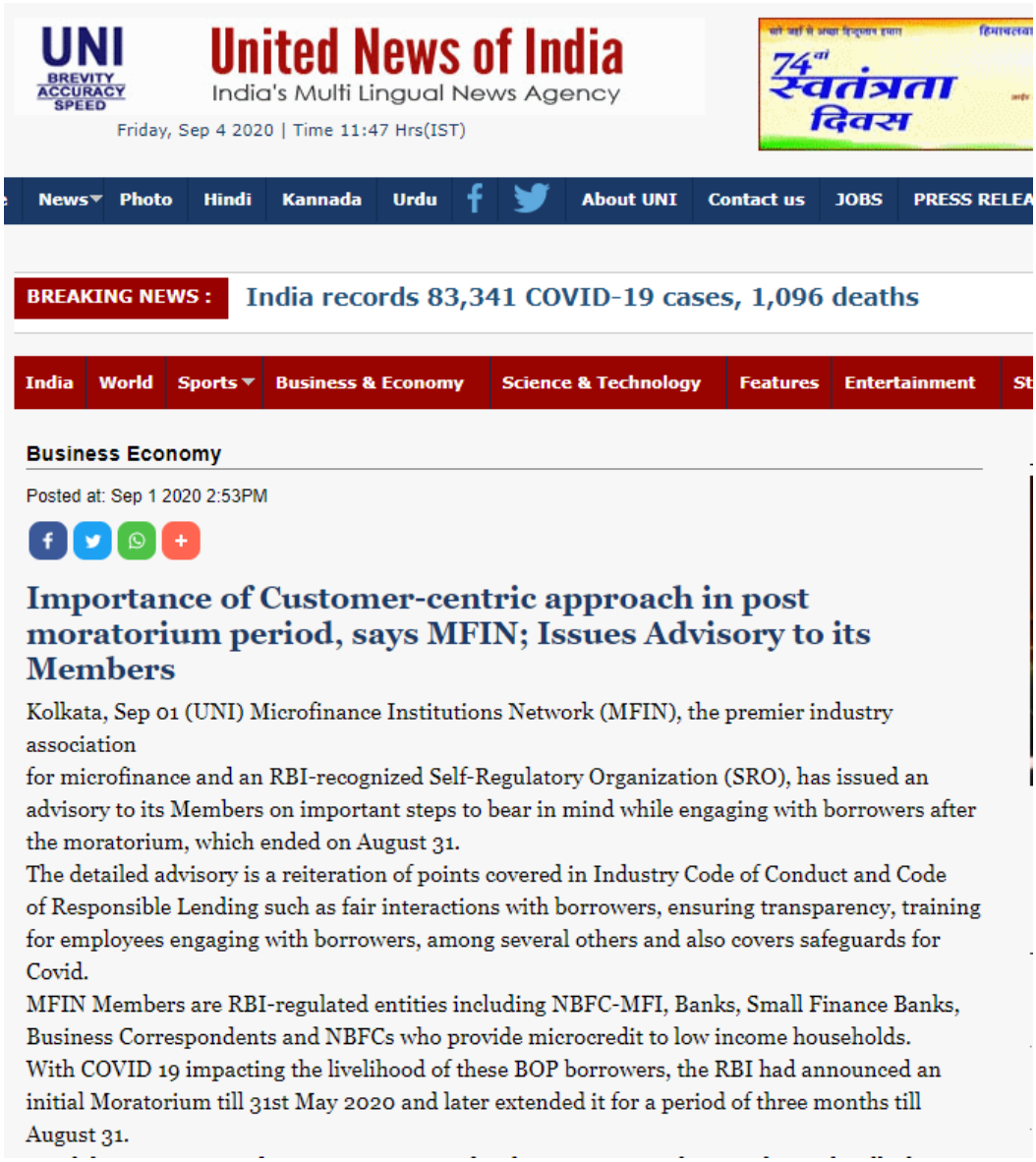
There is a need to handhold those who availed the moratorium and are willing to repay with relevant documents; revised loan card, accrued interest amount, changes in repayment amounts and schedule, tenure, among others, he added.

MFIN, a RBI-recognised self-regulatory organisation, has a Customer Grievance Redressal Mechanism (CGRM) in place wherein any customer can complain on its toll-free number 1800 102 1080, the release said.

MFIN members include 56 NBFC-MFIs (Non-Banking Financial Company- Microfinance Institutions) and 40 associates, including banks, small finance banks and NBFCs. PTI HV SHW RAM

Publication	UNI
Edition	Online
Date	1st September, 2020

URL: http://www.uniindia.com/importance-of-customer-centric-approach-in-post-moratorium-period-says-mfin-issues-advisory-to-its-members/business-economy/news/2144689.html



UNI
BREVITY ACCURACY SPEED

United News of India
India's Multi Lingual News Agency

Friday, Sep 4 2020 | Time 11:47 Hrs(IST)

74वां स्वतंत्रता दिवस

News | Photo | Hindi | Kannada | Urdu | About UNI | Contact us | JOBS | PRESS RELEA

BREAKING NEWS : India records 83,341 COVID-19 cases, 1,096 deaths

India | World | Sports | Business & Economy | Science & Technology | Features | Entertainment | St

Business Economy

Posted at: Sep 1 2020 2:53PM

Importance of Customer-centric approach in post moratorium period, says MFIN; Issues Advisory to its Members

Kolkata, Sep 01 (UNI) Microfinance Institutions Network (MFIN), the premier industry association
for microfinance and an RBI-recognized Self-Regulatory Organization (SRO), has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium, which ended on August 31.

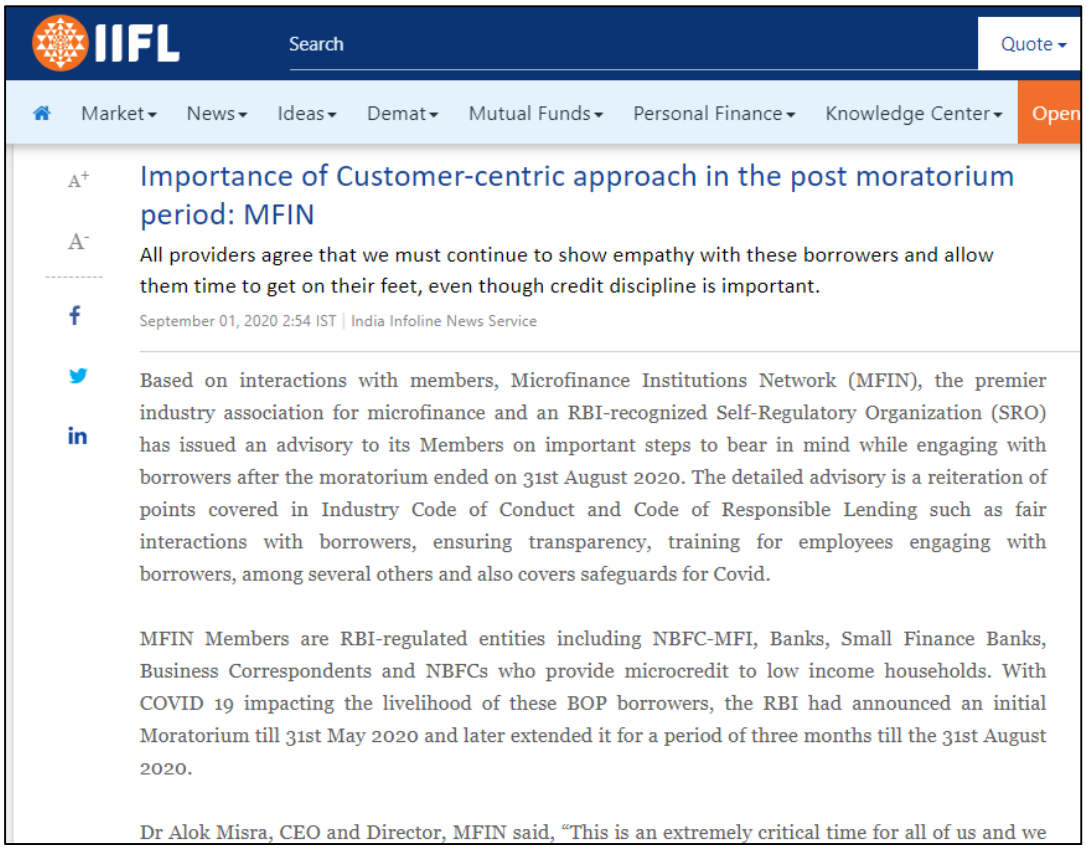
The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households.

With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31st May 2020 and later extended it for a period of three months till August 31.

Publication	India Infoline
Edition	Online
Date	1st September, 2020

URL: https://www.indiainfoline.com/article/news-sector-banking-financials/importance-of-customer-centric-approach-in-the-post-moratorium-period-mfin-120090100656_1.html



IIFL Search Quote

Market News Ideas Demat Mutual Funds Personal Finance Knowledge Center Open

Importance of Customer-centric approach in the post moratorium period: MFIN

All providers agree that we must continue to show empathy with these borrowers and allow them time to get on their feet, even though credit discipline is important.

September 01, 2020 2:54 IST | India Infoline News Service

Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ended on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31st May 2020 and later extended it for a period of three months till the 31st August 2020.

Dr Alok Misra, CEO and Director, MFIN said, "This is an extremely critical time for all of us and we

Publication	Dev Discourse
Edition	Online
Date	1st September, 2020

URL: https://www.devdiscourse.com/article/business/1193349-mfin-issues-post-moratorium-guidelines-for-members



Devdiscourse
Discourse on Development

About | Career | Advertisement | Team | Partnership | Contact Us

NEWS | RESEARCH | LIVE DISCOURSE | BLOG / OPINION | INTERVIEW | SUBMIT PRESS RELEASE

Select Edition

AGRO-FORESTRY ART & CULTURE TECHNOLOGY ECONOMY EDUCATION ENERGY POLITICS LAW & GOVERNANCE HEALTH SCIENCE SOCIAL SPORTS TRANSPORT URBAN DEVELOPMENT WASH

MFIN issues post moratorium guidelines for members

Microfinance Institutions Network (MFIN), an industry association for the microfinance industry, on Tuesday said it has issued an advisory to its members on engaging with borrowers after the RBI moratorium ended on August 31, 2020.

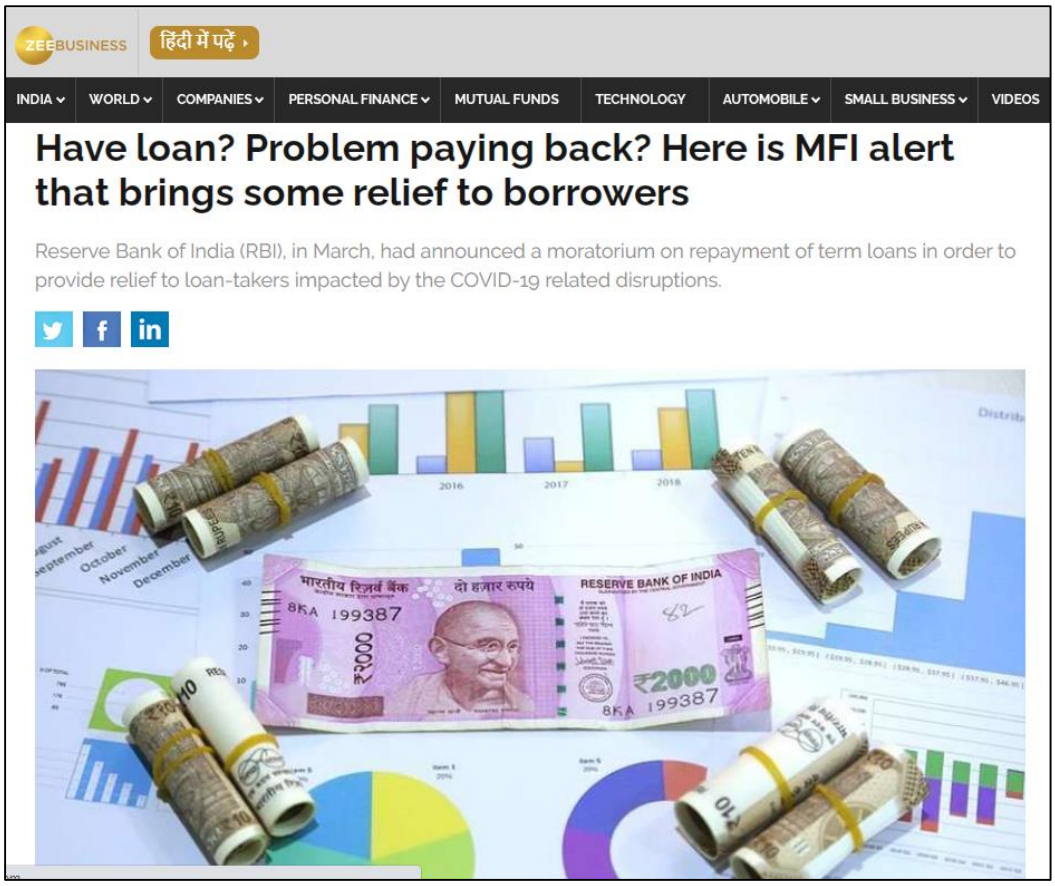
PTI | Mumbai | Updated: 01-09-2020 17:55 IST | Created: 01-09-2020 17:25 IST

Country
India

Share
Facebook
Twitter
LinkedIn
Youtube

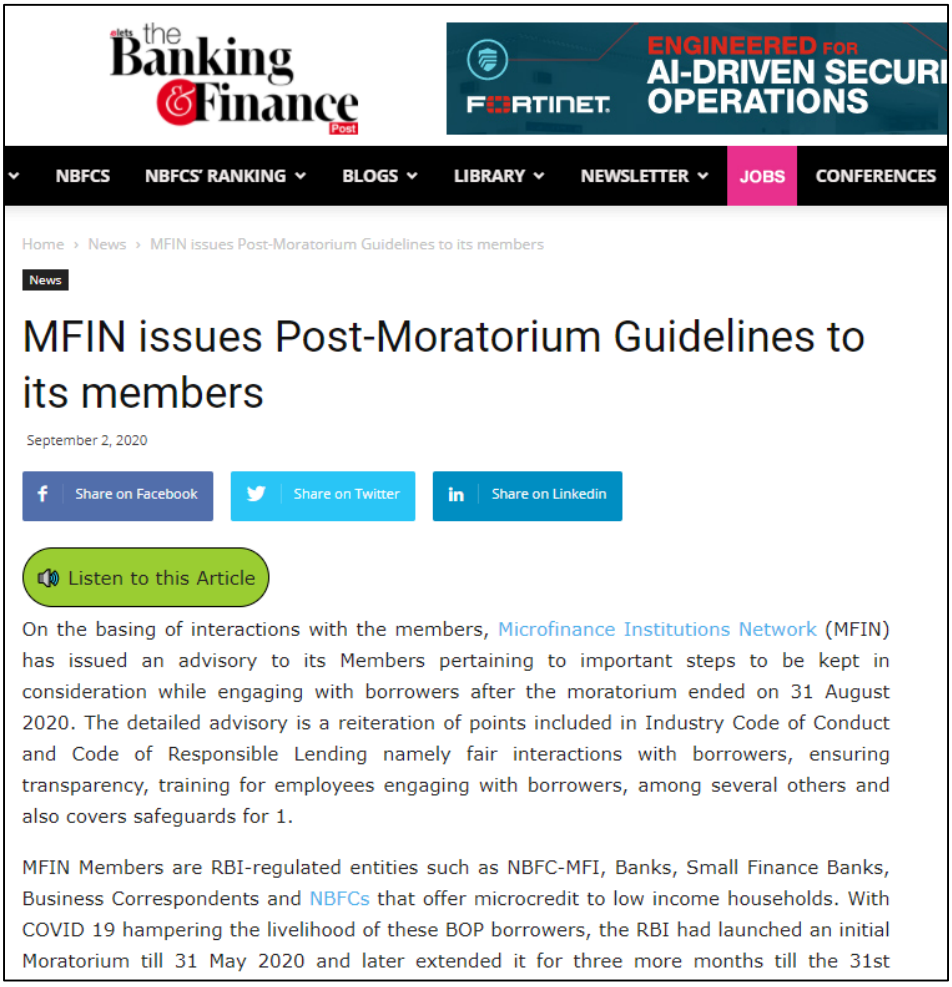
Publication	Zee Business
Edition	Online
Date	2nd September, 2020

URL: https://www.zeebiz.com/personal-finance/news-have-loan-problem-paying-back-here-is-mfi-alert-that-brings-some-relief-to-borrowers-134514



Publication	Elets The Banking & Finance Post
Edition	Online
Date	2nd September, 2020

URL: https://bfsi.eletsonline.com/mfin-issues-post-moratorium-guidelines-to-its-members/



elets the Banking & Finance Post

ENGINEERED FOR AI-DRIVEN SECURI OPERATIONS
FORTINET

News

MFIN issues Post-Moratorium Guidelines to its members

September 2, 2020

Share on Facebook | Share on Twitter | Share on Linkedin

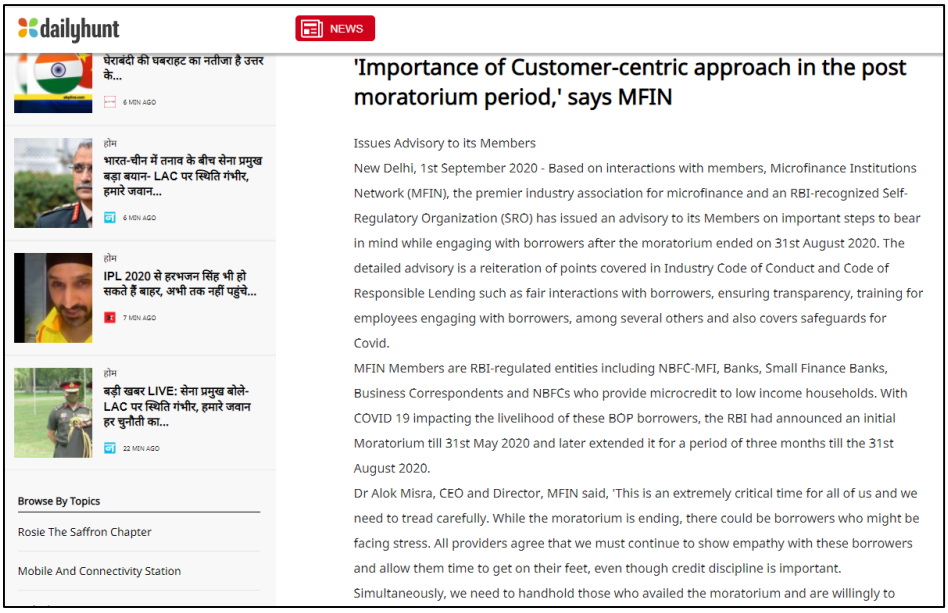
Listen to this Article

On the basing of interactions with the members, Microfinance Institutions Network (MFIN) has issued an advisory to its Members pertaining to important steps to be kept in consideration while engaging with borrowers after the moratorium ended on 31 August 2020. The detailed advisory is a reiteration of points included in Industry Code of Conduct and Code of Responsible Lending namely fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for 1.

MFIN Members are RBI-regulated entities such as NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs that offer microcredit to low income households. With COVID 19 hampering the livelihood of these BOP borrowers, the RBI had launched an initial Moratorium till 31 May 2020 and later extended it for three more months till the 31st

Publication	Daily Hunt
Edition	Online
Date	2nd September, 2020

URL: https://m.dailyhunt.in/news/india/english/news+patrolling-epaper-newspatr/importance+of+customer+centric+approach+in+the+post+moratorium+period+says+mfin-newsid-n211047666



dailyhunt

NEWS

घेराबंदी की घबराहट का नतीजा है उत्तर के...

6 MIN AGO

होम

भारत-चीन में तनाव के बीच सेना प्रमुख बड़ा बयान- LAC पर स्थिति गंभीर, हमारे जवान...

6 MIN AGO

होम

IPL 2020 से हरभजन सिंह भी हो सकते हैं बाहर, अभी तक नहीं पहुंचे...

7 MIN AGO

होम

बड़ी खबर LIVE: सेना प्रमुख बोले- LAC पर स्थिति गंभीर, हमारे जवान हर चुनौती का...

22 MIN AGO

Browse By Topics

Rosie The Saffron Chapter

Mobile And Connectivity Station

'Importance of Customer-centric approach in the post moratorium period,' says MFIN

Issues Advisory to its Members

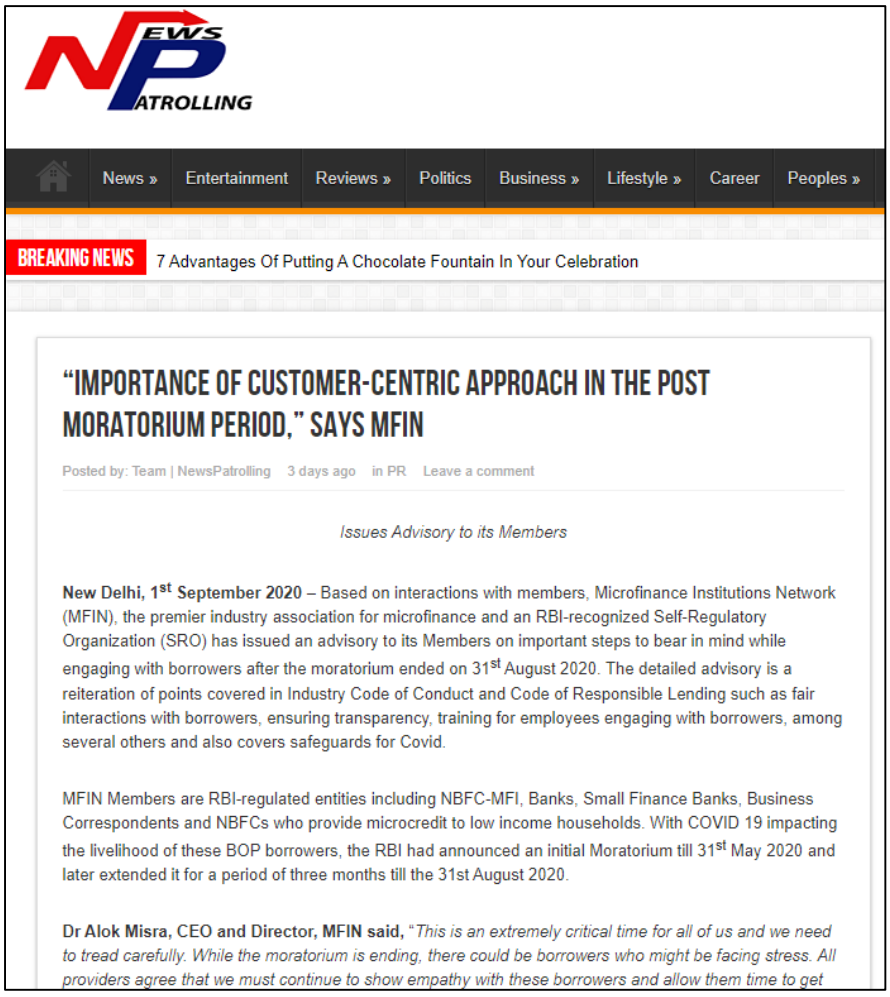
New Delhi, 1st September 2020 - Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ended on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31st May 2020 and later extended it for a period of three months till the 31st August 2020.

Dr Alok Misra, CEO and Director, MFIN said, 'This is an extremely critical time for all of us and we need to tread carefully. While the moratorium is ending, there could be borrowers who might be facing stress. All providers agree that we must continue to show empathy with these borrowers and allow them time to get on their feet, even though credit discipline is important. Simultaneously, we need to handhold those who availed the moratorium and are willingly to

Publication	News Patrolling
Edition	Online
Date	1st September, 2020

URL: http://www.newspatrolling.com/importance-of-customer-centric-approach-in-the-post-moratorium-period-says-mfin/



NEWS PATROLLING

News » | Entertainment | Reviews » | Politics | Business » | Lifestyle » | Career | Peoples »

BREAKING NEWS 7 Advantages Of Putting A Chocolate Fountain In Your Celebration

"IMPORTANCE OF CUSTOMER-CENTRIC APPROACH IN THE POST MORATORIUM PERIOD," SAYS MFIN

Posted by: Team | NewsPatrolling 3 days ago in PR Leave a comment

Issues Advisory to its Members

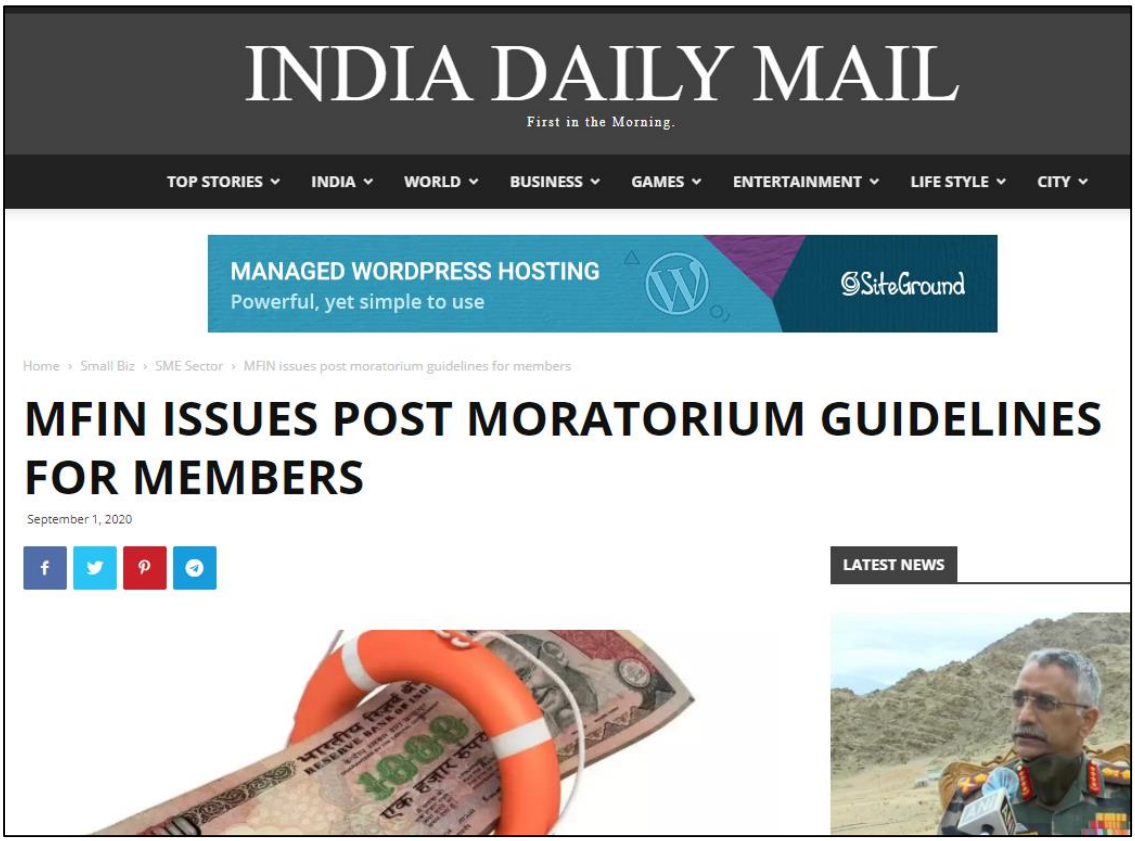
New Delhi, 1st September 2020 – Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ended on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31st May 2020 and later extended it for a period of three months till the 31st August 2020.

Dr Alok Misra, CEO and Director, MFIN said, "*This is an extremely critical time for all of us and we need to tread carefully. While the moratorium is ending, there could be borrowers who might be facing stress. All providers agree that we must continue to show empathy with these borrowers and allow them time to get*

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

URL: https://www.indiadailymail.com/small-biz/sme-sector/mfin-issues-post-moratorium-guidelines-for-members/#:~:text=Mumbai%3A%20Microfinance%20Institutions%20Network%20(MFIN,ended%20on%20August%2031%2C%202020.



Publication	Global Prime News
Edition	Online
Date	1st September, 2020

URL: https://globalprimenews.com/2020/09/01/importance-of-customer-centric-approach-in-the-post-moratorium-period-says-mfin-issues-advisory-to-its-members/



Global Prime News

Trusted News Worldwide That Enlightens Your World
The Power Of Journalism at a Click

GLOBAL PRIME NEWS

THE POWER OF JOURNALISM AT A CLICK

HOME | BUSINESS | BANKING | ENTERTAINMENT | FASHION & LIFESTYLE | INDUSTRY | TRAVEL & TOURISM | PH

BOOKS / ART & CULTURE | VIDEOS | GOI / POLITICS | EDUCATION

-CWC | Snacking Made Healthier and Tastier-आज दिनांक 4 सितंबर 2020: इतिहास की मुख्य घटनाओं सहित पञ्चांग-मुख्यांश-

"Importance of Customer-centric approach in the post moratorium period," says MFIN; Issues Advisory to its Members

TOPICS: #Dr Alok Misra CEO And Director MFIN #Microfinance Institutions Network (MFIN)

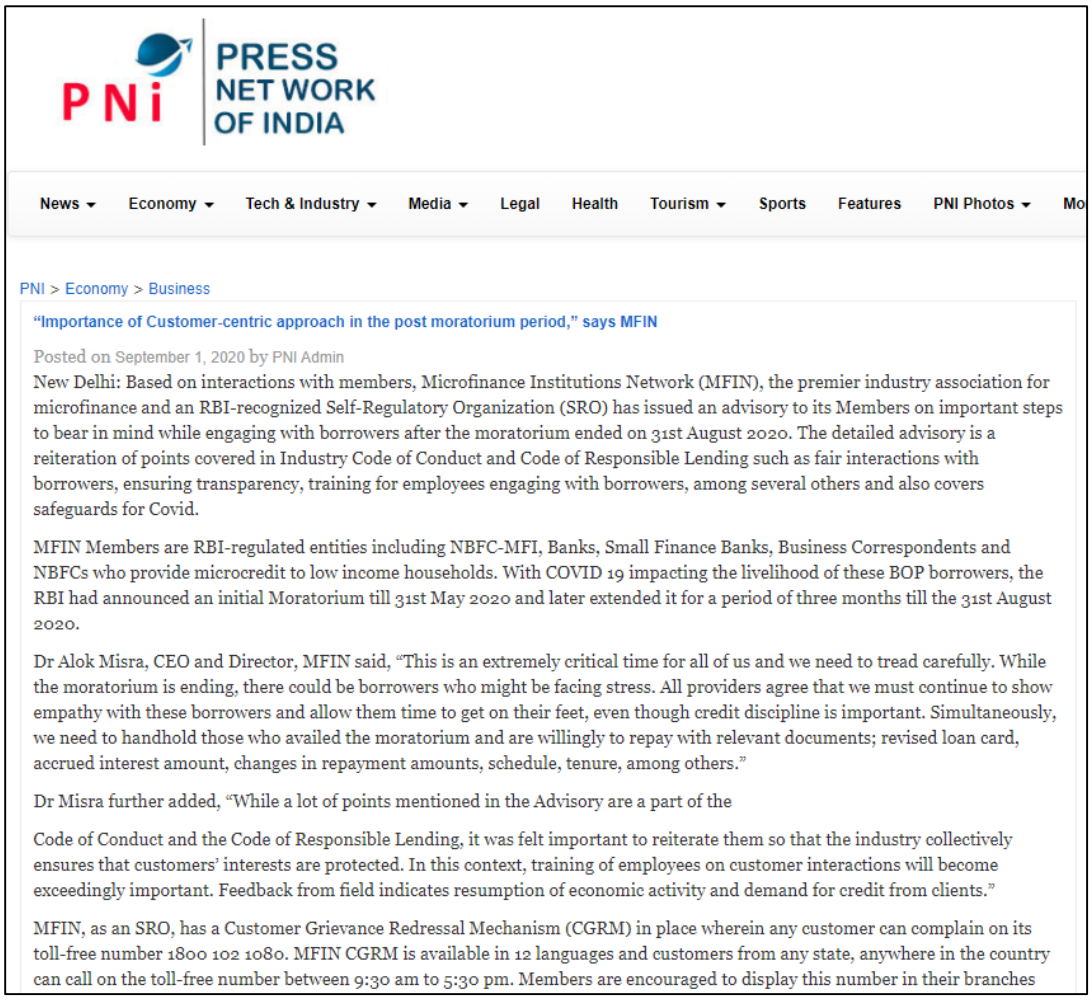
Publication	Troopel
Edition	Online
Date	2nd September, 2020

URL: https://troopel.com/en/2020/09/03/importance-of-customer-centric-approach-in-the-post-moratorium-periodsays-mfinmicrofinance-institutions-network/



Publication	Press Network of India
Edition	Online
Date	1st September, 2020

URL: https://www.pninews.com/importance-of-customer-centric-approach-in-the-post-moratorium-period-says-mfin/



PRESS NET WORK OF INDIA

News ▾ Economy ▾ Tech & Industry ▾ Media ▾ Legal Health Tourism ▾ Sports Features PNI Photos ▾ Mo

PNI > Economy > Business

"Importance of Customer-centric approach in the post moratorium period," says MFIN

Posted on September 1, 2020 by PNI Admin

New Delhi: Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ended on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31st May 2020 and later extended it for a period of three months till the 31st August 2020.

Dr Alok Misra, CEO and Director, MFIN said, "This is an extremely critical time for all of us and we need to tread carefully. While the moratorium is ending, there could be borrowers who might be facing stress. All providers agree that we must continue to show empathy with these borrowers and allow them time to get on their feet, even though credit discipline is important. Simultaneously, we need to handhold those who availed the moratorium and are willingly to repay with relevant documents; revised loan card, accrued interest amount, changes in repayment amounts, schedule, tenure, among others."

Dr Misra further added, "While a lot of points mentioned in the Advisory are a part of the

Code of Conduct and the Code of Responsible Lending, it was felt important to reiterate them so that the industry collectively ensures that customers' interests are protected. In this context, training of employees on customer interactions will become exceedingly important. Feedback from field indicates resumption of economic activity and demand for credit from clients."

MFIN, as an SRO, has a Customer Grievance Redressal Mechanism (CGRM) in place wherein any customer can complain on its toll-free number 1800 102 1080. MFIN CGRM is available in 12 languages and customers from any state, anywhere in the country can call on the toll-free number between 9:30 am to 5:30 pm. Members are encouraged to display this number in their branches

Publication	Konexio Network
Edition	Online
Date	1st September, 2020

URL: https://www.konexionetwork.com/NewsDetails.aspx?newsid=606ad0e5-c064-4bb1-8984-8ce79a416889



konexio network

Home News Articles Knowledge IPO Reviews Interviews Market C

Home > News > "Importance of Customer-centric approach in the post moratorium period," says MFIN

"Importance of Customer-centric approach in the post moratorium period," says MFIN

by Our Correspondent - Sep 01, 2020

mfin powering responsible finance
MICROFINANCE INSTITUTIONS NETWORK

New Delhi - Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with

Publication	International News & View Corporation
Edition	Online
Date	1st September, 2020

URL: https://www.internationalnewsandviews.com/importance-of-customer-centric-approach-in-the-post-moratorium-period/



INTERNATIONAL NEWS AND VIEW CORPORATION
INVC
अंतरराष्ट्रीय समाचार एवं विचार निगम

Vanvasi Kalyan Ashram
Changing Lives of Tribal's
तू - मैं एक रक्त

Business | Editorial Articles | Latest news | literature world | PSUs | Q& A / Interviews | Religion & Society | Researc

TOP STORIES EESL to procure 250 Electric Vehicles from TATA Motors Limited & Hyundai Motor India Ltd

Importance of Customer-centric approach in the post moratorium period

Updated on 1 Sep, 2020 02:22 PM IST BY Editor

Total Read - 45 Comments - 0

INVC NEWS

New Delhi,

Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ended on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31st May 2020 and later extended it for a period of three months till the 31st August 2020.

Orissa

Publication	Dharitri
Edition	Bhubaneswar
Date	9th September, 2020
Page No.	7

ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍‌ର ଗ୍ରାହକ କୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟ

ଭୁବନେଶ୍ୱର, ୮।୯

ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନ୍‌ଷ୍ଟିଚ୍ୟୁଶନ୍ସ ନେଟ୍‌ୱର୍କ (ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍‌) ଗ୍ରାହକ କୈନ୍ଦ୍ରିତ ଆଭିମୁଖ୍ୟ ଉପରେ ଗୁରୁତ୍ୱ ପ୍ରଦାନ କରୁଛି। ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷ ହେବା ପରେ ମଧ୍ୟ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟକୁ ଧ୍ୟାନରେ ରଖି ବିଭିନ୍ନ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି। ଏଥିରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାୟୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣ ଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ଉପଯୁକ୍ତ ତାଲିମ ସହ ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି। ସେହିଭଳି କୋଭିଡ୍‌ ପାଇଁ ମଧ୍ୟ ଆବଶ୍ୟକ ନିରାପତ୍ତା ବିଷୟ ମଧ୍ୟ ସେଥିରେ ଦର୍ଶାଯାଇଛି। ଏ ସମ୍ପର୍କରେ ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍‌ର ସିଇଓ ଏବଂ ଡାଇରେକ୍ଟର ଡ. ଆଲୋକ ମିଶ୍ର କହିଛନ୍ତି, ଋଣଗ୍ରହୀତାଙ୍କ ସୁବିଧାକୁ ଧ୍ୟାନରେ ରଖି ବିଭିନ୍ନ ପଦକ୍ଷେପ ହାତକୁ ନିଆଯାଉଛି।

chhaya@kanta

Publication	Darsanna
Edition	Bhubaneswar
Date	4th September, 2020
Page No.	5

'ମୋରାଟୋରିୟମ ଅବଧି ପରବର୍ତ୍ତୀ ସମୟରେ ଗ୍ରାହକ କୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟ' ଉପରେ ଏମଏଫଆଇଏନ୍‌ର ଗୁରୁତ୍ୱ

ନୂଆଦିଲ୍ଲୀ : ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ଏବଂ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱନିୟନ୍ତ୍ରଣକାରୀ ସଂଗଠନ (ଏସଆରଓ) ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱାର୍କ (ଏମଏଫଆଇଏନ) ତାହାର ସଦସ୍ୟମାନଙ୍କ ସହିତ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷହେବା ପରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ମନେରଖିବାକୁ ସେମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି। ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାୟୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ତାହାସହିତ କୋଭିଡ ପାଇଁ ନିରାପତ୍ତା ବିଷୟ ମଧ୍ୟ ସେଥିରେ ରହିଛି। ଏନବିଏଫସି-ଏମଏଫଆଇ, ବ୍ୟାଙ୍କସମୂହ, କ୍ଷୁଦ୍ର ଅର୍ଥଲଗାଣ ବ୍ୟାଙ୍କ, ବିଜନେସ କରେସପଣ୍ଡେଣ୍ଟ ଏନବିଏଫସିଗୁଡିକ ସମେତ ଏମଏଫଆଇଏନ ସଦସ୍ୟମାନେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ନିୟନ୍ତ୍ରିତ, ଯେଉଁମାନେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରଗୁଡିକୁ କ୍ଷୁଦ୍ରଋଣ ଯୋଗାଇ ଦେଉଛନ୍ତି। ଏହି ବିଓପି ଋଣଗ୍ରହୀତାଙ୍କ ଜୀବିକାକୁ କୋଭିଡ-୧୯ ପ୍ରଭାବିତ କରିଥିବା ପରିପ୍ରେକ୍ଷୀରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାଥମିକ ପର୍ଯ୍ୟାୟରେ ଚଳିତ ବର୍ଷ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ମୋରାଟୋରିୟମ ଘୋଷଣା କରିଥିଲା ଏବଂ ପରେ ତାହାକୁ ଆଉ ତିନିମାସ ଅର୍ଥାତ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ବୃଦ୍ଧି କରିଥିଲା।

Publication	Kalinga Jyoti
Edition	Bhubaneswar
Date	4th September, 2020
Page No.	8

'ମୋରାଟୋରିୟମ ଅବଧି ପରବର୍ତ୍ତୀ ସମୟରେ ଗ୍ରାହକ କୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟ' ଉପରେ ଏମଏଫଆଇଏନ୍‌ର ଗୁରୁତ୍ୱ

ନିଜର ସଦସ୍ୟମାନଙ୍କୁ ପରାମର୍ଶ ମାର୍ଗଦର୍ଶିକା ଜାରିକଲା

ନୂଆଦିଲ୍ଲୀ ୩/୯(ନିପ୍ର):ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ଏବଂ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱନିୟନ୍ତ୍ରଣକାରୀ ସଂଗଠନ (ଏସଆରଓ) ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱାର୍କ (ଏମଏଫଆଇଏନ) ତାହାର ସଦସ୍ୟମାନଙ୍କ ସହିତ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷହେବା ପରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ମନେରଖିବାକୁ ସେମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି। ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାଯୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ତାହାସହିତ କୋଭିଡ ପାଇଁ ନିରାପତ୍ତା ବିଷୟ ମଧ୍ୟ ସେଥିରେ ରହିଛି। ଏନବିଏଫସି-ଏମଏଫଆଇ, ବ୍ୟାଙ୍କସମୂହ, କ୍ଷୁଦ୍ର ଅର୍ଥଲଗାଣ ବ୍ୟାଙ୍କ, ବିଜନେସ କରେସପଣ୍ଡେଣ୍ଟ ଏନବିଏଫସିଗୁଡିକ ସମେତ ଏମଏଫଆଇଏନ ସଦସ୍ୟମାନେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ନିୟନ୍ତ୍ରିତ, ଯେଉଁମାନେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରଗୁଡିକୁ କ୍ଷୁଦ୍ରଋଣ ଯୋଗାଇ ଦେଉଛନ୍ତି। ଏହି ବିଓପି ଋଣଗ୍ରହୀତାଙ୍କ ଜୀବିକାକୁ କୋଭିଡ-୧୯ ପ୍ରଭାବିତ କରିଥିବା ପରିପ୍ରେକ୍ଷୀରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାଥମିକ ପର୍ଯ୍ୟାୟରେ ଚଳିତ ବର୍ଷ ମେ ୩୧ ପର୍ଯ୍ୟ' ମୋରାଟୋରିୟମ ଘୋଷଣା କରିଥିଲା ଏବଂ ପରେ ତାହାକୁ ଆଉ ତିନିମାସ ଅର୍ଥାତ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟ' ବୃଦ୍ଧି କରିଥିଲା। ଏମଏଫଆଇଏନର ସିଇଓ ଏବଂ ଡାଇରେକ୍ଟର ଡ.ଆଲୋକ ମିଶ୍ରା କହିଛନ୍ତି, 'ଏହା ଆମ ସମସ୍ତଙ୍କ ପାଇଁ ଅତ୍ୟ' ଜଟିଳ ସମୟ ଏବଂ ଆମକୁ ସତର୍କତାର ସହିତ କାରବାର କରିବାକୁ ହେବ। ମୋରାଟୋରିୟମ ଅବଧି ଶେଷ ହୋଇଥିବାବେଳେ କେତେକ ଋଣଗ୍ରହୀତା ଚାପରେ ରହିଥାଇପାରନ୍ତି। ସମସ୍ତ ଋଣପ୍ରଦାନକାରୀ ଏହି ଋଣଗ୍ରହୀତାଙ୍କ ପ୍ରତି ସହାନୁଭୂତି ପ୍ରଦର୍ଶନ କରିବା ଏବଂ ସେମାନେ ନିଜ ଗୋଡରେ ଛିଡାହେବାକୁ ସମୟ ଦେବାନେଇ ରାଜି ହୋଇଛନ୍ତି, ଯଦିଓ ଋଣ କ୍ଷେତ୍ରରେ ଶୃଙ୍ଖଳା ବଜାୟ ରଖିବା ଅତ୍ୟ' ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ। ସେହି ସମୟରେ ଆମକୁ ସେହିମାନଙ୍କ ନିକଟରେ ପହଞ୍ଚିବାର ଆବଶ୍ୟକତା ରହିଛି ଯେଉଁମାନେ ମୋରାଟୋରିୟମ ସୁବିଧା ନେବା ସହିତ ସଂଶୋଧିତ ଋଣ କାର୍ଡ, ହିସାବ କରାଯାଇଥିବା ସୁଧ ପରିମାଣ, ପରିଶୋଧ ପରିମାଣରେ ପରିବର୍ତ୍ତନ, ସମୟ ସୂଚୀ, ଅବଧି ଆଦି ଯୁକ୍ତିଯୁକ୍ତ କାଗଜପତ୍ର ସହିତ ଋଣ ପରିଶୋଧ କରିବାକୁ ଇଚ୍ଛୁକ ଅଛନ୍ତି।' ଡ. ମିଶ୍ରା ଏହାମଧ୍ୟ କହିଛନ୍ତି, 'ମାର୍ଗଦର୍ଶିକାରେ ଉଲ୍ଲେଖ କରାଯାଇଥିବା ଅନେକ ବିଷୟ ଆଦର୍ଶ ଆଚରଣ ବିଧି ଏବଂ ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧିର ଅଂଶବିଶେଷ ହୋଇଥିବାବେଳେ ସେଗୁଡିକ ପୁନଃ ଅବଗତ କରାଇବା ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ମନେକରାଗଲା, ଯଦ୍ୱାରା ଗ୍ରାହକମାନଙ୍କର ସ୍ୱାର୍ଥକୁ ସୁରକ୍ଷିତ ରଖିବା ନେଇ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପ ସାମୂହିକ ଭାବରେ ନିଶ୍ଚିତ କରିପାରିବେ। ଏହି ପ୍ରସଙ୍ଗରେ ଗ୍ରାହକଙ୍କ ସହିତ କାରବାର କରିବା ଉପରେ କର୍ମଚାରୀଙ୍କୁ ତାଲିମପ୍ରଦାନ ଅତ୍ୟ' ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ହେବ। କ୍ଷେତ୍ରଭରରୁ ପ୍ରାପ୍ତ ତଥ୍ୟରୁ ସୂଚନା ମିଳୁଛି ଯେ ଅର୍ଥନୈତିକ କାର୍ଯ୍ୟକଳାପ ପୁନଃଆରମ୍ଭ ହୋଇଛି ଏବଂ ଗ୍ରାହକଙ୍କ ନିକଟରୁ ଋଣ ଚାହିଦା ପ୍ରକାଶ ପାଉଛି।' ଏମଏଫଆଇଏନ, ଏକ ଏସଆରଓ ଭାବରେ ଏକ ଗ୍ରାହକ ଅଭିଯୋଗ ସମାଧାନ କୌଶଳ (ସିଜିଆରଏମ) ସ୍ଥାପନ କରିଛି ଯେଉଁଠାରେ ଯେକୌଣସି ଗ୍ରାହକ ନିଃଶୁଳ୍କ ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ରେ ଅଭିଯୋଗ କରିପାରିବେ। ଏମଏଫଆଇଏନ ସିଜିଆରଏମ ୧୨ଟି ଭାଷାରେ ଉପଲବ୍ଧ ହେଉଛି ଏବଂ ଦେଶର ଯେକୌଣସି ସ୍ଥାନରୁ ଯେକୌଣସି ରାଜ୍ୟରୁ ଗ୍ରାହକମାନେ ଏହି ନିଃଶୁଳ୍କ ନମ୍ବରକୁ ପୂର୍ବାହ୍ନ ୯.୩୦ରୁ ଅପରାହ୍ନ ୫.୩୦ ମଧ୍ୟରେ ଟେଲିଫୋନ କରିପାରିବେ। ସଦସ୍ୟମାନେ ସେମାନଙ୍କ ଶାଖାଗୁଡିକରେ ଏହି ନମ୍ବର ଉତ୍ସାହର ସହିତ ପ୍ରଦର୍ଶନ କରୁଛନ୍ତି ଏବଂ ଋଣ କାର୍ଡରେ ଏହାକୁ ଛାପୁଛନ୍ତି ଅଥବା ଷ୍ଟାମ୍ପ ଆକାରରେ ଲଗାଉଛନ୍ତି ଯଦ୍ୱାରା ଗ୍ରାହକମାନେ ଚାହିଁଲେ ଏସଆରଓ ସହିତ ଯୋଗାଯୋଗ କରିପାରିବେ।

Publication	Nitdin
Edition	Bhubaneswar
Date	4th September, 2020
Page No.	10

ମୋରାଟୋରିୟମ ପରବର୍ତ୍ତୀ ସମୟରେ ଗ୍ରାହକକୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟକୁ ଗୁରୁତ୍ୱ

ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍ ପକ୍ଷରୁ ମାର୍ଗଦର୍ଶିକା ଜାରି

ନୂଆଦିଲ୍ଲୀ,୩।୯/ଏଜେନ୍ସି : ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷ ହୋଇଥିବା ବେଳେ ଏହା ପରବର୍ତ୍ତୀ ସମୟରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟକୁ ଗୁରୁତ୍ୱ ଦେବାକୁ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସଂଗଠନ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱର୍କ (ଏମ୍‌ଏଫଆଇଏନ୍) ତାହାର ସଦସ୍ୟମାନଙ୍କୁ ପରାମର୍ଶ ଦେଇଛି। ପୂର୍ବରୁ ସଦସ୍ୟ ଅନୁଷ୍ଠାନମାନଙ୍କ ସହ ହୋଇଥିବା ଆଲୋଚନା ଆଧାରରେ ଏମ୍‌ଏଫଆଇଏନ୍ ଏକ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି। ଏଥିରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାୟୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା , ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ପ୍ରଦାନ ସହିତ ଦାୟିତ୍ୱ ସମ୍ପନ୍ନ ଋଣ ବିଧି ଆଚରଣକୁ ଗୁରୁତ୍ୱ ଦିଆଯାଇଛି। ଉଲ୍ଲେଖଯୋଗ୍ୟ ଯେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ନିୟନ୍ତ୍ରିତ ଏନ୍‌ବିଏଫସି-ଏମ୍‌ଏଫଆଇ, ବ୍ୟାଙ୍କସମୂହ, କ୍ଷୁଦ୍ର ଅର୍ଥଲଗାଣ ବ୍ୟାଙ୍କ, ବିଜନେସ କରେସ୍‌ପଣ୍ଡେଣ୍ଟ ଏନବିଏଫସିଗୁଡିକ ସମେତ ଏମ୍‌ଏଫଆଇଏନ୍ ସଦସ୍ୟ ସଂସ୍ଥାଙ୍କ ଦ୍ୱାରା ନିମ୍ନ ଆୟକାରୀ ବର୍ଗଙ୍କୁ କ୍ଷୁଦ୍ର ଋଣ ଯୋଗାଇ ଦେଉଛନ୍ତି। ଏହି ବିଓପି ଋଣଗ୍ରହୀତାଙ୍କ ଜୀବିକାକୁ କୋଭିଡ-୧୯ ପ୍ରଭାବିତ କରିଥିବା ପରିପ୍ରେକ୍ଷୀରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାଥମିକ ପର୍ଯ୍ୟାୟରେ ଚଳିତ ବର୍ଷ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ମୋରାଟୋରିୟମ ଘୋଷଣା କରିଥିଲା ଏବଂ ପରେ ତାହାକୁ ଆଉ ତିନିମାସ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ବୃଦ୍ଧି କରିଥିଲା। ଏମ୍‌ଏଫଆଇଏନ୍‌ର ସିଇଓ ଏବଂ ଡାଇରେକ୍ଟର ଡ.ଆଲୋକ ମିଶ୍ର କହିଛନ୍ତି ଯେ



ମୋରାଟୋରିୟମ ଅବଧି ଶେଷ ହୋଇଥିବାବେଳେ କେତେକ ଋଣଗ୍ରହୀତା ଚାପରେ ରହିଥାଇପାରନ୍ତି। ଯଦିଓ ଋଣ କ୍ଷେତ୍ରରେ ଶୃଙ୍ଖଳା ବଜାୟ ରଖିବା ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ, ସମସ୍ତ ଋଣପ୍ରଦାନକାରୀ ସଂସ୍ଥା ଋଣଗ୍ରହୀତାଙ୍କ ପ୍ରତି ସହାନୁଭୂତି ପ୍ରଦର୍ଶନ କରିବା ଏବଂ ସେମାନଙ୍କୁ ସ୍ୱାବଲମ୍ବୀ କରିବା ଦିଗରେ ମଧ୍ୟ ସହାୟତା କରିବା ଉଚିତ। ମାର୍ଗଦର୍ଶିକାରେ ଉଲ୍ଲେଖ କରାଯାଇଥିବା ଆଦର୍ଶ ଆଚରଣ ବିଧି ଏବଂ ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧିର ଅଂଶବିଶେଷ ହୋଇଥିବାବେଳେ ସେଗୁଡିକ ପୁନଃ ଅବଗତ କରାଇବା ଆମର ଲକ୍ଷ୍ୟ। ଗ୍ରାହକମାନଙ୍କର ସ୍ୱାର୍ଥକୁ ସୁରକ୍ଷିତ ରଖିବା ନେଇ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପ ସାମୂହିକ ଭାବରେ ନିଶ୍ଚିତ କରିପାରିବେ ବୋଲି ସେ କହିଛନ୍ତି।

Publication	Odisha Bhaskar
Edition	Bhubaneswar
Date	4th September, 2020
Page No.	10

ନିଜର ସଦସ୍ୟମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରିକଲା ଏମ୍‌ଏଫ୍‌ଆଇଏନ୍

ନୂଆଦିଲ୍ଲୀ : ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ଏବଂ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱନିୟନ୍ତ୍ରଣକାରୀ ସଂଗଠନ (ଏସଆରଓ) ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱର୍କ (ଏମ୍‌ଏଫ୍‌ଆଇଏନ) ତାହାର ସଦସ୍ୟମାନଙ୍କ ସହିତ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷହେବା ପରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ମନେରଖିବାକୁ ସେମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି। ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାୟୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ତାହାସହିତ କୋଭିଡ ପାଇଁ ନିରାପତ୍ତା ବିଷୟ ମଧ୍ୟ ସେଥିରେ ରହିଛି।

Publication	Prameya
Edition	Bhubaneswar
Date	4th September, 2020
Page No.	15

ମୋରାଟୋରିୟମ୍ ଅବଧି ପରେ ଗ୍ରାହକ-କୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟ ଉପରେ ଏମ୍ଏଫ୍ଆଇଏନ୍ର ଗୁରୁତ୍ୱ

ନୂଆଦିଲ୍ଲୀ,୩।୯(ଏଜେନ୍ସି):ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ବହୁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ତଥା ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱନିୟନ୍ତ୍ରିତ ସଂଗଠନ(ଏସ୍ଆରଓ) ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନ୍ଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟ୍ୱର୍କ(ଏମ୍ଏଫ୍ଆଇଏନ୍) ମୋରାଟୋରିୟମ୍ ଅବଧି ପରେ ଗ୍ରାହକ-କୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟ ଉପରେ ଗୁରୁତ୍ୱାରୋପ କରିଛି। ସଂଗଠନର ସଦସ୍ୟମାନଙ୍କ ସହ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଅଗଷ୍ଟ ୩୧ରେ ଶେଷ ହୋଇଥିବା ମୋରାଟୋରିୟମ୍ ଅବଧି ପରେ ଋଣଗ୍ରହିତାଙ୍କ ସହ ସମ୍ପର୍କ କରିବା ବେଳେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ଉପରେ ଧ୍ୟାନ ଦେବାକୁ ଏହା ସେମାନଙ୍କ ପାଇଁ ଗାଇଡ୍ଲାଇନ୍ ଜାରି କରିଛି। ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣବିଧି ଏବଂ ଋଣଗ୍ରହିତାଙ୍କ ସହିତ ନ୍ୟାୟୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହିତାଙ୍କ ସହ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ଏହାସହିତ କୋଭିଡ୍ ପାଇଁ ନିରାପତ୍ତା ବିଷୟ ଏଥିରେ ଉଲ୍ଲେଖ କରାଯାଇଛି। ପ୍ରକାଶଯୋଗ୍ୟ, ଏନ୍ବିଏଫ୍ସି-ଏମ୍ଏଫ୍ଆଇ, ବ୍ୟାଙ୍କସମୂହ, କ୍ଷୁଦ୍ର ଅର୍ଥଲଗାଣ ବ୍ୟାଙ୍କ, ବିଜ୍ନେସ୍ କରେସ୍ପଣ୍ଡେଣ୍ଟ୍ ଏନ୍ବିଏଫ୍ସିଗୁଡିକ ସମେତ ଏମ୍ଏଫ୍ଆଇଏନ୍ ସଦସ୍ୟମାନେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ନିୟନ୍ତ୍ରିତ, ଯେଉଁମାନେ କ୍ଷୁଦ୍ର ଋଣ ଯୋଗାଇ ଦେଉଛନ୍ତି।

Publication	Sanchar
Edition	Bhubaneswar
Date	4th September, 2020
Page No.	5

'ମୋରାଟୋରିୟମ' ଋଣଗ୍ରହୀତାଙ୍କ ମାର୍ଗଦର୍ଶିକା ଜାରି

ନୂଆଦିଲ୍ଲୀ : ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ଏବଂ ଭାରତୀୟ ରିଜର୍ଭ ବାଙ୍କ ଦ୍ୱାରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱନିୟନ୍ତ୍ରଣକାରୀ ସଂଗଠନ (ଏସଆରଓ) ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚୁସନ୍ସ ନେଟୱାର୍କ (ଏମଏଫଆଇଏନ) ତାହାର ସଦସ୍ୟମାନଙ୍କ ସହିତ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷହେବା ପରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ମନେରଖିବାକୁ ସେମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି। ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନାୟୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ତାହାସହିତ କୋଭିଡ ପାଇଁ ନିରାପା ବିଷୟ ମଧ ସେଥିରେ ରହିଛି। ଏନବିଏଫସି-ଏମଏଫଆଇ, ବାଙ୍କସମୂହ, କ୍ଷୁଦ୍ର ଅର୍ଥଲଗାଣ ବାଙ୍କ, ବିଜନେସ କରେସପଣ୍ଡେ ଏନବିଏଫସି ଗୁଡିକ ସମେତ ଏମଏଫଆଇଏନ ସଦସମାନେ ଭାରତୀୟ ରିଜର୍ଭ ବାଙ୍କ ଦ୍ୱାରା ନିୟନ୍ତ୍ରିତ, ଯେଉଁମାନେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରଗୁଡିକୁ କ୍ଷୁଦ୍ରଋଣ ଯୋଗାଇ ଦେଉଛନ୍ତି। ଏହି ବିଓପି ଋଣଗ୍ରହୀତାଙ୍କ ଜୀବିକାକୁ କୋଭିଡ-୧୯ ପ୍ରଭାବିତ କରିଥିବା ପରିପ୍ରେକ୍ଷୀରେ ଭାରତୀୟ ରିଜର୍ଭ ବାଙ୍କ ପ୍ରାଥମିକ ପର୍ଯାୟରେ ଚଳିତ ବର୍ଷ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ମୋରାଟୋରିୟମ ଘୋଷଣା କରିଥିଲା ଏବଂ ପରେ ତାହାକୁ ଆଉ ତିନିମାସ ଅର୍ଥାତ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ବୃଦ୍ଧି କରିଥିଲା। ଏମଏଫଆଇଏନର ସିଇଓ ଏବଂ ଡାଇରେକ୍ଟର ଡ.ଆଲୋକ ମିଶ୍ରା କହିଛନ୍ତି, 'ଏହା ଆମ ସମସ୍ତଙ୍କ ପାଇଁ ଅତନ୍ତ ଜଟିଳ ସମୟ ଏବଂ ଆମକୁ ସତର୍କତାର ସହିତ କାରବାର କରିବାକୁ ହେବ। ମୋରାଟୋରିୟମ ଅବଧି ଶେଷ ହୋଇଥିବାବେଳେ କେତେକ ଋଣଗ୍ରହୀତା ଚାପରେ ରହିଥାଇପାରନ୍ତି। ସମସ୍ତ ଋଣପ୍ରଦାନକାରୀ ଏହି ଋଣଗ୍ରହୀତାଙ୍କ ପ୍ରତି ସହାନୁଭୂତି ପ୍ରଦର୍ଶନ କରିବା ଏବଂ ସେମାନେ ନିଜ ଗୋଡରେ ଛିଡାହେବାକୁ ସମୟ ଦେବାନେଇ ରାଜି ହୋଇଛନ୍ତି, ଯଦିଓ ଋଣ କ୍ଷେତ୍ରରେ ଶୃଙ୍ଖଳା ବଜାୟ ରଖିବା ଅତନ୍ତ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ। ଏମଏଫଆଇଏନ, ଏକ ଏସଆରଓ ଭାବରେ ଏକ ଗ୍ରାହକ ଅଭିଯୋଗ ସମାଧାନ କୌଶଳ (ସିଜିଆରଏମ) ସ୍ଥାପନ କରିଛି ଯେଉଁଠାରେ ଯେକୌଣସି ଗ୍ରାହକ ନିଃଶୁଳ୍କ ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ରେ ଅଭିଯୋଗ କରିପାରିବେ।

Publication	Amruta Dunia
Edition	Bhubaneswar
Date	3rd September, 2020
Page No.	12

ମୋରାଟୋରିୟମ ଅବଧି ପରବର୍ତ୍ତୀ ସମୟରେ ଗ୍ରାହକ କୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟ ଉପରେ ଏମଏଫଆଇଏନ୍‌ର ଗୁରୁତ୍ୱ

ନିଜର ସଦସ୍ୟମାନଙ୍କୁ ପରାମର୍ଶ ମାର୍ଗଦର୍ଶିକା ଜାରିକଲା

ନୂଆଦିଲ୍ଲୀ : ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ଏବଂ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱନିୟନ୍ତ୍ରଣକାରୀ ସଂଗଠନ (ଏସଆରଓ) ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱାର୍କ (ଏମଏଫଆଇଏନ) ତାହାର ସଦସ୍ୟମାନଙ୍କ ସହିତ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷହେବା ପରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ମନେରଖିବାକୁ ସେମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି। ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାଯୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ତାହାସହିତ କୋଭିଡ ପାଇଁ ନିରାପତ୍ତା ବିଷୟ ମଧ୍ୟ ସେଥିରେ ରହିଛି। ଏନବିଏଫସି-ଏମଏଫଆଇ, ବ୍ୟାଙ୍କସମୂହ, କ୍ଷୁଦ୍ର ଅର୍ଥଲଗାଣ ବ୍ୟାଙ୍କ, ବିଜନେସ କରେସପଣ୍ଡେଣ୍ଟ ଏନବିଏଫସିଗୁଡିକ ସମେତ ଏମଏଫଆଇଏନ ସଦସ୍ୟମାନେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ନିୟନ୍ତିତ, ଯେଉଁମାନେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରଗୁଡିକୁ କ୍ଷୁଦ୍ରଋଣ ଯୋଗାଇ ଦେଉଛନ୍ତି। ଏହି ବିଓପି ଋଣଗ୍ରହୀତାଙ୍କ ଜୀବିକାକୁ କୋଭିଡ-୧୯ ପ୍ରଭାବିତ କରିଥିବା ପରିପ୍ରେକ୍ଷୀରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାଥମିକ ପର୍ଯ୍ୟାୟରେ ଚଳିତ ବର୍ଷ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ମୋରାଟୋରିୟମ ଘୋଷଣା କରିଥିଲା ଏବଂ ପରେ ତାହାକୁ ଆଉ ତିନିମାସ ଅର୍ଥାତ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ବୃଦ୍ଧି କରିଥିଲା। ଏମଏଫଆଇଏନର ସିଇଓ ଏବଂ ଡାଇରେକ୍ଟର ଡ.ଆଲୋକ ମିଶ୍ରା କହିଛନ୍ତି, ଏହା ଆମ ସମସ୍ତଙ୍କ ପାଇଁ ଅତ୍ୟନ୍ତ ଜଟିଳ ସମୟ ଏବଂ ଆମକୁ ସତର୍କତାର ସହିତ କାରବାର କରିବାକୁ ହେବ। ମୋରାଟୋରିୟମ ଅବଧି ଶେଷ ହୋଇଥିବାବେଳେ କେତେକ ଋଣଗ୍ରହୀତା ଚାପରେ ରହିଥାଇପାରନ୍ତି। ସମସ୍ତ ଋଣପ୍ରଦାନକାରୀ ଏହି ଋଣଗ୍ରହୀତାଙ୍କ ପ୍ରତି ସହାନୁଭୂତି ପ୍ରଦର୍ଶନ କରିବା ଏବଂ ସେମାନେ ନିଜ ଗୋଡରେ ଛିଡାହେବାକୁ ସମୟ ଦେବାନେଇ ରାଜି ହୋଇଛନ୍ତି, ଯଦିଓ ଋଣ କ୍ଷେତ୍ରରେ ଶୃଙ୍ଖଳା ବଜାୟ ରଖିବା ଅତ୍ୟନ୍ତ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ। ସେହି ସମୟରେ ଆମକୁ ସେହିମାନଙ୍କ ନିକଟରେ ପହଞ୍ଚିବାର ଆବଶ୍ୟକତା ରହିଛି ଯେଉଁମାନେ ମୋରାଟୋରିୟମ ସୁବିଧା ନେବା ସହିତ ସଂଶୋଧିତ ଋଣ କାର୍ଡ, ହିସାବ କରାଯାଇଥିବା ସୁଧ ପରିମାଣ, ପରିଶୋଧ ପରିମାଣରେ ପରିବର୍ତ୍ତନ, ସମୟ ସୂଚୀ, ଅବଧି ଆଦି ଯୁକ୍ତିଯୁକ୍ତ କାଗଜପତ୍ର ସହିତ ଋଣ ପରିଶୋଧ କରିବାକୁ ଇଚ୍ଛୁକ ଅଛନ୍ତି।ଡ. ମିଶ୍ରା ଏହାମଧ୍ୟ କହିଛନ୍ତି, ମାର୍ଗଦର୍ଶିକାରେ ଉଲ୍ଲେଖ କରାଯାଇଥିବା ଅନେକ ବିଷୟ ଆଦର୍ଶ ଆଚରଣ ବିଧି ଏବଂ ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧିର ଅଂଶବିଶେଷ ହୋଇଥିବାବେଳେ ସେଗୁଡିକ ପୁନଃ ଅବଗତ କରାଇବା ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ମନେକରାଗଲା, ଯଦ୍ୱାରା ଗ୍ରାହକମାନଙ୍କର ସ୍ୱାର୍ଥକୁ ସୁରକ୍ଷିତ ରଖିବା ନେଇ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପ ସାମୂହିକ ଭାବରେ ନିଶ୍ଚିତ କରିପାରିବେ। ଏହି ପ୍ରସଙ୍ଗରେ ଗ୍ରାହକଙ୍କ ସହିତ କାରବାର କରିବା ଉପରେ କର୍ମଚାରୀଙ୍କୁ ତାଲିମପ୍ରଦାନ ଅତ୍ୟନ୍ତ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ହେବ। କ୍ଷେତ୍ରସ୍ତରରୁ ପ୍ରାପ୍ତ ତଥ୍ୟରୁ ସୂଚନା ମିଳୁଛି ଯେ ଅର୍ଥନୈତିକ କାର୍ଯ୍ୟକଳାପ ପୁନଃଆରମ୍ଭ ହୋଇଛି ଏବଂ ଗ୍ରାହକଙ୍କ ନିକଟରୁ ଋଣ ଚାହିଦା ପ୍ରକାଶ ପାଉଛି। ଏମଏଫଆଇଏନ, ଏକ ଏସଆରଓ ଭାବରେ ଏକ ଗ୍ରାହକ ଅଭିଯୋଗ ସମାଧାନ କୌଶଳ (ସିଜିଆରଏମ) ସ୍ଥାପନ କରିଛି ଯେଉଁଠାରେ ଯେକୌଣସି ଗ୍ରାହକ ନିଃଶୁଳ୍କ ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ରେ ଅଭିଯୋଗ କରିପାରିବେ। ଏମଏଫଆଇଏନ ସିଜିଆରଏମ ୧୨ଟି ଭାଷାରେ ଉପଲବ୍ଧ ହେଉଛି ଏବଂ ଦେଶର ଯେକୌଣସି ସ୍ଥାନରୁ ଯେକୌଣସି ରାଜ୍ୟରୁ ଗ୍ରାହକମାନେ ଏହି ନିଃଶୁଳ୍କ ନମ୍ବରକୁ ପୂର୍ବାହ୍ନ ୯.୩୦ରୁ ଅପରାହ୍ନ ୫.୩୦ ମଧ୍ୟରେ ଟେଲିଫୋନ କରିପାରିବେ। ସଦସ୍ୟମାନେ ସେମାନଙ୍କ ଶାଖାଗୁଡିକରେ ଏହି ନମ୍ବର ଉତ୍ସାହର ସହିତ ପ୍ରଦର୍ଶନ କରୁଛନ୍ତି ଏବଂ ଋଣ କାର୍ଡରେ ଏହାକୁ ଛାପୁଛନ୍ତି ଅଥବା ଷ୍ଟାମ୍ପ ଆକାରରେ ଲଗାଉଛନ୍ତି ଯଦ୍ୱାରା ଗ୍ରାହକମାନେ ଚାହିଁଲେ ଏସଆରଓ ସହିତ ଯୋଗାଯୋଗ କରିପାରିବେ।

Publication	Biswabani
Edition	Bhubaneswar
Date	3rd September, 2020
Page No.	4

"Importance of Customer-centric approach in the post moratorium period," says MFIN

New Delhi -Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ends on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid. MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31stMay 2020 and later extended it for a period of three months till the 31st August 2020. Dr Alok Misra, CEO and Director, MFIN said,"This is an extremely critical time for all of us and we need to tread carefully. While the moratorium is ending, there could be borrowers who might be facing stress. All providers agree that we must continue to show empathywiththese borrowers and allow them time to get on their feet, even though credit discipline is important. Simultaneously, we need to handhold those who availed the moratorium and are willingly to repay with relevant documents; revised loan card, accrued interest amount, changes in repayment amounts, schedule, tenure,among others."Dr Misra further added, "While a lot of points mentioned in the Advisory are a part of the Code of Conduct and the Code of Responsible Lending, it was felt important to reiterate them so that the industry collectively ensures that customers' interests are protected. In this context, training of employees on customer interactions will become exceedingly important.Feedback from field indicates resumption of economic activity and demand for credit from clients."MFIN, as an SRO, has a Customer Grievance Redressal Mechanism (CGRM) in place wherein any customer can complain on its toll-free number 1800 102 1080. MFIN CGRM is available in 12 languages and customers from any state, anywhere in the country can call on the toll-free number between 9:30 am to 5:30 pm. Members are encouraged to display this number in their branches andprint/stamp it on their loan cards to allow customers to access the SRO if they wish to.

Publication	Dunia Khabar
Edition	Bhubaneswar
Date	3rd September, 2020
Page No.	7

"Importance of Customer-centric approach in the post moratorium period," says MFIN

New Delhi -Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ends on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31stMay 2020 and later extended it for a period of three months till the 31st August 2020.

Dr Alok Misra, CEO and Director, MFIN said,"This is an extremely critical time for all of us and we need to tread carefully. While the moratorium is ending, there could be borrowers who might be facing stress. All providers agree that we must continue to show empathywiththese borrowers and allow them time to get on their feet, even though credit discipline is important. Simultaneously, we need to handhold those who availed the moratorium and are willingly to repay with relevant documents; revised loan card, accrued interest amount, changes in repayment amounts, schedule, tenure,among others."

Dr Misra further added, "While a lot of points mentioned in the Advisory are a part of the

Code of Conduct and the Code of Responsible Lending, it was felt important to reiterate them so that the industry collectively ensures that customers' interests are protected. In this context, training of employees on customer interactions will become exceedingly important.Feedback from field indicates resumption of economic activity and demand for credit from clients."

MFIN, as an SRO, has a Customer Grievance Redressal Mechanism (CGRM) in place wherein any customer can complain on its toll-free number 1800 102 1080. MFIN CGRM is available in 12 languages and customers from any state, anywhere in the country can call on the toll-free number between 9:30 am to 5:30 pm. Members are encouraged to display this number in their branches andprint/stamp it on their loan cards to allow customers to access the SRO if they wish to.

Publication	Indian Era
Edition	Bhubaneswar
Date	3rd September, 2020
Page No.	7

"Importance of Customer-centric approach in the post moratorium period," says MFIN

New Delhi : Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ends on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31stMay 2020 and later extended it for a period of three months till the 31st August 2020.

Dr Alok Misra, CEO and Director, MFIN said,"This is an extremely critical time for all of us and we need to tread carefully. While the moratorium is ending, there could be borrowers who might be facing stress. All providers agree that we must continue to show empathywiththese borrowers and allow them time to get on their feet, even though credit discipline is important. Simultaneously, we need to handhold those who availed the moratorium and are willingly to repay with relevant documents; revised loan card, accrued interest amount, changes in repayment amounts, schedule, tenure,among others."

Dr Misra further added, "While a lot of points mentioned in the Advisory are a part of the Code of Conduct and the Code of Responsible Lending, it was felt important to reiterate them so that the industry collectively ensures that customers' interests are protected. In this context, training of employees on customer interactions will become exceedingly important.Feedback from field indicates resumption of economic activity and demand for credit from clients."

MFIN, as an SRO, has a Customer Grievance Redressal Mechanism (CGRM) in place wherein any customer can complain on its toll-free number 1800 102 1080. MFIN CGRM is available in 12 languages and customers from any state, anywhere in the country can call on the toll-free number between 9:30 am to 5:30 pm. Members are encouraged to display this number in their branches andprint/ stamp it on their loan cards to allow customers to access the SRO if they wish to.

Publication	Kalinga Mail
Edition	Bhubaneswar
Date	3rd September, 2020
Page No.	7

ମୋରାଟୋରିୟମ ଅବଧି ପରବର୍ତ୍ତୀ ସମୟରେ ଗ୍ରାହକ କୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟ ଉପରେ ଏମଏଫଆଇଏନ୍‌ର ଗୁରୁତ୍ୱ ନିଜର ସଦସ୍ୟମାନଙ୍କୁ ପରାମର୍ଶ ମାର୍ଗଦର୍ଶିକା ଜାରିକଲା

ଭୁବନେଶ୍ୱର,ନି.ପ୍ର): ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ଏବଂ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱନିୟନ୍ତ୍ରଣକାରୀ ସଂଗଠନ (ଏସଆରଓ) ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱାର୍କ (ଏମଏଫଆଇଏନ) ତାହାର ସଦସ୍ୟମାନଙ୍କ ସହିତ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷହେବା ପରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ମନେରଖିବାକୁ ସେମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି। ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାୟୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ତାହାସହିତ କୋଭିଡ ପାଇଁ ନିରାପତ୍ତା ବିଷୟ ମଧ୍ୟ ସେଥିରେ ରହିଛି। ଏନବିଏଫସି-ଏମଏଫଆଇ, ବ୍ୟାଙ୍କସମୂହ, କ୍ଷୁଦ୍ର ଅର୍ଥଲଗାଣ ବ୍ୟାଙ୍କ, ବିଜନେସ କରେସପଣ୍ଡେଣ୍ଟ ଏନବିଏଫସିଗୁଡିକ ସମେତ ଏମଏଫଆଇଏନ ସଦସ୍ୟମାନେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ନିୟନ୍ତ୍ରିତ, ଯେଉଁମାନେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରଗୁଡିକୁ କ୍ଷୁଦ୍ରଋଣ ଯୋଗାଇ ଦେଉଛନ୍ତି। ଏହି ବିଓପି ଋଣଗ୍ରହୀତାଙ୍କ ଜୀବିକାକୁ କୋଭିଡ-୧୯ ପ୍ରଭାବିତ କରିଥିବା ପରିପ୍ରେକ୍ଷୀରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାଥମିକ ପର୍ଯ୍ୟାୟରେ ଚଳିତ ବର୍ଷ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ମୋରାଟୋରିୟମ ଘୋଷଣା କରିଥିଲା।

Publication	Manthan
Edition	Bhubaneswar
Date	3rd September, 2020
Page No.	6

"ମୋରାଟୋରିୟମ ଅବଧି ପରବର୍ତ୍ତୀ ସମୟରେ ଗ୍ରାହକ କୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟ" ଉପରେ ଏମଏଫଆଇଏନ୍‌ର ଗୁରୁତ୍ୱ

ନୂଆଦିଲ୍ଲୀ , ୨/୯ ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ଏବଂ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱନିୟନ୍ତ୍ରଣକାରୀ ସଂଗଠନ (ଏସଆରଓ) ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱାର୍କ (ଏମଏଫଆଇଏନ) ତାହାର ସଦସ୍ୟମାନଙ୍କ ସହିତ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷହେବା ପରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ମନେରଖିବାକୁ ସେମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି । ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାୟୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ତାହାସହିତ କୋଭିଡ ପାଇଁ ନିରାପତ୍ତା ବିଷୟ ମଧ୍ୟ ସେଥିରେ ରହିଛି । ଏନବିଏଫସି-ଏମଏଫଆଇ, ବ୍ୟାଙ୍କସମୂହ, କ୍ଷୁଦ୍ର ଅର୍ଥଲଗାଣ ବ୍ୟାଙ୍କ, ବିଜନେସ କରେସପଣ୍ଡେଣ୍ଟ ଏନବିଏଫସିଗୁଡିକ ସମେତ ଏମଏଫଆଇଏନ ସଦସ୍ୟମାନେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ନିୟନ୍ତ୍ରିତ, ଯେଉଁମାନେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରଗୁଡିକୁ କ୍ଷୁଦ୍ରଋଣ ଯୋଗାଇ ଦେଉଛନ୍ତି । ଏହି ବିଓପି ଋଣଗ୍ରହୀତାଙ୍କ ଜୀବିକାକୁ କୋଭିଡ-୧୯ ପ୍ରଭାବିତ କରିଥିବା ପରିପ୍ରେକ୍ଷୀରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାଥମିକ ପର୍ଯ୍ୟାୟରେ ଚଳିତ ବର୍ଷ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ମୋରାଟୋରିୟମ ଘୋଷଣା କରିଥିଲା ଏବଂ ପରେ ତାହାକୁ ଆଉ ତିନିମାସ ଅର୍ଥାତ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ବୃଦ୍ଧି କରିଥିଲା ।

ଏମଏଫଆଇଏନର ସିଇଓ ଏବଂ ଡାଇରେକ୍ଟର ଡ.ଆଲୋକ ମିଶ୍ରା କହିଛନ୍ତି, ଏହା ଆମ ସମସ୍ତଙ୍କ ପାଇଁ ଅତ୍ୟନ୍ତ ଜଟିଳ ସମୟ ଏବଂ ଆମକୁ ସତର୍କତାର ସହିତ କାରବାର କରିବାକୁ ହେବ । ମୋରାଟୋରିୟମ ଅବଧି ଶେଷ ହୋଇଥିବାବେଳେ କେତେକ ଋଣଗ୍ରହୀତା ଚାପରେ ରହିଥାଇପାରନ୍ତି । ସମସ୍ତ ଋଣପ୍ରଦାନକାରୀ ଏହି ଋଣଗ୍ରହୀତାଙ୍କ ପ୍ରତି ସହାନୁଭୂତି ପ୍ରଦର୍ଶନ କରିବା ଏବଂ ସେମାନେ ନିଜ ଗୋଡରେ ଛିଡାହେବାକୁ ସମୟ ଦେବାନେଇ ରାଜି ହୋଇଛନ୍ତି, ଯଦିଓ ଋଣ କ୍ଷେତ୍ରରେ ଶୃଙ୍ଖଳା ବଜାୟ ରଖିବା ଅତ୍ୟନ୍ତ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ । ସେହି ସମୟରେ ଆମକୁ ସେହିମାନଙ୍କ ନିକଟରେ ପହଞ୍ଚିବାର ଆବଶ୍ୟକତା ରହିଛି ଯେଉଁମାନେ ମୋରାଟୋରିୟମ ସୁବିଧା ନେବା ସହିତ ସଂଶୋଧିତ ଋଣ କାର୍ଡ, ହିସାବ କରାଯାଇଥିବା ସୁଧ ପରିମାଣ, ପରିଶୋଧ ପରିମାଣରେ ପରିବର୍ତ୍ତନ, ସମୟ ସୂଚୀ, ଅବଧି ଆଦି ଯୁକ୍ତିଯୁକ୍ତ କାଗଜପତ୍ର ସହିତ ଋଣ ପରିଶୋଧ କରିବାକୁ ଇଚ୍ଛୁକ ଅଛନ୍ତି ।

Publication	Political & Business Daily
Edition	Bhubaneswar
Date	3rd September, 2020
Page No.	7

MFIN issues post moratorium guidelines for members

NEW DELHI, SEPT 2

MICROFINANCE Institutions Network (MFIN), an industry association for the microfinance industry, on Tuesday said it has issued an advisory to its members on engaging with borrowers after the RBI moratorium ended on August 31, 2020. Reserve Bank of India (RBI), in March, had announced a moratorium on repayment of term loans in order to provide relief to borrowers impacted by the COVID-19 related disruptions. Initially, the moratorium was allowed till May 31 but was later extended till August 31.

MFIN said the detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for COVID-19.

"There could be borrowers who might be facing stress. All providers (of microcredit) agree that we must continue to show empathy with these borrowers and allow them time to get on their feet, even though credit discipline is important," MFIN's CEO and Director Alok Misra said.

There is a need to handhold those who availed the moratorium and are willing to repay with relevant documents; revised loan card, accrued interest amount, changes in repayment amounts and schedule, tenure, among others, he added.

MFIN, a RBI-recognised self-regulatory organisation, has a Customer Grievance Redressal Mechanism (CGRM) in place wherein any customer can complain on its toll-free number 1800 102 1080. – PTI

Publication	Pramad
Edition	Bhubaneswar
Date	3rd September, 2020
Page No.	8

"ମୋରାଟୋରିୟମ ଅବଧି ପରବର୍ତ୍ତୀ ସମୟରେ ଗ୍ରାହକ କୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟ" ଉପରେ ଏମଏଫଆଇଏନ୍‌ର ଗୁରୁତ୍ୱ

ନିଜର ସଦସ୍ୟମାନଙ୍କୁ ପରାମର୍ଶ ମାର୍ଗଦର୍ଶିକା ଜାରିକଲା

ନୂଆଦିଲ୍ଲୀ : ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ଏବଂ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱନିୟନ୍ତ୍ରଣକାରୀ ସଂଗଠନ (ଏସଆରଓ) ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱାର୍କ (ଏମଏଫଆଇଏନ) ତାହାର ସଦସ୍ୟମାନଙ୍କ ସହିତ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷହେବା ପରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ମନେରଖିବାକୁ ସେମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି। ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାଯୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ତାହାସହିତ କୋଭିଡ ପାଇଁ ନିରାପତ୍ତା ବିଷୟ ମଧ୍ୟ ସେଥିରେ ରହିଛି। ଏନବିଏଫସି-ଏମଏଫଆଇ, ବ୍ୟାଙ୍କସମୂହ, କ୍ଷୁଦ୍ର ଅର୍ଥଲଗାଣ ବ୍ୟାଙ୍କ, ବିଜନେସ କରେସପଣ୍ଡେଣ୍ଟ ଏନବିଏଫସିଗୁଡିକ ସମେତ ଏମଏଫଆଇଏନ ସଦସ୍ୟମାନେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ନିୟନ୍ତିତ, ଯେଉଁମାନେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରଗୁଡିକୁ କ୍ଷୁଦ୍ରଋଣ ଯୋଗାଇ ଦେଉଛନ୍ତି। ଏହି ବିଓପି ଋଣଗ୍ରହୀତାଙ୍କ ଜୀବିକାକୁ କୋଭିଡ-୧୯ ପ୍ରଭାବିତ କରିଥିବା ପରିପ୍ରେକ୍ଷୀରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାଥମିକ ପର୍ଯ୍ୟାୟରେ ଚଳିତ ବର୍ଷ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ମୋରାଟୋରିୟମ ଘୋଷଣା କରିଥିଲା ଏବଂ ପରେ ତାହାକୁ ଆଉ ତିନିମାସ ଅର୍ଥାତ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ବୃଦ୍ଧି କରିଥିଲା। ଏମଏଫଆଇଏନର ସିଇଓ ଏବଂ ଡାଇରେକ୍ଟର ଡ.ଆଲୋକ ମିଶ୍ରା କହିଛନ୍ତି, "ଏହା ଆମ ସମସ୍ତଙ୍କ ପାଇଁ ଅତ୍ୟନ୍ତ ଜଟିଳ ସମୟ ଏବଂ ଆମକୁ ସତର୍କତାର ସହିତ କାରବାର କରିବାକୁ ହେବ। ମୋରାଟୋରିୟମ ଅବଧି ଶେଷ ହୋଇଥିବାବେଳେ କେତେକ ଋଣଗ୍ରହୀତା ଚାପରେ ରହିଥାଇପାରନ୍ତି। ସମସ୍ତ ଋଣପ୍ରଦାନକାରୀ ଏହି ଋଣଗ୍ରହୀତାଙ୍କ ପ୍ରତି ସହାନୁଭୂତି ପ୍ରଦର୍ଶନ କରିବା ଏବଂ ସେମାନେ ନିଜ ଗୋଡରେ ଛିଡାହେବାକୁ ସମୟ ଦେବାନେଇ ରାଜି ହୋଇଛନ୍ତି, ଯଦିଓ ଋଣ କ୍ଷେତ୍ରରେ ଶୃଙ୍ଖଳା ବଜାୟ ରଖିବା ଅତ୍ୟନ୍ତ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ। ସେହି ସମୟରେ ଆମକୁ ସେହିମାନଙ୍କ ନିକଟରେ ପହଞ୍ଚିବାର ଆବଶ୍ୟକତା ରହିଛି ଯେଉଁମାନେ ମୋରାଟୋରିୟମ ସୁବିଧା ନେବା ସହିତ ସଂଶୋଧିତ ଋଣ କାର୍ଡ, ହିସାବ କରାଯାଇଥିବା ସୁଧ ପରିମାଣ, ପରିଶୋଧ ପରିମାଣରେ ପରିବର୍ତ୍ତନ, ସମୟ ସୂଚୀ, ଅବଧି ଆଦି ଯୁକ୍ତିଯୁକ୍ତ କାଗଜପତ୍ର ସହିତ ଋଣ ପରିଶୋଧ କରିବାକୁ ଇଚ୍ଛୁକ ଅଛନ୍ତି।"ଡ. ମିଶ୍ରା ଏହାମଧ୍ୟ କହିଛନ୍ତି, "ମାର୍ଗଦର୍ଶିକାରେ ଉଲ୍ଲେଖ କରାଯାଇଥିବା ଅନେକ ବିଷୟ ଆଦର୍ଶ ଆଚରଣ ବିଧି ଏବଂ ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧିର ଅଂଶବିଶେଷ ହୋଇଥିବାବେଳେ ସେଗୁଡିକ ପୁନଃ ଅବଗତ କରାଇବା ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ମନେକରାଗଲା, ଯଦ୍ୱାରା ଗ୍ରାହକମାନଙ୍କର ସ୍ୱାର୍ଥକୁ ସୁରକ୍ଷିତ ରଖିବା ନେଇ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପ ସାମୂହିକ ଭାବରେ ନିଶ୍ଚିତ କରିପାରିବେ। ଏହି ପ୍ରସଙ୍ଗରେ ଗ୍ରାହକଙ୍କ ସହିତ କାରବାର କରିବା ଉପରେ କର୍ମଚାରୀଙ୍କୁ ତାଲିମପ୍ରଦାନ ଅତ୍ୟନ୍ତ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ହେବ। କ୍ଷେତ୍ରସ୍ତରରୁ ପ୍ରାପ୍ତ ତଥ୍ୟରୁ ସୂଚନା ମିଳୁଛି ଯେ ଅର୍ଥନୈତିକ କାର୍ଯ୍ୟକଳାପ ପୁନଃଆରମ୍ଭ ହୋଇଛି ଏବଂ ଗ୍ରାହକଙ୍କ ନିକଟରୁ ଋଣ ଚାହିଦା ପ୍ରକାଶ ପାଉଛି।" ଏମଏଫଆଇଏନ, ଏକ ଏସଆରଓ ଭାବରେ ଏକ ଗ୍ରାହକ ଅଭିଯୋଗ ସମାଧାନ କୌଶଳ (ସିଜିଆରଏମ) ସ୍ଥାପନ କରିଛି ଯେଉଁଠାରେ ଯେକୌଣସି ଗ୍ରାହକ ନିଃଶୁଳ୍କ ନମ୍ବର ୧୮୦୦ ୧୦୨ ୧୦୮୦ରେ ଅଭିଯୋଗ କରିପାରିବେ। ଏମଏଫଆଇଏନ ସିଜିଆରଏମ ୧୨ଟି ଭାଷାରେ ଉପଲବ୍ଧ ହେଉଛି ଏବଂ ଦେଶର ଯେକୌଣସି ସ୍ଥାନରୁ ଯେକୌଣସି ରାଜ୍ୟରୁ ଗ୍ରାହକମାନେ ଏହି ନିଃଶୁଳ୍କ ନମ୍ବରକୁ ପୂର୍ବାହ୍ନ ୯.୩୦ରୁ ଅପରାହ୍ନ ୫.୩୦ ମଧ୍ୟରେ ଟେଲିଫୋନ କରିପାରିବେ। ସଦସ୍ୟମାନେ ସେମାନଙ୍କ ଶାଖାଗୁଡିକରେ ଏହି ନମ୍ବର ଉତ୍ସାହର ସହିତ ପ୍ରଦର୍ଶନ କରୁଛନ୍ତି ଏବଂ ଋଣ କାର୍ଡରେ ଏହାକୁ ଛାପୁଛନ୍ତି ଅଥବା ଷ୍ଟାମ୍ପ ଆକାରରେ ଲଗାଉଛନ୍ତି ଯଦ୍ୱାରା ଗ୍ରାହକମାନେ ଚାହିଁଲେ ଏସଆରଓ ସହିତ ଯୋଗାଯୋଗ କରିପାରିବେ।

Publication	Samaja
Edition	Bhubaneswar
Date	3rd September, 2020
Page No.	13

ଗ୍ରାହକଙ୍କ ସ୍ୱାର୍ଥରକ୍ଷା ଉପରେ ଏମଏଫଆଇଏନ୍‌ର ଗୁରୁତ୍ୱ

ନୂଆଦିଲ୍ଲୀ,୨।୯: ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ଏବଂ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ସ୍ୱୀକୃତିପ୍ରାପ୍ତ ସ୍ୱନିୟନ୍ତ୍ରଣକାରୀ ସଂଗଠନ (ଏସଆରଓ) ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱାର୍କ (ଏମଏଫଆଇଏନ) ତାହାର ସଦସ୍ୟମାନଙ୍କ ସହିତ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷହେବା ପରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ମନେରଖିବାକୁ ସେମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି। ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାୟୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ତାହାସହିତ କୋଭିଡ ପାଇଁ ନିରାପତ୍ତା ବିଷୟ ମଧ୍ୟ ସେଥିରେ ରହିଛି। ସୂଚନାଯୋଗ୍ୟ ଯେ କୋଭିଡ-୧୯ ସଂକ୍ରମଣ ପରିପ୍ରେକ୍ଷୀରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାଥମିକ ପର୍ଯ୍ୟାୟରେ ଚଳିତ ବର୍ଷ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ମୋରାଟୋରିୟମ ଘୋଷଣା କରିଥିଲା ଏବଂ ପରେ ତାହାକୁ ଆଉ ତିନିମାସ ଅର୍ଥାତ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ବୃଦ୍ଧି କରିଥିଲା। ଏମଏଫଆଇଏନର ସିଇଓ ଏବଂ ଡାଇରେକ୍ଟର ଡ. ଆଲୋକ ମିଶ୍ର କହିଛନ୍ତି, ଏହା ଆମ ସମସ୍ତଙ୍କ ପାଇଁ ଅତ୍ୟନ୍ତ ଜଟିଳ ସମୟ ଏବଂ ଆମକୁ ସତର୍କତାର ସହିତ କାରବାର କରିବାକୁ ହେବ। ମୋରାଟୋରିୟମ ଅବଧି ଶେଷ ହୋଇଥିବାବେଳେ କେତେକ ଋଣଗ୍ରହୀତା ଚାପରେ ରହିଥାଇପାରନ୍ତି। ସମସ୍ତ ଋଣପ୍ରଦାନକାରୀ ଏହି ଋଣଗ୍ରହୀତାଙ୍କ ପ୍ରତି ସହାନୁଭୂତି ପ୍ରଦର୍ଶନ କରିବା ଏବଂ ସେମାନେ ନିଜ ଗୋଡରେ ଛିଡାହେବାକୁ ସମୟ ଦେବାନେଇ ରାଜି ହୋଇଛନ୍ତି। ତେବେ ମୋରାଟୋରିୟମ ସୁବିଧା ନେଇଥିବା ଯେଉଁ ଋଣଗ୍ରହୀତା ପରିଶୋଧ କରିବାକୁ ଇଚ୍ଛୁକ ଅଛନ୍ତି, ସେମାନଙ୍କ ନିକଟରେ ପହଞ୍ଚିବାର ଆବଶ୍ୟକତା ରହିଛି।

Publication	Samaya
Edition	Bhubaneswar
Date	3rd September, 2020
Page No.	5

ସେମାନଙ୍କ ମଧ୍ୟରୁ ଅଧ୍ୟାଧିକ ବିଲିଟ୍ କର୍ପୋରେଟ କ୍ଷେତ୍ରରେ ବରିଷ୍ଠ ହୋଇଆସୁଛି।

'ମୋରାଟୋରିୟମ ଅବଧି ପରବର୍ତ୍ତୀ ସମୟରେ ଗ୍ରାହକ କୈନ୍ଦ୍ରିକ ଆଭିମୁଖ୍ୟ' ଉପରେ ଏମ୍ଏଫ୍ଆଇଏନ୍ର ଗୁରୁତ୍ୱ

ଭୁବନେଶ୍ୱର (ସମ୍ବା) : ମାଇକ୍ରୋଫାଇନାନ୍ସ ପାଇଁ ପୁରାତନ ଶିଳ୍ପ ସଂଗଠନ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଇନଷ୍ଟିଚ୍ୟୁସନ୍ସ ନେଟୱାର୍କ (ଏମ୍ଏଫ୍ଆଇଏନ୍) ତାହାର ସଦସ୍ୟମାନଙ୍କ ସହିତ କରିଥିବା ଆଲୋଚନା ଆଧାରରେ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ରେ ମୋରାଟୋରିୟମ ଅବଧି ଶେଷହେବା ପରେ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ସମ୍ପର୍କ ସ୍ଥାପନ କରିବା ସମୟରେ କେତେକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ବିଷୟ ମନେରଖିବାକୁ ସେମାନଙ୍କ ପାଇଁ ମାର୍ଗଦର୍ଶିକା ଜାରି କରିଛି । ଏହି ମାର୍ଗଦର୍ଶିକାରେ ମାଇକ୍ରୋଫାଇନାନ୍ସ ଶିଳ୍ପର ଆଚରଣ ବିଧି ଏବଂ ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ ନ୍ୟାୟୋଚିତ ସମ୍ପର୍କ ରକ୍ଷା, ସ୍ୱଚ୍ଛତା ବଜାୟ ରଖିବା, ଋଣଗ୍ରହୀତାଙ୍କ ସହିତ କାରବାର କରୁଥିବା କର୍ମଚାରୀଙ୍କୁ ତାଲିମ ଆଦି ଦାୟିତ୍ୱସମ୍ପନ୍ନ ଋଣ ପ୍ରଦାନ ବିଧି ଆଦି ଅନେକ ବିଷୟକୁ ପୁନଃ ଉଲ୍ଲେଖ କରାଯାଇଛି ଏବଂ ତାହାସହିତ କୋଭିଡ ପାଇଁ ନିରାପତ୍ତା ବିଷୟ ମଧ୍ୟ ସେଥିରେ ରହିଛି । ଏନ୍ବିଏଫ୍ସି-ଏମ୍ଏଫ୍ଆଇ, ବ୍ୟାଙ୍କସମୂହ, କ୍ଷୁଦ୍ର ଅର୍ଥଲଗାଣ ବ୍ୟାଙ୍କ, ବିଜିନେସ କରେସପଣ୍ଡେଣ୍ଟ ଏନବିଏଫସିଗୁଡିକ ସମେତ ଏମଏଫଆଇଏନ ସଦସ୍ୟମାନେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ଦ୍ୱାରା ନିୟନ୍ତ୍ରିତ, ଯେଉଁମାନେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରଗୁଡିକୁ କ୍ଷୁଦ୍ରଋଣ ଯୋଗାଇ ଦେଉଛନ୍ତି । ଏହି ବିଓପି ଋଣଗ୍ରହୀତାଙ୍କ ଜୀବିକାକୁ କୋଭିଡ-୧୯ ପ୍ରଭାବିତ କରିଥିବା ପରିପ୍ରେକ୍ଷୀରେ ଭାରତୀୟ ରିଜର୍ଭ ବ୍ୟାଙ୍କ ପ୍ରାଥମିକ ପର୍ଯ୍ୟାୟରେ ଚଳିତ ବର୍ଷ ମେ ୩୧ ପର୍ଯ୍ୟନ୍ତ ମୋରାଟୋରିୟମ ଘୋଷଣା କରିଥିଲା ଏବଂ ପରେ ତାହାକୁ ଆଉ ତିନିମାସ ଅର୍ଥାତ ଚଳିତ ବର୍ଷ ଅଗଷ୍ଟ ୩୧ ପର୍ଯ୍ୟନ୍ତ ବୃଦ୍ଧି କରିଥିଲା । ଏମ୍ଏଫ୍ଆଇଏନ୍ର ସିଇଓ ଏବଂ ଡାଇରେକ୍ଟର ଡ.ଆଲୋକ ମିଶ୍ର। କହିଛନ୍ତି ।, 'ଏହା ଆମ ସମସ୍ତଙ୍କ ପାଇଁ ଅତ୍ୟନ୍ତ ଜଟିଳ ସମୟ ଏବଂ ଆମକୁ ସତର୍କତାର ସହିତ କାରବାର କରିବାକୁ ହେବ। ମୋରାଟୋରିୟମ ଅବଧି ଶେଷ ହୋଇଥିବାବେଳେ କେତେକ ଋଣଗ୍ରହୀତା ଚାପରେ ରହିଥାଇପାରିଥାନ୍ତି । ସମସ୍ତ ଋଣପ୍ରଦାନକାରୀ ଏହି ଋଣଗ୍ରହୀତାଙ୍କ ପ୍ରତି ସହାନୁଭୂତି ପ୍ରଦର୍ଶନ କରିବା ଏବଂ ସେମାନେ ନିଜ ଘୋଡରେ ଛିଡାହେବାକୁ ସମୟ ଦେବାନେଇ ରାଜି ହୋଇଛନ୍ତି ।

Madhya Pradesh

Publication	Haribhoomi
Edition	Bhopal
Date	4th September, 2020
Page No.	7

एमफिन ने अपने सदस्यों के लिए जारी की एडवायजरी

मुंबई। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी जारी की है। इस एडवायजरी में 31 अगस्त 2020 को मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व.नियामक संगठन एसआरओ है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत पारदर्शिता सुनिश्चित करना कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं। आरबीआई ने 31 मई तक प्रारंभिक मारटारयम का घाषणा का था आर बाद म इस 31 अगस्त तक तान महान का अवधि के लिए बढ़ा दिया था। एमफिन के सीईओ और निदेशक डॉ. आलोक मिश्रा ने कहा यह हम सभी के लिए बेहद अहम वक्त है और हमें सावधानी के साथ चलने की जरूरत है। अब जबकि मोराटोरियम समाप्त हो रहा है मुमकिन है कि कर्ज लेने वाले कुछ लोग परेशानी का सामना कर रहे हों। सभी ऋण प्रदाता सहमत हैं कि हमें इन कर्जदारों के साथ अब भी बराबर सहानुभूति दिखानी चाहिए और उन्हें फिर से संभलने का समय देना चाहिए, भले ही क्रेडिट अनुशासन महत्वपूर्ण हो। मध्य प्रदेश (एमपी) राज्य में 30 जून 2020 को 65.07 लाख माइक्रोफाइनेंस ऋण खाते थे, जिनका सकल ऋण पोर्टफोलियो 13,405 करोड़ रुपए था। एमपी में 38.69 विशिष्ट ऋणी हैं जिन्होंने 30 जून, 2020 तक माइक्रोफाइनेंस ऋण लिया था।

Publication	Dainik Kausar
Edition	Bhopal
Date	3rd September, 2020
Page No.	6

मोराटोरियम के बाद ग्राहक-केंद्रित दृष्टिकोण महत्वापूर्ण है : एमफिन

नई दिल्ली । इक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्तम 2020 को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्याकन में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं। एमफिन के सदस्य आरबीआई-विनियमित संस्थाएं हैं, जिनमें एनबीएफसी-एमएफआई, बैंक, लघु वित्त बैंक, व्यवसाय प्रतिनिधि और एनबीएफसी शामिल हैं जो कम आय वाले परिवारों को माइक्रोक्रेडिट प्रदान करते हैं। कोविड-19 ने इन बीओपी कर्जदारों की आजीविका को प्रभावित किया है, इसे देखते हुए आरबीआई ने 31 मई 2020 तक प्रारंभिक मोराटोरियम) की घोषणा की थी और बाद में इसे 31 अगस्त 2020 तक तीन महीने की अवधि के लिए बढ़ा दिया था।

Publication	Pradesh Times
Edition	Bhopal
Date	3rd September, 2020
Page No.	4

मोराटोरियम के बाद ग्राहक-केंद्रित दृष्टिकोण महत्वपूर्ण है-एमफिन

माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्त 2020 को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं। एमफिन के सदस्य आरबीआई-विनियमित संस्थाएं हैं, जिनमें एनबीएफसी-एमएफआई, बैंक, लघु वित्त बैंक, व्यवसाय प्रतिनिधि और एनबीएफसी शामिल हैं जो कम आय वाले परिवारों को माइक्रोक्रेडिट प्रदान करते हैं। कोविड-19 ने इन बीओपी कर्जदारों की आजीविका को प्रभावित किया है, इसे देखते हुए आरबीआई ने 31 मई 2020 तक प्रारंभिक मोराटोरियम) की घोषणा की थी और बाद में इसे 31 अगस्त 2020 तक तीन महीने की अवधि के लिए बढ़ा दिया था। एमफिन के सीईओ और निदेशक डॉ. आलोक मिश्रा ने कहा, यह हम सभी के लिए बेहद अहम वक्त है और हमें सावधानी के साथ चलने की जरूरत है।

Publication	Samay Jagat
Edition	Bhopal
Date	3rd September, 2020
Page No.	12

मोराटोरियम के बाद ग्राहक-केंद्रित दृष्टिकोण महत्वपूर्ण है : एमफिन

भोपाल। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्तम 2020 को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्याकन में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं।

Publication	Sandhya Prakash
Edition	Bhopal
Date	3rd September, 2020
Page No.	9

मोराटोरियम के बाद ग्राहक-केंद्रित दृष्टिकोण महत्वपूर्ण है: एमफिन

मुंबई। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्त 2020 को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्यान में रखे। जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं। एमफिन के सदस्य आरबीआई-विनियमित संस्थाएं हैं, जिनमें एनबीएफसी-एमएफआई, बैंक, लघु वित्त बैंक, व्यवसाय प्रतिनिधि और एनबीएफसी शामिल हैं जो कम आय वाले परिवारों को माइक्रोक्रेडिट प्रदान करते दहैं। कोविड-19 ने इन बीओपी कर्जदारों की आजीविका को प्रभावित किया है, इसे देखते हुए आरबीआई ने 31 मई 2020 तक प्रारंभिक मोराटोरियम) की घोषणा की थी और बाद में इसे 31 अगस्त 2020 तक तीन महीने की अवधि के लिए बढ़ा दिया था। एमफिन के सीईओ और निदेशक डॉ. आलोक मिश्रा ने कहा, यह हम सभी के लिए बेहद अहम वक्त है और हमें सावधानी के साथ चलने की जरूरत है। अब जबकि मोराटोरियम समाप्त हो रहा है, मुमकिन है कि कर्ज लेने वाले कुछ लोग परेशानी का सामना कर रहे हों। सभी ऋण प्रदाता सहमत हैं कि हमें इन कर्जदारों के साथ अब भी बराबर सहानुभूति दिखानी चाहिए और उन्हें फिर से संभलने का समय देना चाहिए, भले ही क्रेडिट अनुशासन महत्वपूर्ण हो।

Publication	Dabang Dunia
Edition	Bhopal
Date	3rd September, 2020
Page No.	4

मोराटोरियम के बाद ग्राहक-केंद्रित दृष्टिकोण महत्वपूर्ण है : एमफिन

नई दिल्ली। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) जो माइक्रोफाइनेंस के लिए प्रमुख उद्योग संघ और रिजर्व बैंक द्वारा मान्यता प्राप्त आत्म-नियामक संगठन (एसआरओ) है ने अपने माइक्रोफाइनेंस ऋणडाटा सदस्यों को 31 अगस्त 2020 को मोरेटोरियम समाप्त होने के बाद महिला ऋणियों से बातचीत करने के लिए अपनाए जाने वाले आवश्यक कदमों पर परामर्श जारी किया है। मध्यप्रदेश में 30 जून 2020 को 65.07 लाख माइक्रोफाइनेंस ऋण खाते थे, जिनका सकल ऋण पोर्टफोलियो 13405 करोड़ रुपए था। एमपी में 38.69 विशिष्ट ऋणी हैं जिन्होंने 30 जून 2020 तक माइक्रोफाइनेंस ऋण लिया था। जमीनी स्तर पर लिए फीडबैक से आर्थिक गतिविधि के दोबारा आरम्भ होने और माइक्रोफाइनेंस ऋण के लिए नरम मांग के संकेत मिलते हैं। साथ ही सदस्यों से माइक्रोफाइनेंस ऋण लेने वालों के साथ समानुभूति दर्शाने और उन्हें ऋण चुकौती में समर्थ बनाने के लिए उनके फाइनेंस पर संभालने के लिए समय देने को कहा गया है। एमफिन के सीईओ और निदेशक डॉ. आलोक मिश्रा ने कहा यह हम सभी के लिए बेहद अहम वक्त है और हमें सावधानी के साथ चलने की जरूरत है। अब जबकि मोराटोरियम समाप्त हो रहा है, मुमकिन है कि कर्ज लेने वाले कुछ लोग परेशानी का सामना कर रहे हों। एक एसआरओ के तौर पर एमफिन ने एक ग्राहक शिकायत निवारण तंत्र (सीजीआरएम) बना रखा है जिसमें कोई भी ग्राहक इसके टोल-फ्री नंबर 1800 102 1080 पर शिकायत कर सकता है। एमफिन सीजीआरएम 12 भाषाओं में उपलब्ध है और किसी भी राज्य के ग्राहक, देश में कहीं से भी सुबह 9.30 से शाम 5.30 के बीच टोल-फ्री नंबर पर कॉल कर सकते हैं। सदस्यों को अपनी शाखाओं में इस नंबर को प्रदर्शित करने और ऋण कार्डों पर प्रिंट करने, मुहर लगाने के लिए प्रोत्साहित किया जाता है, ताकि इच्छुक ग्राहक एसआरओ तक पहुंच सकें।

Publication	Dainik Jagran
Edition	Bhopal
Date	3rd September, 2020
Page No.	4

ग्राहक-केंद्रित दृष्टिकोण महत्वपूर्ण है : एमफिन

नई दिल्ली, जेएनएन। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्त 2020 को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं।

Publication	Dainik Naidunia
Edition	Bhopal
Date	3rd September, 2020
Page No.	7

मोराटोरियम के बाद ग्राहक-केंद्रित दृष्टिकोण महत्त्वपूर्ण हैः एमफिन

भोपाल। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्त 2020 को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्याकन में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं।

Publication	Peoples Samachar
Edition	Bhopal
Date	3rd September, 2020
Page No.	11

मोराटोरियम के बाद ग्राहक केंद्रित दृष्टिकोण महत्वपूर्ण है : एमफिन

मुंबई। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्त 2020 को मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्वनियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कजर्दारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कजर्दारों के साथ संवाद करने वाले कमर्चारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं।

Publication	Raj Express
Edition	Bhopal
Date	3rd September, 2020
Page No.	7

मोराटोरियम के बाद ग्राहक केंद्रित दृष्टिकोण महत्वपूर्ण

नई दिल्ली। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क एमफिन ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी जारी की है। इस एडवायजरी में 31 अगस्त 2020 को मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन के सीईओ और निदेशक डॉ आलोक मिश्रा ने कहा, एमफिन माइक ोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व नियामक संगठन है। इस एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ बातचीत,पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के ससाथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं।

Publication	Update Now News
Edition	Online
Date	3rd September, 2020

URL: https://www.updatenownews.com/importance-of-customer-centric-approach-in-the-post-moratorium-period-says-mfin/



Update Now News

HOME WORLD STATE NEWS BOLLYWOOD SPORT STYLE MORE

Home › Inside Variety › "Importance of Customer-centric approach in the post moratorium period," says MFIN

Inside Variety

"Importance of Customer-centric approach in the post moratorium period," says MFIN

September 2, 2020

SPOTLIGHT

mfin powering responsible finance

MICROFINANCE INSTITUTIONS NETWORK

Issues Advisory to its Members

Bhopal – Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with

Punjab

Publication	Dainik Tribune
Edition	Bhatinda
Date	7th September, 2020
Page No.	4

लोन मोराटोरियम (मोहलत) के समापन पर एमफिन ने जारी की एडवाईजरी

बठिंडा। भारत सरकार द्वारा 31 अगस्त 2020 को सम्पन्न हुये लोन मोराटोरियम (मोहलत) की अवधि के बाद रिजर्व बैंक ऑफ इंडिया द्वारा मान्यता प्राप्त स्व नियामक संघ - एमफिन ने कर्जदारों के हित में एक एडवाईजरी जारी कर उन्हें आचार और लोन संहिता से अवगत करवाया है। इनमें कर्जदारों के साथ स्पष्ट ईमानदार वार्ता, पारदर्शिता सुनिश्चित करना, कंपनियों के कर्मचारियों का प्रशिक्षण आदि विषय शामिल हैं। एनफिन के सीईओ और निदेशक डॉ आलोक मिश्रा ने बताया कि पंजाब माईक्रो फाईनैंस के लिये व्यापक बाजार है जिसमें पंजाबियों की उद्यमशीलता की बदौलत प्रदेश में 21.32 लाख माईक्रोफाईनैंस लोन धारक हैं जिनका ग्रोस लोन पोर्टफोलियो 4,506 करोड़ रुपयों का है। उन्होंनें बताया कि कोविड 10 ने इन कर्जदारों की आजीविका प्रभावित किया जिसके मद्देनजर आरबीआई ने यह अवधि 31 मई से बढ़ा कर 31 अगस्त कर दी थी। उन्होंनें कर्जदारों के प्रति सहानुभूति व्यक्त करते हुये कहा कि मोराटोरियम समाप्ति पर कुछ कर्जधारकों को परेशानी हो रही है जिन्हें फिर से संभलने का समय देना चाहिये जिसमें क्रेडिट डिसीप्लीन भी महत्वपूर्ण है। उन्होनें इस बात पर भी बल दिया कि उन लोगों को भी मार्गदर्शन देने की आवश्यकता है जो कि मोराटोरियम का लाभ उठा चुके हैं। डॉ मिश्रा ने बताया कि एमफिन ने कर्जदारों के शिकायत निवारण के लिये टोल फ्री 1800 102 1080 को 12 भाषाओं में उपलब्ध करवाया है जिसपर शिकायत की जा सकती है।

Publication	Dainik Savera
Edition	Chandigarh
Date	7th September, 2020
Page No.	3

लोन मोराटोरियम (मोहलत) के समापन पर एमफिन ने जारी की एडवाइजरी

बठिंडा, भारत सरकार द्वारा 31 अगस्त 2020 को सम्पन्न हुये लोन मोराटोरियम (मोहलत) की अवधि के बाद रिजर्व बैंक ऑफ इंडिया द्वारा मान्यता प्राप्त स्व नियामक संघ - एमफिन ने कर्जदारों के हित में एक एडवाईजरी जारी कर उन्हें आचार और लोन संहिता से अवगत करवाया है। इनमें कर्जदारों के साथ स्पष्ट ईमानदार वार्ता, पारदर्शिता सुनिश्चित करना, कंपनियों के कर्मचारियों का प्रशिक्षण आदि विषय शामिल हैं। एनफिन के सीईओ और निदेशक डॉ आलोक मिश्रा ने बताया कि पंजाब माईक्रो फाईनैंस के लिये व्यापक बाजार है जिसमें पंजाबियों की उद्यमशीलता की बदौलत प्रदेश में 21.32 लाख माईक्रोफाईनैंस लोन धारक हैं जिनका ग्रोस लोन पोर्टफोलियो 4,506 करोड़ रुपयों का है। उन्होंने बताया कि कोविड ने इन कर्जदारों की आजीविका प्रभावित किया, जिसके मद्देनजर आरबीआई ने यह अवधि 31 मई से बढ़ाकर 31 अगस्त कर दी थी। उन्होंने कर्जदारों के प्रति सहानुभूति व्यक्त करते हुए कहा कि मोराटोरियम समाप्ति पर कुछ कर्जधारकों को परेशानी हो रही है, जिन्हें फिर से संभलने का समय देना चाहिए, जिसमें क्रेडिट डिसीप्लीन भी महत्वपूर्ण है। उन्होंने इस बात पर भी बल दिया कि उन लोगों को भी मार्गदर्शन देने की आवश्यकता है, जोकि मोराटोरियम का लाभ उठा चुके हैं। डॉ. मिश्रा ने बताया कि एमफिन ने कर्जदारों के शिकायत निवारण के लिए टोल फ्री 1800 102 1080 को 12 भाषाओं में उपलब्ध करवाया है जिस पर शिकायत की जा सकती है।

Publication	Dainik Bhaskar
Edition	Chandigarh
Date	4th September, 2020
Page No.	8

एमफिन ने जारी की एडवाईजरी

चंडीगढ़| लोन मोराटोरियम (मोहलत) की अवधि के बाद आरबीआई द्वारा मान्यता प्राप्त स्व नियामक संघ - एमफिन ने कर्जदारों के हित में एक एडवाईजरी जारी कर उन्हें आचार और लोन संहिता से अवगत करवाया है। इनमें कर्जदारों के साथ स्पष्ट ईमानदार वार्ता, पारदर्शिता सुनिश्चित करना, कंपनियों के कर्मचारियों का प्रशिक्षण आदि विषय शामिल हैं। एनफिन के सीईओ और निदेशक डॉ. आलोक मिश्रा ने बताया कि पंजाब माईक्रो फाईनेंस के लिए व्यापक बाजार है जिसमें पंजाबियों की उद्यमशीलता की बदौलत प्रदेश में 21.32 लाख माईक्रोफाईनेंस लोन धारक हैं। जिनका ग्रोस लोन पोर्टफोलियो 4,506 करोड़ रुपयों का है।

Publication	Aaj Di Awaaz
Edition	Chandigarh
Date	3rd September, 2020
Page No.	5

ਲੋਨ ਮੋਰਾਟੋਰਿਅਮ (ਮੋਹਲਤ) ਦੇ ਖਤਮ ਹੋਣ ਤੇ ਐਮਫਿਨ ਨੇ ਜਾਰੀ ਕੀਤੀ ਐਡਵਾਇਜਰੀ

ਬਠਿੰਡਾ • ਅ.ਬ.

ਭਾਰਤ ਸਰਕਾਰ ਦੁਆਰਾ 31 ਅਗਸਤ 2020 ਨੂੰ ਖਤਮ ਹੋਏ ਲੋਨ ਮੋਰਾਟੋਰਿਅਮ (ਮੋਹਲਤ) ਦੀ ਅਵਧਿ ਦੇ ਬਾਅਦ ਰਿਜਵਰ ਬੈਂਕ ਆਫ ਇੰਡਿਆ ਦੁਆਰਾ ਮਾਨਤਾ ਪ੍ਰਾਪਤ ਐਮਫਿਨ ਨੇ ਕਰਜਦਾਰਾਂ ਦੇ ਹਿਤਾਂ ਵਿਚ ਇਕ ਐਡਵਾਇਜਰੀ ਜਾਰੀ ਕਰ ਉਨ੍ਹਾਂ ਨੂੰ ਲੋਨ ਸਹਿਤਾ (ਕੌਂਡ) ਤੋਂ ਜਾਣੂ ਕਰਵਾਇਆ ਹੈ। ਇਸ ਵਿਚ ਕਰਜਦਾਰਾਂ ਦੇ ਨਾਲ ਸਾਫ ਇਮਾਨਦਾਰ ਵਾਰਤਾ, ਪਾਰਦਰਸ਼ਿਤਾ ਸੰਭਵ ਕਰਵਾਉਣਾ ਅਤੇ ਕੰਪਨਿਆਂ ਦੇ ਕਰਮਚਾਰਿਆਂ ਨੂੰ ਟ੍ਰੇਨਿੰਗ ਦੇਣਾ ਆਦਿ ਵਿਸ਼ਾ ਸ਼ਾਮਨ ਹਨ। । ਐਮਫਿਨ ਦੇ ਸੀਈਉ ਅਤੇ ਨਿਦੇਸ਼ਕ ਡਾਂ ਆਲੋਕ ਮਿਸ਼ਰਾ ਨੇ ਦਸਿਆ ਕਿ ਪੰਜਾਬ ਮਾਇਕ੍ਰੋ ਫਾਇਨੈਂਸ ਦੇ ਲਈ ਵੱਡਾ ਬਾਜਾਰ ਹੈ।

Publication	Akali Patrika
Edition	Chandigarh
Date	3rd September, 2020
Page No.	2

ਲੋਨ ਮੋਰਾਟੋਰਿਅਮ (ਮੋਹਲਤ) ਦੇ ਖਤਮ ਹੋਣ ਤੇ ਐਮਫਿਨ ਨੇ ਜਾਰੀ ਕੀਤੀ ਐਡਵਾਇਜਰੀ

ਬਠਿੰਡਾ, 2 ਸੰਤਬਰ-ਭਾਰਤ ਸਰਕਾਰ ਦੁਆਰਾ 31 ਅਗਸਤ 2020 ਨੂੰ ਖਤਮ ਹੋਏ ਲੋਨ ਮੋਰਾਟੋਰਿਅਮ (ਮੋਹਲਤ) ਦੀ ਅਵਧਿ ਦੇ ਬਾਅਦ ਰਿਜਵਰ ਬੈਂਕ ਆਫ ਇੰਡਿਆ ਦੁਆਰਾ ਮਾਨਤਾ ਪ੍ਰਾਪਤ ਐਮਫਿਨ ਨੇ ਕਰਜਦਾਰਾਂ ਦੇ ਹਿਤਾਂ ਵਿਚ ਇਕ ਐਡਵਾਇਜਰੀ ਜਾਰੀ ਕਰ ਉਨ ਾਂ ਨੂੰ ਲੋਨ ਸਹਿਤਾ (ਕੋਡ) ਤੋਂ ਜਾਣੂ ਕਰਵਾਇਆ ਹੈ ਇਸ ਵਿਚ ਕਰਜਦਾਰਾਂ ਦੇ ਨਾਲ ਸਾਫ ਇਮਾਨਦਾਰ ਵਾਰਤਾ, ਪਾਰਦਰਸ਼ਿਤਾ ਸੰਭਵ ਕਰਵਾਉਣਾ ਅਤੇ ਕੰਪਨਿਆਂ ਦੇ ਕਰਮਚਾਰਿਆਂ ਨੂੰ ਟ੍ਰੇਨਿੰਗ ਦੇਣਾ ਆਦਿ ਵਿਸ਼ਾ ਸ਼ਾਮਨ ਹਨ। ਐਮਫਿਨ ਦੇ ਸੀਈਉ ਅਤੇ ਨਿਦੇਸ਼ਕ ਡਾਂ ਆਲੋਕ ਮਿਸ਼ਰਾ ਨੇ ਦਸਿਆ ਕਿ ਪੰਜਾਬ ਮਾਇਕ੍ਰੋ ਫਾਇਨੈਂਸ ਦੇ ਲਈ ਵੱਡਾ ਬਾਜਾਰ ਹੈ ਜਿਸ ਵਿਚ ਪੰਜਾਬਿਆਂ ਦੀ ਉਧਮਸ਼ਿਲਤਾ ਦੀ ਬਦੌਲਤ ਸੂਬੇ ਵਿਚ 21.32 ਲੱਖ ਮਾਇਕ੍ਰੋਫਾਇਨੈਂਸ ਲੋਨ ਅਕਾਉਂਟ ਹਨ ਜਿਨ ਾਂ ਦਾ ਗਰੋਸ ਲੋਨ ਪੋਰਟਫੋਲਿਉ 4,506 ਕਰੋੜ ਰੁਪਏ ਹੈ। ਉਨਾਂ ਨੇ ਦਸਿਆ ਕਿ ਕੋਵਿਡ ਨੇ ਇਨ ਾਂ ਕਰਜਦਾਰਾਂ ਦੀ ਰੋਜੀ ਰੋਟੀ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਕੀਤਾ ਹੈ ਜਿਸਦੇ ਮੱਦੇਨਜਰ ਆਰਬੀਆਈ ਨੇ ਇਹ ਅਵਧਿ 31 ਮਈ ਤੋਂ ਵੱਧਾ ਕੇ 31 ਅਗਸਤ ਕਰ ਦਿਤੀ ਸੀ। ਉਨ ਾਂ ਨੇ ਕਰਜਦਾਰਾਂ ਦੇ ਪ੍ਰਤੀ ਹਮਦਰਦੀ ਵਿਅਕਤ ਕਰਦੇ ਹੋਏ ਕਿਹਾ ਕਿ ਮੋਰਾਟੋਰਿਅਮ ਸਮਾਪਤੀ ਤੇ ਕੁਝ ਕਰਜਦਾਰਾਂ ਨੂੰ ਪਰੇਸ਼ਾਨੀ ਹੋ ਰਹੀ ਹੈ

Publication	Dainik Jagran
Edition	Chandigarh
Date	3rd September, 2020
Page No.	6

लोन मोरेटोरियम खत्म होने पर एमफिन ने जारी की एडवाइजरी

जागरण संवाददाता, बठिंडा : केंद्र सरकार द्वारा 31 अगस्त को संपन्न हुए लोन मोरेटोरियम की अवधि के बाद रिजर्व बैंक ऑफ इंडिया द्वारा मान्यता प्राप्त स्व नियामक संघ एमफिन (माइक्रो फाइनांस इंस्टीट्यूशंस नेटवर्क) ने कर्जदारों के हित में एक एडवाइजरी जारी कर उन्हें आचार और लोन संहिता से अवगत करवाया है। इनमें कर्जदारों के साथ स्पष्ट ईमानदार वार्ता, पारदर्शिता सुनिश्चित करने व कंपनियों के कर्मचारियों का प्रशिक्षण का विषय शामिल है।

एमफिन के सीईओ और निदेशक डॉ. आलोक मिश्रा ने बताया कि पंजाब माइक्रो फाइनांस के लिये बड़ा बाजार है, जिसमें पंजाबियों की उद्यमशीलता की बदौलत प्रदेश में 21.32 लाख माइक्रो फाइनांस लोनधारक हैं,जिनका ग्रोस लोन पोर्टफोलियो 4506 करोड़ रुपयों का है। उन्होंने बताया कि आरबीआइ ने यह अवधि 31 मई से बढ़ाकर 31 अगस्त कर दी थी। उन्होंने कर्जदारों के प्रति सहानुभूति व्यक्त करते हुए कहा कि मोरेटोरियम समाप्ति पर कुछ कर्जधारकों को परेशानी हो रही है,जिन्हें फिर से संभलने का समय देना चाहिए। इसमें क्रेडिट डिसिप्लिन भी महत्वपूर्ण है। उन्होंने इस बात पर भी बल दिया कि उन लोगों को भी मार्गदर्शन की आवश्यकता है, जोकि मोरेटोरियम का लाभ उठा चुके हैं। डॉ. मिश्रा ने बताया कि एमफिन ने कर्जदारों के शिकायत निवारण के लिये टोल फ्री 1800 102 1080 को 12 भाषाओं में उपलब्ध करवाया है, जिसपर शिकायत की जा सकती है।

Publication	Desh Pyar
Edition	Chandigarh
Date	3rd September, 2020
Page No.	3

लोन मोराटोरियम (मोहलत) के समापन पर एमफिन ने जारी की एडवाईजरी

भठिंडा, (देश प्यार प्रतिनिधि) भारत सरकार द्वारा 31 अगस्त 2020 को सम्पन्न हुये लोन मोराटोरियम (मोहलत) की अवधि के बाद रिजर्व बैंक ऑफ इंडिया द्वारा मान्यता प्राप्त स्व नियामक संघ - एमफिन ने कर्जदारों के हित में एक एडवाईजरी जारी कर उन्हें आचार और लोन संहिता से अवगत करवाया है। इनमें कर्जदारों के साथ स्पष्ट ईमानदार वार्ता, पारदर्शिता सुनिश्चित करना, कंपनियों के कर्मचारियों का प्रशिक्षण आदि विषय शामिल हैं।

एनफिन के सीईओ और निदेशक डॉ आलोक मिश्रा ने बताया कि पंजाब माईक्रो फाईनैंस के लिये व्यापक बाजार है जिसमें पंजाबियों की उद्यमशीलता की बदौलत प्रदेश में 21.32 लाख माईक्रोफाईनैंस लोन धारक है जिनका ग्रोस लोन पोर्टफोलियो 4,506 करोड़ रुपयों का है।

उन्होंने बताया कि कोविड 10 ने इन कर्जदारों की आजीविका प्रभावित किया जिसके मद्देनजर आरबीआई ने यह अवधि 31 मई से बढ़ा कर 31 अगस्त कर दी थी।

उन्होंने कर्जदारों के प्रति सहानुभूति व्यक्त करते हुये कहा कि मोराटोरियम समाप्ति पर कुछ कर्जधारकों को परेशानी हो रही है जिन्हें फिर से संभलने का समय देना चाहिये जिसमें क्रेडिट डिसीप्लीन भी महत्वपूर्ण है। उन्होंने इस बात पर भी बल दिया कि उन लोगों को भी मार्गदर्शन देने की आवश्यकता है जो कि मोराटोरियम का लाभ उठा चुके हैं। डॉ मिश्रा ने बताया कि एमफिन ने कर्जदारों के शिकायत निवारण के लिये टोल फ्री 1800 102 1080 को 12 भाषाओं में उपलब्ध करवाया है जिसपर शिकायत की जा सकती है।

अजय गौतम ने बताया कि इसी संदर्भ में आज हल्का पंचकूला के खंड बरवाला के गांव सुल्तानपुर में सत्येंद्र राणा उर्फ बंटी ने सैकड़ों युवा साथियों के साथ जन नायक जनता पार्टी के पूर्व प्रत्याशी अजय गौतम की अध्यक्षता में जेजेपी का दामन थामा और भविष्य मे दुष्यंत चौटाला को मजबूत करने का संकल्प लिया इस अवसर पर खगेशरा से प्रदीप ,हर्ष, अमन सुल्तानपुर से शालू राणा, कमल अजय, जयचंद ,काका, अंकित, जतिन, रिहौड, से सतीश, पवन, निशांत बलौड से मनदीप ,मुकुल, हैप्पी, राहुल, रोहन, कोट से विशाल ,विक्रम, अर्जुन शर्मा रोहित अमन राणा, बिल्ला से मोहम्मद शालीन, लतीफ, रिंकू, सोनी सहित काफी संख्या में लोग मौजूद रहे।

Publication	Divya Himachal
Edition	Chandigarh
Date	3rd September, 2020
Page No.	5

शिकायत निवारण को एमफिन के टोल फ्री नंबर काल करें कर्जदार

निजी संवाददाता– बठिंडा

भारत सरकार द्वारा 31 अगस्त को संपन्न हुए लोन मोराटोरियम की अवधि के बाद रिजर्व बैंक ऑफ इंडिया द्वारा मान्यता प्राप्त स्व नियामक संघ एमफिन ने कर्जदारों के हित में एक एडवाइजरी जारी कर उन्हें आचार और लोन संहिता से अवगत करवाया है। इनमें कर्जदारों के साथ स्पष्ट ईमानदार वार्ता, पारदर्शिता सुनिश्चित करना, कंपनियों के कर्मचारियों का प्रशिक्षण आदि विषय शामिल हैं। एनफिन के सीईओ और निदेशक डा. आलोक मिश्रा ने बताया कि पंजाब माइक्रो फाइनां के लिए व्यापक बाजार है। इसमें पंजाबियों की उद्यमशीलता की बदौलत प्रदेश में 21.32 लाख माइक्रोफाइनांस लोन धारक हैं, जिनका ग्रोस लोन पोर्टफोलियो 4506 करोड़ का है। उन्होंने बताया कि कोविड-10 ने इन कर्जदारों की आजीविका कसे प्रभावित किया, जिसके मद्देनजर आरबीआई ने यह अवधि 31 मई से बढ़ा कर 31 अगस्त कर दी थी। उन्होंने कहा कि मोराटोरियम समाप्ति पर कुछ कर्जधारकों को परेशानी हो रही है। उन्होंने इस बात पर भी बल दिया कि उन लोगों को भी मार्गदर्शन देने की आवश्यकता है, जो कि मोराटोरियम का लाभ उठा चुके हैं। डा. मिश्रा ने बताया कि एमफिन ने कर्जदारों के शिकायत निवारण के लिए टोल फ्री 1800 102 1080 को 12 भाषाओं में उपलब्ध करवाया है, जिस पर शिकायत की जा सकती है।

Publication	Jagmarg
Edition	Chandigarh
Date	3rd September, 2020
Page No.	7

सामाजिक और वृहत उद्योग को बल मिल सकता है।

लोन मोराटोरियम के समापन पर एमफिन ने जारी की एडवाइजरी

भटिंडा। जगमार्ग न्यूज: भारत सरकार द्वारा 31 अगस्त 2020 को सम्पन्न हुये लोन मोराटोरियम (मोहलत) की अवधि के बाद रिजर्व बैंक ऑफ इंडिया द्वारा मान्यता प्राप्त स्व नियामक संघ - एमफिन ने कर्जदारो के हित मे एक एडवाईजरी जारी कर उन्हें आचार और लोन संहिता से अवगत करवाया है। इनमें कर्जदारो के साथ स्पष्ट ईमानदार वार्ता, पारदर्शिता सुनिश्चित करना, कंपनियो के कर्मचारियों का प्रशिक्षण आदि विषय शामिल है। एनफिन के सीईओ और निदेशक डॉ आलोक मिश्रा ने बताया कि पंजाब माईक्रो फाईनेंस के लिये व्यापक बाजार है जिसमे पंजाबियो की उद्यमशीलता की बदौलत प्रदेश में 21.32 लाख माईक्रोफाईनेंस लोन धारक है जिनका ग्रोस लोन पोर्टफोलियो 4,506 करो? रुपयो का है। उन्होनें बताया कि कोविड 10 ने इन कर्जदारो की आजीविका प्रभावित किया जिसके मद्देनजर आरबीआई ने यह अवधि 31 मई से बढा कर 31 अगस्त कर दी थी। उन्होनें कर्जदारो के प्रति सहानुभूति व्यक्त करते हुये कहा कि मोराटोरियम समाप्ति पर कुछ कर्जधारको को परेशानी हो रही है जिन्हें फिर से संभलने का समय देना चाहिये जिसमें क्रेडिट डिसीप्लीन भी महत्वपूर्ण है। उन्होनें इस बात पर भी बल दिया कि उन लोगो को भी मार्गदर्शन देने की आवश्यकता है जो कि मोराटोरियम का लाभ उठा चुके है। डॉ मिश्रा ने बताया कि एमफिन ने कर्जदारो के शिकायत निवारण के लिये टोल फ्री 1800 102 1080 को 12 भाषाओ में उपलब्ध करवाया है जिसपर शिकायत की जा सकती है।

Publication	Punjab Times
Edition	Chandigarh
Date	3rd September, 2020
Page No.	5

ਲੋਨ ਮੋਰਾਟੋਰਿਅਮ (ਮੋਹਲਤ) ਦੇ ਖਤਮ ਹੋਣ ਤੇ ਐਮਫਿਨ ਨੇ ਜਾਰੀ ਕੀਤੀ ਐਡਵਾਇਜਰੀ

ਬਠਿੰਡਾ, 2 ਸਤੰਬਰ (ਆਰ ਮੀਡੀਆ)- ਭਾਰਤ ਸਰਕਾਰ ਦੁਆਰਾ 31 ਅਗਸਤ 2020 ਨੂੰ ਖਤਮ ਹੋਏ ਲੋਨ ਮੋਰਾਟੋਰਿਅਮ (ਮੋਹਲਤ) ਦੀ ਅਵਧਿ ਦੇ ਬਾਅਦ ਰਿਜਵਰ ਬੈਂਕ ਆਫ ਇੰਡਿਆ ਦੁਆਰਾ ਮਾਨਤਾ ਪ੍ਰਾਪਤ ਐਮਫਿਨ ਨੇ ਕਰਜਦਾਰਾਂ ਦੇ ਹਿਤਾਂ ਵਿਚ ਇਕ ਐਡਵਾਇਜਰੀ ਜਾਰੀ ਕਰ ਉਨ੍ਹਾਂ ਨੂੰ ਲੋਨ ਸਹਿਤਾ (ਕੋਡ) ਤੋਂ ਜਾਣੂ ਕਰਵਾਇਆ ਹੈ ਇਸ ਵਿਚ ਕਰਜਦਾਰਾਂ ਦੇ ਨਾਲ ਸਾਫ ਇਮਾਨਦਾਰ ਵਾਰਤਾ, ਪਾਰਦਰਸ਼ਿਤਾ ਸੰਭਵ ਕਰਵਾਉਣਾ ਅਤੇ ਕੰਪਨਿਆਂ ਦੇ ਕਰਮਚਾਰਿਆਂ ਨੂੰ ਟ੍ਰੇਨਿੰਗ ਦੇਣਾ ਆਦਿ ਵਿਸ਼ਾ ਸ਼ਾਮਨ ਹਨ। ਐਮਫਿਨ ਦੇ ਸੀਈਉ ਅਤੇ ਨਿਦੇਸ਼ਕ ਡਾੱ ਆਲੋਕ ਮਿਸ਼ਰਾ ਨੇ ਦਸਿਆ ਕਿ ਪੰਜਾਬ ਮਾਇਕ੍ਰੋ ਫਾਇਨੈਂਸ ਦੇ ਲਈ ਵੱਡਾ ਬਾਜਾਰ ਹੈ ਜਿਸ ਵਿਚ ਪੰਜਾਬਿਆਂ ਦੀ ਉਧਮਸ਼ਿਲਤਾ ਦੀ ਬਦੌਲਤ ਸੂਬੇ ਵਿਚ 21.32 ਲੱਖ ਮਾਇਕ੍ਰੋਫਾਇਨੈਂਸ ਲੋਨ ਅਕਾਉਂਟ ਹਨ ਜਿਨ੍ਹਾਂ ਦਾ ਗਰੋਸ ਲੋਨ ਪੋਰਟਫੋਲਿਉ 4,506 ਕਰੋੜ ਰੁਪਏ ਹੈ। ਉਨ੍ਹਾਂ ਨੇ ਦਸਿਆ ਕਿ ਕੋਵਿਡ ਨੇ ਇਨ੍ਹਾਂ ਕਰਜਦਾਰਾਂ ਦੀ ਰੋਜੀ ਰੋਟੀ ਨੂੰ ਪ੍ਰਭਾਵਿਤ ਕੀਤਾ ਹੈ ਜਿਸਦੇ ਮੱਦੇਨਜਰ ਆਰਬੀਆਈ ਨੇ ਇਹ ਅਵਧਿ 31 ਮਈ ਤੋਂ ਵੱਧਾ ਕੇ 31 ਅਗਸਤ ਕਰ ਦਿਤੀ ਸੀ। ਉਨ੍ਹਾਂ ਨੇ ਕਰਜਦਾਰਾਂ ਦੇ ਪ੍ਰਤੀ ਹਮਦਰਦੀ ਵਿਅਕਤ ਕਰਦੇ ਹੋਏ ਕਿਹਾ ਕਿ ਮੋਰਾਟੋਰਿਅਮ ਸਮਾਪਤੀ ਤੇ ਕੁਝ ਕਰਜਦਾਰਾਂ ਨੂੰ ਪਰੇਸ਼ਾਨੀ ਹੋ ਰਹੀ ਹੈ ਜਿਨ੍ਹਾਂ ਨੂੰ ਸਭਲਣ ਦਾ ਸਮਾਂ ਦੇਣਾ ਚਾਹਿਦਾ ਜਿਸ ਵਿਚ ਕ੍ਰੇਡਿਟ ਡਿਸੀਪਲੀਨ ਵੀ ਮਹਤਵਪੂਰਣ ਹੈ ਉਨ੍ਹਾਂ ਨੇ ਇਸ ਗਲ੍ਹ ਤੇ ਵੀ ਜੋਰ ਦਿਤਾ ਕਿ ਉਨ੍ਹਾਂ ਲੋਕਾਂ ਨੂੰ ਵੀ ਮਾਰਗਦਰਸ਼ਨ ਦੀ ਲੋੜ ਹੈ ਜੋ ਕਿ ਮੋਰਾਟੋਰਿਅਮ ਦਾ ਲਾਭ ਚੁਕ ਚੁਕੇ ਸਨ ਡਾੱ ਸਿਸ਼ਰਾ ਨੇ ਦਸਿਆ ਕਿ ਐਮਫਿਨ ਨੇ ਕਰਜਦਾਰਾਂ ਦੇ ਸ਼ਿਕਾਇਤ ਨਿਵਾਰਣ ਦੇ ਲਈ ਟੋਲ ਫ੍ਰੀ 18001021080 ਨੂੰ ੧੨ ਭਾਸ਼ਾਵਾਂ ਵਿਚ ਉਪਲੱਬਧ ਕਰਵਾਇਆ ਹੈ ਜਿਸਤੇ ਸ਼ਿਕਾਇਤ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ।

Bihar

Publication	Rashtriya Sahara
Edition	Patna & Gaya
Date	10th September, 2020
Page No.	5

सदस्यों के लिए एडवायजरीजारी

गया। अपने सदस्यों के साथ हुई बातचीत के आधार पर एमफिन नेटवर्क ने एक एडवायजरी जारी की है। इस एडवायजरी में 31 अगस्त 2020 को मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों के साथ जुड़ाव बनाने के दौरान ध्याचन में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन है।इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं।

Publication	Dainik Aaj
Edition	Patna
Date	16th September, 2020
Page No.	8

एमफिन ने अपने सदस्यों के लिए जारी की एडवायजरी

पटना (आससे)। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी जारी की है। इस एडवायजरी में 31 अगस्त को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराये गये हैं। इनमें कर्जदारों के साथ ईमानदारी से बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं।एमफिन के सीईओ और निदेशक डॉ. आलोक मिश्रा ने कहा, यह हम सभी के लिए बेहद अहम वक्त है और हमें सावधानी के साथ चलने की जरूरत है।

Publication	Nav Bihar Times
Edition	Patna
Date	15th September, 2020
Page No.	5

एमफिन ने जारी की एडवायजरी

निज संवाददाता

पटना। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी जारी की है। इस एडवायजरी में 31 अगस्त को मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व.नियामक संगठन है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं।

एमफिन के सदस्य आरबीआई विनियमित संस्थाएं हैं जिनमें एनबीएफसी-एमएफआई, बैंक, लघु वित्त बैंक, व्यवसाय प्रतिनिधि और एनबीएफसी शामिल हैं जो कम आय वाले परिवारों को माइक्रोक्रेडिट प्रदान करते हैं। कोविड.19 ने इन बीओपी कर्जदारों की आजीविका को प्रभावित किया है। इसे देखते हुए आरबीआई ने 31 मई 2020 तक प्रारंभिक मोराटोरियम की घोषणा की थी और बाद में इसे 31 अगस्त तक तीन महीने की अवधि के लिए बढ़ा दिया था।

एमफिन के सीईओ और निदेशक डॉ आलोक मिश्रा ने कहा यह हम सभी के लिए बेहद अहम वक्त है और हमें सावधानी के साथ चलने की जरूरत है। अब जबकि मोराटोरियम समाप्त हो रहा है, मुमकिन है कि कर्ज लेने वाले कुछ लोग परेशानी का सामना कर रहे हों। सभी ऋण प्रदाता सहमत हैं कि हमें इन कर्जदारों के साथ अब भी बराबर सहानुभूति दिखानी चाहिए और उन्हें फिर से संभलने का समय देना चाहिए भले ही क्रेडिट अनुशासन महत्वपूर्ण हो। इसके साथ ही हमें उन लोगों को मार्गदर्शन देने की जरूरत है जो मोराटोरियम का लाभ उठा चुके हैं और संशोधित ऋण कार्ड जमा ब्याज राशि रिपेमेंट की राशि शेड्यूल व ऋण अवधि में परिवर्तन जैसे प्रस्तुत दस्तावेजों के साथ रिपेमेंट करने के इच्छुक हैं।

डॉ मिश्रा ने आगे कहा कि हालांकि एडवायजरी में उल्लिखित बहुत सारे बिंदु आचार संहिता और उत्तरदायी ऋण संहिता का हिस्सा हैं लेकिन उन्हें दोहराना महत्वपूर्ण समझा गया ताकि सम्मिलित रूप से उद्योग अपने ग्राहकों के हितों की रक्षा सुनिश्चित करे। इस संदर्भ में ग्राहकों से परस्पर संवाद को लेकर कर्मचारियों का प्रशिक्षण बेहद महत्वपूर्ण हो जाएगा। जमीनी स्तर से मिला फीडबैक बताता है कि आर्थिक गतिविधियां फिर से शुरू हो रही हैं और ग्राहकों की तरफ से ऋण की मांग आने लगी है।

एक एसआरओ के तौर पर एमफिन ने एक ग्राहक शिकायत निवारण तंत्र बना रखा है जिसमें कोई भी ग्राहक इसके टोल.फ्री नंबर 1800 102 1080 पर शिकायत कर सकता है। एमफिन सीजीआरएम 12 भाषाओं में उपलब्ध है और किसी भी राज्य के ग्राहक देश में कहीं से भी सुबह 9.30 से शाम 5.30 के बीच टोल फ्री नंबर पर कॉल कर सकते हैं। सदस्यों को अपनी शाखाओं में इस नंबर को प्रदर्शित करने और ऋण कार्डों पर प्रिंट करने मुहर लगाने के लिए प्रोत्साहित किया जाता है ताकि इच्छुक ग्राहक एसआरओ तक पहुंच सकें।

Publication	Sanmarg
Edition	Patna
Date	19th September, 2020
Page No.	9

ग्राहकों पर ध्यान केंद्रित करना महत्वपूर्ण है : एमफिन

नयी दिल्ली: माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत केआधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्?त 2020 को(मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्?यान में रखेजाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघऔर आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योगकी आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियोंका प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं।एमफिन के सदस्य आरबीआई-विनियमित संस्थाएं हैं, जिनमें एनबीएफसी-एमएफआई, बैंक, लघु वित्त बैंक,व्यवसाय प्रतिनिधि और एनबीएफसी शामिल हैं जो कम आय वाले परिवारों को माइक्रोक्रेडिट प्रदान करतेहैं।

Publication	Jagriti Times
Edition	Patna
Date	20th September, 2020
Page No.	13

Importance of Customer-centric approach in the post moratorium peri-od," says MFINIssues Advisory to its Members

mfin powering responsible finance

MICROFINANCE INSTITUTIONS NETWORK

@JT Reporter

MUMBAI : Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ends on 31st August 2020. The detailed advisory is a reitera-tion of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

Publication	Media Darshan Live
Edition	Patna
Date	9th September, 2020
Page No.	2

मोराटोरियम के बाद ग्राहक-केंद्रित दृष्टिकोण महत्वपूर्ण है एमफिन

एडवायजरी में 31 अगस्त 2020 को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है।

पटना। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्त 2020 को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं। एमफिन के सदस्य आरबीआई-विनियमित संस्थाएं हैं, जिनमें एनबीएफसी-एमएफआई, बैंक, लघु वित्त बैंक, व्यवसाय प्रतिनिधि और एनबीएफसी शामिल हैं जो कम आय वाले परिवारों को माइक्रोक्रेडिट प्रदान करते हैं। कोविड-19 ने इन बीओपी कर्जदारों की आजीविका को प्रभावित किया है, इसे देखते हुए आरबीआई ने 31 मई 2020 तक प्रारंभिक मोराटोरियम) की घोषणा की थी और बाद में इसे 31 अगस्त 2020 तक तीन महीने की अवधि के लिए बढ़ा दिया था। एमफिन के सीईओ और निदेशक डॉ. आलोक मिश्रा ने कहा, यह हम सभी के लिए बेहद अहम वक्त है और हमें सावधानी के साथ चलने की जरूरत है। अब जबकि मोराटोरियम समाप्त हो रहा है, मुमकिन है कि कर्ज लेने वाले कुछ लोग परेशानी का सामना कर रहे हों। सभी ऋण प्रदाता सहमत हैं कि हमें इन कर्जदारों के साथ अब भी बराबर सहानुभूति दिखानी चाहिए और उन्हें फिर से संभलने का समय देना चाहिए, भले ही क्रेडिट अनुशासन महत्वपूर्ण हो। इसके साथ ही, हमें उन लोगों को मार्गदर्शन देने की जरूरत है जो मोराटोरियम का लाभ उठा चुके हैं और संशोधित ऋण कार्ड, जमा ब्याज राशि, रिपेमेंट की राशि, शेड्यूल व ऋण अवधि में परिवर्तन जैसे प्रस्तुत दस्तावेजों के साथ रिपेमेंट करने के इच्छुक हैं। डॉ. मिश्रा ने आगे कहा कि हालांकि एडवायजरी में उल्लिखित बहुत सारे बिंदु आचार संहिता और उत्तरदायी ऋण संहिता का हिस्सा हैं, लेकिन उन्हें दोहराना महत्वपूर्ण समझा गया ताकि सम्मिलित रूप से उद्योग अपने ग्राहकों के हितों की रक्षा सुनिश्चित करे। इस संदर्भ में, ग्राहकों से परस्पर संवाद को लेकर कर्मचारियों का प्रशिक्षण बेहद महत्वपूर्ण हो जाएगा। जमीनी स्तर से मिला फीडबैक बताता है कि आर्थिक गतिविधियां फिर से शुरू हो रही हैं और ग्राहकों की तरफ से ऋण की मांग आने लगी है।

Publication	Farooqi Tanzeem
Edition	Patna
Date	9th September, 2020
Page No.	2

مائیکرو فائنانس انسٹی چیوٹ نے ایڈوائزری جاری کی

پٹنہ (پی آر) مائکرو فنانس انسٹی ٹیوٹ شنز نیٹ ورک (ایم پیفین) نے اپنے ممبروں کے ساتھ تعاملات پر مبنی ایک ایڈوائزری جاری کی۔ اس مشورے میں مورویم ختم ہونے کے بعد قرض دہندگان (بیورو) کے ساتھ منسلک ہونے کے وقت اٹھائے جانے والے اہم اقدامات کی نشاندہی کی گئی ہے۔ 31 اگست کو مائکن مائیکرو فنانس سیکٹر کو معروف انڈسٹری ایسوسی ایشن اور آر بی آئی نے تسلیم کیا سیلف ریگولیٹری آرگنائزیشن (ایس آر او) موصول ہوئی۔ یہ مفصل مشورے میں ضابطہ اخلاق اور صنعت کے ضابطہ اخلاق میں شامل موضوعات کا اعادہ کیا گیا ہے۔ ان میں قرض دہندگان کے ساتھ دیانت دارانہ، دیانت دارانہ گفتگو، شفافیت کو یقینی بنانا، قرض دہندگان سے بات چیت کرنے والے ملازمین کی بات ہے۔ تربیت کے ساتھ ساتھ کوویڈ سے وابستہ حفاظتی اقدامات جیسے بہت سے عنوانات ہیں۔ مائکن کے ممبران آر بی آئی کے زیر انتظام ادارے ہیں۔

mfin powering responsible finance
MICROFINANCE INSTITUTIONS NETWORK

Publication	Tarun Mitra
Edition	Patna
Date	7th September, 2020
Page No.	3

मोराटोरियम के बाद ग्राहक-केंद्रित दृष्टिकोण महत्वपूर्ण है : एमफिन

माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्त 2020 को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं। एमफिन के सदस्य आरबीआई-विनियमित संस्थाएं हैं, जिनमें एनबीएफसी-एमएफआई, बैंक, लघु वित्त बैंक, व्यवसाय प्रतिनिधि और एनबीएफसी शामिल हैं जो कम आय वाले परिवारों को माइक्रोक्रेडिट प्रदान करते हैं।

Publication	Manus Khabar
Edition	Patna
Date	7th September, 2020
Page No.	3

मोराटोरियम के बाद ग्राहक-केंद्रित दृष्टिकोण महत्वपूर्ण है: एमफिन

माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) ने अपने सदस्यों के साथ हुई बातचीत के आधार पर एक एडवायजरी (परामर्श) जारी की है। इस एडवायजरी में 31 अगस्त 2020 को (मोराटोरियम समाप्त होने के बाद कर्ज लेने वालों (बारोअर्स) के साथ जुड़ाव बनाने के दौरान ध्यान में रखे जाने वाले महत्वपूर्ण कदमों के बारे में बताया गया है। एमफिन माइक्रोफाइनेंस क्षेत्र का प्रमुख उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन (एसआरओ) है। इस विस्तृत एडवायजरी में उद्योग की आचार संहिता और उत्तरदायी ऋण संहिता में शामिल विषय दोहराए गए हैं। इनमें कर्जदारों के साथ ईमानदारी से साफ बातचीत, पारदर्शिता सुनिश्चित करना, कर्जदारों के साथ संवाद करने वाले कर्मचारियों का प्रशिक्षण जैसे कई विषयों के साथ ही कोविड से जुड़े सुरक्षा उपाय भी शामिल हैं।

एमफिन के सदस्य आरबीआई-विनियमित संस्थाएं हैं, जिनमें एनबीएफसी-एमएफआई, बैंक, लघु वित्त बैंक, व्यवसाय प्रतिनिधि और एनबीएफसी शामिल हैं जो कम आय वाले परिवारों को माइक्रोक्रेडिट प्रदान करते हैं। कोविड-19 ने इन बीओपी कर्जदारों की आजीविका को प्रभावित किया है, इसे देखते हुए आरबीआई ने 31 मई 2020 तक प्रारंभिक मोराटोरियम) की घोषणा की थी और बाद में इसे 31 अगस्त 2020 तक तीन महीने की अवधि के लिए बढ़ा दिया था।

Publication	Daily Sangam Urdu
Edition	Patna
Date	6th September, 2020
Page No.	2

مورٹوریم کے بعد گاہک مرکوز نقطہ نظر اہم ہے

مائکرو فنانس انسٹی ٹیوشنز نیٹ ورک (ایم پیفین) نے اپنے ممبروں کے ساتھ تعاملات پر مبنی ایک ایڈوائزری جاری کی۔ اس مشورے میں موریم ختم ہونے کے بعد قرض دہندگان (بیورو) کے ساتھ منسلک ہونے کے وقت اٹھائے جانے والے اہم اقدامات کی نشاندہی کی گئی ہے۔ 31 اگست، 2020 کو، مائفن مائیکرو فنانس سیکٹر کو معروف انڈسٹری ایسوسی ایشن اور آر بی آئی نے تسلیم کیا سیلف ریگولیٹری آرگنائزیشن (ایس آر او) موصول ہوئی۔ یہ مفصل مشورے میں ضابطہ اخلاق اور صنعت کے ضابطہ اخلاق میں شامل موضوعات کا اعادہ کیا گیا ہے۔ ان میں قرض دہندگان کے ساتھ دیانت دارانہ، دیانت دارانہ گفتگو، شفافیت کو یقینی بنانا، قرض دہندگان سے بات چیت کرنے والے ملازمین کی بات ہے۔ تربیت کے ساتھ ساتھ کوویڈ سے وابستہ حفاظتی اقدامات جیسے بہت سے عنوانات ہیں۔ مائفن کے ممبران آر بی آئی کے زیر انتظام ادارے ہیں، جن میں این بی ایف سی۔ ایم ایف آئی، بینک، چھوٹے مالیاتی بینک، کاروباری نمائندے اور این بی ایف سی شامل ہیں جو کم آمدنی والے گھرانوں کو مائیکرو کریڈٹ مہیا کرتے ہیں۔

Publication	Morning India
Edition	Patna
Date	3rd September, 2020
Page No.	9

Importance of Customer-centric approach in the post moratorium period: MFIN

Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ends on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.
MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31stMay 2020 and later extended it for a period of three months till the 31st August 2020.

Assam

Publication	The Assam Tribune
Edition	Guwahati
Date	15th September, 2020
Page No.	17



MFIN issues new advisory for COVID-19

PRANJAL BHUYAN

GUWAHATI, Sept 11: With the loan moratorium coming to an end on August 31, industry association Microfinance Institutions Network (MFIN) has issued an advisory to its members on steps to be factored into while engaging with borrowers, including focusing on transparency, fair interactions and training of employees.

"This is an extremely critical time and we need to tread carefully. With the moratorium over, there could be borrowers who might be facing stress. All providers agree that we must continue to show empathy with such borrowers and allow them time to get on their feet, even though credit discipline is important. Simultaneously, we need to handhold those who availed the moratorium and are willing to repay by providing them relevant documents, revised loan card, accrued interest amount, changes in repayment amounts, schedule and tenure, among other things," said Dr Alok Misra, CEO and Director of MFIN.

The advisory have been issued following interactions between MFIN, which is RBI recognized Self-Regulatory Organization (SRO), and members of the industry.

The detailed advisory is a reiteration of points covered in the industry's 'Code of Conduct and Code of Responsible Lending' such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others, and also covers safeguards for COVID-19.

"While a lot of points mentioned in the advisory are part of the Code of Conduct and the Code of Responsible Lending, it was felt important to reiterate them so that the industry collectively ensures that customers' interests are protected. In this context, training of employees on customer interactions will become exceedingly important. Feedback from field indicates resumption of economic activity and demand for credit from clients," Dr Misra added.

MFIN members are RBI-regulated entities, including Non-Banking Financial Company – Micro Finance Institutions (NBFC-MFIs), banks, small finance banks and business correspondents.

Publication	Asomiya Pratidin
Edition	Guwahati
Date	7th September, 2020
Page No.	12

ল'ব বুলি ঠাৱৰ কৰিব পাৰি। শেহতীয়াভাৱে প্ৰতীয়মান সাধনত গুৰুত্বপূৰ্ণ ভূমিকা পালন কৰিছে।

ঔদ্যোগিক আচৰণবিধি আৰু দায়িত্বশীল ঋণ প্ৰদান

সদস্যলৈ নতুন নিৰ্দেশনা এম এফ আই এনৰ

গুৱাহাটী ঃ সদস্যসকলৰ সৈতে হোৱা আলোচনাৰ ভিত্তিত ক্ষুদ্ৰ ঋণ নিৰীক্ষণ উদ্যোগ সংস্থা আৰু আৰ বি আই স্বীকৃত স্ব-নিয়ামক সংস্থা (এছ আৰ অ') মাইক্ৰ'ফাইনেন্স ইনষ্টিটিউচন নেটৱৰ্ক (এম এফ আই এন)-এ ২০২০ চনৰ ৩১ আগষ্টত ঋণ পৰিশোধ স্থগিতকৰণৰ সমাপ্তিৰ পিচত গ্ৰহণ কৰিবলগীয়া গুৰুত্বপূৰ্ণ কাৰ্যাৱলীৰ বিষয়ে সদস্যসকলক নিৰ্দেশনা প্ৰদান কৰিছে। এই সবিশেষ নিৰ্দেশনা হৈছে ঔদ্যোগিক আচৰণবিধি আৰু দায়িত্বশীল ঋণ প্ৰদান, যেনে— লওঁতাৰ সৈতে সুন্দৰ আলাপ, স্বচ্ছতাৰ নিশ্চিতকৰণ, ঋণ লওঁতাৰ সৈতে সংযুক্ত হ'ব পৰাকৈ কৰ্মচাৰীক প্ৰশিক্ষণ আদি একাধিক তথা ক'ভিডৰ বিষয়ে সুৰক্ষাকে ধৰি বিভিন্ন প্ৰসংগৰ পুনৰাবৃত্তি। এম এফ আই এন সদস্যসমূহ হৈছে আৰ বি আইৰ দ্বাৰা নিয়ন্ত্ৰিত সংস্থা, যেনে— এন বি এফ চি-এম এফ আই, বেংক, ক্ষুদ্ৰ ঋণ বেংক, ব্যৱসায়িক প্ৰতিনিধি আৰু এন বি এফ চি আদি, যিয়ে নিম্ন উপাৰ্জনৰ পৰিয়ালক ক্ষুদ্ৰ ঋণ প্ৰদান কৰিছে। এইসমূহ বি অ' পি ধন লওঁতাক ক'ভিড-১৯ এ প্ৰভাৱিত কৰাৰ বাবে আৰ বি আয়ে তাৎক্ষণিকভাৱে ২০২০ চনৰ ৩১ মে'পৰ্যন্ত ঋণ পৰিশোধ স্থগিতকৰণ কৰিছিল আৰু পৰৱৰ্তী সময়ত এই প্ৰক্ৰিয়া আৰু তিনি মাহ সংবৰ্ধন কৰি ২০২০ চনৰ ৩১ আগষ্টলৈ বৃদ্ধি কৰা হয়।

Publication	Dainik Batori Kakat
Edition	Guwahati
Date	7th September, 2020
Page No.	6

‘ঋণ পৰিশোধ স্থগিতকৰণ প্ৰক্ৰিয়াৰ অন্তত গ্ৰাহককেন্দ্ৰিক ধাৰণা গুৰুত্বপূৰ্ণ’- এম এফ আই এন

গুৱাহাটী, ৩ ছেপ্টেম্বৰ ঃ সদস্যসকলৰ সৈতে হোৱা আলোচনাৰ ভিত্তিত ক্ষুদ্ৰ ঋণ নিৰীক্ষণ উদ্যোগ সংস্থা আৰু আৰ বি আই স্বীকৃত স্ব-নিয়ামক সংস্থা (এছ আৰ অ) মাইক্ৰ’ফাইনেন্স ইনষ্টিটিউশ্যন নেটৱৰ্ক (এম এফ আই এন)এ ২০২০ চনৰ ৩১ আগষ্টত ঋণ পৰিশোধ স্থগিতকৰণৰ সমাপ্তিৰ পিছত গ্ৰহণ কৰিবলগীয়া গুৰুত্বপূৰ্ণ কাৰ্যাবলীৰ বিষয়ে সদস্যসকলক নিৰ্দেশনা প্ৰদান কৰিছে। এই সবিশেষ নিৰ্দেশনা হৈছে ঔদ্যোগিক আচৰণবিধি আৰু দায়িত্বশীল ঋণ প্ৰদান যেনে ঋণ লওতাৰ সৈতে সুন্দৰ আলাপ, স্বচ্ছতাৰ নিশ্চিতকৰণ, ঋণ লওতাৰ সৈতে সংযুক্ত হ’ব পৰাকৈ কৰ্মচাৰীক প্ৰশিক্ষণ আদি একাধিক তথা ক’ভিডৰ বিষয়ে সুৰক্ষাকে ধৰি বিভিন্ন প্ৰসংগৰ পুনৰাবৃত্তি। এম এফ আই এন সদস্যসমূহ হৈছে আৰ বি আইৰ দ্বাৰা নিয়ন্ত্ৰিত সংস্থা যেনে এন বি এফ চি-এম এফ আই, বেংক, ক্ষুদ্ৰঋণ বেংক, ব্যৱসায়িক প্ৰতিনিধি আৰু এন বি এফ চি আদি, যিয়ে নিম্ন উপাৰ্জনৰ পৰিয়ালকক্ষুদ্ৰঋণ প্ৰদান কৰিছে। এইসমূহ বি অ’ পি ধণ লওতাক কোভিড-১৯এ প্ৰভাৱিত কৰাৰ বাবে আৰ বি আয়ে তাৎক্ষণিকভাৱে ২০২০ চনৰ ৩১ মে’ পৰ্যন্ত ঋণ পৰিশোধ স্থগিতকৰণ কৰিছিল আৰু পৰৱৰ্তী সময়ত এই প্ৰক্ৰিয়া আৰু তিনিমাহ সংবৰ্ধন কৰি ২০২০ চনৰ ৩১ আগষ্টলৈ বৃদ্ধি কৰা হয়। এম এফ আই এন চি ই অ’ তথা সঞ্চালক ডঃ অলক মিশ্ৰই কয়- “সকলোৰে বাবে অত্যন্ত জটিল পৰিস্থিতিত আমি সাৱধানতাৰে আগবাঢি“ব লগীয়া হৈছে। ঋণ পৰিশোধ স্থগিতকৰণৰ প্ৰক্ৰিয়া সমাপ্ত হোৱাৰ পিছত কোনোবা ঋণগ্ৰস্ত উদ্বিগ্নতাত ভুগিব পাৰে। সকলো নিয়ামক পক্ষ সহমতত উপনীত হৈছে যে আমি সেইসকল ঋণগ্ৰস্তৰ প্ৰতি সহানুভূতি প্ৰদৰ্শন কৰিব লাগিব আৰু ধাৰ পৰিশোধৰ শৃংখলা গুৰুত্বপূৰ্ণ হ’লেও তেওঁলোকক সময় প্ৰদান কৰিব লাগিব। সমান্তৰালভাৱে আমি সেইসকলক নিয়ন্ত্ৰণ কৰিব লাগিব যিয়ে ঋণ স্থগিতকৰণ প্ৰক্ৰিয়াৰ লাভ আদায় কৰিছে আৰু নথি যেনে সংশোধিত ঋণপত্ৰ, আৰ্জিত সূত, পৰিশোধৰ পৰিমাণৰ পৰিৱৰ্তন, সময়, ম্যাদ ইত্যাদি প্ৰাসংগিক নথিৰে পৰিশোধ কৰিব বিচাৰিছে।” ডঃ মিশ্ৰই লগতে কয়- “আচৰণবিধি আৰু দায়িত্বশীল ঋণ প্ৰদানৰ অংশ হিচাপে নিৰ্দেশনাত একাধিক দফা সন্নিবিষ্ট হৈছে, উদ্যোগে সমূহীয়াভাৱে গ্ৰাহকসকলৰ স্বাৰ্থৰ সুৰক্ষা নিশ্চিত কৰাৰ বাবে এই পুনৰাবৃত্তি জৰুৰী। এই অৰ্থত গ্ৰাহকৰে সংযোগৰ বাবে কৰ্মচাৰীক প্ৰশিক্ষণ অতিকৈ গুৰুত্বপূৰ্ণ হৈ পৰিছে। ক্ষেত্ৰৰ পৰা লাভ কৰা মতামতে অৰ্থনৈতিক কাৰ্যক্ৰম আৰু গ্ৰাহকৰ মাজত ঋণৰ বাবে চাহিদাৰ সংকেত প্ৰদান কৰে।”এছ আৰ অ হিচাপে এম এফ আই এনৰ এক গ্ৰাহক ক্ষতিপূৰণ বিবেচনা পদ্ধতি (চি জি আৰ এম) আছে। যত ১৮০০ ১০২ ১০৮০ টোলফ্ৰী নম্বৰত যোগাযোগ কৰি সকলো গ্ৰাহকে অভিযোগ দাখিল কৰিব পাৰে। এম এফ আই এন চি জি আৰ এম ১২ টা ভাষাত উপলব্ধ আৰু যিকোনো প্ৰদেশৰ গ্ৰাহকে পুৱা ৯.৩০ বজাৰ পৰা বিয়লি ৫.৩০ বজালৈ যোগাযোগ কৰিব পাৰে। নিজৰ শাখাত এই নম্বৰ প্ৰদৰ্শনৰ বাবে সদস্যসকলক উৎসাহিত কৰা হৈছে। লগতে গ্ৰাহকসকলে ইচ্ছা কৰিলে সংযোগ স্থাপনৰ সুবিধাৰ্থে এই নম্বৰ নিজৰ ঋণপত্ৰত প্ৰিণ্ট কৰা অথবা ষ্টাম্প মৰা হৈছে।

Publication	Niyamiya Barta
Edition	Guwahati
Date	7th September, 2020
Page No.	8



ক্ষুদ্ৰ ঋণ সম্পৰ্কীয় নিৰ্দেশনা

গুৱাহাটী, ৬ ছেপ্টেম্বৰ ঃ সদস্যসকলৰ সৈতে হোৱা আলোচনাৰ ভিত্তিত ক্ষুদ্ৰ ঋণ নিৰীক্ষক উদ্যোগ সংস্থা আৰু আৰ বি আই স্বীকৃত স্ব-নিয়ামক সংস্থা (এছআৰঅ') মাইক্ৰ'ফাইনেঞ্চ ইনষ্টিটিউচন নেটৱৰ্ক (এমএফআইএন)-এ ৩১ আগষ্টত ঋণ পৰিশোধ স্থগিতকৰণৰ সমাপ্তিৰ পিছত গ্ৰহণ কৰিবলগীয়া গুৰুত্বপূৰ্ণ কাৰ্যাৱলীৰ বিষয়ে সদস্যসকলক নিৰ্দেশনা প্ৰদান কৰিছে। এই নিৰ্দেশনা হৈছে ঔদ্যোগিক আচৰণবিধি আৰু দায়িত্বশীল ঋণ প্ৰদান। যেনে- ঋণ লওঁতাৰ সৈতে সুন্দৰ আলাপ, স্বচ্ছতাৰ নিশ্চিতকৰণ, ঋণ লওঁতাৰ সৈতে সংযুক্ত হ'ব পৰাকৈ কৰ্মচাৰীক প্ৰশিক্ষণ আদি একাধিক তথা ক'ভিডৰ বিষয়ে সুৰক্ষাকে ধৰি বিভিন্ন দিশ প্ৰসংগত নিৰ্দেশনা দিয়ে।

Publication	The Assam Post
Edition	Guwahati
Date	4th September, 2020
Page No.	3

Importance of Customer-centric approach in post moratorium period: MFIN

Guwahati, Sep 3: Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ends on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid. MFIN Members are RBI-regulated entities including NBFC-MFI, Banks, Small Finance Banks, Business Correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31stMay 2020 and later extended it for a period of three months till the 31st August 2020. Dr. Alok Misra, CEO and Director, MFIN said, "This is an extremely critical time for all of us and we need to tread carefully.

Publication	The Meghalaya Guardian
Edition	Guwahati
Date	4th September, 2020
Page No.	2

Customer-centric approach important in post-moratorium period: MFIN

GUWAHATI, SEPT 2: Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ends on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, banks, small finance banks, business correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31stMay 2020 and later extended it for a period of three months till the 31st August 2020.

DrAlokMisra, CEO and Director, MFIN said,"This is an extremely critical time for all of us and we need to tread carefully. While the moratorium is ending, there could be borrowers who might be facing stress. All providers agree that we must continue to show empathywiththese borrowers and allow them time to get on their feet, even though credit discipline is important. Simultaneously, we need to handhold those who availed the moratorium and are willingly to repay with relevant documents; revised loan card, accrued interest amount, changes in repayment amounts, schedule, tenure,among others."

Dr Misra further added, "While a lot of points mentioned in the Advisory are a part of the Code of Conduct and the Code of Responsible Lending, it was felt important to reiterate them so that the industry collectively ensures that customers' interests are protected. In this context, training of employees on customer interactions will become exceedingly important.Feedback from field indicates resumption of economic activity and demand for credit from clients."

MFIN, as an SRO, has a Customer Grievance Redressal Mechanism (CGRM) in place wherein any customer can complain on its toll-free number 1800 102 1080. MFIN CGRM is available in 12 languages and customers from any state, anywhere in the country can call on the toll-free number between 9:30 am to 5:30 pm. Members are encouraged to display this number in their branches andprint/stamp it on their loan cards to allow customers to access the SRO if they wish to.

Publication	Gana Adhikar
Edition	Guwahati
Date	4th September, 2020
Page No.	6

ঋণ পৰিশোধ স্থগিতকৰণ প্ৰক্ৰিয়াৰ অন্তত গ্ৰাহককেন্দ্ৰিক ধাৰণা গুৰুত্বপূৰ্ণ - এম এফ আই এন

গুৱাহাটী, ৪ ছেপ্টেম্বৰ ঃ সদস্যসকলৰ সৈতে হোৱা আলোচনাৰ ভিত্তিত ক্ষুদ্ৰঋণ নিৰীক্ষক উদ্যোগ সংস্থা আৰু আৰ বি আই স্বীকৃত ঋ-নিয়ামক সংস্থা (এছ আৰ অ') , মাই ক্ৰ'ফাই নেক্স ইনষ্টিটিউশ্যন নেটৱৰ্ক (এম এফ আই এন) এ ২০২০ চনৰ ৩১ আগষ্টত ঋণ পৰিশোধ স্থগিতকৰণৰ সমাপ্তিৰ পিছত গ্ৰহণ কৰিবলগীয়া গুৰুত্বপূৰ্ণ কাৰ্যাৱলীৰ বিষয়ে সদস্যসকলক নিৰ্দেশনা প্ৰদান কৰিছে। এই সবিশেষ নিৰ্দেশনা হৈছে ঔদ্যোগিক আচৰণবিধি আৰু দায়িত্বশীল ঋণ প্ৰদান যেনে ঋণ লওঁতাৰ সৈতে সুদৰ আলাপ, স্বচ্ছতাৰ নিশ্চিতকৰণ, ঋণ লওঁতাৰ সৈতে সংযুক্ত হ'ব পৰাকৈ কৰ্মচাৰীক প্ৰশিক্ষণ আদি একাধিক তথা ক'ভিডৰ বিষয়ে সুৰক্ষাকে ধৰি বিভিন্ন প্ৰসংগৰ পুনৰাবৃত্তি। এম এফ আই এন সদস্যসমূহ হৈছে আৰ বি আইৰ দ্বাৰা নিয়ন্ত্ৰিত সংস্থা যেনে এন বি এফ চি-এম এফ আই, বেংক, ক্ষুদ্ৰঋণ বেংক, ব্যৱসায়িক প্ৰতিনিধি আৰু এন বি এফ চি আদি, যিয়ে নিম্ন উপাৰ্জনৰ পৰিয়ালক ক্ষুদ্ৰঋণ প্ৰদান কৰিছে। এইসমূহ বি অ' লি ধন লওঁতাক কোভিড-১৯এ প্ৰভাৱিত কৰাৰ বাবে আৰ বি আয়ে তাৎক্ষণিকভাৱে ২০২০ চনৰ ৩১ মে' পৰ্যন্ত ঋণ পৰিশোধ স্থগিতকৰণ কৰিছিল আৰু পৰৱৰ্তী সময়ত এই প্ৰক্ৰিয়া আৰু তিনিমাহ সংবৰ্ধন কৰি ২০২০ চনৰ ৩১ আগষ্টলৈ বৃদ্ধি কৰা হয়। এম এফ আই এন চি ই অ' তথা সঞ্চালক ডঃ অলক মিশ্ৰই কয়- 'সকলোৰে বাবে অত্যন্ত জটিল পৰিস্থিতিত আমি সাবধানতাৰে আগবাঢ়িল লগীয়া হৈছে। ঋণ পৰিশোধ স্থগিতকৰণৰ প্ৰক্ৰিয়া সমাপ্ত হোৱাৰ পিছত কোনোবা ঋণগ্ৰস্ত উদ্বিগ্নতাত ভুগিল পাৰে। সকলো নিয়ামক পক্ষ সহমতত উপনীত হৈছে যে আমি সেইসকল ঋণগ্ৰস্তৰ প্ৰতি সহানুভূতি প্ৰদৰ্শন কৰিব লাগিব আৰু ধাৰ পৰিশোধৰ শৃংখলা গুৰুত্বপূৰ্ণ হ'লেও তেওঁলোকক সময় প্ৰদান কৰিব লাগিব। সমান্তৰালভাৱে আমি সেইসকলক নিয়ন্ত্ৰণ কৰিব লাগিব যিয়ে ঋণ স্থগিতকৰণ প্ৰক্ৰিয়াৰ লাভ আদায় কৰিছে আৰু নথি যেনে সংশোধিত ঋণপত্ৰ, আৰ্জিত সুত, পৰিশোধৰ পৰিমাণৰ পৰিবৰ্তন, সময়, ম্যাদ ইত্যাদি প্ৰাসংগিক নথিৰে পৰিশোধ কৰিব বিচাৰিছে।' ডঃ মিশ্ৰই লগতে কয়- 'আচৰণবিধি আৰু দায়িত্বশীল ঋণ প্ৰদানৰ অংশ হিচাপে নিৰ্দেশনাত একাধিক দফা সন্নিবিষ্ট হৈছে, উদ্যোগে সমূহীয়াভাৱে গ্ৰাহকসকলৰ স্বাৰ্থৰ সুৰক্ষা নিশ্চিত কৰাৰ বাবেই এই পুনৰাবৃত্তি জৰুৰী। এই অৰ্থত গ্ৰাহকৰে সংযোগৰ বাবে কৰ্মচাৰীক প্ৰশিক্ষণ অতিকৈ গুৰুত্বপূৰ্ণ হৈ পৰিছে। ক্ষেত্ৰৰ পৰা লাভ কৰা মতামতে অৰ্থনৈতিক কাৰ্যক্ৰম আৰু গ্ৰাহকৰ মাজত ঋণৰ বাবে চাহিদাৰ সংকেত প্ৰদান কৰে।' এছ আৰ অ' হিচাপে এম এফ আই এনৰ এক গ্ৰাহক ক্ষতিপূৰণ বিবেচনা পদ্ধতি (চি জি আৰ এম) আছে। য'ত ১৮০০ ১০২ ১০৮০ টোলফ্ৰী নম্বৰত যোগাযোগ কৰি সকলো গ্ৰাহকে অভিযোগ দাখিল কৰিব পাৰে। এম এফ আই এন চি জি আৰ এম ১২ টা ভাষাত উপলব্ধ আৰু যিকোনো প্ৰদেশৰ গ্ৰাহকে পুৱা ৯.৩০ বজাৰ পৰা বিয়লি ৫.৩০ বজালৈ যোগাযোগ কৰিব পাৰে। নিজৰ শাখাত এই নম্বৰ প্ৰদৰ্শনৰ বাবে সদস্যসকলক উৎসাহিত কৰা হৈছে। লগতে গ্ৰাহকসকলে ইচ্ছা কৰিলে সংযোগ স্থাপনৰ সুবিধাৰ্থে এই নম্বৰ নিজৰ ঋণপত্ৰত প্ৰিণ্ট কৰা অথবা ষ্টাম্প মৰা হৈছে।

Publication	The North East Times
Edition	Guwahati
Date	4th September, 2020
Page No.	2

Customer-centric approach important in post-moratorium period: MFIN

GUWAHATI, SEPT 2: Based on interactions with members, Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) has issued an advisory to its Members on important steps to bear in mind while engaging with borrowers after the moratorium ends on 31st August 2020. The detailed advisory is a reiteration of points covered in Industry Code of Conduct and Code of Responsible Lending such as fair interactions with borrowers, ensuring transparency, training for employees engaging with borrowers, among several others and also covers safeguards for Covid.

MFIN Members are RBI-regulated entities including NBFC-MFI, banks, small finance banks, business correspondents and NBFCs who provide microcredit to low income households. With COVID 19 impacting the livelihood of these BOP borrowers, the RBI had announced an initial Moratorium till 31stMay 2020 and later extended it for a period of three months till the 31st August 2020.

DrAlokMisra, CEO and Director, MFIN said,"This is an extremely critical time for all of us and we need to tread carefully. While the moratorium is ending, there could be borrowers who might be facing stress. All providers agree that we must continue to show empathywiththese borrowers and allow them time to get on their feet, even though credit discipline is important. Simultaneously, we need to handhold those who availed the moratorium and are willingly to repay with relevant documents; revised loan card, accrued interest amount, changes in repayment amounts, schedule, tenure,among others."

Dr Misra further added, "While a lot of points mentioned in the Advisory are a part of the Code of Conduct and the Code of Responsible Lending, it was felt important to reiterate them so that the industry collectively ensures that customers' interests are protected. In this context, training of employees on customer interactions will become exceedingly important.Feedback from field indicates resumption of economic activity and demand for credit from clients."

MFIN, as an SRO, has a Customer Grievance Redressal Mechanism (CGRM) in place wherein any customer can complain on its toll-free number 1800 102 1080. MFIN CGRM is available in 12 languages and customers from any state, anywhere in the country can call on the toll-free number between 9:30 am to 5:30 pm. Members are encouraged to display this number in their branches andprint/stamp it on their loan cards to allow customers to access the SRO if they wish to.

Press Release: FY 20-21 Q1 Micrometer Results

Publication	Business Standard
Edition	All Editions
Date	23rd September, 2020
Page No.	06

NBFC-MFIs' loan disbursement drops 96% in Jun quarter

Loan disbursements by on-banking financial companies-microfinance institutions (NBFC-MFIs) declined 96 per cent to ₹570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN). PTI

Publication	Financial Express
Edition	All Editions
Date	23rd September, 2020
Page No.	10

NBFC-MFIs' loan disbursement dips 96% to ₹570 cr in June qtr

PRESS TRUST OF INDIA
Mumbai, September 22



LOAN DISBURSEMENTS BY non-banking financial companies-microfinance institutions (NBFC-MFIs) declined 96% to ₹570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN). It had stood at ₹15,865 crore in the corresponding quarter of the previous year.

The data pertains to NBFC-MFI members of MFIN, a self-regulatory organisation and industry association of the microfinance sector in the country. It has 56 NBFC-MFIs and 35 associates including banks, small finance banks (SFBs) and NBFCs as its members. Analysis on NBFC-MFIs is based on data collected from 54 members that are registered with the Reserve Bank of India (RBI), MFIN said.

In the reporting period, NBFC-MFIs disbursed 2.04 lakh loans as compared with 59 lakh in the first quarter of the previous financial year, the report showed.

Average loan amount disbursed per account during the June 2020 quarter was ₹27,996, an increase of around 4 per cent against the year-ago period.

"The April-June 2020 quarter has been unprecedented both for microfinance lending institutions and microfinance borrowers. With the lockdown impacting livelihood of clients, MFIs provided moratorium to clients as per RBI guidelines," MFIN chief executive officer Alok Misra said.

Publication	The Hindu
Edition	All Editions
Date	23rd September, 2020
Page No.	15

'NBFC-MFI disbursals plunge 96%'

PRESS TRUST OF INDIA
MUMBAI

Loan disbursements by non-banking financial companies-microfinance institutions (NBFC-MFIs) declined 96% to ₹570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN).

It had stood at ₹15,865 crore in the corresponding quarter of the previous year. The data pertains to NBFC-MFI members of MFIN, an industry association of the microfinance sector. Analysis of NBFC-MFIs is based on data collected from 54 members registered with the Reserve Bank of India, MFIN said.

Publication	The Statesman
Edition	All Editions
Date	28th September, 2020
Page No.	8

NBFC-MFIs' loan disbursement drops 96% to ₹570 crore in Q1

PRESS TRUST OF INDIA
MUMBAI, 27 SEPTEMBER

Loan disbursements by non-banking financial companies-microfinance institutions (NBFC-MFIs) declined by 96 per cent to Rs 570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN).

It had stood at Rs 15,865 crore in the corresponding quarter of the previous financial year year.

The data pertains to NBFC-MFI members of MFIN, a self-regulatory organisation and industry association of the microfinance sector in the country. It has 56 NBFC-MFIs and 35 associates including banks, small finance banks (SFBs) and NBFCs as its members.

Analysis on NBFC-MFIs is based on data collected from 54 members that are registered with the Reserve Bank of India (RBI), MFIN said.

In the reporting period, NBFC-MFIs disbursed 2.04 lakh loans as compared with 59 lakh in the first quarter of the previous financial year, the report showed.

Average loan amount disbursed per account during the June 2020 quarter was Rs 27,996, an increase of around four per cent against the year-ago period.

"The April-June 2020 quarter has been unprecedented both for microfinance lending institutions and microfinance borrowers. With the lockdown impacting livelihood of clients, MFIs provided moratorium to clients as per RBI guidelines," MFIN chief executive officer Alok Misra said.

However, the moratorium was not extended to MFIs by all lenders, which caused double squeeze, he added.

In terms of NBFC-MFIs, the aggregate gross loan portfolio (GLP) of MFIs stood at Rs 72,170 crore as on 30 June 2020, which represents a year-on-year growth of 25 per cent as compared to 30 June 2019, and a contraction of 3 per cent in comparison to 31 March 2020.

The GLP includes an owned portfolio of Rs 55,296 crore and a managed portfolio of Rs 16,874 crore.

The microfinance industry's total loan portfolio stood at Rs 2,27,727 crore as of 30 June 2020, for loans originating after February 2017, it said.

During the reporting quarter, NBFC-MFIs received a total of Rs 5,973 crore in debt funding, which is almost equal to the corresponding period a year ago and 52 per cent lower than the fourth quarter of financial year 2019-20 at Rs 12,448 crore.

As on 30 June 2020, NBFC-MFIs, on an aggregated basis, have a network of 14,167 branches with 1,09,239 employees, the report said.

Based on the April-June 2020 quarter data available for 52 NBFC-MFI members, loan amount disbursed through cashless mode is 93 per cent.

About 52 per cent of members have reported that more than 90 per cent of their disbursement took place in cashless mode, while 42 per cent members have reported zero disbursements during the quarter.

Publication	Millennium Post
Edition	All Editions
Date	23rd September, 2020
Page No.	10

NBFC-MFIs' loan disbursement drops 96% to ₹570 cr in Q1

MUMBAI: Loan disbursements by non-banking financial companies-microfinance institutions (NBFC-MFIs) declined 96 per cent to Rs 570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN).

It had stood at Rs 15,865 crore in the corresponding quarter of the previous year.

The data pertains to NBFC-MFI members of MFIN, a self-regulatory organisation and industry association of the microfinance sector in the country. It has 56 NBFC-MFIs and 35 associates including banks, small finance banks (SFBs) and NBFCs as its members. Analysis on NBFC-MFIs is based on data collected from 54 members that are registered with the Reserve Bank of India (RBI), MFIN said. In the reporting period, NBFC-MFIs disbursed 2.04 lakh loans as compared with 59 lakh in the first quarter of the previous financial year, the report showed.

Average loan amount disbursed per account during the June 2020 quarter was Rs 27,996, an increase of around 4 per cent against the year-ago period. "The April-June 2020 quarter has been unprecedented both for microfinance lending institutions and microfinance borrowers. With the lockdown impacting livelihood of clients, MFIs provided moratorium to clients as per RBI guidelines," MFIN Chief Executive Officer Alok Misra said. PTI

Publication	Morning India
Edition	Kolkata
Date	23rd September, 2020
Page No.	03

Microfinance loan portfolio stands at INR 2,27,727 Cr

New Delhi/Kolkata: Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today released the 34th issue of its Micrometer report for April to June 2020 i.e. Q1 FY 2020-21.

As on June 30, 2020, the microfinance industry served 5.80 Cr unique borrowers, through 10.37 Cr loan accounts. The industry currently has a total loan portfolio of INR 2,27,727 Cr, for loans originating after February 2017.

Speaking on the occasion, Dr Alok Misra, MFIN CEO said, "April to June 2020 quarter has been unprecedented both for microfinance lending institutions and microfinance borrowers. With lockdown impacting livelihood of clients, MFIs provided moratorium to clients as per RBI guidelines. However, the moratorium was not extended to MFIs by all lenders, which caused double squeeze. Policy support in the form of TLTRO and Special Liquidity Facility helped MFIs overcome the difficult period; small and medium MFIs bore the brunt of liquidity challenge. The period demonstrated the resilience of the sector and its ability to adapt to changing situation by way of remote back-end operations, increased use of digital methods for spreading client awarenesson COVID protocols and moratorium as well as repayments. The digital India mission saw empirical proof during the period with MFIs holding virtual group meetings to keep their client connect. Green shoots are evident in the sector as clients seek to start credit cycle to rebuild their livelihoods and funders and investors maintaining their support. With translation of policy intent to actual liquidity flow to even small and medium MFIs, it is hoped that by the year end, the repayment and disbursement cycle will inch towards pre COVID times."

From the entire MFI universe, 12 Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of INR 92,675 Cr, which is 40.7 per cent of total micro-credit universe. NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of INR 70,819 Cr, accounting for 31.1 per cent to total industry portfolio. SFBs have a total loan amount outstanding of INR 39,667 Cr with a total share of 17.4 per cent. NBFCs account for another 9.8 per cent, and other MFIs account for 1.0 per cent of the Universe.

In terms of NBFC-MFIs, the aggregate gross loan portfolio (GLP) of MFIs stood at INR 72,170 Cr as on June 30, 2020, which represents a YoY growth of 25 percent as compared to June 30, 2019, and -3 per cent in comparison to March 31 2020. The GLP includes owned portfolio of Rs 55,296 Cr and managed portfolio of Rs 16,874 Cr.

The regional distribution of microfinance portfolio (GLP), is dominated by East and North-East which account for 34 per cent of the total NBFC MFI portfolio, with the rest 66 per cent divided between South 25 per cent, North 15 per cent, West 15 per cent and Central 11 percent.

Five top states in terms of loan amount outstanding for MFIN Member NBFC-MFIs are Bihar, Karnataka, Tamil Nadu, Odisha and Maharashtra. They account for 48 per cent of the Gross Loan Portfolio, and the Top 10 states account for 80 per cent of the total loan amount outstanding.

During Q1 FY 20-21, MFIN Member NBFC-MFIs disbursed 2.04 Lakh loans amounting to INR 570 Cr, as compared to 59 Lakh loans disbursed amounting to INR 15,865 crores in Q1 FY 19-20, a YoY drop of 97 per cent in the number of loans and 96 per cent in the amount disbursed. Top 10 MFIs in terms of loan amount disbursed accounted for 96 per cent of NBFC-MFI industry disbursements in Q1 FY 20-21.

During Q1 FY 20-21, NBFC-MFIs received a total of INR 5,973 Cr in debt funding, which is almost equal to Q1 FY 19-20 and 52 per cent lower than Q4 FY 19-20 at INR 12,448 crores.

As on June 30, 2020, NBFC-MFIs, on an aggregated basis, have a network of 14,167 branches with 1,09,239 employees.

Based on Q1 FY 20-21 data available for 52 NBFC MFI Members, loan amount disbursed through cashless mode is 93 per cent. About 52 per cent of members have reported that more than 90 per cent of their disbursement took place in cashless mode, while 42 per cent members have reported zero disbursements during the quarter.

All the big and small NBFC-MFIs continue to be well placed in terms of ALM across various buckets. It is evident from the ALM analysis that borrowings of MFIs are for a longer-term while assets are of shorter- term. However, the total stoppage of microfinance operations from end-Mar to end-May, due to countrywide lockdown, has been a challenge for MFIs and they been slowly overcoming this challenge by keeping in touch and hand-holding customers, wade through these difficult times.

Publication	The Economic Times
Edition	Online
Date	22nd September, 2020

URL: https://economictimes.indiatimes.com/industry/banking/finance/nbfc-mfis-loan-disbursement-drops-96-pc-to-rs-570-cr-in-june-quarter/articleshow/78258136.cms



THE ECONOMIC TIMES | Industry

English Edition | E-Paper

Subscrib

Home ETPrime Markets News Industry RISE Politics Wealth MF Tech Jobs Opinion NRI Panache ET NOW More

Auto Banking/Finance Cons. Products Energy Ind'l Goods/Svs Healthcare/Biotech Services Media/Entertainment Transportatio

Business News › Industry › Banking/Finance › Finance › NBFC-MFIs' loan disbursement drops 96 pc to Rs 570 cr in June quarter

NBFC-MFIs' loan disbursement drops 96 pc to Rs 570 cr in June quarter

PTI • Last Updated: Sep 22, 2020, 07:05 PM IST

SHARE FONT SIZE SAVE PRIN

Synopsis

The data pertains to NBFC-MFI members of MFIN, a self-regulatory organisation and industry association of the microfinance sector in the country.

Angel Broking | ANGEL BROKIN
ISSUE OPE
ISSUE CLOSES ON
THURSDAY, SEPTEMBER 24
Price Band: ₹ 305 to ₹ 306 per Equ
The Floor Price is 30.5 times of the face value
Price is 30.6 times of the face value of the Eq
Bids can be made for a minimum of 49 Equity
in multiples of 49 Equity Shares therea
For the section entitled "Risk Factors" & other details, pleas
herring prospectus dated September 15, 2020 read with th
dated September 17, 2020.

Getty Images

Mumbai: Loan disbursements by non-banking financial companies-microfinance institutions (NBFC-MFIs) declined 96 per cent to Rs 570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN).

Publication	Business Standard
Edition	Online
Date	22nd September, 2020

URL: https://www.business-standard.com/article/finance/nbfc-mfis-loan-disbursement-drops-96-to-rs-570-cr-in-june-quarter-120092201173_1.html

NBFC-MFIs' loan disbursement drops 96% to Rs 570 cr in June quarter

Average loan amount disbursed per account during the June 2020 quarter was Rs 27,996, an increase of around 4 per cent against the year-ago period

Topics
NBFCs | MFIs | Loan disbursals

Press Trust of India | Mumbai
Last Updated at September 22, 2020 20:44 IST

Follow us on Google News

Flexing It™
Remote Work On-Demand
APPLY NOW



Publication	Financial Express
Edition	Online
Date	22nd September, 2020

URL: https://www.financialexpress.com/industry/banking-finance/micro-loans-disbursement-falls-96-in-q1-as-borrowers-struggle-for-livelihood-amid-pandemic-bank-credit-repo-rate/2089251/



Micro loans disbursement falls 96% in Q1 as borrowers struggle for livelihood amid pandemic

By: FE Online | September 22, 2020 7:22 PM

The total number of loans disbursed by NBFC-MFIs were 2.04 lakh in Q1 FY21, compared with 59 lakh in the same period last year.



Loans worth Rs 570 crore were disbursed by NBC-MFIs in Q1, which was Rs 15,856 crore a year ago.

Advertisement




Publication	Money Control
Edition	Online
Date	22nd September, 2020

URL: https://www.moneycontrol.com/news/business/nbfc-mfi-loan-disbursements-plummet-during-covid-industry-hopeful-of-early-recovery-5871981.html



moneycontrol
Be a Pro

#BoycottChina Where will Indian STARTUPS TURN TO? KNOW M

Home | Coronavirus | News | Markets | Mutual Funds | Commodities | IPO | Video | Podcast | Personal Finance | Portfolio | Forum | Be a Pro | Earth360 | Easybiz | Live TV

Business | Markets | Stocks | Economy | Research | Mutual Funds | Personal Finance | Property | Auto | IPO | Politics | India | FinTech | Consumer Tech | Startups | Opinion

Subscribe to PRO at just Rs.33 per month. Use code SUPERPRO

YOU ARE HERE: Home » News » Business

Last Updated : Sep 22, 2020 04:39 PM IST | Source: Moneycontrol.com

NBFC-MFI loan disbursements plummet during COVID; industry hopeful of early recovery

MFIs are institutions that borrow from banks and lend to small borrowers at a margin. The COVID lockdown had severely impacted the operations of these institutions as collection process took a hit.

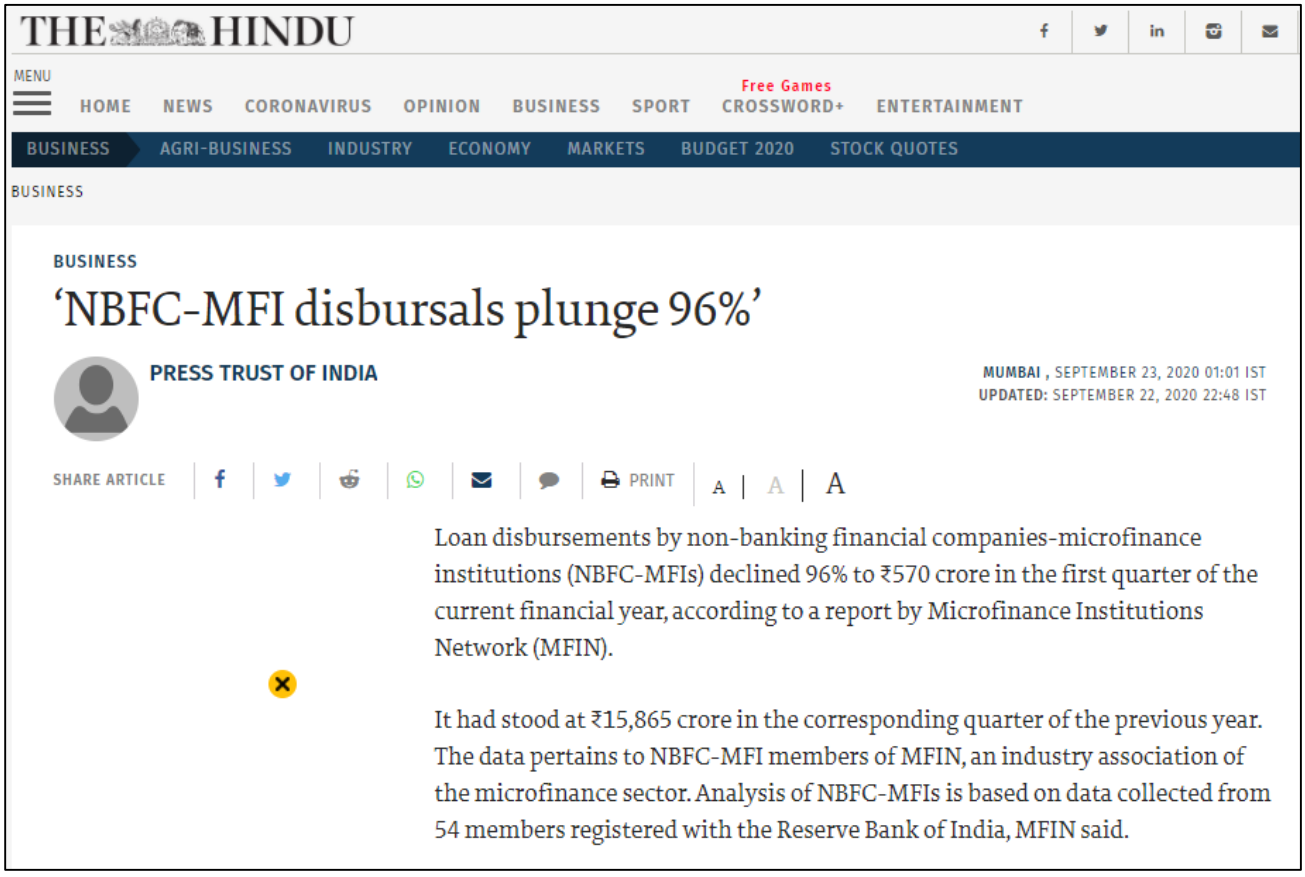
Dinesh Unnikrishnan

Profit Nahi to Brokerage Nahin
Delivery: Zero Brokerage. Intraday: Rs 15 per Order. Margin: 25 Times

AD

Publication	The Hindu
Edition	Online
Date	22nd September, 2020

URL: https://www.thehindu.com/business/nbfc-mfi-disbursals-plunge-96/article32672017.ece



THE HINDU

MENU HOME NEWS CORONAVIRUS OPINION BUSINESS SPORT Free Games CROSSWORD+ ENTERTAINMENT

BUSINESS AGRI-BUSINESS INDUSTRY ECONOMY MARKETS BUDGET 2020 STOCK QUOTES

BUSINESS

BUSINESS

'NBFC-MFI disbursals plunge 96%'

PRESS TRUST OF INDIA

MUMBAI , SEPTEMBER 23, 2020 01:01 IST
UPDATED: SEPTEMBER 22, 2020 22:48 IST

SHARE ARTICLE PRINT A | A | A

Loan disbursements by non-banking financial companies-microfinance institutions (NBFC-MFIs) declined 96% to ₹570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN).

It had stood at ₹15,865 crore in the corresponding quarter of the previous year. The data pertains to NBFC-MFI members of MFIN, an industry association of the microfinance sector. Analysis of NBFC-MFIs is based on data collected from 54 members registered with the Reserve Bank of India, MFIN said.

Publication	Outlook
Edition	Online
Date	22nd September, 2020

URL: https://www.outlookindia.com/newsscroll/nbfcmfis-loan-disbursement-drops-96-pc-to-rs-570-cr-in-jun-quarter/1940768

Outlook

Ad closed by Google

THE NEWS SCROLL

22 SEPTEMBER 2020 Last Updated at 6:24 PM | SOURCE: PTI

NBFC-MFIs" loan disbursement drops 96 pc to Rs 570 cr in Jun quarter

Mumbai, Sep 22 (PTI) Loan disbursements by non-banking financial companies-microfinance institutions (NBFC-MFIs) declined 96 per cent to Rs 570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN).

It had stood at Rs 15,865 crore in the corresponding quarter of the previous year.

The data pertains to NBFC-MFI members of MFIN, a self-regulatory organisation and industry association of the microfinance sector in the country. It has 56 NBFC-MFIs and 35 associates including banks, small finance banks (SFBs) and NBFCs as its members.

Analysis on NBFC-MFIs is based on data collected from 54 members that are registered with the Reserve Bank of India (RBI), MFIN said.

In the reporting period, NBFC-MFIs disbursed 2.04 lakh loans as compared with 59 lakh in the first quarter of the previous financial year, the report showed.

Average loan amount disbursed per account during the June 2020 quarter was Rs 27,996, an increase of around 4 per cent against the year-ago period.

"The April-June 2020 quarter has been unprecedented both for microfinance lending institutions and microfinance borrowers. With the lockdown impacting livelihood of clients, MFIs provided moratorium to clients as per RBI guidelines," MFIN Chief Executive Officer Alok Misra said.

Publication	UNI
Edition	Online
Date	22nd September, 2020

URL: http://www.uniindia.com/microfinance-loan-portfolio-stands-at-rs-2-27-727-cr-as-on-june-30-2020-micrometer-q1-fy-20-21/business-economy/news/2171803.html



UNI
BREVITY ACCURACY SPEED

United News of India
India's Multi Lingual News Agency

Wednesday, Sep 23 2020 | Time 13:57 Hrs(IST)

Business Economy

Posted at: Sep 22 2020 1:51PM

Microfinance loan portfolio stands at Rs 2,27,727 Cr as on June 30 2020: Micrometer Q1 FY 20-21

Kolkata, Sep 22 (UNI) Microfinance loan portfolio stands at Rs 2,27,727 Crore as on June 30 2020.

Microfinance Institutions Network (MFIN), an RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, today released the 34th issue of its Micrometer report for April to June 2020 i.e. Q1 FY 2020-21.

As on June 30, 2020, the microfinance industry served 5.80 Cr unique borrowers, through 10.37 Cr loan accounts.

The industry currently has a total loan portfolio of INR 2,27,727 Cr, for loans originating after February 2017.

Speaking on the occasion, Dr Alok Misra, MFIN CEO said, "April to June 2020 quarter has been unprecedented both for microfinance lending institutions and microfinance borrowers. With lockdown impacting livelihood of clients, MFIs provided moratorium to clients as per RBI guidelines. However, the moratorium was not extended to MFIs by all lenders, which caused double squeeze."

Publication	Zee Business
Edition	Online
Date	23rd September, 2020

URL: https://www.zeebiz.com/personal-finance/news-nbfc-mfis-loan-disbursement-drops-96-pc-to-rs-570-cr-in-jun-quarter-135733



Publication	Elets The Banking & Finance Post
Edition	Online
Date	23rd September, 2020

URL: https://bfsi.eletsonline.com/mfi-industry-served-5-80-crore-unique-borrowers-till-june-2020-report/



Publication	MSN
Edition	Online
Date	23rd September, 2020

URL: https://www.msn.com/en-in/money/news/micro-loans-disbursement-falls-96percent-in-q1-as-borrowers-struggle-for-livelihood-amid-pandemic/ar-BB19j6k4



msn money
powered by Microsoft News

Search the web

Ad closed by Google

Micro loans disbursement falls 96% in Q1 as borrowers struggle for livelihood amid pandemic

FE Online · 1 day ago

The non-banking financial companies-microfinance institutions (NBFC-MFIs) disbursed 96 per cent fewer loans in the first quarter of the current fiscal, compared to the same period a year ago. Loans worth Rs 570 crore were disbursed in Q1, which was Rs 15,856 crore a year ago, PTI reported citing a report by Microfinance Institutions Network. MFIN a self-regulatory organisation and industry association, comprising 56 NBFC-MFIs and 35 associates including banks, small finance banks (SFBs), and NBFCs as its members. While

Publication	India Info line
Edition	Online
Date	22nd September, 2020

URL: https://www.indiainfoline.com/article/news-top-story/microfinance-loan-portfolio-stands-at-rs2-27-lakh-cr-as-on-june-30-micrometer-q1fy20-21-120092200457_1.html



IIFL Search Quote

Market News Ideas Demat Mutual Funds Personal Finance Knowledge Center Open De

Microfinance loan portfolio stands at Rs2.27 lakh cr as on June 30: Micrometer Q1FY20-21

The industry currently has a total loan portfolio of Rs2,27,727cr, for loans originating after February 2017.

September 22, 2020 2:56 IST | India Infoline News Service

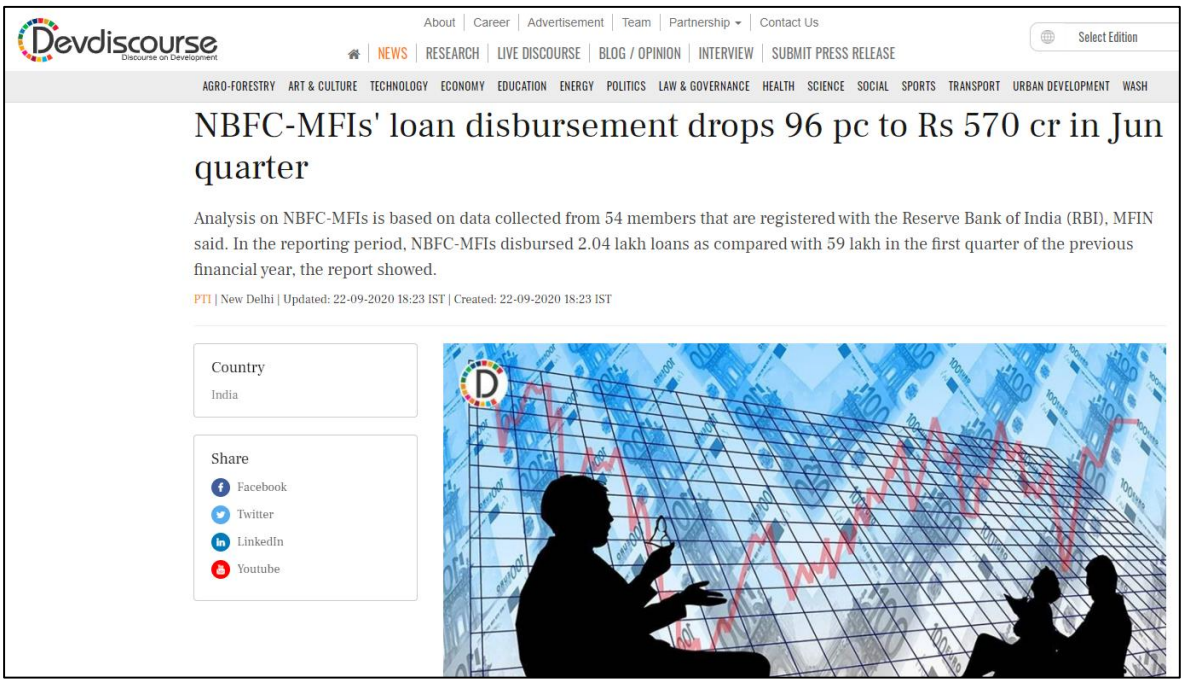
Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today released the 34th issue of its Micrometer report for April to June 2020 i.e. Q1FY2020-21.

As on June 30, 2020, the microfinance industry served 5.80 Cr unique borrowers, through 10.37 Cr loan accounts. The industry currently has a total loan portfolio of Rs2,27,727cr, for loans originating after February 2017.

Speaking on the occasion, Dr Alok Misra, MFIN CEO said, "April to June 2020 quarter has been unprecedented both for microfinance lending institutions and microfinance borrowers. With lockdown impacting livelihood of clients, MFIs provided moratorium to clients as per RBI guidelines. However, the moratorium was not extended to MFIs by all lenders, which caused double

Publication	Dev Discourse
Edition	Online
Date	22nd September, 2020

URL: https://www.devdiscourse.com/article/business/1222923-nbfc-mfis-loan-disbursement-drops-96-pc-to-rs-570-cr-in-jun-quarter



Devdiscourse
Discourse on Development

About | Career | Advertisement | Team | Partnership | Contact Us

NEWS | RESEARCH | LIVE DISCOURSE | BLOG / OPINION | INTERVIEW | SUBMIT PRESS RELEASE

Select Edition

AGRO-FORESTRY ART & CULTURE TECHNOLOGY ECONOMY EDUCATION ENERGY POLITICS LAW & GOVERNANCE HEALTH SCIENCE SOCIAL SPORTS TRANSPORT URBAN DEVELOPMENT WASH

NBFC-MFIs' loan disbursement drops 96 pc to Rs 570 cr in Jun quarter

Analysis on NBFC-MFIs is based on data collected from 54 members that are registered with the Reserve Bank of India (RBI), MFIN said. In the reporting period, NBFC-MFIs disbursed 2.04 lakh loans as compared with 59 lakh in the first quarter of the previous financial year, the report showed.

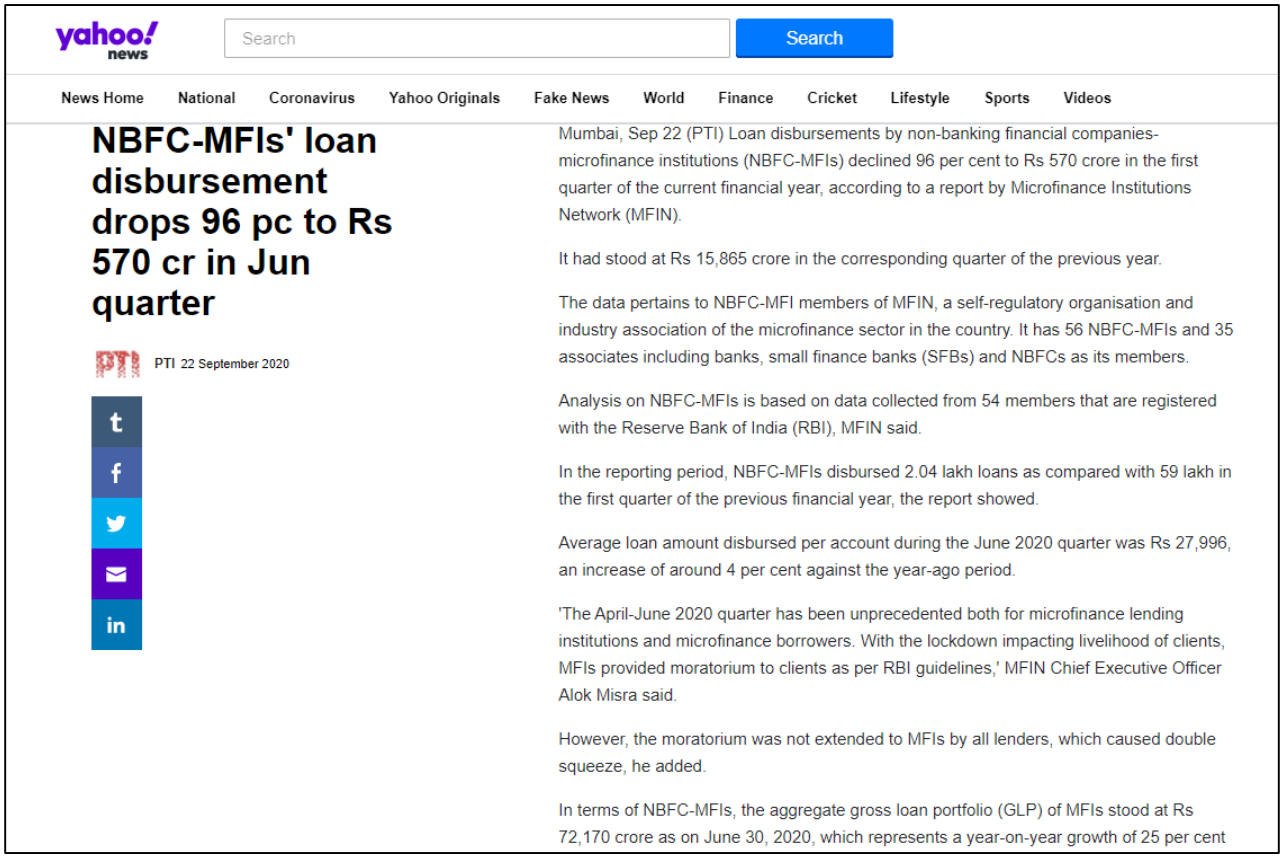
PTI | New Delhi | Updated: 22-09-2020 18:23 IST | Created: 22-09-2020 18:23 IST

Country
India

Share
Facebook
Twitter
LinkedIn
Youtube

Publication	Yahoo Finance
Edition	Online
Date	22nd September, 2020

URL: https://in.news.yahoo.com/nbfc-mfis-loan-disbursement-drops-125223968.html



yahoo! news

Search Search

News Home National Coronavirus Yahoo Originals Fake News World Finance Cricket Lifestyle Sports Videos

NBFC-MFIs' loan disbursement drops 96 pc to Rs 570 cr in Jun quarter

PTI 22 September 2020

Mumbai, Sep 22 (PTI) Loan disbursements by non-banking financial companies-microfinance institutions (NBFC-MFIs) declined 96 per cent to Rs 570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN).

It had stood at Rs 15,865 crore in the corresponding quarter of the previous year.

The data pertains to NBFC-MFI members of MFIN, a self-regulatory organisation and industry association of the microfinance sector in the country. It has 56 NBFC-MFIs and 35 associates including banks, small finance banks (SFBs) and NBFCs as its members.

Analysis on NBFC-MFIs is based on data collected from 54 members that are registered with the Reserve Bank of India (RBI), MFIN said.

In the reporting period, NBFC-MFIs disbursed 2.04 lakh loans as compared with 59 lakh in the first quarter of the previous financial year, the report showed.

Average loan amount disbursed per account during the June 2020 quarter was Rs 27,996, an increase of around 4 per cent against the year-ago period.

'The April-June 2020 quarter has been unprecedented both for microfinance lending institutions and microfinance borrowers. With the lockdown impacting livelihood of clients, MFIs provided moratorium to clients as per RBI guidelines,' MFIN Chief Executive Officer Alok Misra said.

However, the moratorium was not extended to MFIs by all lenders, which caused double squeeze, he added.

In terms of NBFC-MFIs, the aggregate gross loan portfolio (GLP) of MFIs stood at Rs 72,170 crore as on June 30, 2020, which represents a year-on-year growth of 25 per cent

Publication	Latestly
Edition	Online
Date	22nd September, 2020

URL: https://www.latestly.com/agency-news/latest-news-biz-nbfc-mfis-nbfc-mfis-loan-disbursement-drops-96-pc-to-rs-570-cr-in-jun-quarter-2043550.html



XLY INDIA WORLD TECHNOLOGY AUTO SPORTS ENTERTAINMENT LIFESTYLE VIRAL

Latest News | BIZ-NBFC-MFIs NBFC-MFIs' Loan Disbursement Drops 96 Pc to Rs 570 Cr in Jun Quarter

Agency News PTI | Sep 22, 2020 06:26 PM IST

Bada Business 'Retail Ka Mahakur

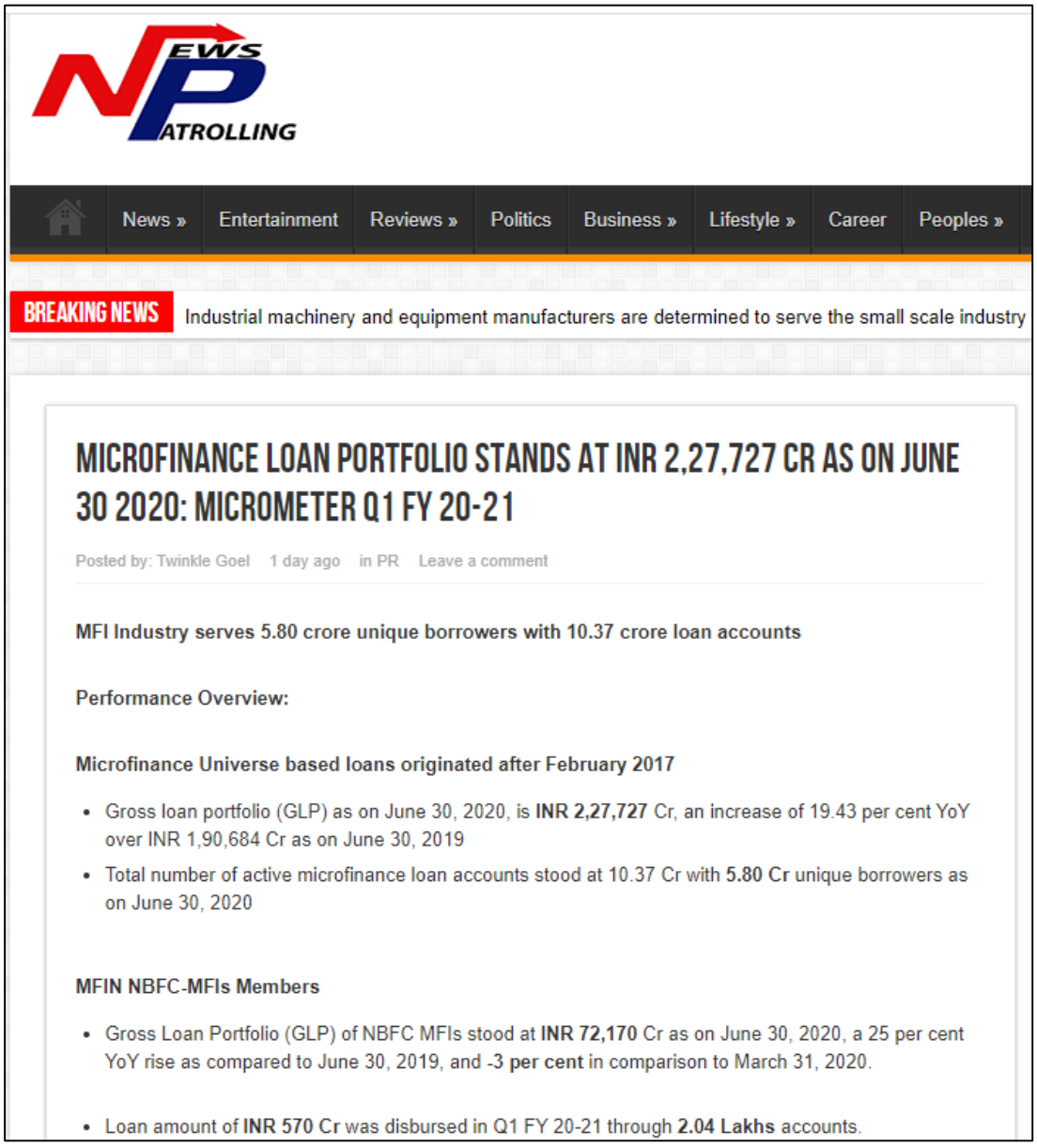
LATEST NEWS

Mumbai, Sep 22 (PTI) Loan disbursements by non-banking financial companies-microfinance institutions (NBFC-MFIs) declined 96 per cent to Rs 570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN).

It had stood at Rs 15,865 crore in the corresponding quarter of the previous year.

Publication	News Patrolling
Edition	Online
Date	22nd September, 2020

URL: http://www.newspatrolling.com/microfinance-loan-portfolio-stands-at-inr-227727-cr-as-on-june-30-2020-micrometer-q1-fy-20-21/



NEWS PATROLLING

News » | Entertainment | Reviews » | Politics | Business » | Lifestyle » | Career | Peoples »

BREAKING NEWS Industrial machinery and equipment manufacturers are determined to serve the small scale industry

MICROFINANCE LOAN PORTFOLIO STANDS AT INR 2,27,727 CR AS ON JUNE 30 2020: MICROMETER Q1 FY 20-21

Posted by: Twinkle Goel 1 day ago in PR Leave a comment

MFI Industry serves 5.80 crore unique borrowers with 10.37 crore loan accounts

Performance Overview:

Microfinance Universe based loans originated after February 2017

- Gross loan portfolio (GLP) as on June 30, 2020, is **INR 2,27,727** Cr, an increase of 19.43 per cent YoY over INR 1,90,684 Cr as on June 30, 2019
- Total number of active microfinance loan accounts stood at 10.37 Cr with **5.80 Cr** unique borrowers as on June 30, 2020

MFIN NBFC-MFIs Members

- Gross Loan Portfolio (GLP) of NBFC MFIs stood at **INR 72,170** Cr as on June 30, 2020, a 25 per cent YoY rise as compared to June 30, 2019, and -3 **per cent** in comparison to March 31, 2020.

- Loan amount of **INR 570 Cr** was disbursed in Q1 FY 20-21 through **2.04 Lakhs** accounts.

Publication	The Hitavada
Edition	Online
Date	22nd September, 2020

URL: https://www.thehitavada.com/Encyc/2020/9/23/NBFC-MFIs-loan-disbursement-drops-96-pc-to-Rs-570-crore-in-June-quarter.html

The Hitavada THE PEOPLE'S PAPER

NBFC-MFIs' loan disbursement drops 96 pc to Rs 570 crore in June quarter

Date :23-Sep-2020



Publication	Global Prime News
Edition	Online
Date	22nd September, 2020

URL: https://globalprimenews.com/2020/09/22/microfinance-loan-portfolio-stands-at-inr-227727-cr-as-on-june-30-2020-micrometer-q1-fy-20-21/

Global Prime News
Trusted News Worldwide That Enlightens Your World
The Power Of Journalism ot a Click

GLOBAL PRIME NEWS
THE POWER OF JOURNALISM AT A CLICK

Microfinance loan portfolio stands at INR 2,27,727 Cr as on June 30 2020: Micrometer Q1 FY 20-21

TOPICS: #Dr Alok Misra - CEO MFIN [Microfinance Institutions Network] #MFIN Logo #Microfinance Institutions Network (MFIN)

mfin powering responsible finance
MICROFINANCE INSTITUTIONS NETWORK

Publication	News 7 Trends
Edition	Online
Date	22nd September, 2020

URL: https://www.universalpersonality.com/nbfc-mfis-loan-disbursement-drops-96-pc-to-rs-570-cr-in-june-quarter/

News7trends

info that matters |

NEWS ENTERTAINMENT BUSINESS POLITICS SPORTS TECHNOLOGY

Home › banking and finace › NBFC-MFIs' loan disbursement drops 96 pc to Rs 570 cr in June...

banking and finace

NBFC-MFIs' loan disbursement drops 96 pc to Rs 570 cr in June quarter

By **Prashant Singh** - September 22, 2020 0

Share



Publication	New on News
Edition	Online
Date	22nd September, 2020

URL: https://www.newonnews.com/nbfc-mfis-loan-disbursement-drops-96-to-rs-570-cr-in-june-quarter/



New n News

Super Saving Offers, Deals, Sales, P
Check Now

BRIEFINGS | STATES AND UT'S | BUSINESS & ECONOMY | FINANCE | MARKET | SCIENCE | TECH | START UP | ARTI

Finance

NBFC-MFIs' loan disbursement drops 96% to Rs 570 cr in June quarter

September 22, 2020 Team New On News 0 Comments

Loan disbursements by non-banking financial companies-microfinance institutions (NBFC-MFIs) declined 96 per cent to Rs 570 crore in the first quarter of the current financial year, according to a report by Microfinance Institutions Network (MFIN).

It had stood at Rs 15,865 crore in the corresponding quarter of the previous year.

The data pertains to NBFC-MFI members of MFIN, a self-regulatory organisation and industry association of the microfinance sector in the country. It has 56 NBFC-MFIs and 35 associates including banks, small finance banks (SFBs) and NBFCs as its members.

Analysis on NBFC-MFIs is based on data collected from 54 members that are registered with the Reserve Bank of India (RBI), MFIN said.

In the reporting period, NBFC-MFIs disbursed 2.04 lakh loans as compared with 59 lakh in the first quarter of the previous financial year, the report showed.

Publication	City 24x7
Edition	Online
Date	22nd September, 2020

URL: https://www.city24x7.news/index.php/2020/09/22/micro-loans-disbursement-falls-96-in-q1-as-borrowers-struggle-for-livelihood-amid-pandemic/

Micro Loans Disbursement Falls 96% In Q1 As Borrowers Struggle For Livelihood Amid Pandemic

Business & Economics

September 22, 2020 Sources

Loans worth Rs 570 crore were disbursed by NBC-MFIs in Q1, which was Rs 15,856 crore a year ago.

The non-banking financial companies-microfinance institutions (NBFC-MFIs) disbursed 96 per cent fewer loans in the first quarter of the current fiscal, compared to the same period a year ago. Loans worth Rs 570 crore were disbursed in Q1, which was Rs 15,856 crore a year ago, PTI reported citing a report by Microfinance Institutions Network. MFIN a self-regulatory organisation and industry association, comprising 56 NBFC-MFIs and 35 associates including banks, small finance banks (SFBs), and NBFCs as its members. While the Reserve Bank has been continuously trying to push bank credit, the disruption caused by the ongoing pandemic hurt the loan offtake.

The total number of loans disbursed by NBFC-MFIs was 2.04 lakh in Q1 FY21, compared with 59 lakh in the same period last year. However, the average loan amount disbursed per account during the quarter was higher than the last year. In Q1FY21, the average loan was Rs 27,996, which is an increase of nearly 4 per cent than the last year.

Also Read: Indians earn 30% more now than six years ago; per capita growth highest in this backward state

With the nationwide lockdown hurting the livelihood of the clients, the first quarter has been unprecedented both for microfinance lending institutions and microfinance borrowers, said MFIN Chief Executive Officer Alok Misra. The moratorium was not extended to MFIs by all the banks which caused a double squeeze for MFIs, he added.

It is not only the microlenders but also the schedule commercial banks which are struggling with the low bank credit. SBI Chairman Rajnish Kumar today said that that interest rate cuts had not led to an increase in investment, despite the banks passing on the rate cuts to the customers. He said that credit growth has been slow this year as capital expenditure was not happening at the usual

Publication	International News Headline
Edition	Online
Date	22nd September, 2020

URL: https://internationalnewsheadline.com/micro-loans-disbursement-falls-96-in-q1-as-borrowers-struggle-for-livelihood-amid-pandemic/

Micro loans disbursement falls 96% in Q1 as borrowers struggle for livelihood amid pandemic

by Auther 22nd September 2020 0 18

SHARE 0 0



Publication	Little Posts
Edition	Online
Date	22nd September, 2020

URL: https://littleposts.in/personal-finance/nbfc-mfis-loan-disbursement-drops-96-to-rs-570-cr-in-june-quarter/



Publication	World News Today 24x7
Edition	Online
Date	22nd September, 2020

URL: https://worldnewstoday247.com/nbfc-mfis-mortgage-disbursement-drops-96-laptop-to-rs-570-cr-in-june-quarter/



Publication	World News
Edition	Online
Date	22nd September, 2020

URL: https://worldsnews.biz/micro-loans-disbursement-falls-96-in-q1-as-debtors-battle-for-livelihood-amid-pandemic/



Press Release: Microfinance helping borrowers rebuild livelihoods in Assam

Publication	Gana Adhikar
Edition	Assam All Editions
Date	21st September, 2020
Page No.	8

জীৱিকা নির্বাহৰ বাবে অসমত ঋণগ্রস্তক ক্ষুদ্রঋণ সংস্থাৰ সহযোগ

গুৱাহাটী, ১৮ ছেপ্টেম্বৰ ঃ ঋণ তথা আৰ বি আইৰ দ্বাৰা স্বীকৃত স্ব-নিয়ামক সংস্থা (এছ আৰ অ') মাইক্রফাইনেন্স ইনষ্টিটিউশ্যানছ নেটৱর্ক (এম এফ আই এন)এ প্রকাশ কৰিছে যে কোভিড-১৯ মহামাৰীয়ে প্রভাৱিত কৰা ঋণগ্রস্তক জীৱন নির্বাহত সহায় কৰাৰ বাবে ক্ষুদ্রঋণ প্রতিষ্ঠানসমূহে দৃষ্টিপাত কৰিছে। বর্তমান অসময়ত ক্ষুদ্রঋণ প্রতিষ্ঠানসমূহৰ প'ৰ্টফলিঅ' হৈছে ১২,০০০ কোটি টকাৰো অধিক আৰু ৰাজ্যৰ ২৫.৪ লক্ষাধিক মহিলা এই সমূহৰ দ্বাৰা উপকৃত হৈছে। কোভিড-১৯এ সৃষ্টি কৰা পৰিৱেশৰ প্রতি লক্ষ্য ৰাখি ভাৰতীয় ৰিজার্ভ বেংকে পহিলা মার্চৰ পৰা ৩১ মে'পর্যন্ত ঋণ স্থগিতকৰণৰ ঘোষণা কৰিছিল। এই প্রাথমিক ঘোষণা পৰৱর্তী সময়ত অতিৰিক্তভাৱে ২০২০ চনৰ ৩১ জুলাইলৈ বৃদ্ধি কৰা হয়। এই সন্দর্ভত এম এফ আই এনৰ চি ই অ' তথা সঞ্চালক ডঃ অলক মিশ্রই কয়- "ঋণ স্থগিতকৰণৰ জৰিয়তে আৰ বি আইৰ সময়মাফিক সহযোগিতাই উপার্জনৰ পথ ৰুদ্ধ হৈ পৰাৰ সময়ত ঋণগ্রস্ত লোকসকলক সকাহ দিলে। এতিয়া ঋণ স্থগিতকৰণৰ সময় উকলি যোৱাৰ পিছত ঋণগ্রস্তসকলে পূর্বৰ ঋণ পৰিশোধ আৰু নতুনকৈ ধন লাভৰ বাবে পুনৰাই ধাৰ পৰিশোধ প্রক্রিয়া আৰম্ভ কৰা উচিত।" ডঃ মিশ্রই লগতে কয়- "ৰাজ্য চৰকাৰ, আৰ বি আইকে ধৰি আন সকলো অংশীদাৰৰ সৈতে আমি ঘনিষ্ঠ সম্পর্ক ৰক্ষা কৰি কাম কৰিছোঁ, যাতে পিছপৰা লোকসকলেও ব্যয়সাধ্যভাৱে ঋণ লাভ কৰে। নিজৰ ক্রেডিট ব্যুৰ' ৰেকর্ড উন্নত কৰি ৰখাৰ বাবে সকলো ক্ষুদ্রঋণ লাভ কৰোতাক পৰিশোধ প্রক্রিয়া পুনৰ আৰম্ভ কৰিবলৈ মই আহ্বান জনাইছোঁ।

Publication	Hills times
Edition	Assam All Editions
Date	19th September, 2020
Page No.	2

Microfinance helping borrowers rebuild livelihoods in Assam

HT Bureau

GUWAHATI, Sept 16: Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) stated that the microfinance institutions are focused on rebuilding livelihoods of their borrowers impacted by Covid 19 on Wednesday. The current loan portfolio of the microfinance organizations in Assam is over INR12000 crore, benefitting as many as 25.4 lakh women. In view of Covid 19, the Reserve Bank of India had initially announced a moratorium on loans for three months from March 1 to May 31, and further extended for a period of additional three more months ending August 31 last.

Speaking on this, MFIN CEO & Director, Dr Alok Misra said, "The timely support of the RBI through the Moratorium, significantly eased the pressure off the borrowers when they faced income loss. Now that the moratorium is over, it is important for the borrowers to re-start payment, clear existing loans and avail new if they need."

Dr Misra further added, "We are working closely with all stakeholders including the State Government, RBI, among others, to ensure the flow of credit to the underserved in a very cost-effective way. I appeal to all microfinance borrowers to restart their loan payments and ensure that their credit bureau records remain strong. Becoming an NPA is clearly avoidable to be able to access credit in the future. It is equally important for the borrowers to stay away from false promises of loan waivers made by anyone." Notably, the microfinance sector in India is regulated by the Reserve Bank of India and comprises institutions like the NBFC MFIs, Banks, Small Finance Banks, NBFCs, among others. MFIs are a key vehicle for Financial Inclusion, a key priority for the RBI and the central & state Government.

Publication	Meghalaya Guardian
Edition	Assam All Editions
Date	19th September, 2020
Page No.	2

67132 rency. Agencies row."

Microfinance helping borrowers rebuild livelihoods in Assam

● Disbursements to microfinance customers starts post lockdown

GUWAHATI, SEPT 16: Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO), today stated in a press release that the microfinance institutions are focused on rebuilding livelihoods of their borrowers impacted by Covid 19.

The current loan portfolio of the microfinance organizations in Assam is over Rs 12,000 crore, benefitting as many as 25.4 lakh women.

In view of Covid 19, the Reserve Bank of India had initially announced a moratorium on loans for three months from March 1st to May 31st, and further extended for a period of additional three more months ending August 31st 2020.

Speaking on this, MFIN CEO & Director, Dr Alok Misra said, "The timely support of the RBI through the moratorium, significantly easedthe pressure off the borrowers when they faced income loss. Now that the moratorium is over, it is important for the borrowers to re-start payment, clear existing loans and avail new if they need."

Dr Misra further added, "We are working closely with all stakeholders including the State Government, RBI, among others, to ensure the flow of credit to the underserved in a very cost-effective way. I appeal to all microfinance borrowers to restart their loan payments and ensure that their credit bureau records remain strong. Becoming an NPA is clearly avoidable tobe able to access credit in the future. It is equally important for the borrowers to stay away from false promises of loan waivers made by anyone."

In case of any confusion, borrowers must first call their loan provider on the number provided in their loan card. They can escalate their concerns to RBI-recognized SRO, MFIN, on the toll-free number — 18001021080 between 9.30 am to 5.30 pm, and lastbut not the least, to the RBI.

The microfinance sector in India is regulated by the Reserve Bank of India and comprises institutions like the NBFC MFIs, Banks, Small Finance Banks, NBFCs, among others. MFIs are a key vehicle for Financial Inclusion, a key priority for the RBI and the central and state Government.

In Assam, women borrowers have invested this money in various trades. While some opened vegetable shops, some bought rickshaws to run or looms to further their weaving business. Through microfinance, not only are these women able to generate more income but are, in turn, able to provide employment to others. This timely access to small, collateral free loans in easy payback options by reliable organizations is the greater differentiator for microfinance.

Publication	North East Times
Edition	Assam All Editions
Date	19th September, 2020
Page No.	2

67132 rency. Agencies row."

Microfinance helping borrowers rebuild livelihoods in Assam

● Disbursements to microfinance customers starts post lockdown

GUWAHATI, SEPT 16: Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO), today stated in a press release that the microfinance institutions are focused on rebuilding livelihoods of their borrowers impacted by Covid 19.

The current loan portfolio of the microfinance organizations in Assam is over Rs 12,000 crore, benefitting as many as 25.4 lakh women.

In view of Covid 19, the Reserve Bank of India had initially announced a moratorium on loans for three months from March 1st to May 31st, and further extended for a period of additional three more months ending August 31st 2020.

Speaking on this, MFIN CEO & Director, Dr Alok Misra said, "The timely support of the RBI through the moratorium, significantly easedthe pressure off the borrowers when they faced income loss. Now that the moratorium is over, it is important for the borrowers to re-start payment, clear existing loans and avail new if they need."

Dr Misra further added, "We are working closely with all stakeholders including the State Government, RBI, among others, to ensure the flow of credit to the underserved in a very cost-effective way. I appeal to all microfinance borrowers to restart their loan payments and ensure that their credit bureau records remain strong. Becoming an NPA is clearly avoidable tobe able to access credit in the future. It is equally important for the borrowers to stay away from false promises of loan waivers made by anyone."

In case of any confusion, borrowers must first call their loan provider on the number provided in their loan card. They can escalate their concerns to RBI-recognized SRO, MFIN, on the toll-free number — 18001021080 between 9.30 am to 5.30 pm, and lastbut not the least, to the RBI.

The microfinance sector in India is regulated by the Reserve Bank of India and comprises institutions like the NBFC MFIs, Banks, Small Finance Banks, NBFCs, among others. MFIs are a key vehicle for Financial Inclusion, a key priority for the RBI and the central and state Government.

In Assam, women borrowers have invested this money in various trades. While some opened vegetable shops, some bought rickshaws to run or looms to further their weaving business. Through microfinance, not only are these women able to generate more income but are, in turn, able to provide employment to others. This timely access to small, collateral free loans in easy payback options by reliable organizations is the greater differentiator for microfinance.

Publication	Assam Post
Edition	Assam All Editions
Date	21st September, 2020
Page No.	9

Microfinance helping borrowers rebuild livelihoods in Assam

Guwahati, Sep 19: Microfinance Institutions Network (MFIN), the premier industry association for microfinance and an RBI-recognized Self-Regulatory Organization (SRO) todaystated that the microfinance institutions are focused on rebuilding livelihoods of their borrowers impacted by Covid 19. The current loan portfolio of the microfinance organizations in Assam is over Rs 12,000 crore, benefitting as many as 25.4 lakh women. In view of Covid 19, the Reserve Bank of India had initially announced a moratorium on loans for three months from March 1st to May 31st, and further extended for a period of additional three more months ending August 31st 2020. Speaking on this, MFIN CEO& Director, Dr Alok Misra said, "The timely support of the RBIthrough the Moratorium, significantly easedthe pressure off the borrowers when they faced income loss. Now that the moratorium is over, it is important for the borrowers to restart payment, clear existing loans and avail new if they need."

Publication	Asomiya Khabor
Edition	Assam All Editions
Date	26th September, 2020
Page No.	6



লকডাউনৰ পাছত ক্ষুদ্ৰ ঋণৰ বিতৰণ প্ৰক্ৰিয়াৰ আৰম্ভণি

জীৱিকা নিৰ্বাহৰ বাবে অসমত ঋণগ্ৰস্তক ক্ষুদ্ৰ ঋণ সংস্থাৰ সহযোগ

মহানগৰ খবৰ, ২৩ ছেপ্টেম্বৰ ঃ ক্ষুদ্ৰঋণ তথা আৰ বি আইৰ দ্বাৰা স্বীকৃত স্ব-নিয়ামক সংস্থা (এছ আৰ অ') মাইক্ৰ'ফাইনেন্স ইনষ্টিটিউচনছ নেটৱৰ্ক (এম এফ আই এন) এ প্ৰকাশ কৰিছে যে কোভিড-১৯ মহামাৰীয়ে প্ৰভাৱিত কৰা ঋণগ্ৰস্তক জীৱন নিৰ্বাহত সহায় কৰাৰ বাবে ক্ষুদ্ৰঋণ প্ৰতিষ্ঠানসমূহে দৃষ্টিপাত কৰিছে। কোভিড-১৯এ সৃষ্টি কৰা পৰিৱেশৰ প্ৰতি লক্ষ্য ৰাখি ভাৰতীয় ৰিজাৰ্ভ বেংকে পহিলা মাৰ্চৰ পৰা ৩১ মে' পৰ্যন্ত ঋণ স্থগিতকৰণৰ ঘোষণা কৰিছিল। এই প্ৰাথমিক ঘোষণা পৰৱৰ্তী সময়ত অতিৰিক্তভাৱে ২০২০ চনৰ ৩১ জুলাইলৈ বৃদ্ধি কৰা হয়। এই সন্দৰ্ভত এম এফ আই এনৰ চি ই অ', তথা সঞ্চালক ড° অলক মিশ্ৰই কয় — 'ঋণ স্থগিতকৰণৰ জৰিয়তে আৰ বি আইৰ সময়মাফিক সহযোগিতাই উপাৰ্জনৰ পথ ৰুদ্ধ হৈ পৰাৰ সময়ত ঋণগ্ৰস্ত লোকসকলক সকাহ দিলে। এতিয়া ঋণ স্থগিতকৰণৰ সময় উকলি যোৱাৰ পাছত ঋণগ্ৰস্তসকলে পূৰ্বৰ ঋণ পৰিশোধ আৰু নতুনকৈ ধন লাভৰ বাবে পুনৰাই ধাৰ পৰিশোধ প্ৰক্ৰিয়া আৰম্ভ কৰা উচিত।' ডাঃ মিশ্ৰই লগতে কয়—'ৰাজ্য চৰকাৰ, আৰ বি আইকে ধৰি আন সকলো অংশীদাৰৰ সৈতে আমি ঘনিষ্ঠ সম্পৰ্ক ৰক্ষা কৰি কাম কৰিছো, যাতে পিছপৰা লোকসকলেও ব্যয়সাধ্যভাৱে ঋণ লাভ কৰে। নিজৰ ক্ৰেডিট ৰ্যুৰ' ৰেকৰ্ড উন্নত কৰি ৰখাৰ বাবে সকলো ক্ষুদ্ৰঋণ লাভ কৰোতাক পৰিশোধ প্ৰক্ৰিয়া পুনৰ আৰম্ভ কৰিবলৈ আহ্বান জনাইছো। ভৱিষ্যতে ঋণ লাভ কৰিবলৈ হ'লে এন পি এ নোহোৱা উচিত। যিকোনো লোকৰ ঋণ ৰেহাইৰ দৰে মিছা প্ৰতিশ্ৰুতিতো কোনো ভোল যোৱাটো অনুচিত।' যিকোনো ধৰণৰ সন্দেহৰ বিষয়ত ঋণ লওঁতাই ঋণপত্ৰত উল্লিখিত নম্বৰৰ দ্বাৰা ঋণ দিওতাৰ সৈতে যোগাযোগ কৰা উচিত। তেওঁলোকে টোল ফ্ৰী নম্বৰ ১৮০০১০২১০৮০ নম্বৰত পুবা ৯.৩০ বজাৰ পৰা সন্ধ্যা ৫.৩০ বজালৈ যোগাযোগ কৰি আৰ বি আই আৰু আনকি আৰ বি আইৰ দ্বাৰা স্বীকৃত এছ আৰ অ' এম এফ আই এনৰ সৈতে নিজৰ উদ্বেগৰ বিষয়ে মত বিনিময় কৰিব পাৰে। অসমত মহিলা ঋণ লওতাই নিজৰ ধন বিভিন্ন ব্যবসায়ত বিনিয়োগ কৰিছে। বহুসংখ্যকে শাক-পাচলিৰ দোকান দিয়াৰ লগতে ৰিক্সা ক্ৰয় আৰু হস্তৰ্তাতৰ ব্যবসায়ো আৰম্ভ কৰিছে।

Publication	Dainik Batori Kakat
Edition	Assam All Editions
Date	26th September, 2020
Page No.	8

জীৱন নির্বাহৰ বাবে অসমত ঋণগ্রস্তক ক্ষুদ্র ঋণ সংস্থাৰ সহযোগ

লকডাউনৰ পিছত ক্ষুদ্র ঋণৰ বিতৰণ প্রক্রিয়া আৰম্ভণি

গুৱাহাটী, ১৮ ছেপ্টেম্বৰ ঃ ক্ষুদ্রঋণ তথা আৰ বি আইৰ দ্বাৰা স্বীকৃত স্ব-নিয়ামক সংস্থা (এছ আৰ অ') মাইক্রফাইনেন্স ইনষ্টিটিউশ্যানছ নেটবর্ক (এম এফ আই এন)এ প্রকাশ কৰিছে যে কোভিড-১৯ মহামাৰীয়ে প্রভাৰিত কৰা ঋণগ্রস্তক জীৱন নির্বাহত সহায় কৰাৰ বাবে ক্ষুদ্রঋণ প্রতিষ্ঠানসমূহে দৃষ্টিপাত কৰিছে। বর্তমান অসময়ত ক্ষুদ্রঋণ প্রতিষ্ঠানসমূহৰ প'ৰ্টফলিঅ' হৈছে ১২,০০০ কোটি টকাৰো অধিক আৰু ৰাজ্যৰ ২৫.৪ লক্ষাধিক মহিলা এইসমূহৰ দ্বাৰা উপকৃত হৈছে। কোভিড-১৯এ সৃষ্টি কৰা পৰিৱেশৰ প্রতি লক্ষ্য ৰাখি ভাৰতীয় ৰিজার্ভ বেংকে পহিলা মার্চৰ পৰা ৩১ মে'পর্যন্ত ঋণ স্থগিতকৰণৰ ঘোষণা কৰিছিল। এই প্রাথমিক ঘোষণা পৰৱর্তী সময়ত অতিৰিক্তভাৰে ২০২০ চনৰ ৩১ জুলাইলৈ বৃদ্ধি কৰা হয়। এই সন্দর্ভত এম এফ আই এনৰ চি ই অ' তথা সঞ্চালক ডঃ অলক মিশ্রই কয়- "ঋণ স্থগিতকৰণৰ জৰিয়তে আৰ বি আইৰ সময়মাফিক সহযোগিতাই উপার্জনৰ পথ ৰুদ্ধ হৈ পৰাৰ সময়ত ঋণগ্রস্ত লোকসকলক সকাহ দিলে। এতিয়া ঋণ স্থগিতকৰণৰ সময় উকলি যোৱাৰ পিছত ঋণগ্রস্তসকলে পূর্বৰ ঋণ পৰিশোধ আৰু নতুনকৈ ধন লাভৰ বাবে পুনৰাই ধাৰ পৰিশোধ প্রক্রিয়া আৰম্ভ কৰা উচিত।" ডঃ মিশ্রই লগতে কয়- "ৰাজ্য চৰকাৰ, আৰ বি আইকে ধৰি আন সকলো অংশীদাৰৰ সৈতে আমি ঘনিষ্ঠ সম্পর্ক ৰক্ষা কৰি কাম কৰিছোঁ, যাতে পিছপৰা লোকসকলেও ব্যয়সাধ্যভাৰে ঋণ লাভ কৰে। নিজৰ ক্রেডিট ব্যুৰ' ৰেকর্ড উন্নত কৰি ৰখাৰ বাবে সকলো ক্ষুদ্র ঋণ লাভ কৰোতাক পৰিশোধ প্রক্রিয়া পুনৰ আৰম্ভ কৰিবলৈ মই আহ্বান জনাইছোঁ। ভৰিষ্যতে ঋণ লাভ কৰিবলৈ হলে এন পি এ নোহোৱা উচিত। যিকোনো লোকৰ ঋণ ৰেহাইৰ দৰে মিছা প্রতিশ্রুতিতো কোনো ভোল যোৱাটো অনুচিত।" যিকোনো ধৰণৰ সন্দেহৰ বিষয়ত ঋণ লওঁতাই ঋণপত্রত উল্লিখিত নম্বৰৰ দ্বাৰা ঋণ দিওঁতাৰ সৈতে যোগাযোগ কৰা উচিত। তেওঁলোকে টোল ফ্রী নম্বৰ ১৮০০১০২১০৮০ নম্বৰত পুৱা ৯.৩০ বজাৰ পৰা সন্ধ্যা ৫.৩০ বজালৈ যোগাযোগ কৰি আৰ বি আই আৰু আনকি আৰ বি আইৰৰ দ্বাৰা স্বীকৃত এছ আৰ অ', এম এফ আই এনৰ সৈতে নিজৰ উদ্বেগৰ বিষয়ে মত বিনিময় কৰিব পাৰে। ভাৰতৰ ক্ষুদ্রঋণৰ শাখা ভাৰতীয় ৰিজার্ভ বেংক আৰু এন বি এফ চি এম এফ আই, বেংকসমূহ, ক্ষুদ্র বিত্তীয় বেংক, এন বি এফ চিকে ধৰি বিভিন্ন সংস্থাৰ দ্বাৰা পৰিচালিত। এম এফ আই হৈছে আর্থিক অন্তর্ভুক্তিৰ মূল চালিকা শক্তি। লগতে আৰ বি আই আৰু কেন্দ্রীয় তথা ৰাজ্য চৰকাৰৰ বাবে অগ্রাধিকাৰ। অসমত মহিলা ঋণ লওঁতাই নিজৰ ধন বিভিন্ন ব্যবসায়ত বিনিয়োগ কৰিছে। বহুসংখ্যকে শাক-পাচলিৰ দোকান দিয়াৰ লগতে বিক্সা ক্রয় আৰু হস্ততাঁতৰ ব্যবসায়ো আৰম্ভ কৰিছে। ক্ষুদ্রঋণৰ জৰিয়তে কেৱল মহিলাসকলেই উপার্জন কৰিবলৈ সক্ষম হোৱা নাই, লগতে আনৰ বাবেও সংস্থাপন সৃষ্টি হৈছে।

Case Study: Adhikar Microfinance: Helping the Aspirational Home Makers in Orissa

Publication	Darsanna
Edition	Kalahandi
Date	15th September, 2020
Page No.	5

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ : ଓଡ଼ିଶାର ମହତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଉଛି

ଭୁବନେଶ୍ୱର : ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତି ଗୃହିଣୀ କଳ୍ପନା ମାଝୀ। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ଗୃହିଣୀରୁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବାକ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ପ୍ରେରଣାଦାୟକ ହୋଇଛି। କଳ୍ପନା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛନ୍ତି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା। ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଆର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ତାଡନାରେ ବଞ୍ଚିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା। ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ସଂସ୍ଥାର୍ଶରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ତଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମସ୍ୟାର ସମାଧାନ କରିବାକୁ ସେ ତୁରନ୍ତ ଜଣେ ସଦସ୍ୟା ହେବାସହିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା। ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ। ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିକୁ ଦୃଷ୍ଟିରେ ରଖି କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ। ତାହାପରେ କଳ୍ପନା ବ୍ୟବସାୟରେ ବୃଦ୍ଧି ନିମନ୍ତେ ଆଉ ୩୦ ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଦମ୍ପତି ଗ୍ରାହକଙ୍କ ସନ୍ତୁଷ୍ଟି ଏବଂ ସେମାନେ ସେମାନେ ଯୋଗାଇଦେଉଥିବା ଖାଦ୍ୟର ମାନ ନିଶ୍ଚିତ କରିବାକୁ ପ୍ରୟାସ କରୁଥିଲେ। ସେମାନଙ୍କର କଠିନ ପରିଶ୍ରମ ଏବଂ ସଚ୍ଚୋଟତା ସେମାନଙ୍କର କ୍ଷୁଦ୍ର ଉଦ୍ୟୋଗ ପାଇଁ ସଫଳତା ଆଣିଦେଲା। ସମ୍ପ୍ରତି ସେମାନେ ସେମାନଙ୍କୁ ସହଯୋଗ କରିବାକୁ ଜଣେ ମହିଳାଙ୍କୁ ନିଯୁକ୍ତି ଦେଇଛନ୍ତି। କଳ୍ପନା ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ନିକଟରେ କୃତଜ୍ଞ, ଯାହା ଦାରିଦ୍ର୍ୟ ଯୋଗୁଁ ବିଧ୍ୱସ୍ତ ହୋଇଯାଉଥିବା ତାଙ୍କ ସ୍ୱପ୍ନକୁ ସାକାର କଲା। ନିଜର କୃତଜ୍ଞତା ଜଣାଇ କଳ୍ପନା କହିଛନ୍ତି, "ଆମ ସ୍ୱପ୍ନକୁ ବାସ୍ତବ ରୂପ ଦେବାରେ ଅଧିକାର ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ଗ୍ରହଣ କରିଛି ଏବଂ ଏକ ନିରନ୍ତର ଆୟ ଯୋଗାଇଦେବାରେ ସହାୟକ ହୋଇଛି। ସେହି ବ୍ୟବସାୟକୁ ସମ୍ପ୍ରସାରିତ କରିବା ଏବଂ ନିକଟ ଭବିଷ୍ୟତରେ ଏକ ରେଷ୍ଟୁରାଣ୍ଟ କରିବାକୁ ଆମର ପରବର୍ତ୍ତୀ ଯୋଜନା ରହିଛି।"

Publication	Kalinga Jyoti
Edition	Kalahandi
Date	13th September, 2020
Page No.	8

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ: ଓଡ଼ିଶାର ମହତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଉଛି

ଭୁବନେଶ୍ୱର, ୧୨/୯(ନିପ୍ର): ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତ ଗୃହିଣୀ କଳ୍ପା ମାଝୀ। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ଗୃହିଣୀରୁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବାକ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ପ୍ରେରଣାଦାୟକ ହୋଇଛି।

କଳ୍ପା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛନ୍ତି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା। ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ତାଡନାରେ ବଞ୍ଚିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା।

ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ସଂସ୍ପର୍ଶରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ତଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମସ୍ୟାର ସମାଧାନ କରିବାକୁ ସେ ତୁରନ୍ତ ଜଣେ ସଦସ୍ୟା ହେବାସହିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା। ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ।

ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିକୁ ଦୃଷ୍ଟିରେ ରଖି କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ।

ତାହାପରେ କଳ୍ପନା ବ୍ୟବସାୟରେ ବୃଦ୍ଧି ନିମନ୍ତେ ଆଉ ୩୦ ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଦମ୍ପତି ଗ୍ରାହକଙ୍କ ସନ୍ତୁଷ୍ଟି ଏବଂ ସେମାନେ ସେମାନେ ଯୋଗାଇଦେଉଥିବା ଖାଦ୍ୟର ମାନ ନିଶ୍ଚିତ କରିବାକୁ ପ୍ରୟାସ କରୁଥିଲେ। ସେମାନଙ୍କର କଠିନ ପରିଶ୍ରମ ଏବଂ ସଚ୍ଚୋଟତା ସେମାନଙ୍କର କ୍ଷୁଦ୍ର ଉଦ୍ୟୋଗ ପାଇଁ ସଫଳତା ଆଣିଦେଲା। ସମ୍ପ୍ରତି ସେମାନେ ସେମାନଙ୍କୁ ସହଯୋଗ କରିବାକୁ ଜଣେ ମହିଳାଙ୍କୁ ନିଯୁକ୍ତି ଦେଇଛନ୍ତି। କଳ୍ପନା ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ନିକଟରେ କୃତଜ୍ଞ, ଯାହା ଦାରିଦ୍ର୍ୟ ଯୋଗୁଁ ବିଧ୍ୱସ୍ତ ହୋଇଯାଉଥିବା ତାଙ୍କ ସ୍ୱପ୍ନକୁ ସାକାର କଲା। ନିଜର କୃତଜ୍ଞତା ଜଣାଇ କଳ୍ପନା କହିଛନ୍ତି, ଅମ୍ଭମ ସ୍ୱପ୍ନକୁ ବାସ୍ତବ ରୂପ ଦେବାରେ ଅଧିକାର ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ଗ୍ରହଣ କରିଛି ଏବଂ ଏକ ନିରନ୍ତର ଆୟ ଯୋଗାଇଦେବାରେ ସହାୟକ ହୋଇଛି।

Publication	Biswabani
Edition	Kalahandi
Date	12th September, 2020
Page No.	

Adhikar Microfinance: Helping the Aspirational Home Makers in Odisha

Kalahandi : Kalpana Majhi is a homemaker living with her husband and two children in Saisurin which is one of the remotest villages of Kalahandi district, Odisha. Her journey, from a homemaker to a successful entrepreneur is inspirational for many women like her who dream of starting something of their own. Kalpana belongs to a low-income family. Her husband was working as a daily wage labourer outside Orissa. He lacked skills and could not earn much to fulfil the family needs. Above all, his frequent illness was also putting an unbearable financial and mental burden on the family. With an aim to support her family, Kalpana started a snack shop near her house. However, theincome generated through it was not enough to uplift their economic condition. The family was struggling under the tyranny of poverty, having no hope to overcome their miseries. Finally, she came across Adhikar Microfinance and learned about their financial offerings and secure loan procedures. Aiming to resolve her existential problems, she immediately became a member and took her first loan of Rs. 10,000. Kalpana's move to join Adhikar Microfinance proved to be a life-changing decision for her. With the help of the first loan, she started a tiffin centre near Sasurin Chowk, Odisha. Progressively, she started making Rs. 8,000 – 10,000 per month. Looking at the rapidly growing business, she asked her husband to join her business. With support from her husband, her set-up grew further, and she successfully repaid her loan. Soon after, Kalpana took another loan of Rs. 30,000 to further scale up the business. The couple ensured customer satisfaction and the quality of food they served. Their hard work and honesty brought success in their small venture. Now they have even employed one woman to assist them. Kalpana is obliged to Adhikar Microfinance, who helped her achieve the dreams that were shattered by poverty. While expressing her gratitude, Kalpana says "Adhikar is instrumental in fulfilling our dreams and helped us earn a sustainable income. Our next plan is to expand the business and start a restaurant in the near future."

Publication	Hirachal
Edition	Kalahandi
Date	12th September, 2020
Page No.	6

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ: ଓଡ଼ିଶାର ମହତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଉଛି

ଭୁବନେଶ୍ୱର : ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତି ଗୃହିଣୀ କଳ୍ପନା ମାଝୀ। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ଗୃହିଣୀରୁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବାକ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ପ୍ରେରଣାଦାୟକ ହୋଇଛି।

କଳ୍ପନା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛନ୍ତି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା।

ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ତାଡନାରେ ବଞ୍ଚିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା।

ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ସଂସ୍ଥର୍ଶରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ତଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମସ୍ୟାର ସମାଧାନ କରିବାକୁ ସେ ତୁରନ୍ତ ଜଣେ ସଦସ୍ୟା ହେବାସହିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ।

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା। ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ।

ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିକୁ ଦୃଷ୍ଟିରେ ରଖି କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ।

ତାହାପରେ କଳ୍ପନା ବ୍ୟବସାୟରେ ବୃଦ୍ଧି ନିମନ୍ତେ ଆଉ ୩୦ ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଦମ୍ପତି ଗ୍ରାହକଙ୍କ ସନ୍ତୁଷ୍ଟି ଏବଂ ସେମାନେ ସେମାନେ ଯୋଗାଇଦେଉଥିବା ଖାଦ୍ୟର ମାନ ନିଶ୍ଚିତ କରିବାକୁ ପ୍ରୟାସ କରୁଥିଲେ। ସେମାନଙ୍କର କଠିନ ପରିଶ୍ରମ ଏବଂ ସଚ୍ଚୋଟତା ସେମାନଙ୍କର କ୍ଷୁଦ୍ର ଉଦ୍ୟୋଗ ପାଇଁ ସଫଳତା ଆଣିଦେଲା। ସମ୍ପ୍ରତି ସେମାନେ ସେମାନଙ୍କୁ ସହଯୋଗ କରିବାକୁ ଜଣେ ମହିଳାଙ୍କୁ ନିଯୁକ୍ତି ଦେଇଛନ୍ତି। କଳ୍ପନା ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ନିକଟରେ କୃତଜ୍ଞ, ଯାହା ଦାରିଦ୍ର୍ୟ ଯୋଗୁଁ ବିଧ୍ୱସ୍ତ ହୋଇଯାଉଥିବା ତାଙ୍କ ସ୍ୱପ୍ନକୁ ସାକାର କଲା। ନିଜର କୃତଜ୍ଞତା ଜଣାଇ କଳ୍ପନା କହିଛନ୍ତି, "ଆମ ସ୍ୱପ୍ନକୁ ବାସ୍ତବ ରୂପ ଦେବାରେ ଅଧିକାର ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ଗ୍ରହଣ କରିଛି ଏବଂ ଏକ ନିରନ୍ତର ଆୟ ଯୋଗାଇଦେବାରେ ସହାୟକ ହୋଇଛି। ସେହି ବ୍ୟବସାୟକୁ ସମ୍ପ୍ରସାରିତ କରିବା ଏବଂ ନିକଟ ଭବିଷ୍ୟତରେ ଏକ ରେଷ୍ଟୁରାଣ୍ଟ କରିବାକୁ ଆମର ପରବର୍ତ୍ତୀ ଯୋଜନା ରହିଛି।"

Publication	Indian Era
Edition	Kalahandi
Date	12th September, 2020
Page No.	7

Adhikar Microfinance: Helping the Aspirational Home Makers in Odisha

Kalahandi : Kalpana Majhi is a homemaker living with her husband and two children in Saisurin which is one of the remotest villages of Kalahandi district, Odisha. Her journey, from a homemaker to a successful entrepreneur is inspirational for many women like her who dream of starting something of their own.

Kalpana belongs to a low-income family. Her husband was working as a daily wage labourer outside Orissa. He lacked skills and could not earn much to fulfil the family needs. Above all, his frequent illness was also putting an unbearable financial and mental burden on the family.

With an aim to support her family, Kalpana started a snack shop near her house. However, theincome generated through it was not enough to uplift their economic condition. The family was struggling under the tyranny of poverty, having no hope to overcome their miseries.

Finally, she came across Adhikar Microfinance and learned about their financial offerings and secure loan procedures. Aiming to resolve her existential problems, she immediately became a member and took her first loan of Rs. 10,000.Kalpana's move to join Adhikar Microfinance proved to be a life-changing decision for her. With the help of the first loan, she started a tiffin centre near Sasurin Chowk, Odisha. Progressively, she started making Rs. 8,000 – 10,000 per month.Looking at the rapidly growing business, she asked her husband to join her business. With support from her husband,her set-up grew further, and she successfully repaid her loan. Soon after, Kalpana took another loan of Rs. 30,000 to further scale up the business. The couple ensured customer satisfaction and the quality of food they served. Their hard work and honesty brought success in their small venture. Now they have even employed one woman to assist them.

Publication	Krantidhara
Edition	Kalahandi
Date	12th September, 2020
Page No.	2

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ: ଓଡ଼ିଶାର ମହତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଉଛି

ଭୁବନେଶ୍ୱର : ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତି ଗୃହିଣୀ କଳ୍ପନା ମାଝୀ। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ଗୃହିଣୀରୁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବାକ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ପ୍ରେରଣାଦାୟକ ହୋଇଛି।

କଳ୍ପନା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛନ୍ତି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା।

ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ଚାଡନାରେ ବଞ୍ଚିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା।

ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ସଂସ୍ଥର୍ଶରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ତଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମସ୍ୟାର ସମାଧାନ କରିବାକୁ ସେ ତୁରନ୍ତ ଜଣେ ସଦସ୍ୟା ହେବାସହିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ।

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା। ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ।

ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିକୁ ଦୃଷ୍ଟିରେ ରଖି କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ।

ତାହାପରେ କଳ୍ପନା ବ୍ୟବସାୟରେ ବୃଦ୍ଧି ନିମନ୍ତେ ଆଉ ୩୦ ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଦମ୍ପତି ଗ୍ରାହକଙ୍କ ସନ୍ତୁଷ୍ଟି ଏବଂ ସେମାନେ ସେମାନେ ଯୋଗାଇଦେଉଥିବା ଖାଦ୍ୟର ମାନ ନିଶ୍ଚିତ କରିବାକୁ ପ୍ରୟାସ କରୁଥିଲେ। ସେମାନଙ୍କର କଠିନ ପରିଶ୍ରମ ଏବଂ ସଚ୍ଚୋଟତା ସେମାନଙ୍କର କ୍ଷୁଦ୍ର ଉଦ୍ୟୋଗ ପାଇଁ ସଫଳତା ଆଣିଦେଲା। ସମ୍ପ୍ରତି ସେମାନେ ସେମାନଙ୍କୁ ସହଯୋଗ କରିବାକୁ ଜଣେ ମହିଳାଙ୍କୁ ନିଯୁକ୍ତି ଦେଇଛନ୍ତି।

କଳ୍ପନା ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ନିକଟରେ କୃତଜ୍ଞ, ଯାହା ଦାରିଦ୍ର୍ୟ ଯୋଗୁଁ ବିଧ୍ୱସ୍ତ ହୋଇଯାଉଥିବା ତାଙ୍କ ସ୍ୱପ୍ନକୁ ସାକାର କଲା। ନିଜର କୃତଜ୍ଞତା ଜଣାଇ କଳ୍ପନା କହିଛନ୍ତି, 'ଆମ ସ୍ୱପ୍ନକୁ ବାସ୍ତବ ରୂପ ଦେବାରେ ଅଧିକାର ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ଗ୍ରହଣ କରିଛି ଏବଂ ଏକ ନିରନ୍ତର ଆୟ ଯୋଗାଇଦେବାରେ ସହାୟକ ହୋଇଛି। ସେହି ବ୍ୟବସାୟକୁ ସମ୍ପ୍ରସାରିତ କରିବା ଏବଂ ନିକଟ ଭବିଷ୍ୟତରେ ଏକ ରେଷ୍ଟୁରାଣ୍ଟ କରିବାକୁ ଆମର ପରବର୍ତ୍ତୀ ଯୋଜନା ରହିଛି।'

Publication	Manthan
Edition	Kalahandi
Date	12th September, 2020
Page No.	6

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ : ଓଡ଼ିଶାର ମହତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଉଛି

ଭୁବନେଶ୍ୱର,୧୧।୯ (ନି.ପ୍ର) : ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତି ଗୃହିଣୀ କଳ୍ପନା ମାଝି। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ଗୃହିଣୀରୁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବାକ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ପ୍ରେରଣାଦାୟକ ହୋଇଛି। କଳ୍ପନା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛନ୍ତି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା। ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ତାଡନାରେ ବଞ୍ଚିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା। ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ସଂସ୍ପର୍ଶରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ତଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମସ୍ୟାର ସମାଧାନ କରିବାକୁ ସେ ତୁରନ୍ତ ଜଣେ ସଦସ୍ୟା ହେବାସହିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା। ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ। ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିକୁ ଦୃଷ୍ଟିରେ ରଖି କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ। ତାହାପରେ କଳ୍ପନା ବ୍ୟବସାୟରେ ବୃଦ୍ଧି ନିମନ୍ତେ ଆଉ ୩୦ ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଦମ୍ପତି ଗ୍ରାହକଙ୍କ ସନ୍ତୁଷ୍ଟି ଏବଂ ସେମାନେ ସେମାନେ ଯୋଗାଇଦେଉଥିବା ଖାଦ୍ୟର ମାନ ନିଶ୍ଚିତ କରିବାକୁ ପ୍ରୟାସ କରୁଥିଲେ। ସେମାନଙ୍କର କଠିନ ପରିଶ୍ରମ ଏବଂ ସଚ୍ଚୋଟତା ସେମାନଙ୍କର କ୍ଷୁଦ୍ର ଉଦ୍ୟୋଗ ପାଇଁ ସଫଳତା ଆଣିଦେଲା। ସମ୍ପ୍ରତି ସେମାନେ ସେମାନଙ୍କୁ ସହଯୋଗ କରିବାକୁ ଜଣେ ମହିଳାଙ୍କୁ ନିଯୁକ୍ତି ଦେଇଛନ୍ତି। କଳ୍ପନା ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ନିକଟରେ କୃତଜ୍ଞ, ଯାହା ଦାରିଦ୍ର୍ୟ ଯୋଗୁଁ ବିଧ୍ୱସ୍ତ ହୋଇଯାଉଥିବା ତାଙ୍କ ସ୍ୱପ୍ନକୁ ସାକାର କଲା। ନିଜର କୃତଜ୍ଞତା ଜଣାଇ କଳ୍ପନା କହିଛନ୍ତି, "ଆମ ସ୍ୱପ୍ନକୁ ବାସ୍ତବ ରୂପ ଦେବାରେ ଅଧିକାର ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ଗ୍ରହଣ କରିଛି ଏବଂ ଏକ ନିରନ୍ତର ଆୟ ଯୋଗାଇଦେବାରେ ସହାୟକ ହୋଇଛି। ସେହି ବ୍ୟବସାୟକୁ ସମ୍ପ୍ରସାରିତ କରିବା ଏବଂ ନିକଟ ଭବିଷ୍ୟତରେ ଏକ ରେଷ୍ଟୁରାଣ୍ଟ କରିବାକୁ ଆମର ପରବର୍ତ୍ତୀ ଯୋଜନା ରହିଛି।"

Publication	Suryaparava
Edition	Kalahandi
Date	12th September, 2020
Page No.	8

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ: ଓଡ଼ିଶାର ମହତ୍ତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଉଛି

॥ ପ୍ରଭାନ୍ୟୁଜ୍ ॥ ଭୁବନେଶ୍ୱର,୧୧।୯: ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତି ଗୃହିଣୀ କଳ୍ପନା ମାଝୀ। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ଗୃହିଣୀରୁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବା କ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ପ୍ରେରଣାଦାୟକ ହୋଇଛି। କଳ୍ପନା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛନ୍ତି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା। ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକରେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ତାଡନାରେ ବଞ୍ଚିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା।ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ସଂସ୍ପର୍ଶରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ତଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମସ୍ୟାର ସମାଧାନ କରିବାକୁ ସେ ତୁରନ୍ତ ଜଣେ ସଦସ୍ୟା ହେବାସହିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା। ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ ହଜାର ଟଙ୍କାରୁ ୧୦ ହଜାର ଟଙ୍କା ଆୟ କଲେ। ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିକୁ ଦୃଷ୍ଟିରେ ରଖି କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ। ତାହାପରେ କଳ୍ପନା ବ୍ୟବସାୟରେ ବୃଦ୍ଧି ନିମନ୍ତେ ଆଉ ୩୦ ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଦମ୍ପତି ଗ୍ରାହକଙ୍କ ସନ୍ତୁଷ୍ଟି ଏବଂ ସେମାନେ ସେମାନେ ଯୋଗାଇଦେଉଥିବା ଖାଦ୍ୟର ମାନ ନିଶ୍ଚିତ କରିବାକୁ ପ୍ରୟାସ କରୁଥିଲେ।

Publication	Utkal Samaj
Edition	Kalahandi
Date	12th September, 2020
Page No.	8

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ: ଓଡ଼ିଶାର ମହତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଉଛି

ଭୁବନେଶ୍ୱର, ୧୧/୯(ଉସପ୍ର): ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛଁ ଗୃହିଣୀ କଳ୍ପନା ମାଝି। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ଗୃହିଣୀରୁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବାକ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ପ୍ରେରଣାଦାୟକ ହୋଇଛି।

କଳ୍ପନା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛଁି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା। ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ତାଡନାରେ ବଞ୍ଚିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା।

ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ସଂସ୍ପର୍ଶରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ତଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମସ୍ୟାର ସମାଧାନ କରିବାକୁ ସେ ତୁରନ୍ତ ଜଣେ ସଦସ୍ୟା ହେବାସହିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା। ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ।

ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିକୁ ଦୃଷ୍ଟିରେ ରଖି କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ।

ତାହାପରେ କଳ୍ପନା ବ୍ୟବସାୟରେ ବୃଦ୍ଧି ନିମଂ ଆଉ ୩୦ ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଦମ୍ପତି ଗ୍ରାହକଙ୍କ ସୃଷ୍ଟି ଏବଂ ସେମାନେ ସେମାନେ ଯୋଗାଇଦେଉଥିବା ଖାଦ୍ୟର ମାନ ନିଶ୍ଚିତ କରିବାକୁ ପ୍ରୟାସ କରୁଥିଲେ। ସେମାନଙ୍କର କଠିନ ପରିଶ୍ରମ ଏବଂ ସଚ୍ଚୋଟତା ସେମାନଙ୍କର କ୍ଷୁଦ୍ର ଉଦ୍ୟୋଗ ପାଇଁ ସଫଳତା ଆଣିଦେଲା। ସମ୍ପ୍ରତି ସେମାନେ ସେମାନଙ୍କୁ ସହଯୋଗ କରିବାକୁ ଜଣେ ମହିଳାଙ୍କୁ ନିଯୁକ୍ତି ଦେଇଛଁି।

କଳ୍ପନା ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ନିକଟରେ କୃତଜ୍ଞ, ଯାହା ଦାରିଦ୍ର୍ୟ ଯୋଗୁଁ ବିଧ୍ୱସ୍ତ ହୋଇଯାଉଥିବା ତାଙ୍କ ସ୍ୱପ୍ନକୁ ସାକାର କଲା। ନିଜର କୃତଜ୍ଞତା ଜଣାଇ କଳ୍ପନା କହିଛଁି, 'ଆମ ସ୍ୱପ୍ନକୁ ବାସ୍ତବ ରୂପ ଦେବାରେ ଅଧିକାର ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ଗ୍ରହଣ କରିଛି ଏବଂ ଏକ ନିର'ର ଆୟ ଯୋଗାଇଦେବାରେ ସହାୟକ ହୋଇଛି। ସେହି ବ୍ୟବସାୟକୁ ସମ୍ପ୍ରସାରିତ କରିବା ଏବଂ ନିକଟ ଭବିଷ୍ୟତରେ ଏକ ରେଷ୍ଟୁରାଣ୍ଟ କରିବାକୁ ଆମର ପରବର୍ତ୍ତୀ ଯୋଜନା ରହିଛି।'

Publication	Agami Odisha
Edition	Kalahandi
Date	11th September, 2020
Page No.	8

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ: ଓଡ଼ିଶାର ମହତ୍ତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଉଛି

ଭୁବନେଶ୍ୱର : ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ପୁଅପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତି ଗୃହିଣୀ କଳ୍ପା ମାଝି। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବାକ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ମ୍ରେରଣାଦାୟକ ହୋଇଛି। କଳ୍ପା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛନ୍ତି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳା ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା। ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା କରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ତାଡନାରେ କଷ୍ଟିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା।ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ସଂସ୍ଥର୍ଣରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ପଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମ୍ପର୍କୀୟ ସମାଧାନ କରିବାକୁ ସେ ପ୍ରଗତ ଜଣେ ସଦସ୍ୟା ହେବାପରିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା। ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ ଦୋକ୍ଷ ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ। ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିରୁ ପ୍ରେରିତ ହୋଇ କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସ୍ୱାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ।

Publication	Agami Orissa
Edition	Kalahandi
Date	11th September, 2020
Page No.	7

Adhikar Microfinance: Helping the Aspirational Home Makers in Odisha

Kalahandi : Kalpana Majhi is a homemaker living with her husband and two children in Saisurin which is one of the remotest villages of Kalahandi district, Odisha. Her journey, from a homemaker to a successful entrepreneur is inspirational for many women like her who dream of starting something of their own.Kalpana belongs to a low-income family. Her husband was working as a daily wage labourer outside Orissa. He lacked skills and could not earn much to fulfil the family needs. Above all, his frequent illness was also putting an unbearable financial and mental burden on the family.With an aim to support her family, Kalpana started a snack shop near her house. However, theincome generated through it was not enough to uplift their economic condition. The family was struggling under the tyranny of poverty, having no hope to overcome their miseries.Finally, she came across Adhikar Microfinance and learned about their financial offerings and secure loan procedures. Aiming to resolve her existential problems, she immediately became a member and took her first loan of Rs. 10,000.Kalpana's move to join Adhikar Microfinance proved to be a life-changing decision for her. With the help of the first loan, she started a tiffin centre near Sasurin Chowk, Odisha. Progressively, she started making Rs. 8,000 - 10,000 per month.Looking at the rapidly growing business, she asked her husband to join her business. With support from her husband,her set-up grew further, and she successfully repaid her loan.Soon after, Kalpana took another loan of Rs. 30,000 to further scale up the business. The couple ensured customer satisfaction and the quality of food they served. Their hard work and honesty brought success in their small venture. Now they have even employed one woman to assist them.Kalpana is obliged to Adhikar Microfinance, who helped her achieve the dreams that were shattered by poverty. While expressing her gratitude, Kalpana says "Adhikar is instrumental in fulfilling our dreams and helped us earn a sustainable income. Our next plan is to expand the business and start a restaurant in the near future."

Publication	Aroud Odisha
Edition	Kalahandi
Date	11th September, 2020
Page No.	5

Adhikar Microfinance: Helping the Aspirational Home Makers in Odisha

(A.O. Bureau)

Kalahandi, Sept 10 : Kalpana Majhi is a homemaker living with her husband and two children in Saisurin which is one of the remotest villages of Kalahandi district, Odisha. Her journey, from a homemaker to a successful entrepreneur is inspirational for many women like her who dream of starting something of their own. Kalpana belongs to a low-income family. Her husband was working as a daily wage labourer outside Orissa. He lacked skills and could not earn much to fulfil the family needs. Above all, his frequent illness was also putting an unbearable financial and mental burden on the family. With an aim to support her family, Kalpana started a snack shop near her house. However, theincome generated through it was not enough to uplift their economic condition.

The family was struggling under the tyranny of poverty, having no hope to overcome their miseries. Finally, she came across Adhikar Microfinance and learned about their financial offerings and secure loan procedures. Aiming to resolve her existential problems, she immediately became a member and took her first loan of Rs. 10,000. Kalpana's move to join Adhikar Microfinance proved to be a life-changing decision for her. With the help of the first loan, she started a tiffin centre near Sasurin Chowk, Odisha. Progressively, she started making Rs. 8,000 – 10,000 per month. Looking at the rapidly growing business, she asked her husband to join her business. With support from her husband,her set-up grew further, and she successfully repaid her loan. Soon after, Kalpana took another loan of Rs. 30,000 to further scale up the business. The couple ensured customer satisfaction and the quality of food they served. Their hard work and honesty brought success in their small venture. Now they have even employed one woman to assist them. Kalpana is obliged to Adhikar Microfinance, who helped her achieve the dreams that were shattered by poverty. While expressing her gratitude, Kalpana says "Adhikar is instrumental in fulfilling our dreams and helped us earn a sustainable income. Our next plan is to expand the business and start a restaurant in the near future."

Publication	Dunia Khabar
Edition	Kalahandi
Date	11th September, 2020
Page No.	8

Adhikar Microfinance: Helping the Aspirational Home Makers in Odisha

Kalahandi : Kalpana Majhi is a homemaker living with her husband and two children in Saisurin which is one of the remotest villages of Kalahandi district, Odisha. Her journey, from a homemaker to a successful entrepreneur is inspirational for many women like her who dream of starting something of their own.

Kalpana belongs to a low-income family. Her husband was working as a daily wage labourer outside Orissa. He lacked skills and could not earn much to fulfil the family needs. Above all, his frequent illness was also putting an unbearable financial and mental burden on the family.

With an aim to support her family, Kalpana started a snack shop near her house. However, theincome generated through it was not enough to uplift their economic condition. The family was struggling under the tyranny of poverty, having no hope to overcome their miseries.

Finally, she came across Adhikar Microfinance and learned about their financial offerings and secure loan procedures. Aiming to resolve her existential problems, she immediately became a member and took her first loan of Rs. 10,000.

Kalpana's move to join Adhikar Microfinance proved to be a life-changing decision for her. With the help of the first loan, she started a tiffin centre near Sasurin Chowk, Odisha. Progressively, she started making Rs. 8,000 - 10,000 per month.

Looking at the rapidly growing business, she asked her husband to join her business. With support from her husband,her set-up grew further, and she successfully repaid her loan.

Soon after, Kalpana took another loan of Rs. 30,000 to further scale up the business. The couple ensured customer satisfaction and the quality of food they served. Their hard work and honesty brought success in their small venture. Now they have even employed one woman to assist them.

Kalpana is obliged to Adhikar Microfinance, who helped her achieve the dreams that were shattered by poverty. While expressing her gratitude, Kalpana says "Adhikar is instrumental in fulfilling our dreams and helped us earn a sustainable income. Our next plan is to expand the business and start a restaurant in the near future."

Publication	Orissa Times
Edition	Kalahandi
Date	11th September, 2020
Page No.	8

Adhikar Microfinance: Helping the Aspirational Home Makers in Odisha

Kalahandi : Kalpana Majhi is a homemaker living with her husband and two children in Saisurin which is one of the remotest villages of Kalahandi district, Odisha. Her journey, from a homemaker to a successful entrepreneur is inspirational for many women like her who dream of starting something of their own.Kalpana belongs to a low-income family. Her husband was working as a daily wage labourer outside Orissa. He lacked skills and could not earn much to fulfil the family needs. Above all, his frequent illness was also putting an unbearable financial and mental burden on the family.With an aim to support her family, Kalpana started a snack shop near her house. However, theincome generated through it was not enough to uplift their economic condition. The family was struggling under the tyranny of poverty, having no hope to overcome their miseries.Finally, she came across Adhikar Microfinance and learned about their financial offerings and secure loan procedures. Aiming to resolve her existential problems, she immediately became a member and took her first loan of Rs. 10,000.Kalpana's move to join Adhikar Microfinance proved to be a life-changing decision for her. With the help of the first loan, she started a tiffin centre near Sasurin Chowk, Odisha. Progressively, she started making Rs. 8,000 - 10,000 per month.Looking at the rapidly growing business, she asked her husband to join her business. With support from her husband,her set-up grew further, and she successfully repaid her loan.Soon after, Kalpana took another loan of Rs. 30,000 to further scale up the business. The couple ensured customer satisfaction and the quality of food they served. Their hard work and honesty brought success in their small venture. Now they have even employed one woman to assist them.Kalpana is obliged to Adhikar Microfinance, who helped her achieve the dreams that were shattered by poverty. While expressing her gratitude, Kalpana says "Adhikar is instrumental in fulfilling our dreams and helped us earn a sustainable income. Our next plan is to expand the business and start a restaurant in the near future."

Publication	Pramad
Edition	Kalahandi
Date	11th September, 2020
Page No.	4

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ: ଓଡ଼ିଶାର ମହତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢ଼ାଉଛି

ଭୁବନେଶ୍ୱର,(ନିପ୍ର) : ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତି ଗୃହିଣୀ କଳ୍ପନା ମାଝି। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ଗୃହିଣୀରୁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବାକ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ପ୍ରେରଣାଦାୟକ ହୋଇଛି। କଳ୍ପନା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛନ୍ତି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା। ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ତାଡନାରେ ବଞ୍ଚିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା। ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ସଂସ୍ପର୍ଶରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ତଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମସ୍ୟାର ସମାଧାନ କରିବାକୁ ସେ ତୁରନ୍ତ ଜଣେ ସଦସ୍ୟା ହେବାସହିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା। ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ। ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିକୁ ଦୃଷ୍ଟିରେ ରଖି କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ। ତାହାପରେ କଳ୍ପନା ବ୍ୟବସାୟରେ ବୃଦ୍ଧି ନିମନ୍ତେ ଆଉ ୩୦ ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଦମ୍ପତି ଗ୍ରାହକଙ୍କ ସନ୍ତୁଷ୍ଟି ଏବଂ ସେମାନେ ସେମାନେ ଯୋଗାଇଦେଉଥିବା ଖାଦ୍ୟର ମାନ ନିଶ୍ଚିତ କରିବାକୁ ପ୍ରୟାସ କରୁଥିଲେ। ସେମାନଙ୍କର କଠିନ ପରିଶ୍ରମ ଏବଂ ସଚ୍ଚୋଟତା ସେମାନଙ୍କର କ୍ଷୁଦ୍ର ଉଦ୍ୟୋଗ ପାଇଁ ସଫଳତା ଆଣିଦେଲା। ସମ୍ପ୍ରତି ସେମାନେ ସେମାନଙ୍କୁ ସହଯୋଗ କରିବାକୁ ଜଣେ ମହିଳାଙ୍କୁ ନିଯୁକ୍ତି ଦେଇଛନ୍ତି। କଳ୍ପନା ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ନିକଟରେ କୃତଜ୍ଞ, ଯାହା ଦାରିଦ୍ର୍ୟ ଯୋଗୁଁ ବିଧ୍ୱସ୍ତ ହୋଇଯାଉଥିବା ତାଙ୍କ ସ୍ୱପ୍ନକୁ ସାକାର କଲା। ନିଜର କୃତଜ୍ଞତା ଜଣାଇ କଳ୍ପନା କହିଛନ୍ତି, "ଆମ ସ୍ୱପ୍ନକୁ ବାସ୍ତବ ରୂପ ଦେବାରେ ଅଧିକାର ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ଗ୍ରହଣ କରିଛି ଏବଂ ଏକ ନିରନ୍ତର ଆୟ ଯୋଗାଇଦେବାରେ ସହାୟକ ହୋଇଛି। ସେହି ବ୍ୟବସାୟକୁ ସମ୍ପ୍ରସାରିତ କରିବା ଏବଂ ନିକଟ ଭବିଷ୍ୟତରେ ଏକ ରେଷ୍ଟୁରାଣ୍ଟ କରିବାକୁ ଆମର ପରବର୍ତ୍ତୀ ଯୋଜନା ରହିଛି।"

Publication	Samaya
Edition	Kalahandi
Date	11th September, 2020
Page No.	4



ଆବେଦନ କରିଥିବା ଏହି ୮ଜଣ ଦିଆଯାଇଛି ।

ଓଡ଼ିଶାର ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଇଚି

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ

ଭୁବନେଶ୍ୱର (ସମୟ): ଓଡ଼ିଶାର ଆର୍ଥିକ ଦୁର୍ବଳଶ୍ରେଣୀ ଗୃହିଣୀମାନଙ୍କୁ ସହାୟତା କରୁଛି ଅଧିକାରୀ ମାଇକ୍ରୋ ଫାଇନାନ୍ସ । କଳାହାଣ୍ଡିର ଦୁର୍ଗମ ଗ୍ରାମ ସାଇପୁରିନରେ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତି ଗୃହିଣୀ କଳ୍ପନା ମାଝୀ । କଳ୍ପନାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା । ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା । ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ଠାରୁ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ । ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାଇପୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ । ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ । ଏହାପରେ ଅଧିକ ଋଣ ନେଇ ଏବେ ନିଜେ ନିଜ ଗୋଡରେ ଠିଆ ହୋଇଛନ୍ତି କଳ୍ପନା ।

ସାରଡା ପ୍ରସନ୍ନ ନାୟକଙ୍କ ବିୟୋଗରେ ପିସିସି ସଭାପତିଙ୍କ ଶୋକ

Publication	Seithu Aramva
Edition	Kalahandi
Date	11th September, 2020
Page No.	8

ଓଡ଼ିଶାର ମହତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଉଛି ମାଇକ୍ରୋଫାଇନାନ୍ସ

ଭୁବନେଶ୍ୱର,୧୦/୦୯(ଆ.ପ୍ର) : ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତି ଗୃହିଣୀ କଳ୍ପନା ମାଝି। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ଗୃହିଣୀରୁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବାକ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ପ୍ରେରଣାଦାୟକ ହୋଇଛି। କଳ୍ପନା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛନ୍ତି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସତ୍ତୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା। ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ତାଡନାରେ ବଂଚିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା। ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋ ଫାଇନାନ୍ସ ସଂସ୍ପର୍ଶରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ତଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମସ୍ୟାର ସମାଧାନ କରିବାକୁ ସେ ତୁରନ୍ତ ଜଣେ ସଦସ୍ୟା ହେବାସହିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା।ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ। ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିକୁ ଦୃଷ୍ଟିରେ ରଖି କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ। ତାହାପରେ କଳ୍ପନା ବ୍ୟବସାୟରେ ବୃଦ୍ଧି ନିମନ୍ତେ ଆଉ ୩୦ ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ବର୍ତ୍ତମାନ ଗ୍ରାହକଙ୍କ ସନ୍ତୁଷ୍ଟି ଏବଂ ସେମାନେ ସେମାନେ ଯୋଗାଇଦେଉଥିବା ଖାଦ୍ୟର ମାନ ନିଶ୍ଚିତ କରିବାକୁ ପ୍ରୟାସ କରୁଥିଲେ। ସେମାନଙ୍କର କଠିନ ପରିଶ୍ରମ ଏବଂ ସଚ୍ଚୋଟତା ସେମାନଙ୍କର କ୍ଷୁଦ୍ର ଉଦ୍ୟୋଗ ପାଇଁ ସଫଳତା ଆଣିଦେଲା। ସମ୍ପ୍ରତି ସେମାନେ ସେମାନଙ୍କୁ ସହଯୋଗ କରିବାକୁ ଜଣେ ମହିଳାଙ୍କୁ ନିଯୁକ୍ତି ଦେଇଛନ୍ତି। କଳ୍ପନା ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ନିକଟରେ କୃତଜ୍ଞ, ଯାହା ଦାରିଦ୍ର୍ୟ ଯୋଗୁଁ ବିଧ୍ୱସ୍ତ ହୋଇଯାଉଥିବା ତାଙ୍କ ସ୍ୱପ୍ନକୁ ସାକାର କଲା। ନିଜର କୃତଜ୍ଞତା ଜଣାଇ କଳ୍ପନା କହିଛନ୍ତି, ଅଆମ ସ୍ୱପ୍ନକୁ ବାସ୍ତବ ରୂପ ଦେବାରେ ଅଧିକାର ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ଗ୍ରହଣ କରିଛି ଏବଂ ଏକ ନିରନ୍ତର ଆୟ ଯୋଗାଇଦେବାରେ ସହାୟକ ହୋଇଛି। ସେହି ବ୍ୟବସାୟକୁ ସମ୍ପ୍ରସାରିତ କରିବା ଏବଂ ନିକଟ ଭବିଷ୍ୟତରେ ଏକ ରେଷ୍ଟୁରାଯ କରିବାକୁ ଆମର ପରବର୍ତ୍ତୀ ଯୋଜନା ରହିଛି।

Publication	Swatantra Barta
Edition	Kalahandi
Date	11th September, 2020
Page No.	7

ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ: ଓଡ଼ିଶାର ମହତ୍ତ୍ୱାକାଂକ୍ଷୀ ଗୃହିଣୀଙ୍କୁ ସହାୟତାର ହାତ ବଢାଉଛି

ଭୁବନେଶ୍ୱର ,ସ୍ୱତନ୍ତ୍ରବାର୍ତ୍ତା ବ୍ୟୁରୋ (୧୦/୯): ଓଡ଼ିଶାର କଳାହାଣ୍ଡି ଜିଲାର ଅନ୍ୟତମ ଦୁର୍ଗମ ଗ୍ରାମ ସାଇସୁରିନରେ ନିଜ ସ୍ୱାମୀ ଓ ଦୁଇପିଲାଙ୍କ ସହିତ ରହୁଛନ୍ତି ଗୃହିଣୀ କଳ୍ପନା ମାଝୀ। ନିଜର କିଛି କରିବାକୁ ସ୍ୱପ୍ନ ଦେଖୁଥିବା ତାଙ୍କଭଳି ଅଧିକାଂଶ ମହିଳାଙ୍କ ପାଇଁ ଜଣେ ଗୃହିଣୀରୁ ଜଣେ ସଫଳ ଉଦ୍ୟୋଗୀ ହେବାକ୍ଷେତ୍ରରେ ତାଙ୍କର ଯାତ୍ରା ପ୍ରେରଣାଦାୟକ ହୋଇଛି। କଳ୍ପନା ଜଣେ ନିମ୍ନ ଆୟକାରୀ ପରିବାରରୁ ଆସିଛନ୍ତି। ତାଙ୍କ ସ୍ୱାମୀ ଓଡ଼ିଶା ବାହାରେ ଦିନ ମଜୁରିଆ ଭାବେ କାମ କରୁଥିଲେ। ସେ କୁଶଳୀ ହୋଇନଥିବାରୁ ପରିବାରର ଆବଶ୍ୟକତା ପୂରଣ କରିବାକୁ ଅଧିକ ଆୟ କରିପାରୁନଥିଲେ। ସର୍ବୋପରି ସେ ବାରମ୍ବାର ଅସୁସ୍ଥ ରହିବାରୁ ତାଙ୍କ ପରିବାର ଉପରେ ଅସହ୍ୟ ଆର୍ଥିକ ଓ ମାନସିକ ବୋଝ ପଡୁଥିଲା। ନିଜ ପରିବାରକୁ ସହାୟକ ହେବାପାଇଁ କଳ୍ପନା ନିଜ ଘର ପାଖରେ ଏକ ଜଳପାନ ଦୋକାନ ଆରମ୍ଭକଲେ। ତେବେ ଏହା ଜରିଆରେ ହେଉଥିବା ଆୟ ପରିବାରର ଅର୍ଥନୈତିକ ସ୍ଥିତିରେ ଉନ୍ନତି ଆଣିବାକୁ ପର୍ଯ୍ୟାପ୍ତ ନଥିଲା। ପରିବାର ଘୋର ଦାରିଦ୍ର୍ୟ ତାଡନାରେ ବଞ୍ଚିବାକୁ ସଂଘର୍ଷ କରୁଥିଲେ ଏବଂ ସେହି ଦୈନ୍ୟ ମଧ୍ୟରୁ ଉଦ୍ଧାର ପାଇବାର କୌଣସି ଆଶା ନଥିଲା।ଶେଷରେ ସେ ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ସଂସ୍ଥର୍ଗରେ ଆସିଲେ ଏବଂ ତାହାର ଆର୍ଥିକ ସୁବିଧା ସୁଯୋଗ ତଥା ନିରାପଦ ଋଣ ପଦ୍ଧତି ସମ୍ପର୍କରେ ଜାଣିଲେ। ତାଙ୍କର ଜୀବନ ଜୀବିକା ସମସ୍ୟାର ସମାଧାନ କରିବାକୁ ସେ ତୁରନ୍ତ ଜଣେ ସଦସ୍ୟା ହେବାସହିତ ପ୍ରଥମ ପର୍ଯ୍ୟାୟରେ ୧୦ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସରେ ଯୋଗଦେବାକୁ କଳ୍ପନାଙ୍କର ପ୍ରୟାସ ତାଙ୍କ ଜୀବନନରେ ଏକ ପରିବର୍ତ୍ତନକାରୀ ନିଷ୍ପତ୍ତି ସାବ୍ୟସ୍ତ ହେଲା। ପ୍ରଥମ ଋଣ ସହାୟତାରେ ସେ ସାସୁରିନ ଛକଠାରେ ଏକ ଜଳଖିଆ କେନ୍ଦ୍ର ଖୋଲିଲେ। ସମୟକ୍ରମେ ସେ ସେଠାରୁ ମାସିକ ୮ହଜାର ଟଙ୍କାରୁ ୧୦ହଜାର ଟଙ୍କା ଆୟକଲେ। ବ୍ୟବସାୟର ଦ୍ରୁତ ଅଭିବୃଦ୍ଧିକୁ ଦୃଷ୍ଟିରେ ରଖି କଳ୍ପନା ସେହି ବ୍ୟବସାୟରେ ସାମିଲ ହେବାକୁ ତାଙ୍କ ସ୍ୱାମୀଙ୍କୁ ପ୍ରସ୍ତାବ ଦେଲେ। ସ୍ୱାମୀଙ୍କ ସମର୍ଥନ ପାଇ ତାଙ୍କ ସଂସ୍ଥା ଅଧିକ ପ୍ରଗତିକଲା ଏବଂ ସେ ସଫଳତାର ସହିତ ଋଣ ପରିଶୋଧ କରିଦେଲେ। ତାହାପରେ କଳ୍ପନା ବ୍ୟବସାୟରେ ବୃଦ୍ଧି ନିମନ୍ତେ ଆଉ ୩୦ ହଜାର ଟଙ୍କା ଋଣ ନେଲେ। ଦମ୍ପତି ଗ୍ରାହକଙ୍କ ସନ୍ତୁଷ୍ଟି ଏବଂ ସେମାନେ ସେମାନେ ଯୋଗାଇଦେଉଥିବା ଖାଦ୍ୟର ମାନ ନିଶ୍ଚିତ କରିବାକୁ ପ୍ରୟାସ କରୁଥିଲେ। ସେମାନଙ୍କର କଠିନ ପରିଶ୍ରମ ଏବଂ ସଚ୍ଚୋଟତା ସେମାନଙ୍କର କ୍ଷୁଦ୍ର ଉଦ୍ୟୋଗ ପାଇଁ ସଫଳତା ଆଣିଦେଲା। ସମ୍ପ୍ରତି ସେମାନେ ସେମାନଙ୍କୁ ସହଯୋଗ କରିବାକୁ ଜଣେ ମହିଳାଙ୍କୁ ନିଯୁକ୍ତି ଦେଇଛନ୍ତି। କଳ୍ପନା ଅଧିକାର ମାଇକ୍ରୋଫାଇନାନ୍ସ ନିକଟରେ କୃତଜ୍ଞ, ଯାହା ଦାରିଦ୍ର୍ୟ ଯୋଗୁଁ ବିଧ୍ୱସ୍ତ ହୋଇଯାଉଥିବା ତାଙ୍କ ସ୍ୱପ୍ନକୁ ସାକାର କଲା। ନିଜର କୃତଜ୍ଞତା ଜଣାଇ କଳ୍ପନା କହିଛନ୍ତି, "ଆମ ସ୍ୱପ୍ନକୁ ବାସ୍ତବ ରୂପ ଦେବାରେ ଅଧିକାର ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଭୂମିକା ଗ୍ରହଣ କରିଛି ଏବଂ ଏକ ନିରନ୍ତର ଆୟ ଯୋଗାଇଦେବାରେ ସହାୟକ ହୋଇଛି। ସେହି ବ୍ୟବସାୟକୁ ସମ୍ପ୍ରସାରିତ କରିବା ଏବଂ ନିକଟ ଭବିଷ୍ୟତରେ ଏକ ରେଷ୍ଟୁରାଣ୍ଟ କରିବାକୁ ଆମର ପରବର୍ତ୍ତୀ ଯୋଜନା ରହିଛି।"

Case Study: Fincare Small Finance Bank: Fulfilling Dreams of the Underprivileged

Publication	LN Star
Edition	MP
Date	15th September, 2020
Page No.	7

वंछितो के सपनो को पूरा करने की दिशा में - फिनकेयर स्मॉल फाइनेंस बैंक

नई दिल्ली, एजेंसी। तुलसा बाई का संबंध मध्य प्रदेश के एक छोटे से गाँव दुर्गा नगर से है। उनके परिवार के साथ-साथ उनके गाँव में एक प्रतिष्ठित व्यक्ति बनने की उनकी कहानी आकांक्षात्मक है। तुलसा के 4 सदस्य वाले परिवार में उनके पति और दो बच्चे शामिल हैं, जो अपर्याप्त वित्तीय परिस्थितियों से जूझ रहे थे। उनके पति द्वारा अर्जित आय उनके परिवार की बुनियादी आवश्यकताओं की पूर्ति के लिए अपर्याप्त थी। उसे अपने बच्चों की स्कूल फीस के खर्च को वहन करने के लिए छोटे ऋणों पर निर्भर रहना पड़ता था जिससे उनकी शिक्षा प्रभावित होती थी। लगभग चार साल पहले, तुलसा को उसके पड़ोसी ने फिनकेयर स्मॉल फाइनेंस बैंक में लेकर गये। फिनकेयर ऋण अधिकारी ने उन्हें समूह ऋण सुविधा के संचालन के बारे में अवगत कराया और बताया कि इससे किस प्रकार परिवारों को अपनी वित्तीय स्थिति में सुधार करने में मदद मिलती है। तुलसा की चिंता को दूर करते हुए इस ऋण से मिलने वाले लाभ पर विस्तार से जानकारी अवगत करवाई। तुलसा अपनी आर्थिक स्थिति को सुधारने के लिए फिनकेयर स्मॉल फाइनेंस बैंक की सदस्य बन गई। फिनकेयर स्मॉल फाइनेंस बैंक के सदस्य बनने के तुरंत बाद, तुलसा को अपना पहला ऋण 26000 रुपये का मिला, और उनके जीवन में एक सकारात्मक मोड़ आया। उसने अपने घर पर एक छोटी सी दुकान खोली, जहाँ वह रुपये कमाने लगी। 150 से 200 रूपये प्रति दिन,इससे उसका आत्मविश्वास बढ़ा, और बढ़ी हुई आय की मदद से, वह अपनी सभी बैंक किश्तों को जमा करने में सक्षम हो गई। अपने पिछले ऋण को चुकाने के बाद उसने 35000 रुपये का एक और ऋण लिया और चूड़ियाँ बेचना शुरू कर दिया। उनके लगातार प्रयासों से, उनकी मासिक पारिवारिक आय बढ़कर लगभग 6000 से 15000 रूपये प्रतिमाह हो गई , जिससे उनकी आर्थिक स्थिति सुदृढ़ हो गई । तुलसा अब समाज में एक सम्मानजनक जीवन जी रही हैं और निजी स्कूल में अपने दोनों बच्चों को शिक्षा देने में सक्षम हैं। फिनकेयर एसएफबी द्वारा जरूरत के समय में उसे एवं अन्य महिलाओं को मदद करने के लिये आभारी है । फिनकेयर एसएफबी के समर्थन ने उसके आत्मविश्वास को काफी बढ़ावा दिया, और वह आर्थिक रूप से और मजबूत बनने के लिए प्रयासरत है । तुलसा कहती हैं, च्हम फिनकेयर स्मॉल फाइनेंस बैंक के बिना इस सफलता को हासिल नहीं कर सकते थे। बैंकों से ऋण प्राप्त करना कठिन था, और स्थानीय तौर पर उधारदाताओं ने हमें जीवन भर कर्ज तले दबा दिया था। फिनकेयर की बदौलत अब हम एक खुशहाल और सुरक्षित जीवन जी रहे हैं।

Publication	Dabang Dunia
Edition	MP
Date	13th September, 2020
Page No.	4

फिनकेयर स्मॉल फाइनेंस बैंक ने वंछितों के सपनों को पूरा करने की दिशा में उठाए कदम

भोपाल। तुलसा बाई का संबंध मध्यप्रदेश के एक छोटे से गांव दुर्गा नगर से है। उनके परिवार के साथ-साथ उनके गांव में एक प्रतिष्ठित व्यक्ति बनने की उनकी कहानी आकांक्षात्मक है। तुलसा के चार सदस्य वाले परिवार में उनके पति और दो बच्चे शामिल हैं, जो अपर्याप्त वित्तीय परिस्थितियों से जूझ रहे थे। लगभग चार साल पहले तुलसा को उसके पड़ोसी ने फिनकेयर स्मॉल फाइनेंस बैंक में लेकर गए। फिनकेयर ऋण अधिकारी ने उन्हें समूह ऋण सुविधा के संचालन के बारे में अवगत कराया और बताया कि इससे किस प्रकार परिवारों को अपनी वित्तीय स्थिति में सुधार करने में मदद मिलती है। तुलसा अपनी आर्थिक स्थिति को सुधारने के लिए फिनकेयर स्मॉल फाइनेंस बैंक की सदस्य बन गई। फिनकेयर स्मॉल फाइनेंस बैंक के सदस्य बनने के तुरंत बाद तुलसा को अपना पहला ऋण 26000 रुपए का मिला और उनके जीवन में एक सकारात्मक मोड़ आया। उसने अपने घर पर एक छोटी सी दुकान खोली, जहां वह रुपए कमाने लगी। 150 से 200 रुपए प्रति दिन, इससे उसका आत्मविश्वास बढ़ाए और बढ़ी हुई आय की मदद से वह अपनी सभी बैंक किश्तों को जमा करने में सक्षम हो गई। अपने पिछले ऋण को चुकाने के बाद उसने 35000 रुपए का एक और ऋण लिया और चूड़ियां बेचना शुरू कर दिया। उनके लगातार प्रयासों से उनकी मासिक पारिवारिक आय बढ़कर लगभग 6000 से 15000 रुपए प्रतिमाह हो गई, जिससे उनकी आर्थिक स्थिति सुदृढ़ हो गई। फिनकेयर एसएफबी के समर्थन ने उसके आत्मविश्वास को काफी बढ़ावा दिया और वह आर्थिक रूप से और मजबूत बनने के लिए प्रयासरत है। तुलसा कहती हैं हम फिनकेयर स्मॉल फाइनेंस बैंक के बिना इस सफलता को हासिल नहीं कर सकते थे। बैंकों से ऋण प्राप्त करना कठिन था और स्थानीय तौर पर उधारदाताओं ने हमें जीवन भर कर्ज तले दबा दिया था। फिनकेयर की बदौलत अब हम एक खुशहाल और सुरक्षित जीवन जी रहे हैं।

Publication	Dainik Jagran
Edition	MP
Date	12th September, 2020
Page No.	12

सपनों को पूरा कर रहा फिनकेयर स्मॉल फाइनेंस बैंक

इंदौर, जेएनएन। तुलसा बाई का संबंध मप्र के एक छोटे से गांव दुर्गा नगर से है। उनके परिवार के साथ-साथ उनके गांव में एक प्रतिष्ठित व्यक्ति बनने की उनकी कहानी आकांक्षात्मक है। तुलसा के 4 सदस्य वाले परिवार में उनके पति और दो बच्चे शामिल हैं, जो अपर्याप्त वित्तीय परिस्थितियों से जूझ रहे थे। लगभग चार साल पहले, तुलसा को उसके पड़ोसी ने फिनकेयर स्मॉल फाइनेंस बैंक में लेकर गए। फिनकेयर ऋण अधिकारी ने उन्हें समूह ऋण सुविधा के संचालन के बारे में अवगत कराया और बताया कि इससे किस प्रकार परिवारों को अपनी वित्तीय स्थिति में सुधार करने में मदद मिलती है। फिनकेयर स्मॉल फाइनेंस बैंक के सदस्य बनने के तुरंत बाद, तुलसा को अपना पहला ऋण 26000 रुपए का मिला, और उनके जीवन में एक सकारात्मक मोड़ आया।

Publication	Dainik Kausar
Edition	MP
Date	12th September, 2020
Page No.	7

वंछितों के सपनो को पूरा करने की दिशा में फिनकेयर स्मॉल फाइनेंस बैंक

नई दिल्ली। तुलसा बाई का संबंध मध्य प्रदेश के एक छोटे से गाँव दुर्गा नगर से है। उनके परिवार के साथ-साथ उनके गाँव में एक प्रतिष्ठित व्यक्ति बनने की उनकी कहानी आकांक्षात्मक है। तुलसा के 4 सदस्य वाले परिवार में उनके पति और दो बच्चे शामिल हैं, जो अपर्याप्त वित्तीय परिस्थितियों से जूझ रहे थे। उनके पति द्वारा अर्जित आय उनके परिवार की बुनियादी आवश्यकताओं की पूर्ति के लिए अपर्याप्त थी। उसे अपने बच्चों की स्कूल फीस के खर्च को वहन करने के लिए छोटे ऋणों पर निर्भर रहना पड़ता था जिससे उनकी शिक्षा प्रभावित होती थी। लगभग चार साल पहले, तुलसा को उसके पड़ोसी ने फिनकेयर स्मॉल फाइनेंस बैंक में लेकर गये । फिनकेयर ऋण अधिकारी ने उन्हें समूह ऋण सुविधा के संचालन के बारे में अवगत कराया और बताया कि इससे किस प्रकार परिवारों को अपनी वित्तीय स्थिति में सुधार करने में मदद मिलती है। तुलसा की चिंता को दूर करते हुए इस ऋण से मिलने वाले लाभ पर विस्तार से जानकारी अवगत करवाई । तुलसा अपनी आर्थिक स्थिति को सुधारने के लिए फिनकेयर स्मॉल फाइनेंस बैंक की सदस्य बन गई ।फिनकेयर स्मॉल फाइनेंस बैंक के सदस्य बनने के तुरंत बाद, तुलसा को अपना पहला ऋण 26000 रुपये का मिला, और उनके जीवन में एक सकारात्मक मोड़ आया। उसने अपने घर पर एक छोटी सी दुकान खोली, जहाँ वह रुपये कमाने लगी। 150 से 200 रूपये प्रति दिन,इससे उसका आत्मविश्वास बड़ा, और बड़ी हुई आय की मदद से, वह अपनी सभी बैंक किश्तों को जमा करने में सक्षम हो गई।

Publication	Fine Times
Edition	MP
Date	12th September, 2020
Page No.	6

वंछितो के सपनो को पूरा करने की दिशा में - फिनकेयर स्मॉल फाइनेंस बैंक

मुंबई एजेंसी। तुलसा बाई का संबंध मध्य प्रदेश के एक छोटे से गाँव दुर्गा नगर से है। उनके परिवार के साथ-साथ उनके गाँव में एक प्रतिष्ठित व्यक्ति बनने की उनकी कहानी आकांक्षात्मक है। तुलसा के 4 सदस्य वाले परिवार में उनके पति और दो बच्चे शामिल हैं, जो अपर्याप्त वित्तीय परिस्थितियों से जूझ रहे थे। उनके पति द्वारा अर्जित आय उनके परिवार की बुनियादी आवश्यकताओं की पूर्ति के लिए अपर्याप्त थी। उसे अपने बच्चों की स्कूल फीस के खर्च को वहन करने के लिए छोटे ऋणों पर निर्भर रहना पड़ता था जिससे उनकी शिक्षा प्रभावित होती थी। लगभग चार साल पहले, तुलसा को उसके पड़ोसी ने फिनकेयर स्मॉल फाइनेंस बैंक में लेकर गये । फिनकेयर ऋण अधिकारी ने उन्हें समूह ऋण सुविधा के संचालन के बारे में अवगत कराया और बताया कि इससे किस प्रकार परिवारों को अपनी वित्तीय स्थिति में सुधार करने में मदद मिलती है। तुलसा की चिंता को दूर करते हुए इस ऋण से मिलने वाले लाभ पर विस्तार से जानकारी अवगत करवाई । तुलसा अपनी आर्थिक स्थिति को सुधारने के लिए फिनकेयर स्मॉल फाइनेंस बैंक की सदस्य बन गई। फिनकेयर स्मॉल फाइनेंस बैंक के सदस्य बनने के तुरंत बाद, तुलसा को अपना पहला ऋण 26000 रुपये का मिला, और उनके जीवन में एक सकारात्मक मोड़ आया। उसने अपने घर पर एक छोटी सी दुकान खोली, जहाँ वह रुपये कमाने लगी। 150 से 200 रूपये प्रति दिन,इससे उसका आत्मविश्वास बढ़ा, और बढ़ी हुई आय की मदद से, वह अपनी सभी बैंक किश्तों को जमा करने में सक्षम हो गई।

Publication	Haribhoomi
Edition	MP
Date	11th September, 2020
Page No.	7

सपनों को पूरा करने की दिशा में फिनकेयर स्मॉल फाइनेंस बैंक

इंदौर। तुलसा बाई का संबंध मध्य प्रदेश के एक छोटे से गांव दुर्गा नगर से है। उनके परिवार के साथ-साथ उनके गांव में एक प्रतिष्ठित व्यक्ति बनने की उनकी कहानी आकांक्षात्मक है। तुलसा के 4 सदस्य वाले परिवार में उनके पति और दो बच्चे शामिल हैं, जो अपर्याप्त वित्तीय परिस्थितियों से जूझ रहे थे। उनके पति द्वारा अर्जित आय उनके परिवार की बुनियादी आवश्यकताओं की पूर्ति के लिए अपर्याप्त थी। उसे अपने बच्चों की स्कूल फीस के खर्च को वहन करने के लिए छोटे ऋणों पर निर्भर रहना पड़ता था जिससे उनकी शिक्षा प्रभावित होती थी। लगभग चार साल पहले, तुलसा को उसके पड़ोसी ने फिनकेयर स्मॉल फाइनेंस बैंक में लेकर गये। फिनकेयर ऋण अधिकारी ने उन्हें समूह ऋण सुविधा के संचालन के बारे में अवगत कराया और बताया कि इससे किस प्रकार परिवारों को अपनी वित्तीय स्थिति में सुधार करने में मदद मिलती है। तुलसा की चिंता को दूर करते हुए इस ऋण से मिलने वाले लाभ पर विस्तार से जानकारी अवगत करवाई। तुलसा अपनी आर्थिक स्थिति को सुधारने के लिए फिनकेयर स्मॉल फाइनेंस बैंक की सदस्य बन गई। फिनकेयर स्मॉल फाइनेंस बैंक के सदस्य बनने के तुरंत बाद, तुलसा को अपना पहला ऋण 26000 रुपए का मिला, और उनके जीवन में एक सकारात्मक मोड़ आया। उसने अपने घर पर एक छोटी सी दुकान खोली, जहां वह रुपए कमाने लगी। 150 से 200 रुपए प्रति दिन, इससे उसका आत्मविश्वास बढ़ा, और बढ़ी हुई आय की मदद से, वह अपनी सभी बैंक किश्तों को जमा करने में सक्षम हो गई। अपने पिछले ऋण को चुकाने के बाद उसने 35000 रुपए का एक और ऋण लिया और चूड़ियां बेचना शुरू कर दिया। उनके लगातार प्रयासों से, उनकी मासिक पारिवारिक आय बढ़कर लगभग 6000 से 15000 रुपए प्रतिमाह हो गई, जिससे उनकी आर्थिक स्थिति सुदृढ़ हो गई ।

Publication	Navbharat
Edition	MP
Date	14th September, 2020
Page No.	3

फिनकेयर एसएमबी ने मिला सम्मानजनक जीवन

एक छोटे से गाँव दुर्गा नगर से रहने वाली तुलसा बाई के परिवार के साथ-साथ उनके गाँव में एक प्रतिष्ठित व्यक्ति बनने की उनकी कहानी प्रेरणादायक है. तुलसा के परिवार में उनके पति और दो बच्चे हैं. पति द्वारा अर्जित आय से परिवार की आवश्यकताओं की पूर्ति नहीं हो रही थी. बच्चों की स्कूल फीस के खर्च को वहन करने के लिए छोटे ऋणों पर निर्भर रहना पड़ता था. लगभग चार साल पहले, तुलसा को उसके पड़ोसी ने फिनकेयर स्मॉल फाइनेंस बैंक में लेकर गये. फिनकेयर ऋण अधिकारी ने उन्हें समूह ऋण सुविधा के संचालन के बारे में अवगत कराया और बताया कि इससे किस प्रकार परिवारों को अपनी वित्तीय स्थिति में सुधार करने में मदद मिलती है. तुलसा अपनी आर्थिक स्थिति सुधारने के लिए बैंक की सदस्य बन गई. सदस्य बनने के तुरंत बाद तुलसा को 26 हजार रुपये का ऋण मिला. उसनेअपने घर पर एक छोटी दुकान खोली और रुपये कमाने लगी. पिछले ऋण को चुकाने के बाद उसने 35000 रुपये का एक और ऋण लिया और चूड़ियाँ बेचना शुरू कर दिया. उनके लगातार प्रयासों से, उनकी मासिक पारिवारिक आय बढ़ गई, जिससे उनकी आर्थिक स्थिति सुदृढ़ हो गई. तुलसा अब समाज में एक सम्मानजनक जीवन जी रही हैं और निजी स्कूल में अपने बच्चों को शिक्षा देने में सक्षम हैं. तुलसा बताती है फिनकेयर की बदौलत अब हम एक खुशहाल और सुरक्षित जीवन जी रहे हैं.

Publication	Pradesh Times
Edition	MP
Date	12th September, 2020
Page No.	3

वंछितो के सपनो को पूरा करने की दिशा में . फिनकेयर स्मॉल फाइनेंस बैंक

तुलसा बाई का संबंध मध्य प्रदेश के एक छोटे से गाँव दुर्गा नगर से है। उनके परिवार के साथ.साथ उनके गाँव में एक प्रतिष्ठित व्यक्ति बनने की उनकी कहानी आकांक्षात्मक है। तुलसा के 4 सदस्य वाले परिवार में उनके पति और दो बच्चे शामिल हैंए जो अपर्याप्त वित्तीय परिस्थितियों से जूझ रहे थे। उनके पति द्वारा अर्जित आय उनके परिवार की बुनियादी आवश्यकताओं की पूर्ति के लिए अपर्याप्त थी। उसे अपने बच्चों की स्कूल फीस के खर्च को वहन करने के लिए छोटे ऋणों पर निर्भर रहना पड़ता था जिससे उनकी शिक्षा प्रभावित होती थी। लगभग चार साल पहलेए तुलसा को उसके पड़ोसी ने फिनकेयर स्मॉल फाइनेंस बैंक में लेकर गये । फिनकेयर ऋण अधिकारी ने उन्हें समूह ऋण सुविधा के संचालन के बारे में अवगत कराया और बताया कि इससे किस प्रकार परिवारों को अपनी वित्तीय स्थिति में सुधार करने में मदद मिलती है। तुलसा की चिंता को दूर करते हुए इस ऋण से मिलने वाले लाभ पर विस्तार से जानकारी अवगत करवाई । तुलसा अपनी आर्थिक स्थिति को सुधारने के लिए फिनकेयर स्मॉल फाइनेंस बैंक की सदस्य बन गई। फिनकेयर स्मॉल फाइनेंस बैंक के सदस्य बनने के तुरंत बादए तुलसा को अपना पहला ऋण 26000 रुपये का मिलाए और उनके जीवन में एक सकारात्मक मोड़ आया। उसने अपने घर पर एक छोटी सी दुकान खोलीए जहाँ वह रुपये कमाने लगी। 150 से 200 रूपये प्रति दिनएइससे उसका आत्मविश्वास बढ़ाए और बड़ी हुई आय की मदद सेए वह अपनी सभी बैंक किश्तों को जमा करने में सक्षम हो गई। अपने पिछले ऋण को चुकाने के बाद उसने 35000 रुपये का एक और ऋण लिया और चूड़ियाँ बेचना शुरू कर दिया। उनके लगातार प्रयासों सेए उनकी मासिक पारिवारिक आय बढ़कर लगभग 6000 से 15000 रूपये प्रतिमाह हो गई ए जिससे उनकी आर्थिक स्थिति सुदृढ़ हो गई । तुलसा अब समाज में एक सम्मानजनक जीवन जी रही हैं और निजी स्कूल में अपने दोनों बच्चों को शिक्षा देने में सक्षम हैं। फिनकेयर एसएफबी द्वारा जरूरत के समय में उसे एवं अन्य महिलाओं को मदद करने के लिये आभारी है । फिनकेयर एसएफबी के समर्थन ने उसके आत्मविश्वास को काफी बढ़ावा दियाए और वह आर्थिक रूप से और मजबूत बनने के लिए प्रयासरत है । तुलसा कहती हैंए श्हम फिनकेयर स्मॉल फाइनेंस बैंक के बिना इस सफलता को हासिल नहीं कर सकते थे। बैंकों से ऋण प्राप्त करना कठिन थाए और स्थानीय तौर पर उधारदाताओं ने हमें जीवन भर कर्ज तले दबा दिया था। फिनकेयर की बदौलत अब हम एक खुशहाल और सुरक्षित जीवन जी रहे हैं।

Publication	Raj Express
Edition	MP
Date	13th September, 2020
Page No.	7

वंचितों को कर्ज दे रहा फिनकेयर स्मॉल बैंक

नई दिल्ली। तुलसा बाई के चार सदस्य वाले परिवार में पति और दो बच्चे हैं। तुलसा के पति द्वारा अर्जित आय परिवार की आवश्यकताओं की पूर्ति के लिए अपर्याप्त थी। चार साल पहले तुलसा को पड़ोसी ने फिनकेयर स्मॉल फाइनेंस बैंक लेकर गए। फिनकेयर ऋण अधिकारी ने उन्हें समूह ऋण सुविधा के बारे में बताया। तुलसा आर्थिक स्थिति को सुधारने के लिए फिनकेयर स्मॉल फाइनेंस बैंक की सदस्य बन गई। बैंक के सदस्य बनने के तुरंत बाद तुलसा को अपना पहला ऋण 26000 रुपए का मिला जिससे उसने घर पर एक छोटी सी दुकान खोली। दुकान से हुई आय से कर्ज उतारने के बाद तुलसा ने दूसरा कर्ज लिया। तुलसा कहती हैं, हम फिनकेयर के बिना इस सफलता को हासिल नहीं कर सकते थे। फिनकेयर बैंक वंचितों को कर्ज उपलब्ध कराकर उन्हें जीविका चलाने में मदद कर रहा है।

Publication	Samay Jagat
Edition	MP
Date	11th September, 2020
Page No.	12

वंछितों के सपनों को पूरा करने की दिशा में फिनकेयर स्मॉल फाइनेंस बैंक

भोपाल। तुलसा बाई का संबंध मध्य प्रदेश के एक छोटे से गाँव दुर्गा नगर से है। उनके परिवार के साथ–साथ उनके गाँव में एक प्रतिष्ठित व्यक्ति बनने की उनकी कहानी आकांक्षात्मक है। तुलसा के 4 सदस्य वाले परिवार में उनके पति और दो बच्चे शामिल हैं, जो अपर्याप्त वित्तीय परिस्थितियों से जूझ रहे थे। उनके पति द्वारा अर्जित आय उनके परिवार की बुनियादी आवश्यकताओं की पूर्ति के लिए अपर्याप्त थी। उसे अपने बच्चों की स्कूल फीस के खर्च को वहन करने के लिए छोटे ऋणों पर निर्भर रहना पड़ता था जिससे उनकी शिक्षा प्रभावित होती थी। लगभग चार साल पहले, तुलसा को उसके पड़ोसी ने फिनकेयर स्मॉल फाइनेंस बैंक में लेकर गये । फिनकेयर ऋण अधिकारी ने उन्हें समूह ऋण सुविधा के संचालन के बारे में अवगत कराया और बताया कि इससे किस प्रकार परिवारों को अपनी वित्तीय स्थिति में सुधार करने में मदद मिलती है।

Case Study: Svatantra Microfin: Providing Unwavering Support to Women Entrepreneurs

Publication	Prabhat Khabar
Edition	Kolkata
Date	28th September, 2020
Page No.	4

स्वतंत्र माइक्रोफिन: महिला उद्यमियों को अटूट समर्थन

बर्धमान: माइक्रोफाइनेंस स्वतंत्र होने में मदद करके पश्चिम बंगाल में कई महत्वाकांक्षी महिलाओं के जीवन को बेहतर बनाने में एक महत्वपूर्ण भूमिका निभा रहा है। पश्चिम बंगाल के बर्धमान जिले के निवासी पुष्पा संतरा की विकास कहानी अलग नहीं है। सितंबर २०१९ तक पुस्पा अपने छोटे से परिवार के साथ तीन के घर के रूप में अपना जीवन जी रही थी। उसका पति अन्य ग्रामीणों की कृषि भूमि पर काम करने वाला दिहाड़ी मजदूर था। उनके द्वारा उत्पन्न आय परिवार की दैनिक जरूरतों को पूरा करने के लिए पर्याप्त नहीं थी। उनकी मौद्रिक स्थिति के कारण उनके बच्चे की शिक्षा भी बुरी तरह प्रभावित हुई। परिवार अपनी वित्तीय स्थिति में सुधार के लिए एक रास्ता तलाश रहा था जब पुस्पा स्वतंत्र माइक्रोफिन और उनके माइक्रो-क्रेडिट प्रसाद में आया था। वह अपने परिवार का समर्थन करने के उद्देश्य से स्वतंत्र माइक्रोफिन की सदस्य बन गईं। उसने अपना पहला ऋण लिया और उसके घर के पास एक किराने की छोटी दुकान खोली। धीरे-धीरे किराने की दुकान से होने वाली आय की मदद से पारिवारिक परिस्थितियों में सुधार होने लगा। दंपति अब अपने बच्चे को बेहतर शिक्षा प्रदान करने में सक्षम थे और अपने परिवार के लिए बेहतर भविष्य की उम्मीद कर रहे थे। देशव्यापी तालाबंदी के दौरान उसके व्यवसाय पर असर पड़ा और उसने एक महीने के लिए स्थगन का विकल्प चुना। हालांकि स्वतंत्र माइक्रोफिन से उन्हें मिलने वाले सभी लाभों को देखते हुए उन्होंने संस्था द्वारा दी गई मोहलत के बावजूद अपने ऋण के समय पर पुनर्भुगतान का विकल्प चुना।

Publication	Morning India
Edition	Kolkata
Date	14th September, 2020
Page No.	2

Svatantra Microfin: Providing Unwavering Support to Women Entrepreneurs

Kolkata : Microfinance has been playing an essential role in improving the lives of many aspiring women in West Bengal by helping them become independent. The growth story of Puspa Santra, a resident of Bardhaman District, West Bengal, is no different. Until September 2019, Puspa was living her life as a home-maker with her small family of three. Her husband was a daily wage labourer working on agricultural land of other villagers. The income generated by him was not enough to suffice the daily needs of the family. The education of their child also got severely impacted due to their monetary condition. The family was looking for a way to improve their financial condition when Puspa came across SvatantraMicrofin and their micro-credit offerings. She became a member of SvatantraMicrofin with an aim to support her family. She took her first loan of Rs. 33083, and opened a small grocery shop near her house. Gradually, the family conditions started improving with the help of the income generated from the grocery shop. The couple was now able to provide better education to their child and hoping for a better future for their family. During the nationwide lockdown, her business got impacted, and she opted moratorium for one month. However, looking at all the benefits she was getting from SvatantraMicrofin, she opted for timely repayment of her loan, despite the moratorium offered by the institution. Showing her gratitude towards the microfinance company, she saids, "SvatantraMicrofin has helped us run our small business and has come to our aid time and again. We are thankful to SvatantraMicrofin for standing by in the hour of need."

Publication	Ekdin
Edition	Kolkata
Date	16th September, 2020
Page No.	4

স্বতন্ত্র মাইক্রোফিন - মহিলাদের আর্থিক সমস্যার মুশকিলাশন

কলকাতা : পশ্চিমবঙ্গের মহিলাদের স্বাবলম্বী করে তোলার পিছনে মাইক্রোফাইন্যান্স এক গুরুত্বপূর্ণ ভূমিকা পালন করে। পশ্চিমবঙ্গের বর্ধমান জেলার পুষ্পা সাঁতরার স্বাবলম্বী হয়ে ওঠার পিছনেও মাইক্রোফাইন্যান্সের এক গুরুত্বপূর্ণ ভূমিকা রয়েছে। গত ২০১৯ সালের সেপ্টেম্বর অবধি পুষ্পা স্বামী ও সন্তান নিয়ে গৃহবধূ হয়ে জীবনযাপন করছিল। পুষ্পার স্বামী অন্য গ্রামবাসীর জমিতে দিন মজুরের কাজ করেন তাই সংসারের দৈনন্দিন প্রয়োজন মেটানোর জন্য তার উপার্জন যথেষ্ট ছিল না। পর্যাপ্ত রোজগার না হওয়ার ফলে সন্তানের পড়াশুনার খরচ চালানোটাও তার জন্য মারাত্মক হয়ে উঠেছিল। ই রকম পরিস্থিতিতে পরিবারের আর্থিক উন্নতির জন্য যখন একটি উপায় খুঁজছিল পুষ্পা এবং তার স্বামী ঠিক তখনই তারা স্বতন্ত্র মাইক্রোফিন এবং তাদের মাইক্রো ক্রেডিট অফারগুলোর ব্যাপারে জানতে পারে। নিজের পরিবারকে আর্থিকভাবে সহায়তা করতে পুষ্পা শীঘ্রই এই সংস্থাটির সদস্য হয়ে গেল এবং স্বতন্ত্র মাইক্রোফিন থেকে ৩৩০৮৩/- টাকার একটি ঋণ নিয়ে তার বাড়ির সামনে একটি মুদি দোকান খোলে। দোকান থেকে হওয়া উপার্জনে পুষ্পার পরিবারে ধীরে ধীরে উন্নতি হতে লাগে। পুষ্পা এবং তার স্বামী এখন তার সন্তানের ভালো শিক্ষালাভের ব্যবস্থা করতে পেরেছে এবং তারা এক সুন্দর ভবিষৎতের প্রত্যাশা করছে। পুষ্পা একমাস ঋণ পরিশোধ স্থগিত রাখে কারণ দেশজুড়ে লকডাউন চলার ফলে পুষ্পার ব্যবসা মন্দা চলে। লকডাউনের জন্য স্বতন্ত্র মাইক্রোফিন ঋণ পরিশোধে স্থগিতাদেশ জারি করা সত্বেও এই সংস্থা থেকে পাওয়া বিভিন্ন সুবিধার কথা মাথায় রেখে পুষ্পা রাজি ছিল ঋণ পরিশোধ করতে। পুষ্পা মাইক্রোফাইন্যান্স কম্পানির প্রতি কৃতজ্ঞতা প্রকাশ করে বলেন যে স্বতন্ত্র মাইক্রোফিন তাদের সাহায্য করেছে এই ছোট্ট ব্যবসাটি শুরু করতে এবং প্রতিবার তাদের দিকে সাহায্যের হাত বাড়িয়ে দিয়েছে। আর্থিক প্রয়োজনের সময় মাইক্রোফিনকে পাশে পাওয়ায় পুষ্পা এবং তার পরিবার এই সংস্থার কাছে চিরকৃতজ্ঞ।

Publication	Samagya
Edition	Kolkata
Date	28th September, 2020
Page No.	7

स्वतंत्र माइक्रोफिन कि सहायता से वित्तीय स्थिति में सुधार

बर्धमान: माइक्रोफाइनेंस स्वतंत्र होने में मदद करके पश्चिम बंगाल में कई महत्वाकांक्षी महिलाओं के जीवन को बेहतर बनाने में एक महत्वपूर्ण भूमिका निभा रहा है। पश्चिम बंगाल के बर्धमान जिले के निवासी पुष्पा संतरा की विकास कहानी अलग नहीं है। सितंबर २०१९ तक पुस्पा अपने छोटे से परिवार के साथ तीन के घर के रूप में अपना जीवन जी रही थी। उसका पति अन्य ग्रामीणों की कृषि भूमि पर काम करने वाला दिहाड़ी मजदूर था। उनके द्वारा उत्पन्न आय परिवार की दैनिक जरूरतों को पूरा करने के लिए पर्याप्त नहीं थी। उनकी मौद्रिक स्थिति के कारण उनके बच्चे की शिक्षा भी बुरी तरह प्रभावित हुई। परिवार अपनी वित्तीय स्थिति में सुधार के लिए एक रास्ता तलाश रहा था जब पुस्पा स्वतंत्र माइक्रोफिन और उनके माइक्रो-क्रेडिट प्रसाद में आया था। वह अपने परिवार का समर्थन करने के उद्देश्य से स्वतंत्र माइक्रोफिन की सदस्य बन गईं। उसने अपना पहला ऋण लिया और उसके घर के पास एक किराने की छोटी दुकान खोली। धीरे-धीरे किराने की दुकान से होने वाली आय की मदद से पारिवारिक परिस्थितियों में सुधार होने लगा। दंपति अब अपने बच्चे को बेहतर शिक्षा प्रदान करने में सक्षम थे और अपने परिवार के लिए बेहतर भविष्य की उम्मीद कर रहे थे। देशव्यापी तालाबंदी के दौरान उसके व्यवसाय पर असर पड़ा और उसने एक महीने के लिए स्थगन का विकल्प चुना। हालांकि स्वतंत्र माइक्रोफिन से उन्हें मिलने वाले सभी लाभों को देखते हुए उन्होंने संस्था द्वारा दी गई मोहलत के बावजूद अपने ऋण के समय पर पुनर्भुगतान का विकल्प चुना।

Publication	Sambadprabha
Edition	Kolkata
Date	29th September, 2020
Page No.	2

মহিলাদের আর্থিকভাবে স্বাবলম্বী করতে এসে গিয়েছে স্বতন্ত্র মাইক্রোফিন

কলকাতা : এই বাংলার বহু উচ্চাকাঙ্ক্ষী মহিলাকে স্বাবলম্বী করতে সাহায্য করেছে মাইক্রোফাইন্যান্স। পশ্চিমবঙ্গের বর্ধমান জেলার পুষ্পা সাঁতরার স্বাবলম্বী হয়ে ওঠার পিছনেও মাইক্রোফাইন্যান্সের এক গুরুত্বপূর্ণ ভূমিকা রয়েছে। গত ২০১৯ সালের সেপ্টেম্বর অবধি তিনজনের এক ছোট্ট সংসারে গৃহবধূ হয়ে জীবনযাপন করছিল পুষ্পা। তার স্বামী হলেন এক দিন মজুর যিনি অন্য গ্রামবাসীর জমিতে কাজ করেন। তার উপার্জন সংসারের দৈনন্দিন প্রয়োজন মেটানোর জন্য যথেষ্ট ছিল না। পর্যাপ্ত রোজগার না হওয়ার ফলে সন্তানের পড়াশুনার খরচ চালানোটাও তার জন্য মারাত্মক হয়ে উঠেছিল। এই পরিস্থিতিতে পুষ্পা এবং তার স্বামী যখন পরিবারের আর্থিক উন্নতির জন্য একটি উপায় খুঁজছে ঠিক তখনই তারা স্বতন্ত্র মাইক্রোফিন এবং তাদের মাইক্রো ক্রেডিট অফারগুলোর কথা জানতে পারলো। নিজের পরিবারকে আর্থিকভাবে সহায়তা করতে পুষ্পা শীঘ্রই এই সংস্থাটির সদস্য হয়ে গেল এবং স্বতন্ত্র মাইক্রোফিন থেকে ৩৩০৮৩/- টাকার একটি ঋণ নিয়ে তার বাড়ির সামনে একটি মুদি দোকান খোলে। ধীরে ধীরে দোকান থেকে হওয়া উপার্জনে তাদের পরিবারের উন্নতি হতে লাগে। পুষ্পা এবং তার স্বামী এখন তার সন্তানের ভালো শিক্ষালাভের ব্যবস্থা করতে পেরেছে এবং তারা এক সুন্দর ভবিষ্যতের প্রত্যাশা করছে। দেশজুড়ে লকডাউন চলার ফলে পুষ্পার ব্যবসা মন্দা চলে তাই তিনি একমাস ঋণ পরিশোধ স্থগিত রাখে। লকডাউনের জন্য স্বতন্ত্র মাইক্রোফিন ঋণ পরিশোধে স্থগিতাদেশ জারি করা সত্ত্বেও এই সংস্থা থেকে পাওয়া বিভিন্ন সুবিধার কথা মাথায় রেখে পুষ্পা রাজি ছিল ঋণ পরিশোধ করতে। মাইক্রোফাইন্যান্স কম্পানির প্রতি কৃতজ্ঞতা প্রকাশ করে পুষ্পা বলেন যে স্বতন্ত্র মাইক্রোফিন তাদের সাহায্য করেছে এই ছোট্ট ব্যবসাটি শুরু করতে এবং বার বার তাদের দিকে সাহায্যের হাত বাড়িয়ে দিয়েছে। তিনি আরও বলেন যে প্রয়োজনের সময়ে তাদের পাশে থাকার জন্য স্বতন্ত্র মাইক্রোফিনের কাছে তারা চিরকৃতজ্ঞ।

Publication	Daily Independent mail
Edition	Kolkata
Date	14th September, 2020
Page No.	4

Svatantra Microfin: Providing Unwavering Support to Women Entrepreneurs

Kolkata- Microfinance has been playing an essential role in improving the lives of many aspiring women in West Bengal by helping them become independent. The growth story of Puspa Santra, a resident of Bardhaman District, West Bengal, is no different. Until September 2019, Puspa was living her life as a home-maker with her small family of three. Her husband was a daily wage labourer working on agricultural land of other villagers. The income generated by him was not enough to suffice the daily needs of the family. The education of their child also got severely impacted due to their monetary condition.The family was looking for a way to improve their financial condition when Puspa came across SvatantraMicrofin and their micro-credit offerings. She became a member of SvatantraMicrofin with an aim to support her family. She took her first loan of Rs. 33083, and opened a small grocery shop near her house. Gradually, the family conditions started improving with the help of the income generated from the grocery shop. The couple was now able to provide better education to their child and hoping for a better future for their family. During the nationwide lockdown, her business got impacted, and she opted moratorium for one month. However, looking at all the benefits she was getting from SvatantraMicrofin, she opted for timely repayment of her loan, despite the moratorium offered by the institution. Showing her gratitude towards the microfinance company, she saids, "SvatantraMicrofin has helped us run our small business and has come to our aid time and again. We are thankful to SvatantraMicrofin for standing by in the hour of need." Svatantra is a next-gen microfinance entity offering differential banking solutions. At Svatantra, we constantly leverage technological innovation in order to bank the unbanked.

Publication	Aitijyabangla
Edition	Kolkata
Date	16th September, 2020
Page No.	3

স্বতন্ত্র মাইক্রোফিন হল মাইক্রো ক্রেডিটের এক নম্বর সংস্থা

বর্ধমান : মাইক্রোফাইন্যান্স হল এমন একটি কম্পানি যারা পশ্চিমবঙ্গের বহু উচ্চাকাঙ্ক্ষী মহিলাকে স্বাবলম্বী করতে সাহায্য করেছে। পুষ্পা সাঁতরা হলেন পশ্চিমবঙ্গের বর্ধমান জেলার বাসিন্দা যার স্বাবলম্বী হয়ে ওঠার পিছনেও এক গুরুত্বপূর্ণ ভূমিকা রয়েছে মাইক্রোফাইন্যান্সের। গত ২০১৯ সালের সেপ্টেম্বর অবধি পুষ্পা স্বামী ও সন্তান নিয়ে গৃহবধূ হয়ে জীবনযাপন করছিলেন। পুষ্পার স্বামী অন্য গ্রামবাসীর জমিতে দিন মজুরের কাজ করেন তাই সংসারের দৈনন্দিন প্রয়োজন মেটানোর জন্য তার উপার্জন যথেষ্ট ছিল না। পর্যাপ্ত রোজগার না হওয়ার ফলে পুষ্পার স্বামীর জন্য নারাজক হয়ে উঠেছিল সন্তানের পড়াশুনার খরচ চালানোও। এই রকম পরিস্থিতিতে পরিবারের আর্থিক উন্নতির জন্য যখন একটি উপায় খুঁজছিল পুষ্পা এবং তার স্বামী ঠিক তখনই তারা স্বতন্ত্র মাইক্রোফিন এবং তাদের মাইক্রো ক্রেডিট অফারগুলোর ব্যাপারে জানতে পারে। শীঘ্রই পুষ্পা নিজের পরিবারকে আর্থিকভাবে সহায়তা করতে এই সংস্থাটির সদস্য হয়ে যায়। এরপর তিনি স্বতন্ত্র মাইক্রোফিন থেকে ৩৩০৮৩/- টাকার একটি ঋণ নিয়ে তার বাড়ির সামনে একটি মুদি দোকান খোলে। দোকান থেকে হওয়া উপার্জনে পুষ্পার পরিবারে ধীরে ধীরে উন্নতি হতে লাগে। পুষ্পা এবং তার স্বামী এখন তার সন্তানের ভালো শিক্ষালাভের ব্যবস্থা করেছে এবং তারা প্রত্যাশায় রয়েছে এক সুন্দর ভবিষ্যতের। পুষ্পা একনাগাড় ঋণ পরিশোধ স্থগিত রাখে কারণ দেশজুড়ে লকডাউন চলার ফলে পুষ্পার ব্যবসা মন্দা চলে। লকডাউনের জন্য স্বতন্ত্র মাইক্রোফিন ঋণ পরিশোধে স্থগিতাদেশ জারি করা সত্ত্বেও পুষ্পা রাজি ছিল ঋণ পরিশোধ করতে কারণ এই সংস্থা থেকে পাওয়া বিভিন্ন সুবিধার কথা তার মাথায় ছিল। পুষ্পা মাইক্রোফাইন্যান্স কম্পানির প্রতি কৃতজ্ঞতা প্রকাশ করে বলেন যে স্বতন্ত্র মাইক্রোফিন তাদের সাহায্য করেছে এই ছোট্ট ব্যবসাটি শুরু করতে এবং প্রতিবার তাদের দিকে সাহায্যের হাত বাড়িয়ে দিয়েছে। পুষ্পা বলেন যে স্বতন্ত্র মাইক্রোফিনের কাছে তারা চিরকৃতজ্ঞ কারণ প্রয়োজনের সময় তারা এই সংস্থাকে পাশে পেয়েছে।

Publication	Mahanagar
Edition	Kolkata
Date	29th September, 2020
Page No.	2

स्वतंत्र माइक्रोफिन: महिला उद्यमियों को अटूट समर्थन

बर्धमान: माइक्रोफाइनेंस स्वतंत्र होने में मदद करके पश्चिम बंगाल में कई महत्वाकांक्षी महिलाओं के जीवन को बेहतर बनाने में एक महत्वपूर्ण भूमिका निभा रहा है। पश्चिम बंगाल के बर्धमान जिले के निवासी पुष्पा संतरा की विकास कहानी अलग नहीं है। सितंबर २०१९ तक पुष्पा अपने छोटे से परिवार के साथ तीन के घर के रूप में अपना जीवन जी रही थी। उसका पति अन्य ग्रामीणों की कृषि भूमि पर काम करने वाला दिहाड़ी मजदूर था। उनके द्वारा उत्पन्न आय परिवार की दैनिक जरूरतों को पूरा करने के लिए पर्याप्त नहीं थी। उनकी मौद्रिक स्थिति के कारण उनके बच्चे की शिक्षा भी बुरी तरह प्रभावित हुई। परिवार अपनी वित्तीय स्थिति में सुधार के लिए एक रास्ता तलाश रहा था जब पुष्पा स्वतंत्र माइक्रोफिन और उनके माइक्रो-क्रेडिट प्रसाद में आया था। वह अपने परिवार का समर्थन करने के उद्देश्य से स्वतंत्र माइक्रोफिन की सदस्य बन गई। उसने अपना पहला ऋण लिया और उसके घर के पास एक किराने की छोटी दुकान खोली। धीरे-धीरे किराने की दुकान से होने वाली आय की मदद से पारिवारिक परिस्थितियों में सुधार होने लगा। दंपति अब अपने बच्चे को बेहतर शिक्षा प्रदान करने में सक्षम थे और अपने परिवार के लिए बेहतर भविष्य की उम्मीद कर रहे थे। देशव्यापी तालाबंदी के दौरान उसके व्यवसाय पर असर पड़ा और उसने एक महीने के लिए स्थगन का विकल्प चुना। हालांकि स्वतंत्र माइक्रोफिन से उन्हें मिलने वाले सभी लाभों को देखते हुए उन्होंने संस्था द्वारा दी गई मोहलत के बावजूद अपने ऋण के समय पर पुनर्भुगतान का विकल्प चुना।

Publication	Eastern Observer
Edition	Kolkata
Date	15th September, 2020
Page No.	7

Svatantra Microfin: Providing Unwavering Support to Women Entrepreneurs

Bardhaman : Microfinance has been playing an essential role in improving the lives of many aspiring women in West Bengal by helping them become independent. The growth story of Puspa Santra, a resident of Bardhaman District, West Bengal, is no different. Until September 2019, Puspa was living her life as a home-maker with her small family of three. Her husband was a daily wage labourer working on agricultural land of other villagers. The income generated by him was not enough to suffice the daily needs of the family. The education of their child also got severely impacted due to their monetary condition.The family was looking for a way to improve their financial condition when Puspa came across SvatantraMicrofin and their micro-credit offerings. She became a member of SvatantraMicrofin with an aim to support her family.She took her first loan of Rs. 33083, and opened a small grocery shop near her house. Gradually, the family conditions started improving with the help of the income generated from the grocery shop. The couple was now able to provide better education to their child and hoping for a better future for their family.During the nationwide lockdown, her business got impacted, and she opted moratorium for one month. However, looking at all the benefits she was getting from SvatantraMicrofin, she opted for timely repayment of her loan, despite the moratorium offered by the institution. Showing her gratitude towards the microfinance company, she saids, "SvatantraMicrofin has helped us run our small business and has come to our aid time and again. We are thankful to SvatantraMicrofin for standing by in the hour of need."

Publication	Arthiklipi
Edition	Kolkata
Date	16th September, 2020
Page No.	2

মহিলাদের আর্থিকভাবে স্বাবলম্বী করতে এসে গিয়েছে স্বতন্ত্র মাইক্রোফিন

বর্ধমান : এই বাংলার বহু উচ্চাকাঙ্ক্ষী মহিলাকে স্বাবলম্বী করতে সাহায্য করেছে মাইক্রোফাইন্যান্স। পশ্চিমবঙ্গের বর্ধমান জেলার পুষ্পা সাঁতরার স্বাবলম্বী হয়ে ওঠার পিছনেও মাইক্রোফাইন্যান্সের এক গুরুত্বপূর্ণ ভূমিকা রয়েছে। গত ২০১৯ সালের সেপ্টেম্বর অবধি তিনজনের এক ছোট্ট সংসারে গৃহবধূ হয়ে জীবনযাপন করছিল পুষ্পা। তার স্বামী হলেন এক দিন মজুর যিনি অন্য গ্রামবাসীর জমিতে কাজ করেন। তার উপার্জন সংসারের দৈনন্দিন প্রয়োজন মেটানোর জন্য যথেষ্ট ছিল না। পর্যাপ্ত রোজগার না হওয়ার ফলে সন্তানের পড়াশুনার খরচ চালানোটাও তার জন্য মারাত্মক হয়ে উঠেছিল। এই পরিস্থিতিতে পুষ্পা এবং তার স্বামী যখন পরিবারের আর্থিক উন্নতির জন্য একটি উপায় খুঁজছে ঠিক তখনই তারা স্বতন্ত্র মাইক্রোফিন এবং তাদের মাইক্রো ক্রেডিট অফারগুলোর কথা জানতে পারলো। নিজের পরিবারকে আর্থিকভাবে সহায়তা করতে পুষ্পা শীঘ্রই এই সংস্থটির সদস্য হয়ে গেল এবং স্বতন্ত্র মাইক্রোফিন থেকে ৩৩০৮৩/- টাকার একটি ঋণ নিয়ে তার বাড়ির সামনে একটি মুদি দোকান খোলে। ধীরে ধীরে দোকান থেকে হওয়া উপার্জনে তাদের পরিবারের উন্নতি হতে লাগে। পুষ্পা এবং তার স্বামী এখন তার সন্তানের ভালো শিক্ষালাভের ব্যবস্থা করতে পেরেছে এবং তারা এক সুন্দর ভবিষৎতের প্রত্যাশা করছে। দেশজুড়ে লকডাউন চলার ফলে পুষ্পার ব্যবসা মন্দা চলে তাই তিনি একমাস ঋণ পরিশোধ স্থগিত রাখে। লকডাউনের জন্য স্বতন্ত্র মাইক্রোফিন ঋণ পরিশোধে স্থগিতাদেশ জারি করা সত্বেও এই সংস্থা থেকে পাওয়া বিভিন্ন সুবিধার কথা মাথায় রেখে পুষ্পা রাজি ছিল ঋণ পরিশোধ করতে। মাইক্রোফাইন্যান্স কম্পানির প্রতি কৃতজ্ঞতা প্রকাশ করে পুষ্পা বলেন যে স্বতন্ত্র মাইক্রোফিন তাদের সাহায্য করেছে এই ছোট্ট ব্যবসাটি শুরু করতে এবং বার বার তাদের দিকে সাহায্যের হাত বাড়িয়ে দিয়েছে। তিনি আরও বলেন যে প্রয়োজনের সময়ে তাদের পাশে থাকার জন্য স্বতন্ত্র মাইক্রোফিনের কাছে তারা চিরকৃতজ্ঞ।

Case Study: Muthoot Microfin: Supporting Micro-Entrepreneurs in Karnataka

Publication	Vishwavani
Edition	Udupi
Date	17th September, 2020
Page No.	5

ಬಡ ಮಹಿಳೆಯರಿಗೆ ಆರ್ಥಿಕ ಸಹಾಯ

ಮಂಗಳೂರು: ಸ್ವಯಂ ಸುಸ್ಥಿರತೆ ಮತ್ತು ಸ್ವಾವಲಂಬನೆ ಬದುಕು ಸಾಗಿಸುವ ಆಶಯ ಹೊಂದಿರುವ ಅನೇಕ ಬಡ ಮಹಿಳೆಯರಿಗೆ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್‌ನಿಂದ ಆರ್ಥಿಕ ನೆರವು ನೀಡಲಾಗುತ್ತಿದೆ. ಸಾಲಗಳು ಕೃಷಿ, ರೇಷ್ಮೆ ಸಾಕಾಣಿಕೆ, ಕರಕುಶಲ ಇತರ ವ್ಯಾಪಾರ ಬೆಳವಣಿಗೆಗೆ ಕಾರಣವಾಗಿವೆ. ಉಡುಪಿ ಮಧ್ವಾ ನಗರದ 45 ವರ್ಷದ ಸುನೀತಾ ದಿವಾಕರ್ ಅವರಿಗೆ ಸ್ಥಳೀಯ ಒಬ್ಬ ಮೈಕ್ರೋ ಉದ್ಯಮಿಯಾಗಲು ಅವರಿಗೆ ಮೈಕ್ರೊ ಫೈನಾನ್ಸ್ ಸಹಾಯ ಮಾಡಿದೆ. ಅವರು ಮುತ್ತೂಟ್ ಮೈಕ್ರೊಫಿನ್ ರಿಲೇಶನ್‌ಶಿಪ್ ಅಧಿಕಾರಿಯನ್ನು ಸಂಪರ್ಕಿಸಿದರು. ಮುತ್ತೂಟ್‌ನ ಮುಕ್ತ ಸಾಲಗಳೊಂದಿಗೆ ಪ್ರೇರೇಪಿತರಾಗಿ ತಕ್ಷಣ ಜಂಟಿ ಬಾಧ್ಯತೆ ಗುಂಪಿಗೆ ಸೇರಿಕೊಂಡರು. ಅವರು ಮೊದಲ ಕಂತಿನ ಸಾಲವಾಗಿ 10,000 ರು. ಪಡೆದು ಕೊಂಡು ಕಚ್ಚಾ ಸಾಮಗ್ರಿಗಳನ್ನು ಖರೀದಿಸಲು ಇಡೀ ಮೊತ್ತವನ್ನು ಬಳಸಿದರು. ಅವರ ಉತ್ಪಾದನೆಯಲ್ಲಿನ ಹೆಚ್ಚಳದೊಂದಿಗೆ ಡ್ರೆಸ್ ಮೆಟೀರಿಯಲ್‌ಗಳನ್ನು ತಯಾರಿಸುವುದಕ್ಕೆ ಉದ್ದಿಮೆ ವಿಸ್ತರಿಸಿದರು. ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಗಳಿಂದ ದೊಡ್ಡ ಪ್ರಮಾಣದ ಆರ್ಡರ್‌ಗಳು ಅವರ ವಾರದ ಸರಾಸರಿ 1,500 ರು.ವರೆಗೆ ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ. ಆದಾಯ ಹೆಚ್ಚಳದ ಚಟು ವಟಿಕೆಗಳಿಗಾಗಿ ಈ ಮಹಿಳೆಯರ ಬದುಕಿನ ಮೇಲೆ ಸಕಾರಾತ್ಮಕ ಪ್ರಭಾವ ಬೀರಲು ಸಾಧ್ಯವಾಗಿದೆ.

Publication	City Highlights
Edition	Udupi
Date	14th September, 2020
Page No.	3

Muthoot Microfin: Supporting Micro-Entrepreneurs in Karnataka

MANGALURU

Karnataka:Microfinance has been playing a vital role in transforming the lives of many aspiring women by helping them become self-sustainable and self-reliant. The growth story of a 45-year-old housewife turned micro-entrepreneur, Sunitha Divakar, living in Madwanagara in the Udupi district of Karnataka is no different. Her success journey portrays a clear example of transforming life by sheer hard work and determination. With the help of further financial assistance from Muthoot Microfin, she was able to rent a tiny space in the market. Her sales improved tremendously since then, and she has even employed four persons to make more products on-demand from customers. Bulk orders from educational institutions and others helped her make a weekly profit of up to Rs.1,500.

Publication	Sanjevani
Edition	Udupi
Date	13th September, 2020
Page No.	4

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಮೈಕ್ರೊ ಬೆಂಬಲ

ಮಂಗಳೂರು, ಸೆ.12–ಸ್ವಯಂ ಸುಸ್ಥಿರತೆ ಮತ್ತು ಸ್ವಾವಲಂಬನೆ ಬದುಕು ಸಾಗಿಸುವ ಆಶಯ ಹೊಂದಿರುವ ಅನೇಕ ಮಹಿಳೆಯರಿಗೆ ನೆರವಾಗುವ ಮೂಲಕ ಅವರ ಜೀವನದಲ್ಲಿ ಪರಿವರ್ತನೆ ತರುವಲ್ಲಿ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ. ಮಹಿಳೆಯರು ಸಾಲ ಪಡೆದು ಯಶಸ್ವಿ ಉದ್ಯಮಿಗಳಾಗಿದ್ದಾರೆ. ಸಾಲಗಳು ಕೃಷಿ, ರೇಷ್ಮೆ ಸಾಕಾಣಿಕೆ, ಕರಕುಶಲ ಇತರ ವ್ಯಾಪಾರಗಳ ಬೆಳವಣಿಗೆಗಳಿಗೆ ಕಾರಣವಾಗಿವೆ.ಉಡುಪಿ ಜಿಲ್ಲೆಯ ಮಧ್ವಾ ನಗರದ 45 ವರ್ಷದ ಸುನೀತಾ ದಿವಾಕರ್ ಅವರಿಗೆ ಸ್ಥಳೀಯ ಒಬ್ಬ ಮೈಕ್ರೋ ಉದ್ಯಮಿಯಾಗಲು ಅವರಿಗೆ ಮೈಕ್ರೊ ಫೈನಾನ್ಸ್ ಸಹಾಯ ಮಾಡಿತು.ಆಕೆ ಕರಕುಶಲ ಕೆಲಸವನ್ನು ಮಾಡಲು ಬಯಸಿದರು.ಅವರು ಮುತ್ತೂಟ್ ಮೈಕ್ರೊಫಿನ್ ರಿಲೇಶನ್‌ಶಿಪ್ ಅಧಿಕಾರಿಯನ್ನು ಸಂಪರ್ಕಿಸಿದರು ಮತ್ತು ಮುತ್ತೂಟ್‌ನ ಮುಕ್ತ ಸಾಲಗಳೊಂದಿಗೆ ಪ್ರೇರೇಪಿತರಾಗಿ ತಕ್ಷಣ ಜಂಟಿ ಬಾಧ್ಯತೆ ಗುಂಪಿಗೆ ಸೇರಿಕೊಂಡರು. ಅವರು ಮೊದಲ ಕಂತಿನ ಸಾಲವಾಗಿ ರೂ.10000/–ಪಡೆದುಕೊಂಡು ಕಚ್ಚಾ ಸಾಮಗ್ರಿಗಳನ್ನು ಖರೀದಿಸಲು ಇಡೀ ಮೊತ್ತವನ್ನು ಬಳಸಿದರು. ಅವರ ಉತ್ಪಾದನೆಯಲ್ಲಿನ ಹೆಚ್ಚಳದೊಂದಿಗೆ ಡ್ರೆಸ್ ಮೆಟೀರಿಯಲ್‌ಗಳನ್ನು ತಯಾರಿಸುವುದಕ್ಕೆ ಅವರು ಉದ್ದಿಮೆ ವಿಸ್ತರಿಸಿದರು. ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಗಳಿಂದ ದೊಡ್ಡ ಪ್ರಮಾಣದ ಆರ್ಡರ್‌ಗಳು ಅವರ ವಾರದ ಸರಾಸರಿ 1,500 ರೂಪಾಯಿವರೆಗೆ ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ. ಆದಾಯ ಹೆಚ್ಚಳದ ಚಟುವಟಿಕೆಗಳಿಗಾಗಿ ಈ ಮಹಿಳೆಯರ ಬದುಕಿನ ಮೇಲೆ ಸಕಾರಾತ್ಮಕ ಪ್ರಭಾವ ಬೀರಲು ಸಾಧ್ಯವಾಯಿತು.

Publication	Jayakiran
Edition	Udupi
Date	12th September, 2020
Page No.	5

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಬೆಂಬಲ

ಮಂಗಳೂರು : ಸ್ವಯಂ ಸುಸ್ಥಿರತೆ ಮತ್ತು ಸ್ವಾವಲಂಬನೆ ಬದುಕು ಸಾಗಿಸುವ ಆಶಯ ಹೊಂದಿರುವ ಅನೇಕ ಮಹಿಳೆಯರಿಗೆ ನೆರವಾಗುವ ಮೂಲಕ ಅವರ ಜೀವನದಲ್ಲಿ ಪರಿವರ್ತನೆ ತರುವಲ್ಲಿ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ. ಮಹಿಳೆಯರು ಸಾಲ ಪಡೆದು ಯಶಸ್ವಿ ಉದ್ಯಮಿಗಳಾಗಿದ್ದಾರೆ. ಸಾಲಗಳು ಕೃಷಿ, ರೇಷ್ಮೆ ಸಾಕಾಣಿಕೆ, ಕರಕುಶಲ ಇತರ ವ್ಯಾಪಾರಗಳ ಬೆಳವಣಿಗೆಗಳಿಗೆ ಕಾರಣವಾಗಿವೆ.ಉಡುಪಿ ಜಿಲ್ಲೆಯ ಮಧ್ವಾ ನಗರದ 45 ವರ್ಷದ ಸುನೀತಾ ದಿವಾಕರ್ ಅವರಿಗೆ ಸ್ಥಳೀಯ ಒಬ್ಬ ಮೈಕ್ರೋ ಉದ್ಯಮಿಯಾಗಲು ಅವರಿಗೆ ಮೈಕ್ರೊ ಫೈನಾನ್ಸ್ ಸಹಾಯ ಮಾಡಿತು. ಆಕೆ ಕರಕುಶಲ ಕೆಲಸವನ್ನು ಮಾಡಲು ಬಯಸಿದರು. ಅವರು ಮುತ್ತೂಟ್ ಮೈಕ್ರೊಫಿನ್ ರಿಲೇಶನ್‌ಶಿಪ್ ಅಧಿಕಾರಿಯನ್ನು ಸಂಪರ್ಕಿಸಿದರು ಮತ್ತು ಮುತ್ತೂಟ್‌ನ ಮುಕ್ತ ಸಾಲಗಳೊಂದಿಗೆ ಪ್ರೇರೇಪಿತರಾಗಿ

Publication	Samyukta Karnataka
Edition	Udupi
Date	12th September, 2020
Page No.	2

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಬೆಂಬಲ

ಕೈ ಹಿಡಿದ ಮೈಕ್ರೊ ಫೈನಾನ್ಸ್

ಮಂಗಳೂರು: ಸ್ವಯಂ ಸುಸ್ಥಿರತೆ ಮತ್ತು ಸ್ವಾವಲಂಬನೆ ಬದುಕು ಸಾಗಿಸುವ ಆಶಯ ಹೊಂದಿರುವ ಅನೇಕ ಮಹಿಳೆಯರಿಗೆ ನೆರವಾಗುವ ಮೂಲಕ ಅವರ ಜೀವನದಲ್ಲಿ ಪರಿವರ್ತನೆ ತರುವಲ್ಲಿ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ.

ಮಹಿಳೆಯರು ಸಾಲ ಪಡೆದು ಯಶಸ್ವಿ ಉದ್ಯಮಿಗಳಾಗಿದ್ದಾರೆ. ಸಾಲಗಳು ಕೃಷಿ, ರೇಷ್ಮೆ ಸಾಕಾಣಿಕೆ, ಕರಕುಶಲ ಇತರ ವ್ಯಾಪಾರಗಳ ಬೆಳವಣಿಗೆಗಳಿಗೆ ಕಾರಣವಾಗಿವೆ. ಉಡುಪಿ ಜಿಲ್ಲೆಯ ಮಧ್ವಾ ನಗರದ 45 ವರ್ಷದ ಸುನೀತಾ ದಿವಾಕರ್ ಅವರಿಗೆ ಸ್ಥಳೀಯ ಒಬ್ಬ ಮೈಕ್ರೋ ಉದ್ಯಮಿಯಾಗಲು ಅವರಿಗೆ ಮೈಕ್ರೊ ಫೈನಾನ್ಸ್ ಸಹಾಯ ಮಾಡಿತು. ಆಕೆ ಕರಕುಶಲ ಕೆಲಸವನ್ನು ಮಾಡಲು ಬಯಸಿದರು. ಅವರು ಮುತ್ತೂಟ್ ಮೈಕ್ರೊಫಿನ್ ರಿಲೇಶನ್ಶಿಪ್ ಅಧಿಕಾರಿಯನ್ನು ಸಂಪರ್ಕಿಸಿದರು ಮತ್ತು ಮುತ್ತೂಟ್ನ ಮುಕ್ತ ಸಾಲಗಳೊಂದಿಗೆ ಪ್ರೇರೇಪಿತರಾಗಿ ತಕ್ಷಣ ಜಂಟಿ ಬಾಧ್ಯತೆ ಗುಂಪಿಗೆ ಸೇರಿಕೊಂಡರು. ಅವರು ಮೊದಲ ಕಂತಿನ ಸಾಲವಾಗಿ ರೂ.10000 ಪಡೆದುಕೊಂಡು ಕಚ್ಚಾ ಸಾಮಗ್ರಿಗಳನ್ನು ಖರೀದಿಸಲು ಇಡೀ ಮೊತ್ತವನ್ನು ಬಳಸಿದರು.

ಅವರ ಉತ್ಪಾದನೆಯಲ್ಲಿನ ಹೆಚ್ಚಳದೊಂದಿಗೆ ಡ್ರೆಸ್ ಮೆಟೀರಿಯಲ್ಗಳನ್ನು ತಯಾರಿಸುವುದಕ್ಕೆ ಅವರು ಉದ್ದಿಮೆ ವಿಸ್ತರಿಸಿದರು. ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಗಳಿಂದ ದೊಡ್ಡ ಪ್ರಮಾಣದ ಆರ್ಡರ್ಗಳು ಅವರ ವಾರದ ಸರಾಸರಿ 1,500 ರೂಪಾಯಿವರೆಗೆ ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ. ಆದಾಯ ಹೆಚ್ಚಳದ ಚಟುವಟಿಕೆಗಳಿಗಾಗಿ ಈ ಮಹಿಳೆಯರ ಬದುಕಿನ ಮೇಲೆ ಸಕಾರಾತ್ಮಕ ಪ್ರಭಾವ ಬೀರಲು ಸಾಧ್ಯವಾಯಿತು.

Publication	Hosadigantha
Edition	Udupi
Date	12th September, 2020
Page No.	2

ಮಹಿಳಾ ಉದ್ಯಮಿಗಳಿಗೆ ಮೈಕ್ರೋ ಬಲ

• ದಿಗಂತ ವರದಿ, ಮಂಗಳೂರು

ಸ್ವಯಂ ಸುಸ್ಥಿರತೆ ಮತ್ತು ಸ್ವಾವಲಂಬನೆ ಬದುಕು ಸಾಗಿಸುವ ಆಶಯ ಹೊಂದಿರುವ ಅನೇಕ ಮಹಿಳೆಯರಿಗೆ ನೆರವಾಗುವ ಮೂಲಕ ಅವರ ಜೀವನದಲ್ಲಿ ಪರಿವರ್ತನೆ ತರುವಲ್ಲಿ ಮೈಕ್ರೋ ಫೈನಾನ್ಸ್ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತಿದೆ.

ಮಹಿಳೆಯರು ಸಾಲ ಪಡೆದು ಯಶಸ್ವಿ ಉದ್ಯಮಿಗಳಾಗಿದ್ದಾರೆ. ಸಾಲಗಳು ಕೃಷಿ, ರೇಷ್ಮೆ ಸಾಕಾಣಿಕೆ, ಕರಕುಶಲ ಇತರ ವ್ಯಾಪಾರಗಳ ಬೆಳವಣಿಗೆಗಳಿಗೆ ಕಾರಣವಾಗಿವೆ. ಉಡುಪಿ ಜಿಲ್ಲೆಯ ಮಧ್ವನಗರದ 45 ವರ್ಷದ ಸುನೀತಾ ದಿವಾಕರ್ ಅವರಿಗೆ ಸ್ಥಳೀಯ ಒಬ್ಬ ಮೈಕ್ರೋ ಉದ್ಯಮಿಯಾಗಲು ಅವರಿಗೆ ಮೈಕ್ರೊ ಫೈನಾನ್ಸ್ ಸಹಾಯ ಮಾಡಿತು. ಆಕೆ ಕರಕುಶಲ ಕೆಲಸವನ್ನು ಮಾಡಲು ಬಯಸಿದರು. ಅವರು ಮುತ್ತೂಟ್ ಮೈಕ್ರೊಫಿನ್ ರಿಲೇಶನ್‌ಶಿಪ್ ಅಧಿಕಾರಿಯನ್ನು ಸಂಪರ್ಕಿಸಿದರು ಮತ್ತು ಮುತ್ತೂಟ್‌ನ ಮುಕ್ತ ಸಾಲಗಳೊಂದಿಗೆ ಪ್ರೇರೇಪಿತರಾಗಿ ತಕ್ಷಣ ಜಂಟಿ ಬಾಧ್ಯತೆ ಗುಂಪಿಗೆ ಸೇರಿಕೊಂಡರು. ಅವರು ಮೊದಲ ಕಂತಿನ ಸಾಲವಾಗಿ 10000 ರೂ. ಪಡೆದುಕೊಂಡು ಕಚ್ಚಾ ಸಾಮಗ್ರಿಗಳನ್ನು ಖರೀದಿಸಲು ಇಡೀ ಮೊತ್ತವನ್ನು ಬಳಸಿದರು. ಅವರ ಉತ್ಪಾದನೆಯಲ್ಲಿನ ಹೆಚ್ಚಳದೊಂದಿಗೆ ಡ್ರೆಸ್ ಮೆಟೀರಿಯಲ್‌ಗಳನ್ನು ತಯಾರಿಸುವುದಕ್ಕೆ ಅವರು ಉದ್ದಿಮೆ ವಿಸ್ತರಿಸಿದರು. ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಗಳಿಂದ ದೊಡ್ಡ ಪ್ರಮಾಣದ ಆರ್ಡರ್‌ಗಳು ಅವರ ವಾರದ ಸರಾಸರಿ 1,500 ರೂಪಾಯಿವರೆಗೆ ಲಾಭ ಗಳಿಸುತ್ತಿದ್ದಾರೆ. ಆದಾಯ ಹೆಚ್ಚಳದ ಚಟುವಟಿಕೆಗಳಿಗಾಗಿ ಈ ಮಹಿಳೆಯರ ಬದುಕಿನ ಮೇಲೆ ಸಕಾರಾತ್ಮಕ ಪ್ರಭಾವ ಬೀರಲು ಸಾಧ್ಯವಾಯಿತು.

Industry Story and Mention of MFIN

Publication	The Times of India
Edition	National
Date	4th September, 2020
Page No.	15

Virtual AGMs: Reduce cost and headaches for cos

Mamtha.A@timesgroup.com

Chennai: There are some positives emerging out of the Covid pandemic, as companies come to terms with virtual shareholder meets, which lowers costs by at least half if not more, besides saving time from some pesky shareholders. Government has allowed the conduct of annual shareholders meet virtually to prevent the spread of the coronavirus.

COVID IMPACT

Private financier Manappuram Finance said its budget came down substantially by 90% of what they had spent last year. "We have saved over ₹30 lakh this year, which includes ₹14 lakh on printing and postage. We have also found an increased participation of shareholders from all over the country in its AGM through the virtual mode. In a physical AGM, most of them would miss the opportunity to participate," its MD & CEO VP Nandakumar said. As per the directives of the MCA, companies have shared the annual report with shareholders in soft copy.

Due to virtualisation of the process of Annual Report distribution, companies were able to effect significant savings on account of printing and postage costs. Jindal Stainless Ltd (JSL) said it saved ₹30 lakh in costs incurred towards printing and mailing of the Annual Reports this year. The association for the microfinance sector, Microfinance Institutions Network (MFIN) saw its expense fall by 60% to ₹10 lakh, as against ₹25 lakh last year.

City Union Bank has saved about 50% of the cost of conducting AGM. Its CEO & MD N Kamakodi said, "We have spent ₹15 lakh this year on logistics and technology support and other expenses, compared to ₹30 lakh in 2019." IOB MD & CEO Partha Pratim Sengupta agreed, "We have saved on huge expenses which is usually incurred on the cost of printing annual reports for shareholders." However, the flip side to these tech driven virtual AGMs is that any technical glitch can hold-up the entire process.

Publication	Asian Age
Edition	Chennai
Date	21st September, 2020
Page No.	7

■Less than 2% gets assistance in hand

Street vendor loans off to crawling start

SANGEETHA G
CHENNAI, SEPT. 20



The micro credit scheme for street vendors under the stimulus package has till now reached only 7 per cent of the 50 lakh targeted beneficiaries.

As on September 10, loans have been approved for 3.68 lakh street vendors. Of this, 99,000 persons, or less than 2 per cent, have been disbursed the loans, as per data provided by the Ministry of Finance in Parliament.

The government had announced the PM Street Vendor's Atma Nirbhar Nidhi scheme as part of the stimulus package and had launched it on July 1. The scheme intends to support 50 lakh street vendors whose business have been affected by the pandemic with working capital loans.

The Rs 5,000-crore scheme would provide a loan of Rs 10,000 to street vendors, repayable in 12 monthly installments. "After the government subsidy of 7 per cent, the effective rate of interest charged by micro finance institutions comes to 12 to 13 per cent. Further, the customer gets a cash-back of Rs 100 for digital repayment of the installments. At 12 per cent interest rate, a cash-back of Rs 100 every month for 12 months makes the scheme almost free of cost,' said Manoj Nambiar, chairperson of the MicroFinance Institu-tions Network (MFIN.)

However, till now only 3.68 lakh vendors, or 7.3 per cent of targetted beneficiaries, have received loan approvals, whereas those who have received the loan amount in hand is less than 2 per cent at 99,000.

"Only those vendors who are registered with urban local administration are eligible for the scheme. Most of the vendors are not registered with the civic bodies and hence stay out of the purview of the scheme. Though registration is an ongoing process, many vendors have apprehensions about it," said Nambiar. Many also find that once they get a licence for street vending, they will not be able to operate any other business.

Further, the banks and micro finance institutions prefer street vendors who are largely stationary at a certain place. A borrower moving from one place to another is considered as a risk factor.

Publication	Deccan Chronicle
Edition	Chennai
Date	21st September, 2020
Page No.	8

■Less than 2% gets assistance in hand

Street vendor loans begin to trickle down

SANGEETHA G
CHENNAI, SEPT. 20

The micro credit scheme for street vendors under the stimulus package has till now reached only 7 per cent of the 50 lakh targeted beneficiaries.

As on September 10, loans have been approved for 3.68 lakh street vendors. Of this, 99,000 persons, or less than 2 per cent, have been disbursed the loans, as per data provided by the Ministry of Finance in Parliament.

The government had announced the PM Street Vendor's Atma Nirbhar Nidhi scheme as part of the stimulus package and had launched it on July 1. The scheme intends to support 50 lakh street vendors whose business have been affected by the pandemic with working capital loans.

The Rs 5,000-crore scheme would provide a loan of Rs 10,000 to street vendors, repayable in 12 monthly installments. "After the government subsidy of 7 per cent, the effective rate of interest charged by micro finance institutions comes to 12 to 13 per cent. Further, the customer gets a cash-back of Rs 100 for digital repayment of the installments. At 12 per cent interest rate, a cash-back of Rs 100 every month for 12 months makes the scheme almost free of cost,' said Manoj Nambiar, chairperson of the MicroFinance Institu-tions Network (MFIN.)

However, till now only 3.68 lakh vendors, or 7.3 per cent of targetted beneficiaries, have received loan approvals, whereas those who have received the loan amount in hand is less than 2 per cent at 99,000.

"Only those vendors who are registered with urban local administration are eligible for the scheme. Most of the vendors are not registered with the civic bodies and hence stay out of the purview of the scheme. Though registration is an ongoing process, many vendors have apprehensions about it," said Nambiar. Many also find that once they get a licence for street vending, they will not be able to operate any other business.

Further, the banks and micro finance institutions prefer street vendors who are largely stationary at a certain place. A borrower moving from one place to another is considered as a risk factor.



VIVAD SE VISHWAS GARNERS ₹9,538 CR

New Delhi, Sept. 20: The government has collected Rs 9,538 crore revenue from the Direct Tax Vivad Se Vishwas scheme, Parliament was informed on Sunday.

Minister of state for finance Anurag Singh Thakur said as many as 35,074 declarations have been filed under the scheme till September 8.

"The revenue generated till date through the (Direct Tax Vivad Se Vishwas) Act is Rs 9,538 crore. This figure does not include the payments made by the taxpayers who are yet to file their declarations under the scheme," Thakur said in a written reply in the Rajya Sabha.

In March, Parliament passed the Direct Tax Vivad Se Vishwas Act. The scheme is valid till December 31, 2020. —*PTI*

Publication	The Hindu Business Line
Edition	All Editions
Date	22nd September, 2020
Page No.	1 & 12

POST-LOCKDOWN COMEBACK

MFIs' collection efficiency at 75%

Chennai, September 21

The collection operations of microfinance institutions (MFIs) that had come to a halt amid the lockdown have been gradually improving. Initial checks with the industry suggest that the average collection levels are at about 75 per cent currently. P12

Collection efficiency of MFIs touches 75%

ANALYSIS

RADHIKA MERWIN

Chennai, September 21

The collection operations of microfinance institutions (MFIs) that had come to a halt amid the Covid-19-led lockdown have been gradually improving over the past three to four months.

Initial checks with the industry suggest that the average collection levels are about 75 per cent currently (August-end), with some States continuing to witness lower collections due to other external events such as floods.

While States such as Gujarat and Tamil Nadu have seen 80 per cent to 85 per cent collection efficiency, others such as Odisha, West Bengal and Bihar have lower collection efficiency of 70 per cent to 75 per cent. For MFIs, as a chunk of the loan repayments (95 per cent) are done through cash and loan officers meet in person and collect the payment from borrowers, the pandemic had hurt collection activity severely towards the end of March and in April.

Collection recovers

Collection activity began to recover significantly in May and there has been a month-on-month improvement since then. However, the rise in Covid cases among field officers is an industry-wide challenge, given the nature of the MFI business.

"The last count suggests that 250 of our employees (at Arohan Financial Services), out of a workforce of 6,200, are infected by Covid-19. The risk of rise in infections is a persisting issue for MFI players," says Manoj Kumar Nambiar, Managing Director of Arohan Financial Services and Chairman of Microfinance Institutions Network (MFIN). While borrowers have been coming forward and making payments on loans, the actual impact on livelihood and income is yet to be fully assessed, according to Nambiar.

"This is the first month after the end of the six-month moratorium, and we (industry) are in the process of gauging the full impact of the pandemic on livelihood and income. There is considerable amount of stress at the ground level, though many borrowers have been coming forward and making repayments," adds Nambiar.

On the disbursements front, the numbers are still much below the activity seen in the pre-Covid-19 period. As of August-end, disbursements were at 55 per cent to 60 per cent pre-Covid-19 levels on average across the industry, as MFIs continue to focus on collections rather than fresh lending. While there is demand, MFI players may need more clarity on income/livelihood losses and repayment capacity of borrowers before extending fresh loans.



Nature's fury Some States continue to witness lower collections due to other external events such as floods

Restructuring relief

Even as banks are busy finalising the modalities of the one-time restructuring option allowed by the RBI, MFI players, too, are prepping the pitch for extending the relief to their borrowers.

"Within these broad guidelines set by the RBI, MFI players will be reaching out to borrowers offering the restructuring option in cases where they are unable to make repayments.

"But it will be critical to explain the full contours of the restructuring to borrowers as it will involve additional costs to them," adds Nambiar. Restructuring involves rescheduling of EMIs, grant of additional moratorium or extension of loan tenure (up to two years).

While the credit score of borrowers may not be directly impacted, it is important to remember that loans that are restructured will be recorded by the credit bureaus. Hence, lenders would be cautious extending more credit to such borrowers in future, says Nambiar.

The aggregate gross loan portfolio of MFIs stood at ₹74,371 crore across 3.22 crore clients as on March 31. In terms of regional distribution of portfolio, East India and North-East India account for 34 per cent of the total NBFC-MFI portfolio; South India contributes 27 per cent, North India 13 per cent; West India 15 per cent; and Central India 11 per cent.

Publication	The Times of India
Edition	Online
Date	4th September, 2020

URL: https://timesofindia.indiatimes.com/business/india-business/virtual-agms-reduce-cost-and-headaches-for-corporates/articleshow/77918797.cms

Virtual AGMs: Reduce cost and headaches for corporates

Mamtha Asokan | TNN | Sep 4, 2020, 04:00 IST

A- A+

Chennai: There are some positives emerging out of the Covid pandemic, as companies come to terms with virtual shareholder meets, which lowers costs by at least half if not more, besides saving time from some pesky shareholders. Government has allowed the conduct of annual shareholders meet virtually to prevent the spread of the coronavirus.

Private financier Manappuram Finance said its budget came down substantially by 90% of what they had spent last year. "We have saved over Rs 30 lakh this year, which includes Rs 14 lakh on printing and postage. We have also found an increased participation of shareholders from all over the country in its AGM through the virtual mode. In a physical AGM, most of them would miss the opportunity to participate," its MD & CEO VP Nandakumar said. As per the directives of the MCA, companies have

Publication	Micro Capital
Edition	Online
Date	15th September, 2020

URL: https://www.microcapital.org/microcapital-brief-code-for-responsible-lending-assessment-tool-to-incorporate-comprehensive-credit-reporting-microfinance-institutions-to-increase-frequency-of-reports-to-credit-bureaux/



MicroCapital

The monthly Monitor | Today's news | Events | Topics | Regions | Advertise | Inter

by Nathan Kiplagat - Regulation, South Asia, East Asia and Pacific - Tuesday, September 15, 2020

MICROCAPITAL BRIEF: Code for Responsible Lending Assessment Tool to Incorporate Comprehensive Credit Reporting, Microfinance Institutions to Increase Frequency of Reports to Credit Bureaux

The Code for Responsible Lending (CRL), an initiative serving microlenders in India, recently began developing a new credit assessment tool for evaluating loan applications from low-income households. The tool is intended to help lenders "go beyond multiple/over lending limits and more systematically evaluate the low-income customer vis-a-vis cashflows, leverage and repayment history, including use of comprehensive credit information report[ing] (CCIR)." CCIR includes the evaluation of positive data from non-lenders, such as the successful payment of utility bills. As part of the CRL effort, participating microlenders will send data to credit information companies more often, gradually moving toward the target of daily submissions.

Publication	Deccan Chronicle
Edition	Online
Date	20th September, 2020

URL: https://www.deccanchronicle.com/business/in-other-news/200920/only-7-pc-of-target-street-vendors-get-loan-assistance.html

DECCAN Chronicle

BUSINESS, IN OTHER NEWS

Only 7 pc of target street vendors get loan assistance

DECCAN CHRONICLE. | SANGEETHA G

Published Sep 20, 2020, 2:07 pm IST **Updated** Sep 20, 2020, 2:07 pm IST

As on September 10, loans have been approved for 3.68 lakh street vendors. Of this, loans have been disbursed to 99,000 beneficiaries



Publication	The Hindu Business Line
Edition	Online
Date	21st September, 2020

URL: https://www.thehindubusinessline.com/portfolio/mfis-collection-efficiency-touches-75-restructuring-to-play-out-from-october-after-assessing-livelihood-impact/article32659577.ece



BusinessLine

Ad closed by Google

Portfolio

MFIs' collection efficiency touches 75%; restructuring to play out from October after assessing livelihood impact

Radhika Merwin | BL Research Bureau | Updated on September 21, 2020 | Published on September 21, 2020

SHARE SHARE SHARE SHARE SHARE COMMENT

Collection activity continues to face challenges amid risk of rise in infection among field officers, and floods in ome states

The collection operations of microfinance institutions (MFIs) that had come to a halt amid the Covid-19-led

Publication	Business Standard
Edition	Online
Date	23rd September, 2020

URL: https://www.business-standard.com/article/companies/micro-finance-industry-slowly-overcoming-coronavirus-crisis-mfin-120092301136_1.html

Micro-finance industry slowly overcoming coronavirus crisis: MFIN

The complete stoppage of micro-finance operations from March-end to May due to the coronavirus-induced lockdown had been a big setback

Topics
microfinance industry | Coronavirus

Press Trust of India | Kolkata
Last Updated at September 23, 2020 20:01 IST

Follow us on Google News





Publication	CNBC TV18
Edition	Online
Date	23rd September, 2020

URL: https://www.cnbctv18.com/finance/micro-finance-industry-slowly-overcoming-covid-crisis-industry-body-6997741.htm

Micro-finance industry slowly overcoming COVID crisis: Industry body

Updated : September 23, 2020 09:45 PM IST



PTI

The country-wide lockdown due to the COVID-19 pandemic has been a challenge for the micro-finance industry (MFI) sector, but it is slowly tiding over the crisis now, an official said on Wednesday. "The MFIs are now slowly overcoming the challenge by keeping in touch and hand-

Publication	Bloomberg Quint
Edition	Online
Date	23rd September, 2020

URL: https://www.bloombergquint.com/economy-finance/micro-finance-industry-slowly-overcoming-covid-crisis-industry-body



Bloomberg | Quint Markets Business BQ Blue Exclusive Videos Research Reports

Microfinance Industry Slowly Overcoming Covid-19 Crisis, Says Industry Body

PTI
@PTI_News

Bookmark

Published on September 23 2020, 11:02 PM
Last Updated on September 23 2020, 11:02 PM

The country-wide lockdown due to the Covid-19 pandemic has been a challenge for the microfinance industry sector, but it is slowly tiding over the crisis now, an official said on Wednesday.

"The MFIs are now slowly overcoming the challenge by keeping in touch and hand-holding customers to wade through the difficult times," an official of the Microfinance Institutions Network said.

The complete stoppage of micro-finance operations from March-end to May due to the coronavirus-induced lockdown had been a big setback, he said.

He said although the MFIs provided moratorium to customers as per RBI guidelines, they were not

Publication	DT Next
Edition	Online
Date	23rd September, 2020

URL: https://www.dtnext.in/News/Business/2020/09/23185847/1252704/Micro-finance-industry-slowly-overcoming-COVID-crisis-.vpf

DT NEXT
FOR THE NEW AGE READER
Thu, Oct 01, 2020

₹1 CRORE TERM LIFE INSURANCE COVER
@ JUST ₹490 P.M.²
Get Free Quotes

Micro finance industry slowly overcoming COVID crisis: Industry body

Published: Sep 23,2020 06:58 PM by PTI

Share Tweet Comments (0) Mail Print A A

The country-wide lockdown due to the COVID-19 pandemic has been a challenge for the microfinance industry (MFI) sector, but it is slowly tiding over the crisis now, an official said on Wednesday.



Kolkata: "The MFIs are now slowly overcoming the challenge by keeping in touch and hand-holding customers to wade through the difficult times," an official of the Microfinance Institutions Network (MFIN) said.

The complete stoppage of micro-finance operations from March-end to May due to the coronavirus-induced lockdown had been a big setback, he said.

He said although the MFIs provided moratorium to customers as per RBI guidelines, they were not extended the same by some lenders.

"This caused a double squeeze. However, policy support in the form of TLTRO (targeted long-term repo operations) and special liquidity facility by the apex bank helped MFIs overcome

Publication	Outlook
Edition	Online
Date	23rd September, 2020

URL: https://www.outlookindia.com/newsscroll/microfinance-industry-slowly-overcoming-covid-crisis-industry-body/1941526

Outlook

Ad closed by Google

THE NEWS SCROLL

23 SEPTEMBER 2020 Last Updated at 6:37 PM | SOURCE: PTI

Micro-finance industry slowly overcoming COVID crisis: Industry body

Kolkata, Sep 23 (PTI) The country-wide lockdown due to the COVID-19 pandemic has been a challenge for the micro- finance industry (MFI) sector, but it is slowly tiding over the crisis now, an official said on Wednesday.

"The MFIs are now slowly overcoming the challenge by keeping in touch and hand-holding customers to wade through the difficult times," an official of the Microfinance Institutions Network (MFIN) said.

The complete stoppage of micro-finance operations from March-end to May due to the coronavirus-induced lockdown had been a big setback, he said.

He said although the MFIs provided moratorium to customers as per RBI guidelines, they were not extended the same by some lenders.

"This caused a double squeeze. However, policy support in the form of TLTRO (targeted long-term repo operations) and special liquidity facility by the apex bank helped MFIs overcome the difficult period," the official said.

The aggregate gross loan portfolio of NBFC-MFIs contracted three per cent in June as compared to March, the industry body said.

It added that in the first quarter of the current fiscal, NBFC-MFIs disbursed loans amounting to Rs 570 crore as against Rs 15,865 crore in the corresponding period a year ago. PTI DC RBT RBT