

# Directory of Microfinance Institutions (MFIs) in India - 2022

#### **Mission of Sa-Dhan**

"To build the field of community development finance in India, to help its members and associate institutions to better serve low income households, particularly women, in both rural and urban India, in their quest for establishing stable livelihoods and improving their quality of life".

# Directory of Microfinance Institutions (MFIs) in India Version - V



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#### Disclaimer

This directory is an attempt to enumerate significant players (MFIs) in Indian Market, through compilation of names of MFIs functioning under different networks as well as through soliciting self-declared data from the organizations concerned. The list may not be exhaustive but carries most of the organizations covering 97 per cent market share in the country. This is the version V of the directory and subsequent versions would be released as and when further information is compiled from the dynamic MFI sector.

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#### PREFACE

Microfinance is seen as a transformation tool in financial inclusion efforts and also a means of attacking poverty in the country. It gained prominence in the early 1990s when Reserve Bank of India approved SHG Bank linkage programme proposed by NABARD as informal institutions for financial inclusion and allowed Banks to open their account and lend based on their savings. Subsequently Reserve Bank of India's circular of 2000 permitted all forms of organisations to offer micro-credit which made several private players to launch specialised institutions called Microfinance Institutions (MFIs) for microcredit. The microfinance sector in India has since grown in terms of both outreach and sustainability. Importantly, policymakers and regulators have increasingly recognized the microfinance sector as an important element in expanding financial inclusion to the un-reached and underreached segments of the population. Government of India and the Reserve Bank of India have created a conducive policy framework for Microfinance Institutions (MFIs) to provide necessary legitimacy and impetus to the sector. The SROs appointed by RBI including Sa-Dhan, ensured that MFIs in general comply with the regulations, take care of client protection issues, do responsible lending and adhere to the Industry Code of Conduct. These factors have gone a long way in infusing confidence among all the stakeholders.

There has been a growth of MFIs in the country. While many of them are functioning as RBI regulated NBFC-MFIs, there are also other forms of entities mainly in the 'Not For Profit' segment like Section 8 Companies, Societies, Trusts, Cooperatives etc. In the recent time some Fintechs are also entering into this segment. Of late, it has been observed that many illegal and fly-by-night organizations are being set up and operating across the country by mimicking MFI structures. These entities vitiate the atmosphere for the legally operating institutions. So, it was felt that there is need to have a proper inventory of the institutions which are legally operating in microfinance sector so that it makes it easy for policy makers, regulators and funders to have a proper data base for their record and suitable interventions.

The particulars in the directory are mainly self-reported by the MFIs. The particulars provided by non-members were cross verified from other sources. A dedicated online tool was designed and it was widely circulated to call for particulars from all MFIs in the country.

Similarly, adequate attempt has been made to compile together the scattered lists of MFIs operating in the country as available with various agencies like industry associations, small networks operating in different states, lending agencies, etc. The directory team has written to different agencies seeking to share MFI lists, posted the idea of the directory on Sa-Dhan and other websites.

The directory carries the vital information such as name of MFI, contact details, year of establishment, number and name of the states operating in, products and services rendered, client outreach, managed portfolio, BC portfolio and gross loan portfolio. By all means the directory would very well serve the reference purpose and the users may seek further details from the MFIs concerned to meet their specific needs.

Sa-Dhan developed the first version of MFI Directory in 2014 which carries names of 268 MFIs. RBI and other stakeholders appreciated Sa-Dhan for its initiative in coming out with an MFI Directory for the first time.

Microfinance is a dynamic sector. There is tendency on part of not-for-profit MFIs to convert into NBFC-MFIs for better recognition, protection and discipline. Time to time some MFIs either close their microfinance operations, completely stop operating, merge with other MFIs or with Banks. Accordingly, an effort is made to revise MFI Directory every two years. The present directory is the fifth version of MFI Directory which lists 224 MFIs across 21 States/UTs. There is a drop of 37 MFIs from the existing (2020) list of MFIs and addition of 27 new MFIs.

The MFIs' names have been listed out State/UTs wise and then alphabetically under each State/UTs. The list of newly added MFIs and MFIs which have been dropped with brief remarks have been given in Annexures (A) and (B).



We thank all those agencies which helped us to compile this directory and all the MFIs for reposing confidence in us and valuing transparency through data sharing. We look forward to such continued response in future too.

The entire Directory work was spearheaded by Mr. Ardhendu Nandi with active support of his colleague Mr. Sunny Koshy. I appreciate them for their meticulous collection of data through repeated follow up with MFIs across country, validation of the data through iteration process, and working on the process to bring out this Directory.

As in any such effort there could be some inadvertent misses. We request you to bring them to our notice. We also request your valuable feedback to improve the content and format of the directory in future versions.

Jiji Mammen ED & CEO, Sa-Dhan Nov'2022



### Definitions

#### Microfinance

Microfinance is the provision of thrift, credit, and other financial services and products of very small amounts to the poor in rural, semi urban or urban areas, for enabling them to raise their income levels and improve living standards.

#### MFIs

MFIs are those organizations, other than banks, providing microfinance services.

#### Legal Form

Incorporation of MFIs under different acts of the country determines the legal form. The common legal forms include Society, Trust, MACS or Cooperative, Section 8 Company, Non-Banking Finance Company (NBFC).

#### **Client Outreach**

It denotes the total number of active clients availing the services of an MFI.

#### Managed Loan Portfolio

Managed Loan Portfolio is the loan asset originated by MFIs and later sold to banks for getting liquidity. The MFIs continue to manage it - collection of repayment on behalf of the banks which purchased the portfolio.

#### Gross Loan Portfolio (GLP)

The outstanding principal balance of loan given by MFIs to clients.



### Summary of MFIs -Entries in the Directory

#### No. of MFIs across Legal Form

Legal Form	No. of MFIs
NBFC-MFI	93
NBFC	36
Sec. 8 Com	30
Society	30
Trust	22
MACS or Cooperative	13
Total	224

#### No. of MFIs across MFI size (Client Base)

Legal Form	Client Outreach	No. of MFIs
Tier I	> 2.5 lakhs	37
Tier II	0.5 lakhs - 2.5 lakhs	30
Tier III	< 0.5 lakhs	150
Without any Tier	No. of MFIs having microfinance operations but did not submit data	7
Total		224



#### No. of MFIs across States/UTs -2020 & 2022

S. No.	Name of the States/UTs	Total No. of MFIs as on March 2020	No. of MFIs dropped / closed operations	No. of New MFIs added	Total No. of MFIs as on March 2022
1	Andhra Pradesh	1	0	0	1
2	Assam	8	1	0	7
3	Bihar	7	0	0	7
4	Chhattisgarh	1	0	0	1
5	Delhi	10	2	3	11
6	Gujarat	11	1	0	10
7	Haryana	4	0	1	5
8	Jharkhand	3	0	0	3
9	Karnataka	15	0	1	15
10	Kerala	9	0	3	12
11	Madhya Pradesh	10	2	2	10
12	Maharashtra	32	5	1	28
13	Manipur	7	1	0	6
14	Odisha	11	4	1	8
15	Punjab	1	0	0	1
16	Rajasthan	6	0	0	6
17	Tamil Nadu	36	3	9	42
18	Telangana	7	4	1	4
19	Uttar Pradesh	20	5	3	18
20	Uttarakhand	1	0	1	2
21	West Bengal	34	10	2	26
	Total	234	37	27	224

# **List of MFIs**



### **List of MFIs**

S.No	Name of MFI	Legal Form	State/UT	Tier
1	Aadhar Consultancy Services Pvt. Ltd.	NBFC	Maharashtra	
2	Aadhar India Finvest Ltd.	NBFC	Haryana	III
3	Aarthsiddhi Services Pvt. Ltd. (ASPL)	NBFC	Maharashtra	
4	Aasra Fincorp Pvt. Ltd.	NBFC	Uttar Pradesh	
5	Adhikar Microfinance Pvt. Ltd.	NBFC-MFI	Odisha	II
6	Adi Chitragupta Finance Ltd. (ACFL)	NBFC-MFI	Bihar	III
7	Agora Microfinance India Ltd. (AMIL)	NBFC-MFI	Maharashtra	III
8	Agradut Polly Un- nayan Samity	Society	West Bengal	III
9	Ajagar Finance Pvt. Ltd.	NBFC-MFI	Assam	III
10	Ajivika Finance Ltd.	NBFC	Uttar Pradesh	
11	Ambition Services Pvt. Ltd.	NBFC	Delhi	II
12	Anik Financial Ser- vices Pvt. Ltd.	NBFC-MFI	Maharashtra	
13	Annapurna Finance Pvt. Ltd. (AMPL)	NBFC-MFI	Odisha	Ι
14	Annapurna Mahila Coop Credit Society Ltd.	MACS or Coopera- tive	Maharashtra	III
15	Aparajita Mahila Sangh	MACS or Coopera- tive	Madhya Pradesh	
16	Arohan Financial Services Ltd.	NBFC-MFI	West Bengal	I
17	Arth Micro Finance Pvt. Ltd.	NBFC-MFI	Rajasthan	II

S.No	Name of MFI	Legal Form	State/UT	Tier
18	ASA International India Microfinance Ltd.	NBFC-MFI	West Bengal	Ι
19	Asirvad Microfinance Ltd.	NBFC-MFI	Tamil Nadu	Ι
20	Avanti Microfinance Pvt. Ltd.	NBFC-MFI	Karnataka	III
21	Aviral Finance Pvt. Ltd.	NBFC-MFI	Chhattisgarh	
22	Bagnan-I Mahila Bikash Cooperative Credit Society Ltd.	MACS or Coopera- tive	West Bengal	III
23	Balajee Sewa San- sthan	Society	Uttarakhand	III
24	Bandipur Sopan Welfare Society	Society	West Bengal	III
25	Barasat Sampark	Society	West Bengal	
26	Barasat Unnayan Prostuti (BUP)	Society	West Bengal	III
27	Belghoria Janakaly- an Samity (BJS)	Society	West Bengal	III
28	Belstar Microfinance Ltd.	NBFC-MFI	Tamil Nadu	I
29	Bharathi Women Development Centre (BWDC)	Society	Tamil Nadu	111
30	Blaze Trust	Trust	Tamil Nadu	III
31	Blue Horizon Invest- ments Ltd.	NBFC-MFI	Maharashtra	N.A.
32	BSS Microfinance Ltd.	NBFC	Karnataka	Ι
33	Bullock-Cart Workers Development As- sociation	Society	Tamil Nadu	
34	BURS	Society	West Bengal	III
35	BWDA Finance Ltd.	NBFC-MFI	Tamil Nadu	II

S.No	Name of MFI	Legal Form	State/UT	Tier
36	Cashpor Micro Credit	Sec. 8 Com	Uttar Pradesh	I
37	Cashtree Finance Pvt. Ltd.	NBFC	Uttar Pradesh	III
38	Ceejay Microfin Ltd.	NBFC-MFI	Gujarat	N.A.
39	Centre for Develop- ment Orientation And Training (CDOT)	Society	Bihar	III
40	Centre for Promoting Sustainable Livelihood (CPSL)	Society	Bihar	III
41	Chaitanya India Fin Credit Pvt. Ltd.	NBFC-MFI	Karnataka	I
42	Chanura Microfin Manipur	Society	Manipur	III
43	Citta Plus Consul- tancy Pvt. Ltd.	NBFC	Tamil Nadu	
44	Consortium For Social Care And De- velopment (CONSO)	Trust	Tamil Nadu	III
45	CreditAccess Gra- meen Ltd. (CAGL)	NBFC-MFI	Karnataka	I
46	DAR Credit & Capital Ltd.	NBFC	West Bengal	
47	Deshabandhu Micro Finance and Livelihood Institution (DMLI)	Sec. 8 Com	Assam	III
48	Destiny Finco Pvt. Ltd.	NBFC-MFI	West Bengal	III
49	Dhosa Chandane- swar Bratyajana Samity (DCBS)	Society	West Bengal	III
50	Digamber Capfin Ltd.	NBFC-MFI	Rajasthan	Ι
51	Disha India Micro Credit (DIMC)	Sec. 8 Com	Uttar Pradesh	
52	dMatrix Development Foundation	Sec. 8 Com	Maharashtra	III

S.No	Name of MFI	Legal Form	State/UT	Tier
53	Dvara Kshetriya Gramin Financial Services Pvt. Ltd.	NBFC	Tamil Nadu	Ι
54	Finsigma Inclusive Services Pvt. Ltd.	NBFC	Tamil Nadu	III
55	Forum for Rural Environment and Economic Develop- ment (FREED)	Society	Kerala	III
56	Friends Capital Ser- vices Ltd. (FCSL)	NBFC	Uttar Pradesh	III
57	Fusion Micro Finance Ltd.	NBFC-MFI	Delhi	Ι
58	G.B.P.Nobel Microfinances	Sec. 8 Com	Maharashtra	III
59	Glowmore Finance Pvt. Ltd.	NBFC	Odisha	III
60	Godson Microfinance Federation	Sec. 8 Com	Uttar Pradesh	III
61	Gramalya Microfin Foundation (GMF)	Sec. 8 Com	Tamil Nadu	III
62	Grameen Develop- ment & Finance Pvt. Ltd. (GDFPL)	NBFC-MFI	Assam	III
63	Grameen Mahila Swayamsiddha Sang- ha (GMSS)	Trust	Maharashtra	III
64	Grameen Microfi- nance Trust (G Trust)	Trust	Tamil Nadu	
65	Grameen Shakti Mi- crofinance Services Pvt. Ltd.	NBFC-MFI	West Bengal	III
66	Growing Opportunity Finance (India) Pvt. Ltd.	NBFC-MFI	Tamil Nadu	II
67	GU Financial Services Pvt. Ltd.	NBFC-MFI	Odisha	
68	Hindusthan Microfi- nance Pvt. Ltd.	NBFC-MFI	Maharashtra	III

S.No	Name of MFI	Legal Form	State/UT	Tier
69	Human Resource Development Organization (HRDO)	Society	Manipur	III
70	Humana Financial Services Pvt. Ltd.	NBFC-MFI	Delhi	II
71	IDF Financial Ser- vices Pvt. Ltd.	NBFC-MFI	Karnataka	II
72	IIFL Samasta Finance Ltd.	NBFC-MFI	Karnataka	Ι
73	Inditrade Microfinance Ltd.	NBFC-MFI	Maharashtra	=
74	Info Microcredit Co-operative Society (IMCS)	MACS or Coopera- tive	Uttarakhand	III
75	Innovative Microfi- nance for Poverty Alleviation and Com- munity Transforma- tion (IMPACT)	Sec. 8 Com	Tamil Nadu	Ι
76	Institute of Rural Credit Entrepren- urship & Develop- ment (IRCED)	Society	Maharashtra	
77	IQRA Microfinance Federation	Sec. 8 Com	Uttar Pradesh	III
78	Jagaran Microfin Pvt. Ltd.	NBFC-MFI	West Bengal	II
79	Janakalyan Financial Services Pvt. Ltd.	NBFC-MFI	West Bengal	II
80	Janashree Microfin Ltd.	NBFC-MFI	Kerala	
81	Jeevankiran	Society	Kerala	
82	Jeevanutthan Financial Services Pvt. Ltd.	NBFC	West Bengal	III
83	Jigayasa Livelihood Promotions Micro Finance Foundation	Sec. 8 Com	Madhya Pradesh	III

S.No	Name of MFI	Legal Form	State/UT	Tier
84	Kamal Fincap Pvt. Ltd.	NBFC	Rajasthan	
85	Keshava Prabha Microfin Pvt. Ltd. (earlier KPB Fincare Pvt. Ltd.)	NBFC-MFI	Kerala	III
86	Kiara Microcredit Pvt. Ltd.	NBFC-MFI	Tamil Nadu	III
87	KSR Capital Services Ltd. (KSRCSL)	NBFC	Delhi	III
88	Kuber Kanak Microfi- nance Association	Sec. 8 Com	Uttar Pradesh	III
89	L&T Financial Services	NBFC	Maharashtra	I
90	LaRaksha Social Impact Trust (LIFE)	Trust	Tamil Nadu	III
91	Life Foundation	Trust	Kerala	III
92	Light Microfinance Pvt. Ltd.	NBFC-MFI	Gujarat	I
93	Lok Biradari Trust	Trust	Madhya Pradesh	III
94	M Power Micro Finance Pvt. Ltd.	NBFC-MFI	Maharashtra	II
95	Madura Micro Fi- nance Ltd. (MMFL)	NBFC-MFI	Tamil Nadu	I
96	Magalir Micro Capi- tal Pvt. Ltd.	NBFC-MFI	Tamil Nadu	II
97	Magenta Finance Services Pvt. Ltd.	NBFC-MFI	Delhi	III
98	Magilchi Foundation	Trust	Tamil Nadu	
99	Mahasemam Trust	Trust	Tamil Nadu	Ш
100	Mahatma Gandhi Foundation For Rural Development (MGFRD)	Society	Kerala	III
101	Mass Care Interna- tional	Society	Bihar	III
102	Max United Founda- tion	Trust	Kerala	III

S.No	Name of MFI	Legal Form	State/UT	Tier
103	Micro Enterprise and Sustainable Project (MESP)	Sec. 8 Com	Jharkhand	III
104	Microcredit Initiative of Grameen (MIG)	Sec. 8 Com	Kerala	III
105	Midland Microfin Ltd.	NBFC-MFI	Punjab	Ι
106	Mitrata Inclusive Financial Services Pvt. Ltd.	NBFC-MFI	Haryana	II
107	MSM Microfinance Ltd.	NBFC-MFI	Tamil Nadu	III
108	Muthoot Microfin Ltd.	NBFC-MFI	Maharashtra	I
109	NABFINS Ltd.	NBFC-MFI	Karnataka	I
110	Nageshwara Charita- ble Trust (NCT)	Trust	Maharashtra	III
111	Namra Finance Ltd.	NBFC-MFI	Gujarat	Ι
112	Nanayasurabhi Development Financial Services (NDFS)	Sec. 8 Com	Tamil Nadu	111
113	Nav Bharat Jagriti Kendra (NBJK)	Society	Jharkhand	III
114	Navachetana Microfin Services Pvt. Ltd. (NMSPL)	NBFC-MFI	Karnataka	II
115	NEED Livelihood Mi- crofinance Pvt. Ltd.	NBFC-MFI	Uttar Pradesh	III
116	New Opportunity Consultancy Pvt. Ltd. (NOCPL)	NBFC	Maharashtra	I
117	Nextru Livelihoods Pvt. Ltd.	NBFC	Karnataka	II
118	Neyyattinkara Integral Development Society (NIDS)	Society	Kerala	III
119	Nightingale Finvest Pvt. Ltd.	NBFC-MFI	Assam	III

S.No	Name of MFI	Legal Form	State/UT	Tier
120	Opportunity Microfi- nance India Ltd.	NBFC	Karnataka	
121	Orange Retail Fi- nance India Pvt. Ltd.	NBFC	Tamil Nadu	II
122	Organisation for Development of Integrated Social and Health Action (ODISHA)	Society	Odisha	III
123	PAFT Finance Ltd.	NBFC	Tamil Nadu	Ш
124	Pahal Financial Services Pvt. Ltd.	NBFC-MFI	Gujarat	I
125	Palma Development Finance Pvt. Ltd.	NBFC-MFI	Tamil Nadu	N.A.
126	People's Action For Transformation (PAT)	Trust	Tamil Nadu	III
127	Planned Social Concern (PSC)	Sec. 8 Com	Rajasthan	III
128	Pragati Finserv Pvt. Ltd.	NBFC	Telangana	N.A.
129	Prakruthi Foundation	Trust	Karnataka	
130	Pratigya Mahila Samanvit Vikas Bachat Avam Sakh Sahakari Sanstha Maryadit (PSVSSM)	MACS or Coopera- tive	Madhya Pradesh	Ξ
131	Pratyancha Financial Services Ltd.	NBFC	Uttar Pradesh	III
132	Prayas Financial Services Pvt. Ltd.	NBFC-MFI	Gujarat	III
133	Prayatna Microfinance Ltd.	NBFC-MFI	Delhi	III
134	Prochesta Thrift & Credit Co-Operative Society Asom Ltd.	MACS or Coopera- tive	Assam	
135	Pujan Investment & Finance Pvt.Ltd.	NBFC-MFI	Maharashtra	N.A.
136	Pustikar Sakh Sahakari Samiti Ltd.	MACS or Coopera- tive	Rajasthan	III

S.No	Name of MFI	Legal Form	State/UT	Tier
137	Rajasthan Shram Sarathi Association	Sec. 8 Com	Rajasthan	
138	Rashtriya Seva Samithi (RASS)	Society	Andhra Pradesh	II
139	REPCO Micro Finance Ltd.	NBFC-MFI	Tamil Nadu	I
140	Rors Finance Pvt. Ltd.	NBFC-MFI	Karnataka	
141	Rudraaksh Microfi- nance Foundation	Sec. 8 Com	Uttar Pradesh	III
142	S V Creditline Ltd. (SVCL)	NBFC-MFI	Haryana	I
143	Saath Mahila Saving and Credit Coopera- tive Society Ltd.	MACS or Coopera- tive	Gujarat	III
144	SagGraha Management Services Pvt. Ltd.	NBFC	Karnataka	I
145	Sahara Gramin Ma- hila Swayamsiddha Sangha	Trust	Maharashtra	=
146	Sahara Utsarga Wel- fare Society (SUWS)	Society	West Bengal	III
147	Sahayog Develop- ment Services	Sec. 8 Com	Bihar	
148	Sahayog Microfinance Ltd.	NBFC-MFI	Maharashtra	N.A.
149	Sahrudaya Wesco Credit	Trust	Kerala	III
150	Sai Mithra Micro Care Foundation	Sec. 8 Com	Tamil Nadu	III
151	Sai Samarpan Micro Credit (SSMC)	Sec. 8 Com	Uttar Pradesh	III
152	Sai Shakti Mahila Technical & Develop- ment Services	Sec. 8 Com	Madhya Pradesh	
153	Saija Finance Pvt. Ltd.	NBFC-MFI	Delhi	II
154	Samavesh Finserv Pvt. Ltd.	NBFC-MFI	Uttar Pradesh	III

S.No	Name of MFI	Legal Form	State/UT	Tier
155	Samhita Community Development Services	Sec. 8 Com	Madhya Pradesh	II
156	Sampada Entrepreneurship & Livelihoods Foundation (SELF)	Sec. 8 Com	Maharashtra	III
157	Sampark Fin Services Pvt. Ltd.	NBFC	Odisha	III
158	Sampurna Training and Entrepreneurship Programme (STEP)	Sec. 8 Com	West Bengal	III
159	Samruddhi Welfare Development Foundation	Sec. 8 Com	Maharashtra	III
160	Sanghamithra Rural Financial Services (SRFS)	Sec. 8 Com	Karnataka	II
161	Sankalp Gramin Mahila Swayamsid- dha Sangha	Trust	Maharashtra	=
162	Sarala Development & Microfinance Pvt. Ltd.	NBFC-MFI	West Bengal	II
163	Sarvam Charitable Trust	Trust	Tamil Nadu	III
164	Sarvodaya Nano Finance Ltd.	NBFC	Tamil Nadu	III
165	Sarwadi Finance Pvt. Ltd.	NBFC-MFI	West Bengal	III
166	Satin Creditcare Net- work Ltd. (SCNL)	NBFC-MFI	Haryana	I
167	Satra Development Finance Pvt. Ltd.	NBFC-MFI	Assam	III
168	Satya Micro Capital Ltd.	NBFC-MFI	Delhi	Ι
169	Save Microfinance Pvt. Ltd.	NBFC-MFI	Bihar	II
170	Seba-Rahara	Society	West Bengal	

S.No	Name of MFI	Legal Form	State/UT	Tier
171	SEED Capital Pvt. Ltd.	NBFC	Bihar	III
172	Self Employment Voluntary Association (SEVA)	Society	Manipur	III
173	Servitium Micro Finance Pvt. Ltd. (Earlier Sunflag Merchants Pvt. Ltd.)	NBFC-MFI	West Bengal	III
174	Shakti Mahila Sangh Bahu-Uddeshiya Sahkari Samiti Maryadit	MACS or Coopera- tive	Madhya Pradesh	III
175	Sharan Welfare Foundation	Sec. 8 Com	Madhya Pradesh	III
176	Share India Fincap Pvt. Ltd.	NBFC	Uttar Pradesh	
177	Share Microfin Ltd.	NBFC-MFI	Telangana	Ι
178	Shikhar Microfinance Pvt. Ltd.	NBFC-MFI	Delhi	III
179	Shree Mahila Sewa Sahakari Bank Ltd. (Sewa Bank)	MACS or Coopera- tive	Gujarat	III
180	Shree Marikamba Microfinance Pvt. Ltd.	NBFC-MFI	Karnataka	III
181	Shri Kshethra Dharmasthala Rural Development Project (SKDRDP)	Trust	Karnataka	Η
182	Shroff Capital And Finance Pvt. Ltd.	NBFC-MFI	Gujarat	III
183	Sigaram Foundation	Trust	Tamil Nadu	III
184	Sindhuja Microcredit Pvt. Ltd.	NBFC-MFI	Uttar Pradesh	II
185	Socio Economic Action Trust (SEAT)	Trust	Manipur	III
186	Sonata Finance Pvt. Ltd.	NBFC-MFI	Uttar Pradesh	I



S.No	Name of MFI	Legal Form	State/UT	Tier
187	South India Finvest Pvt. Ltd. (SIF)	NBFC-MFI	Tamil Nadu	III
188	Spandana Sphoorty Financial Ltd.	NBFC-MFI	Telangana	Ι
189	Stree Shakti Gramin Mahila Swayamsid- dha Sangha	Trust	Maharashtra	
190	Subiksham Womens Welfare Foundation	Sec. 8 Com	Tamil Nadu	III
191	Surya Jyoti Leasing and Finance Ltd.	NBFC	Uttar Pradesh	III
192	Svamaan Financial Services Pvt. Ltd.	NBFC-MFI	Maharashtra	II
193	Svasti Microfinance Pvt. Ltd.	NBFC-MFI	Maharashtra	I
194	Svatantra Microfin Pvt. Ltd.	NBFC-MFI	Maharashtra	I
195	Swarnodhayam Credits Pvt. Ltd.	NBFC	Tamil Nadu	
196	Swashree Mahila Sakh Sahakari Sanstha Maryadit	MACS or Coopera- tive	Madhya Pradesh	
197	Swayam Micro Services	Sec. 8 Com	Gujarat	III
198	Swayamsampurna Mutual Benefit Trust	Trust	West Bengal	
199	Swayamshree Mahila Samabaya Samiti Ltd.	MACS or Coopera- tive	Odisha	III
200	Taraashna Financial Services Ltd.	NBFC	Haryana	I
201	The Leima Thrift & Credit Cooperative Society Ltd.	Society	Manipur	III
202	The Saath Saving And Credit Coop Society Ltd.	MACS or Coopera- tive	Gujarat	III
203	UNACCO Financial Services Pvt. Ltd.	NBFC-MFI	Assam	III
204	Unnati Microfin Pvt. Ltd.	NBFC	Maharashtra	III

S.No	Name of MFI	Legal Form	State/UT	Tier
205	Unnayan Bharat Finance Corporation Pvt. Ltd. (UBFC)	NBFC	Delhi	III
206	Usha Financial Services Pvt. Ltd.	NBFC	Delhi	
207	Uttrayan Financial Services Pvt. Ltd.	NBFC-MFI	West Bengal	
208	Valar Aditi Social Finance Pvt. Ltd.	NBFC-MFI	Tamil Nadu	
209	Vanchinad Finance Pvt. Ltd.	NBFC	Kerala	
210	Vaya Finserv Pvt. Ltd.	NBFC-MFI	Telangana	I
211	Vector Finance Pvt. Ltd.	NBFC-MFI	Odisha	
212	Vedika Credit Capital Ltd.	NBFC-MFI	Jharkhand	
213	VFS Capital Ltd.	NBFC-MFI	West Bengal	I
214	Virutcham Microfinance Ltd.	NBFC-MFI	Tamil Nadu	III
215	Vision Micro Credit and Social Foundation	Sec. 8 Com	Tamil Nadu	III
216	VisionFund India	NBFC-MFI	Tamil Nadu	N.A.
217	Vivardhana Microfinance Ltd.	NBFC-MFI	Tamil Nadu	III
218	Vruksha Microfin Pvt. Ltd.	NBFC-MFI	Tamil Nadu	
219	WeGrow Financial Services Pvt. Ltd.	NBFC-MFI	West Bengal	
220	Welfare Organisation for Multipurpose mass Awareness Network (WOMAN)	Society	Tamil Nadu	III
221	Welfare Services Ernakulam (WSE)	Society	Kerala	
222	Wesghats Micro Finance Ltd.	NBFC-MFI	Tamil Nadu	
223	Yukti Samaj Sewa Society	Society	Madhya Pradesh	
224	YVU Financial Services Pvt. Ltd.	NBFC-MFI	Manipur	III

# **Profile of MFIs**

175.12

motitution	
Legal Form	Society
State Head Quarter	Andhra Pradesh
Head of the Institution and Contact Details	Mr. S. Venkataratnam Ph: 9849983765 Email: rassrmp@gmail.com
Address of the Institution	RASS Building, AIR Bypass Road New Balaji Colony, Annamaiah Marg Tirupati, Chittoor-517501 Andhra Pradesh
Year of Establishment	1981
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Andhra Pradesh, Tamil Nadu
No. of Branch(es)*	7
Total Number of Staff*	159
Products & Services Offered	Microcredit, Microinsurance
No. of Active Bor- rowers (in lakhs)*	0.52
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	175.12
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00

Rashtriya Seva Samithi (RASS)

# Sa-Dhan

Name of the

Institution

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S E TIER II MFI



Name of the Institution	Ajagar Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Assam
Head of the Institution and Contact Details	Mr. Hiren Kalita Ph: 9435725238 Email: financeajagar@gmail.com
Address of the Institution	1st Floor, Agia Bazar, Agia, Goalpara-783120, Assam
Year of Establishment	2017
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Assam
No. of Branch(es)*	6
Total Number of Staff*	27
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	0.03
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	5.48
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	5.48

Assam

Name of the Institution	Deshabandhu Micro Finance and Livelihood Institution (DMLI)
Legal Form	Sec. 8 Com
State Head Quarter	Assam
Head of the	
Institution and	Dr. Sanjib Sikidar
Contact Details	Ph : 9435174392 Email: dmlidbc@gmail.com
Address of the Institution	Behara Bazar, Silchar
Institution	Cachar-788817, Assam
Year of	
Establishment	2013
Operating in No. of	
States/UTs*	1
Name of the	
Operating State(s)/	Assam
UT(s)	
No. of Branch(es)*	1
Total Number of	3
Staff*	5
Products &	Micro Credit, Capacity Building,
Services Offered	Financial Literacy programs etc.
No. of Active Bor-	0.001
rowers (in lakhs)*	0.001
On-balance sheet	
Portfolio - Net	0.15
Loan Portfolio	
(₹ in Cr.)* Off-balance sheet	
Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	0.15
Portfolio (₹ in Cr.)*	

TIER III MFI



Name of the Institution	Grameen Development & Finance Pvt. Ltd. (GDFPL)
Legal Form	NBFC-MFI
State Head Quarter	Assam
Head of the Institution and Contact Details	Mr. Sarat Chandra Das Ph: 9957570215 Email:saratchandradasgs@gmail.com
Address of the Institution	Grameen Sahara Building, Village: Dubjeni, PO Chhaygaon, Kamrup-781124, Assam
Year of Establishment	2014
Operating in No. of States/UTs*	4
Name of the Operating State(s)/ UT(s)	Assam, Meghalaya, Mizoram, Nagaland
No. of Branch(es)*	22
Total Number of Staff*	112
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	0.20
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	27.64
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	18.17
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	18.17
Gross Loan Portfolio (₹ in Cr.)*	45.81

Name of the Institution	Nightingale Finvest Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Assam
Head of the Institution and Contact Details	Mr. Mantu Nath Sarma Ph: 9954758857 Email:mnsarma@nightingalefinvest.in
Address of the Institution	H. No.85,D.R.Pathak Bhawan, Voltas Lane, Natun Sarania, Chandmari,Guwahati-781003, Assam
Year of Establishment	2011
Operating in No. of States/UTs*	4
Name of the Operating State(s)/ UT(s)	Assam, Arunachal Pradesh, Meghalaya, Mizoram
No. of Branch(es)*	37
Total Number of Staff*	160
Products & Services Offered	JLG and Individual Loans
No. of Active Bor- rowers (in lakhs)*	0.37
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	50.15
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	12.53
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	12.53
Gross Loan Portfolio (₹ in Cr.)*	62.68

# TIER III MFI



Name of the	Prochesta Thrift & Credit Co-Operative
Institution	Society Asom Ltd.
Legal Form	MACS or Cooperative
State Head Quarter	Assam
Head of the Institution and Contact Details	Mr. Subhan Bora Ph: 9864489616 Email: prochesta@hotmail.com
Address of the Institution	House No. 2 (2nd Floor), Sonadhar Senapati Path, Opposite Goswami Service Station, Silpukhuri, Guwahati- 781003, Assam
Year of Establishment	2001
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Assam
No. of Branch(es)*	6
Total Number of Staff*	28
Products & Services Offered	Micro Credit, Thrift & Microsavings, Micro Insurance
No. of Active Bor- rowers (in lakhs)*	0.03
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	5.10
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	5.10

Name of the Institution	Satra Development Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Assam
Head of the Institution and Contact Details	Mr. Nani Kumar Saikia Ph: 7002100736 Email: satradevfin@gmail.com
Address of the Institution	Sahitya Sabha Bhawan, Dhanai Bora Chowk, Sipajhar, Darrang-784145 Assam
Year of Establishment	2011
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Assam
No. of Branch(es)*	5
Total Number of Staff*	23
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	0.04
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	7.53
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	7.53

# TIER III MFI



Name of the Institution	UNACCO Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Assam
Head of the Institution and Contact Details	Mr. N. Irabanta Singh Ph: 8131941210 Email: ira_banta@rediffmail.com
Address of the Institution	SB Complex, Building 12, Bhetapara Chariali, Guwahati-781028, Assam
Year of Establishment	2008
Operating in No. of States/UTs*	8
Name of the Operating State(s)/ UT(s)	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Sikkim, Tripura, West Bengal
No. of Branch(es)*	46
Total Number of Staff*	169
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	0.43
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	62.63
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.22
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.22
Gross Loan Portfolio (₹ in Cr.)*	62.85



Name of the	Adi Chitrogunto Financo Itd. (ACFL)
Institution	Adi Chitragupta Finance Ltd. (ACFL)
Legal Form	NBFC-MFI
State Head Quarter	Bihar
Head of the Institution and Contact Details	Mr. Gyan Mohan Ph: 9920042390 Email: gyan.mohan@acfl.co.in
Address of the Institution	186A, Patliputra Colony, Main Road Patliputra, Opp- Sahyog Hospital Patna-800013, Bihar
Year of Establishment	2017
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Bihar, Jharkhand, Uttar Pradesh
No. of Branch(es)*	49
Total Number of Staff*	318
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	0.41
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	202.43
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	202.43



Name of the Institution	Centre for Development Orientation And Training (CDOT)
Legal Form	Society
State Head Quarter	Bihar
Head of the Institution and Contact Details	Mr. R. R. Kalyan Ph: 9430085757 Email: rrkalyan@cdotbihar.org
Address of the Institution	Gola Road, Behind SBI Shri Krishna Puram Patna-801503, Bihar
Year of Establishment	2007
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Bihar
No. of Branch(es)*	3
Total Number of Staff*	11
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	4.43
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	4.43
Gross Loan Portfolio (₹ in Cr.)*	4.43



Name of the Institution	Centre for Promoting Sustainable Livelihood (CPSL)
Legal Form	Society
State Head Quarter	Bihar
Head of the Institution and Contact Details	Mr. Sunil Choudhary Ph: 9431012521 Email: sunil.choudhary@rojiroti.org
Address of the Institution	House No. 22, R. L. Enclave, Duplex Colony, Near Sonali Auoto, Byepass Road, Vishnupuri, Anishabad Patna-800002, Bihar
Year of Establishment	2003
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Bihar
No. of Branch(es)*	3
Total Number of Staff*	26
Products & Services Offered	Credit, Insurance & Capacity Building, Financial Literacy
No. of Active Bor- rowers (in lakhs)*	0.02
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.19
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.19



Name of the Institution	Mass Care International
Legal Form	Society
State Head Quarter	Bihar
Head of the Institution and Contact Details	Mr. Pria Ranjan Ph: 8826346391 Email: masscareint@gmail.com
Address of the Institution	H.No. 62, Road No. 1, Friend's Colony, Ashiyana Nagar, Patna-800025, Bihar
Year of Establishment	2005
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Bihar
No. of Branch(es)*	1
Total Number of Staff*	4
Products & Services Offered	JLG Loans
No. of Active Bor- rowers (in lakhs)*	0.005
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.68
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.23
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.23
Gross Loan Portfolio (₹ in Cr.)*	0.91



Name of the Institution	Sahayog Development Services
Legal Form	Sec. 8 Com
State Head Quarter	Bihar
Head of the	Mr. Raman Shyam Singh
Institution and	Ph: 9771497500
Contact Details	Email: raman@sahyogbs.com
Address of the Institution	11 Mehar Kunj, Near Pensioner Office,
	Road No. 3E, New Patliputra Colony Patna-800013, Bihar
Year of Establishment	2014
Operating in No. of States/UTs*	1
Name of the	
Operating State(s)/ UT(s)	Bihar
No. of Branch(es)*	7
Total Number of Staff*	48
Products &	Toilet Construction Loan, Income
Services Offered	Generation Loan & Enterprise Loan
	(E-rickshaw, Solar & Sanitation Loan)
No. of Active Bor- rowers (in lakhs)*	0.10
On-balance sheet	
Portfolio - Net	20.17
Loan Portfolio (₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	10.63
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance sheet Portfolio.	
BC Portfolio alone	10.63
(₹ in Cr.)*	
Gross Loan	30.80
Portfolio (₹ in Cr.)*	50.00



Name of the Institution	Save Microfinance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Bihar
Head of the Institution and Contact Details	Mr. Ajeet Kumar Singh Ph: 9955992301 Email: director@saveind.in
Address of the Institution	4th Floor, Save Tower, Near Aasha Singh More, A P Colony, Gaya–823001, Bihar
Year of Establishment	2017
Operating in No. of States/UTs*	7
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Haryana, Jharkhand, Punjab, Rajasthan, Uttar Pradesh
No. of Branch(es)*	162
Total Number of Staff*	1110
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	2.09
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	472.75
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	40.46
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	513.21



Name of the	
Institution	SEED Capital Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Bihar
Head of the Institution and Contact Details	Mr. Sanjeet Kumar Ph: 9473094350 Email: seedcapital.nbfc@gmail.com
Address of the Institution	Vill-Raja Dumri, Khatopur, Begusarai-851129, Bihar
Year of Establishment	2011
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Bihar, Odisha
No. of Branch(es)*	12
Total Number of Staff*	70
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	0.02
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	4.75
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	3.46
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	3.46
Gross Loan Portfolio (₹ in Cr.)*	8.21



Name of the Institution	Aviral Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Chhattisgarh
Head of the Institution and Contact Details	Mr. Vivek Golechha Ph : 9425505060 Email: vivek@aviralfinance.com
Address of the Institution	Khasra No 59/56, Near Gas Godown, Ring Road No 1, Near Bhatagaon Chowk, Bhatagoan, Raipur-492001 Chhattisgarh
Year of Establishment	2016
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Chhattisgarh, Odisha
No. of Branch(es)*	19
Total Number of Staff*	121
Products & Services Offered	JLG, Individual Loans
No. of Active Bor- rowers (in lakhs)*	0.11
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	21.74
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	21.74



Name of the Institution	Ambition Services Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Delhi
Head of the Institution and Contact Details	Mr. Ankur Singhal Ph: 9711060332 Email: ankur.singhal@ambiserv.in
Address of the Institution	910-911, 9th Floor, RG Trade Tower, B-7, Netaji Subhash Place, Pitampura, Delhi-110034
Year of Establishment	2016
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Haryana, Punjab
No. of Branch(es)*	25
Total Number of Staff*	218
Products & Services Offered	Microfinance, Life Insurance, Health Insurance Benefits, Saving Account Opening, AEPS, Digital Collection Services and other Banking Financial Services
No. of Active Bor- rowers (in lakhs)*	0.63
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	127.10
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	127.10
Gross Loan Portfolio (₹ in Cr.)*	127.10



Name of the	
Institution	Fusion Micro Finance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Delhi
Head of the	Mr. Devesh Sachdev
Institution and	Ph: 011-46646600
Contact Details	Email:contact@fusionmicrofinance.com
Address of the	H1, C Block, Community Centre,
Institution	Near Gurudwara, Block H, Naraina
	Vihar, New Delhi-110028, Delhi
Year of Establishment	2010
Operating in No. of States/UTs*	18
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Chhattisgarh, Delhi, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Puducherry, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttarakhand, West Bengal
No. of Branch(es)*	966
Total Number of Staff*	8716
Products &	IGL, Emergency Loans, Top Up loans
Services Offered	etc.
No. of Active Bor-	
rowers (in lakhs)*	27.18
On-balance sheet	
Portfolio - Net Loan Portfolio (₹ in Cr.)*	5993.18
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	660.75
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	660.75
Gross Loan Portfolio (₹ in Cr.)*	6653.93



Name of the Institution	Humana Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Delhi
Head of the Institution and Contact Details	Mr. Kailash Khandelwal Ph: 9560434695 Email: kailashhumana@gmail.com
Address of the Institution	111/9, 2nd Floor, Near Primary School Kishangarh, Vasant Kunj, Aruna Asaf Ali Marg, New Delhi-110070, Delhi
Year of Establishment	2018
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Haryana, Rajasthan, Uttar Pradesh
No. of Branch(es)*	23
Total Number of Staff*	225
Products & Services Offered	Micro Credit, Micro Insurance
No. of Active Bor- rowers (in lakhs)*	0.88
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	48.29
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	92.07
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	92.07
Gross Loan Portfolio (₹ in Cr.)*	140.36



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Name of the Institution	KSR Capital Services Ltd. (KSRCSL)
Legal Form	NBFC
State Head Quarter	Delhi
Head of the Institution and Contact Details	Mr. Kanchan Sharma Ph: 9310261274 Email: rsrawat@ksrcsl.com
Address of the Institution	276, 2nd Floor, Aggarwal, Millenium Tower-II, Netaji, Subhash Place New Delhi-110034, Delhi
Year of Establishment	2018
Operating in No. of States/UTs*	5
Name of the Operating State(s)/ UT(s)	Delhi, Haryana, Punjab, Uttar Pradesh, Uttarakhand
No. of Branch(es)*	11
Total Number of Staff*	31
Products & Services Offered	Individual Ioan, Group Ioan (JLG)
No. of Active Bor- rowers (in lakhs)*	0.02
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3.77
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	3.77



Name of the Institution	Magenta Finance Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Delhi
Head of the Institution and Contact Details	Mr. Samrat Roy Ph: 9718145278 Email: gm@magentafinance.co.in
Address of the Institution	Plot No.7, 2nd Floor , Local Shopping Centre Sector B, Pocket-1 Vasant Kunj, New Delhi-110070
Year of Establishment	2018
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Haryana, Punjab
No. of Branch(es)*	3
Total Number of Staff*	36
Products & Services Offered	Micro Finance Loan/JLG/IGL
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	16.34
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	16.34



Name of the Institution	Prayatna Microfinance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Delhi
Head of the Institution and Contact Details	Mr. P. S. Hooda Ph: 9717707771 Email: ps.hooda@prayatnamicrofi- nance.com
Address of the Institution	C. R. Park, B-208, Rockland Hotel, New Delhi-110019
Year of Establishment	2018
Operating in No. of States/UTs*	6
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Delhi, Jharkhand, Madhya Pradesh, Uttar Pradesh
No. of Branch(es)*	70
Total Number of Staff*	282
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	0.46
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	85.26
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	26.30
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	23.42
Gross Loan Portfolio (₹ in Cr.)*	111.56



Name of the	
Institution	Saija Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Delhi
Head of the	Mr. Shashi Ranjan Sinha
Institution and	Ph: 9771421507
Contact Details	Email: saija.inc@gmail.com
Address of the	F-128, 3rd Floor, Zandu Mansion,
Institution	Mohammadpur, R.K. Puram - 110066, Delhi
Year of Establishment	2007
Operating in No. of States/UTs*	5
Name of the Operating State(s)/	Bihar, Haryana, Jharkhand, Punjab, Uttar Pradesh
UT(s)	101
No. of Branch(es)*	
Total Number of Staff*	645
Products &	JLG loans
Services Offered	
No. of Active Bor-	0.50
rowers (in lakhs)*	
On-balance sheet Portfolio - Net	
Loan Portfolio	66.36
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	47.03
Portfolio/BC Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	24.24
BC Portfolio alone	31.36
(₹ in Cr.)*	
Gross Loan	113.39
Portfolio (₹ in Cr.)*	



Name of the Institution	Satya Micro Capital Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Delhi
Head of the Institution and Contact Details	Mr. Vivek Tiwari Ph: 7290065001 Email: vivek.tiwari@satyamicrocapital.com
Address of the Institution	519, 5th Floor, DLF Prime Tower Okhla Industrial Area, Phase-1 Delhi-110020
Year of Establishment	2016
Operating in No. of States/UTs*	21
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Chandigarh, Chhattis- garh, Delhi, Gujarat, Haryana, Himachal Pradesh, Jammu and Kashmir, Jharkhand, Karnataka, Madhya Pradesh, Odisha, Puducherry, Punjab, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh, Uttarakhand, West Bengal
No. of Branch(es)*	338
Total Number of Staff*	3674
Products & Services Offered	Limited Liability Group Loan (LLG), Water & Sanitation Loan (WSL), Individual Micro Loan (IML), Micro Business Loan (MBL), Cattle Loan (CSL), Consumer Durable Loan (CDL).
No. of Active Bor- rowers (in lakhs)*	8.74
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	2293.89
Off-balance sheet Portfolio-Managed/ Securitized Portfo- lio/BC Portfolio (₹ in Cr.)*	590.10
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	187.11
Gross Loan Portfolio (₹ in Cr.)*	2883.99



Name of the Institution	Shikhar Microfinance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Delhi
Head of the	Mr. Satyavir Chakrapani
Institution and	Ph: 9990054101
Contact Details	Email: satya.chakrapani@shikharfin. com
Address of the	Room No. 1, 2nd Floor, Plot-11,12,13,
Institution	Amberhai Village, Sector-19, Dwarka, New Delhi-110075, Delhi
Year of	2009
Establishment	2009
Operating in No. of States/UTs*	3
Name of the	
Operating State(s)/	Delhi, Haryana, Uttar Pradesh
UT(s)	
No. of Branch(es)*	24
Total Number of	182
Staff*	102
Products &	Micro Credit, Micro Insurance
Services Offered	
No. of Active Bor- rowers (in lakhs)*	0.42
On-balance sheet	
Portfolio - Net	0.0
Loan Portfolio	
(₹ in Cr.)*	
Off-balance sheet Portfolio-Man-	
aged/Securitized	88.49
Portfolio/BC	(1.1.1)
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	88.49
BC Portfolio alone	00.47
(₹ in Cr.)*	
Gross Loan	88.49
Portfolio (₹ in Cr.)*	



Name of the	Unnayan Bharat Finance Corporation
Institution	Pvt. Ltd. (UBFC)
Legal Form	NBFC
State Head Quarter	Delhi
Head of the Institution and Contact Details	Mr. Avneesh Trivedi Ph: 9650023870 Email: avneeshtrivedi@ubfc.in
Address of the Institution	1001, NDM-1 Netaji Subhash Place, Wazirpur, New Delhi-110035, Delhi
Year of Establishment	2021
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Madhya Pradesh, Rajasthan
No. of Branch(es)*	5
Total Number of Staff*	28
Products & Services Offered	Micro Credit
No. of Active Bor- rowers (in lakhs)*	0.001
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.81
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.81



Name of the Institution	Usha Financial Services Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Delhi
Head of the Institution and Contact Details	Mr. Rajesh Gupta Ph: 9910080660 Email: rajeshgupta@ushafinancial.com
Address of the Institution	330 Mezzanine Floor, Patparganj Industrial Area, Patparganj New Delhi-110092
Year of Establishment	2016
Operating in No. of States/UTs*	9
Name of the Operating State(s)/ UT(s)	Bihar, Haryana, Jharkhand, Madhya Pradesh, Punjab, Tamil Nadu, Uttar Pradesh, Uttarakhand, West Bengal
No. of Branch(es)*	59
Total Number of Staff*	250
Products & Services Offered	MSME loans & Institutional Lending
No. of Active Bor- rowers (in lakhs)*	0.25
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	151.63
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	151.63



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Name of the Institution	Ceejay Microfin Ltd.**
Legal Form	NBFC-MFI
State Head Quarter	Gujarat
Head of the Institution and Contact Details	Mr. Devang Shah Ph: 9824003427 Email: devang672005@yahoo.co.in
Address of the Institution	9th Floor, Ceejay Finance Ltd. Mithakhali Circle, Ellisbridge, Ahmedabad-380009, Gujarat
Year of Establishment	2017
Operating in No. of States/UTs*	N.A.
Name of the Operating State(s)/ UT(s)	N.A.
No. of Branch(es)*	N.A.
Total Number of Staff*	N.A.
Products & Services Offered	N.A.
No. of Active Bor- rowers (in lakhs)*	N.A.
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	N.A.
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	N.A.
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	N.A.
Gross Loan Portfolio (₹ in Cr.)*	N.A.

\*\*NBFC-MFI registered with the RBI but no data available with us because we could not contact them.



Name of the InstitutionLight Microfinance Pvt. Ltd.Legal FormNBFC-MFIState Head QuarterGujaratHead of the Institution and Ph: 9909904923Mr. Rakesh Kumar Ph: 9909904923Contact DetailsEmail: rakesh.kumar@lightmicrofinance.comAddress of the Institution310, Pinnacle Business Park Corporate Road, Prahlad Nagar Ahmedabad-380015, GujaratYear of Establishment2014Operating in No. of States/UTs*4Name of the Operating State(s)/ UT(s)Gujarat, Haryana, Madhya Pradesh, RajasthanNo. of Branch(es)*125Total Number of Staff*1,676Products & Services OfferedMicro Credit, Capacity Building, Financial Literacy programs etc.No. of Active Bor- rowers (in lakhs)*3.09On-balance sheet Portfolio - Net Loan Portfolio842.88Off-balance sheet Portfolio/BC Portfolio (₹ in Cr.)*220.86Out of Off-balance sheet Portfolio alone (₹ in Cr.)*1063.74		,
State Head QuarterGujaratHead of the Institution and Institution and Contact DetailsMr. Rakesh Kumar Ph: 990904923 Email: rakesh.kumar@lightmicrofinance.comAddress of the Institution310, Pinnacle Business Park Corporate Road, Prahlad Nagar Ahmedabad-380015, GujaratYear of Establishment2014Operating in No. of States/UTs*4Name of the Operating State(s)/ UT(s)Gujarat, Haryana, Madhya Pradesh, RajasthanNo. of Branch(es)*125Total Number of Staff*1,676Products & Services OfferedMicro Credit, Capacity Building, Financial Literacy programs etc.No. of Active Bor- rowers (in lakhs)*3.09On-balance sheet Portfolio - Net Loan Portfolio842.88Off-balance sheet Portfolio/BC Portfolio /8C Portfolio (₹ in Cr.)*220.86Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*10.55Gross Loan1062.74		Light Microfinance Pvt. Ltd.
Head of the Institution and Contact DetailsMr. Rakesh Kumar Ph: 9909904923 Email: rakesh.kumar@lightmicrofi- nance.comAddress of the Institution310, Pinnacle Business Park Corporate Road, Prahlad Nagar Ahmedabad-380015, GujaratYear of Establishment2014Operating in No. of States/UTs*4Name of the Operating State(s)/ UT(s)Gujarat, Haryana, Madhya Pradesh, RajasthanNo. of Branch(es)*125Total Number of Staff*1,676Products & Micro Credit, Capacity Building, Financial Literacy programs etc.No. of Active Bor- rowers (in lakhs)*3.09On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*842.88Otf-balance sheet Portfolio/BC Portfolio/BC Portfolio/BC220.86Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*10.55Ots Loan (₹ in Cr.)*10.62.74	Legal Form	NBFC-MFI
Institution and Contact DetailsPh: 9909904923 Email: rakesh.kumar@lightmicrofinance.comAddress of the Institution310, Pinnacle Business Park Corporate Road, Prahlad Nagar Ahmedabad-380015, GujaratYear of Establishment2014Operating in No. of States/UTs*4Name of the Operating State(s)/ UT(s)Gujarat, Haryana, Madhya Pradesh, RajasthanNo. of Branch(es)*125Total Number of Staff*1,676Products & Services Offered3.09On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*3.09Other States Out of Off-balance sheet Portfolio/BC Portfolio /BC Portfolio (₹ in Cr.)*220.86Out of Off-balance sheet Portfolio (₹ in Cr.)*10.55Orts Loan10.62.74	State Head Quarter	Gujarat
Contact DetailsEmail: rakesh.kumar@lightmicrofinance.comAddress of the Institution310, Pinnacle Business Park Corporate Road, Prahlad Nagar Ahmedabad-380015, GujaratYear of Establishment2014Operating in No. of States/UTs*4Name of the Operating State(s)/ UT(s)Gujarat, Haryana, Madhya Pradesh, RajasthanNo. of Branch(es)*125Total Number of Staff*1,676Products & Services Offered3.09On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*3.09Othebalance sheet Portfolio/BC Portfolio/BC Portfolio (₹ in Cr.)*220.86Out of Off-balance sheet Portfolio (₹ in Cr.)*10.55Orss Loan1062.74	Head of the	Mr. Rakesh Kumar
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InstitutionCorporate Road, Prahlad Nagar Ahmedabad-380015, GujaratYear of Establishment2014Operating in No. of States/UTs*4Name of the Operating State(s)/ UT(s)Gujarat, Haryana, Madhya Pradesh, RajasthanNo. of Branch(es)*125Total Number of Staff*1,676Products & Services OfferedMicro Credit, Capacity Building, Financial Literacy programs etc.No. of Active Bor- rowers (in lakhs)*3.09On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*842.88Off-balance sheet Portfolio/BC Portfolio (₹ in Cr.)*220.86Out of Off-balance sheet Portfolio alone (₹ in Cr.)*10.55		nance.com
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Or(s)ProductsNo. of Branch(es)*125Total Number of Staff*1,676Products & Services OfferedMicro Credit, Capacity Building, Financial Literacy programs etc.No. of Active Bor- rowers (in lakhs)*3.09On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*842.88Off-balance sheet Portfolio/BC Portfolio (₹ in Cr.)*220.86Portfolio (₹ in Cr.)*10.55Out of Off-balance sheet Portfolio alone (₹ in Cr.)*10.55	• • • • • • • • • • • • • • • • • • • •	
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Products & Services OfferedMicro Credit, Capacity Building, Financial Literacy programs etc.No. of Active Bor- rowers (in lakhs)*3.09On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*842.88Off-balance sheet Portfolio/BC Portfolio/BC Portfolio (₹ in Cr.)*220.86Portfolio (₹ in Cr.)*10.55Out of Off-balance sheet Portfolio alone (₹ in Cr.)*10.55		1,676
Services OfferedFinancial Literacy programs etc.No. of Active Borrowers (in lakhs)*3.09On-balance sheet842.88Portfolio - Net Loan Portfolio (₹ in Cr.)*842.88Off-balance sheet Portfolio-Man- aged/Securitized Portfolio (₹ in Cr.)*220.86Portfolio (₹ in Cr.)*10.55Out of Off-balance sheet Portfolio alone (₹ in Cr.)*10.55		
No. of Active Borrowers (in lakhs)*   3.09     On-balance sheet   842.88     Portfolio - Net   842.88     Loan Portfolio   842.88     Off-balance sheet   220.86     Portfolio (₹ in Cr.)*   220.86     Portfolio (₹ in Cr.)*   10.55     Out of Off-balance sheet   10.55     Gross Loan   1062.74		
rowers (in lakhs)* 3.09   On-balance sheet Portfolio - Net   Loan Portfolio 842.88   (₹ in Cr.)* 220.86   Portfolio/BC 220.86   Portfolio (₹ in Cr.)* 10.55   Out of Off-balance sheet 10.55   Scross Loan 1062.74		Financial Literacy programs etc.
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*842.88Off-balance sheet Portfolio-Man- aged/Securitized Portfolio (₹ in Cr.)*220.86Portfolio (₹ in Cr.)*220.86Portfolio (₹ in Cr.)*10.55Gross Loan1062.74		3.09
Portfolio - Net Loan Portfolio $(₹ in Cr.)*$ $842.88$ Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)* $220.86$ Portfolio/BC Portfolio (₹ in Cr.)* $10.55$ Out of Off-balance sheet Portfolio BC Portfolio alone $(₹ in Cr.)*$ $10.55$	<i>` '</i>	
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(₹ in Cr.)*Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*220.86Portfolio (₹ in Cr.)*20.86Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*10.55Gross Loan1062.74		842.88
Off-balance sheet Portfolio-Man- aged/Securitized220.86Portfolio/BC Portfolio (₹ in Cr.)*220.86Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*10.55Gross Loan1062.74		
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Portfolio/BC Portfolio (₹ in Cr.)* Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)* Gross Loan 10.62,74		220.86
Portfolio (₹ in Cr.)*     Out of Off-balance     sheet Portfolio,     BC Portfolio alone     (₹ in Cr.)*     Gross Loan     10.62,74		220.00
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sheet Portfolio, BC Portfolio alone (₹ in Cr.)* Gross Loan	. ,	
BC Portfolio alone (₹ in Cr.)* Gross Loan		10.55
Gross Loan 1062 74	BC Portfolio alone	10.55
1062 74	(₹ in Cr.)*	
Portfolio (₹ in Cr.)*		1062.74
	Portfolio (₹ in Cr.)*	1003.74

Gujarat



Name of the Institution	Namra Finance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Gujarat
Head of the Institution and Contact Details	Mr. Aalok Patel Ph: 7698989000 Email : aalokpatel@armanindia.com
Address of the Institution	502-3-4, Sakar III, Opp. Old High Court Off. Ashram Road, Ahmedabd-380014, Gujarat
Year of Establishment	2014
Operating in No. of States/UTs*	8
Name of the Operating State(s)/ UT(s)	Bihar, Gujarat, Haryana, Madhya Pradesh, Maharashtra, Rajasthan, Uttar Pradesh, Uttrakhand
No. of Branch(es)*	236
Total Number of Staff*	1743
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	3.99
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	931.93
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	90.11
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1022.04



Name of the Institution	Pahal Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Gujarat
Head of the Institution and	Mr. Kartik Mehta Ph: 9099916363
Contact Details	Email:kartik.mehta@pahalfinance.com
Address of the Institution	7th Floor, Binori B Square – 2 Opp. Hathising ki vadi, Ambli Iscon Road, Ahmedabad – 380054, Gujarat
Year of Establishment	2014
Operating in No. of States/UTs*	8
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Gujarat, Haryana, Madhya Pradesh, Maharashtra, Rajasthan, Uttar Pradesh
No. of Branch(es)*	215
Total Number of Staff*	1850
Products & Services Offered	JLG and Non JLG Loans
No. of Active Bor- rowers (in lakhs)*	3.60
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	793.62
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	207.64
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	14.58
Gross Loan Portfolio (₹ in Cr.)*	1001.26

Gujarat



Name of the	
Institution	Prayas Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Gujarat
Head of the Institution and Contact Details	Mr. Bhadresh Rawal Ph: 9624004045 Email: director@prayasfinance.com
Address of the Institution	308, Satyam-1, Amba Business Park, Adalaj, District- Gandhinagar-382421, Gujarat
Year of Establishment	2020
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Gujarat, Madhya Pradesh, Rajasthan
No. of Branch(es)*	23
Total Number of Staff*	207
Products & Services Offered	Micro Credit, Capacity Building, Finan- cial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	0.30
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	11.10
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	54.96
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	54.96
Gross Loan Portfolio (₹ in Cr.)*	66.06

Gujarat

Directory of Microfinance Institutions (MFIs) in India



N 6.1	
Name of the	Saath Mahila Saving and Credit
Institution	Cooperative Society Ltd.
Legal Form	MACS or Cooperative
State Head Quarter	Gujarat
Head of the	Mr. Shyam Prakash Singh
Institution and	Ph: 9725708023
Contact Details	Email:saathmahilasavings@gmail.com
Address of the Institution	3rd Floor, Mistry Chambers, Near Cama Hotel, Khanpur,
Institution	Ahmedabad-380001, Gujarat
Year of	
Establishment	2012
Operating in No. of States/UTs*	1
Name of the	
Operating State(s)/	Gujarat
UT(s)	oujurut
No. of Branch(es)*	10
Total Number of	00
Staff*	38
Products &	Micro Credit, Capacity Building,
Services Offered	Financial Literacy programs etc.
No. of Active Bor-	0.07
rowers (in lakhs)*	0.07
On-balance sheet	
Portfolio - Net	15.27
Loan Portfolio	
(₹ in Cr.)*	
Off-balance sheet Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	0.00
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	15.27
Portfolio (₹ in Cr.)*	15.27
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TIER III MFI



Name of the	Shree Mahila Sewa Sahakari Bank
Institution	Ltd. (Sewa Bank)
Legal Form	MACS or Cooperative
State Head Quarter	Gujarat
Head of the Institution and Contact Details	Ms. Jayshree Vyas Ph. 079-26581652 /079- 26581597 Email: jayshreevyas@gmail.com
Address of the Institution	109, Sakar-II, Opp. Town Hall, Ellis- bridge, Ahmedabad-380006, Gujarat
Year of Establishment	1974
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Gujarat
No. of Branch(es)*	13
Total Number of Staff*	242
Products & Services Offered	Micro Credit, Micro Insurance, Pension, Financial Literacy and Business Counselling.
No. of Active Bor- rowers (in lakhs)*	0.29
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	194.72
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	194.72



Name of the Institution	Shroff Capital And Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Gujarat
Head of the Institution and Contact Details	Mr. Hemal Shroff Ph: 9825026478 Email: hemalshroff@yahoo.com
Address of the Institution	Thakkar Shopping Centre, At & PO. Bajwa, Vadodara-391310, Gujarat
Year of Establishment	2010
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Gujarat
No. of Branch(es)*	1
Total Number of Staff*	3
Products & Services Offered	Micro Credit, Micro Insurance
No. of Active Bor- rowers (in lakhs)*	0.02
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.62
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.62

Gujarat



Name of the Institution	Swayam Micro Services
Legal Form	Sec. 8 Com
State Head Quarter	Gujarat
Head of the Institution and Contact Details	Mr. N. R. Parmar Ph: 9962099488 Email:navin@swayammicroservices.com
Address of the Institution	B-1003 Sankalp Iconic Tower, Near Vikram Nagar, Bopal Ambli Road, Iskcon Ahmedabad-380058, Gujarat
Year of Establishment	2011
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Gujarat
No. of Branch(es)*	11
Total Number of Staff*	32
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	0.04
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	8.23
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	8.23

Gujarat



Name of the	The Saath Saving And Credit Coop
Institution	Society Ltd.
Legal Form	MACS or Cooperative
State Head Quarter	Gujarat
Head of the Institution and Contact Details	Mr. Divyang Bhatnagar Ph: 9879522576 Email: divyang@saath.org
Address of the Institution	0/102, Nandavan - V, Near Prernatirth Jain Derasar, Jodhpur Ahmedabad-380015, Gujarat
Year of Establishment	2010
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Gujarat
No. of Branch(es)*	13
Total Number of Staff*	129
Products & Services Offered	Savings, Credit And Insurance.
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	23.10
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	2.14
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	2.14
Gross Loan Portfolio (₹ in Cr.)*	25.24

TIER III MFI



Name of the	
Institution	Aadhar India Finvest Ltd.
Legal Form	NBFC
State Head Quarter	Haryana
Head of the Institution and Contact Details	Mr. Anish Gupta Ph: 9988880616 Email: anish@pinkcapital.in
Address of the Institution	SCO 2935-36, Sector 22-C Chandigarh-160022, Haryana
Year of Establishment	2017
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Madhya Pradesh, Punjab, Rajasthan
No. of Branch(es)*	6
Total Number of Staff*	26
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.60
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	3.83
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	3.83
Gross Loan Portfolio (₹ in Cr.)*	4.43



N 6.1	
Name of the Institution	Mitrata Inclusive Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Haryana
Head of the Institution and Contact Details	Dr. Aqueel Ahmed Khan Ph: 9810118957 Email: akhan@mitrata.in
Address of the Institution	V-29/11A, DLF Phase-3, Gurugram-122002, Haryana
Year of Establishment	2017
Operating in No. of States/UTs*	5
Name of the Operating State(s)/ UT(s)	Bihar, Haryana, Madhya Pradesh, Rajasthan, Uttar Pradesh
No. of Branch(es)*	49
Total Number of Staff*	460
Products & Services Offered	JLG, Wash and Micro Enterprise loans
No. of Active Bor- rowers (in lakhs)*	1.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	133.63
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	106.92
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	105.35
Gross Loan Portfolio (₹ in Cr.)*	240.55

## TIER II MFI



Name of the Institution	S V Creditline Ltd. (SVCL)
Legal Form	NBFC-MFI
State Head Quarter	Haryana
Head of the Institution and Contact Details	Mr. Mahender Gupta Ph: 9560346046 Email: mahender.gupta@svcl.in
Address of the Institution	5th Floor, Tower B, SAS Towers, Medicity, Sector-38, Gurugram-122001, Haryana
Year of Establishment	1996
Operating in No. of States/UTs*	9
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Haryana, Jharkhand, Madhya Pradesh, Punjab, Rajasthan, Uttar Pradesh, Uttarakhand
No. of Branch(es)*	227
Total Number of Staff*	1344
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy programs etc
No. of Active Bor- rowers (in lakhs)*	3.49
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	430.56
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	261.74
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	254.29
Gross Loan Portfolio (₹ in Cr.)*	692.30

Name of the Institution	Satin Creditcare Network Ltd. (SCNL)
Legal Form	NBFC-MFI
State Head Quarter	Haryana
Head of the Institution and Contact Details	Mr. H. P. Singh Ph: 9643102985 Email: hpsingh@satincreditcare.com
Address of the Institution	Plot No. 492, Udyog Vihar, Phase - III, Gurugram-122016, Haryana
Year of Establishment	2008
Operating in No. of States/UTs*	23
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Chhattisgarh, Delhi, Gujarat, Haryana, Himachal Pradesh, Jammu and Kashmir, Jharkhand, Kar- nataka, Madhya Pradesh, Maharashtra, Meghalya, Odisha, Puducherry, Punjab, Rajasthan, Sikkim, Tamil Nadu, Tripura, Uttar Pradesh, Uttrakhand, West Bengal
No. of Branch(es)*	1029
Total Number of Staff*	10736
Products & Services Offered	Income Generation Loans (IGL), Water, Sanitation & Hygiene Loans (WASH), MSME Loans, Lending to Corporate Institutions & Microfinance Companies, Financing Third Party products viz. So- lar Lamps, Bi-Cycle, Consumer Durables
No. of Active Bor- rowers (in lakhs)*	24.54
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	5145.02
Off-balance sheet Portfolio-Managed/ Securitized Portfo- lio/BC Portfolio (₹ in Cr.)*	1264.32
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	59.90
Gross Loan Portfolio (₹ in Cr.)*	6409.34

\* as on 31st March 2022

**TIER I MFI** 



	1
Name of the Institution	Taraashna Financial Services Ltd.
Legal Form	NBFC
State Head Quarter	Haryana
Head of the Institution and Contact Details	Mr. Rajkumar Jayaswal Ph: 7428088025 Email: rajkumar.jayaswal@taraashna.in
Address of the Institution	Plot No. 492, 3rd Floor, B Wing, Udyog Vihar, Phase - III, Gurugram - 122016, Haryana
Year of Establishment	2012
Operating in No. of States/UTs*	6
Name of the Operating State(s)/ UT(s)	Bihar, Gujarat, Madhya Pradesh, Maharashtra, Punjab, Rajasthan
No. of Branch(es)*	158
Total Number of Staff*	1537
Products & Services Offered	Microfinance Loans through BC Model
No. of Active Bor- rowers (in lakhs)*	3.50
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	723.62
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	723.62
Gross Loan Portfolio (₹ in Cr.)*	723.62



Name of the	Micro Enterprise and Sustainable
Institution	Project (MESP)
Legal Form	Sec. 8 Com
State Head Quarter	Jharkhand
Head of the Institution and	Mr. Niladri Sekhor Mukherjee Ph: 7002741498
Contact Details	Email: mesp.mukherjee4@gmail.com
Address of the Institution	Belabagan, Math Bari Road, Deoghar-814112, Jharkhand
Year of Establishment	2011
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Jharkhand
No. of Branch(es)*	2
Total Number of Staff*	6
Products & Services Offered	Micro Credit, Micro Insurance and Micro Pension
No. of Active Bor- rowers (in lakhs)*	0.03
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.28
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	0.28



Name of the Institution	Nav Bharat Jagriti Kendra (NBJK)
Legal Form	Society
State Head Quarter	Jharkhand
Head of the Institution and Contact Details	Mr. Sudhir Kumar Upadhayay Ph: 9835505777 Email: sudhir.upadhyay@nbjk.org
Address of the Institution	Bahera, P.O-Brindavan, Chouparan, Hazaribagh-825406, Jharkhand
Year of Establishment	1995
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Bihar, Jharkhand
No. of Branch(es)*	12
Total Number of Staff*	48
Products & Services Offered	SHG & JLG loans
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	14.23
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	14.23

Name of the Institution	Vedika Credit Capital Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Jharkhand
Head of the Institution and Contact Details	Mr. Gautam Jain Ph: 9431115134 Email: ceo@teamvedika.com
Address of the Institution	406, Shri Lok Complex, 4th Floor, H.B. Road, Ranchi- 834001, Jharkhand
Year of Establishment	2007
Operating in No. of States/UTs*	7
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Jharkhand, Odisha, Tripura, Uttar Pradesh, West Bengal
No. of Branch(es)*	192
Total Number of Staff*	1149
Products &	JLG, Micro Housing, Micro Enterprise
Services Offered	Loan etc
No. of Active Bor- rowers (in lakhs)*	2.55
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	580.55
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	165.17
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	152.53
Gross Loan Portfolio (₹ in Cr.)*	745.72

**TIER I MFI** 



-	
Name of the Institution	Avanti Microfinance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. Sushil Thaker Ph: 9925755905 Email: sushil@avantifinance.in
Address of the Institution	No. 456, Ground 1st & 2nd Floor, 4th Block, BDA Layout, Koramangala Extension, Kormangala, Bengaluru-560034, Karnataka
Year of Establishment	2016
Operating in No. of States/UTs*	15
Name of the Operating State(s)/ UT(s)	Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Karnataka, Mad- hya Pradesh, Maharashtra, Meghalaya, Mizoram, Odisha, Tamil Nadu, Uttar Pradesh, Uttarakhand, West Bengal
No. of Branch(es)*	No Physical Branches
Total Number of Staff*	1
Products & Services Offered	Individual loans
No. of Active Bor- rowers (in lakhs)*	0.05
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	6.37
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	6.37

Karnataka

#### Sa-Dhan

Name of the Institution	BSS Microfinance Ltd.
Legal Form	NBFC
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. Kumar S Ph: 080 65955562 Email: bss@bssmfi.com
Address of the Institution	BSS Microfinance Ltd., No. 11, 2nd Block, 2nd Stage, Near BDA Complex, Outer Ring road, Nagarabhavi Layout, Bangalore-560072, Karnataka
Year of Establishment	1997
Operating in No. of States/UTs*	5
Name of the Operating State(s)/ UT(s)	Bihar, Karnataka, Madhya Pradesh, Maharashtra, Tamil Nadu
No. of Branch(es)*	400
Total Number of Staff*	3500
Products & Services Offered	Microfinance Loans through BC Model
No. of Active Bor- rowers (in lakhs)*	7.99
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	2997.50
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	2997.50
Gross Loan Portfolio (₹ in Cr.)*	2997.50

\* as on 31st March 2022

### **TIER I MFI**



	,
Name of the Institution	Chaitanya India Fin Credit Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. Anand Rao Ph: 9945950501 Email: anand@chaitanyaindia.in
Address of the Institution	#145, 2nd Floor, NR Square, 1st Main Road, Sirsi Circle, Chamrajpet, Bengaluru–560018, Karnataka
Year of Establishment	2013
Operating in No. of States/UTs*	10
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, Uttar Pradesh
No. of Branch(es)*	469
Total Number of Staff*	4294
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	8.13
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	2202.02
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	440.17
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	2642.19

Name of the Institution	CreditAccess Grameen Ltd. (CAGL)
Legal Form	NBFC-MFI
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. Udaya Kumar Ph: 9901100889 Email: md@cagrameen.in
Address of the Institution	No 49, 46th Cross, 8th Block, Jayana- gar, Bengaluru-560076, Karnataka
Year of Establishment	1999
Operating in No. of States/UTs*	14
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Goa, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Puducherry, Rajasthan, Tamil Nadu, Uttar Pradesh
No. of Branch(es)*	1164
Total Number of Staff*	11950
Products & Services Offered	Micro Credit, Individual Ioans, WASH Ioan etc
No. of Active Bor- rowers (in lakhs)*	29.21
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	12562.14
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	1169.58
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	13731.72

### **TIER I MFI**



	]
Name of the Institution	IDF Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. Vivekanand N Salimath Ph: 9845247219 Email: idff.chairman@gmail.com
Address of the Institution	Girija, 31/1, II Floor, Patalamma Tem- ple Street, South End, Basavanagudi Bengaluru-560004, Karnataka
Year of Establishment	2009
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Goa, Karnataka, Maharashtra
No. of Branch(es)*	67
Total Number of Staff*	313
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	0.65
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	136.58
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	54.20
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	54.20
Gross Loan Portfolio (₹ in Cr.)*	190.78

Name of the Institution	IIFL Samasta Finance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. N. Venkatesh Ph: 9845061610 Email: venkatesh@iiflsamasta.com
Address of the Institution	110/3, Lalbagh Main Road, Krishnappa Layut, Bengaluru-560027, Karnataka
Year of Establishment	2008
Operating in No. of States/UTs*	17
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Chhattisgarh, Goa, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Puducherry, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh, West Bengal
No. of Branch(es)*	807
Total Number of Staff*	10448
Products & Services Offered	Samriddhi, Samvardhana, Suvidha, Shiksha, Swabhimaan, Sampark, Sampark Advantage, Surabhi Loan
No. of Active Bor- rowers (in lakhs)*	17.53
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	5772.72
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	711.12
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	263.54
Gross Loan Portfolio (₹ in Cr.)*	6483.84

## TIER I MFI



No	
Name of the Institution	NABFINS Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Karnataka
Head of the	Dr. Diwakar Hegde
Institution and	Ph: 080-26970514
Contact Details	Email: ho@nabfins.org
Address of the	#3072, 14th Cross, K R Road,
Institution	Banashankari 2nd Stage,
Maar of	Bengaluru-560070, Karnataka
Year of Establishment	2010
Operating in No. of States/UTs*	16
Name of the Operating State(s)/ UT(s)	Andhra Pradesh, Assam, Bihar, Chhat- tisgarh, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Mizo- ram, Odisha, Puducherry, Rajasthan, Tamil Nadu, Tripura, West Bengal
No. of Branch(es)*	241
Total Number of Staff*	1432
Products & Services Offered	Unsecured Loans under SHG/JLG model, Bulk Lending to NBFC & MFI, Other Institutions under Non- Qualifying Assets
No. of Active Bor- rowers (in lakhs)*	6.00
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1736.48
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1736.48

TIER I MFI



Name of the	Navachetana Microfin Services Pvt.
Institution Legal Form	Ltd. (NMSPL) NBFC-MFI
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. Nagendra V Mali Ph: 9480696158 Email: nagendra.mali@ navachetanagroup.com
Address of the Institution	CTS No. 3341/26, 1st Floor, Nava- chetana Heights, 1st Cross, Ashwini Nagar, Haveri-581110, Karnataka
Year of Establishment	2009
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Karnataka, Maharashtra
No. of Branch(es)*	65
Total Number of Staff*	613
Products & Services Offered	Income Generating Products (IGA), Livelihood Improvements Products, Social Welfare, Cross-Selling Products (CSP), Individual Loan Product, Home Loan Product.
No. of Active Bor- rowers (in lakhs)*	1.14
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	193.50
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	137.62
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	137.62
Gross Loan Portfolio (₹ in Cr.)*	331.12

TIER II MFI



Name of the Institution	Nextru Livelihoods Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. Niranjan Sheelavant Ph: 9900085309 Email: niranjan@nextru.in
Address of the Institution	No. 201, 2nd Floor, Shankara Nagar Main Rd, above SBI, Bengaluru-560096, Karnataka
Year of Establishment	2018
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Karnataka
No. of Branch(es)*	67
Total Number of Staff*	318
Products & Services Offered	Microfinance Loans through BC Model
No. of Active Bor- rowers (in lakhs)*	1.40
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	212.15
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	212.15
Gross Loan Portfolio (₹ in Cr.)*	212.15

Name of the Institution	Opportunity Microfinance India Ltd.
Legal Form	NBFC
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. Albin Pinto Ph: 9342552316 Email: omiindia@gmail.com
Address of the Institution	#139 Guardian House (1st Floor), Infantry Road Bengaluru-560001, Karnataka
Year of Establishment	2001
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Karnataka, Tamil Nadu
No. of Branch(es)*	2
Total Number of Staff*	17
Products & Services Offered	Micro Enterprise Development Loans
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	3.00

**TIER III MFI** 



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Name of the Institution	Prakruthi Foundation
Legal Form	Trust
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. P. Narayanappa Ph: 8123968784 Email: prakfound@gmail.com
Address of the Institution	Seegenahalli, Kappalamadagu Post Mulbagal, Kolar-563131 Karnataka
Year of Establishment	2006
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Karnataka
No. of Branch(es)*	1
Total Number of Staff*	11
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	0.03
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3.20
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	3.20

Karnataka

Karnataka

#### Sa-Dhan

Name of the Institution	Rors Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Karnataka
Head of the	Mr. P. Sathyanarayana Reddy
Institution and	Ph. 9448136790
Contact Details	Email: info@rors.in
Address of the	No: 280, Ramakrishna Extension,
Institution	Srinivaspura, Kolar-563135, Karnataka
Year of Establishment	2010
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Karnataka, Tamil Nadu
No. of Branch(es)*	16
Total Number of Staff*	67
Products & Services Offered	JLG loans, Individual loans
No. of Active Bor- rowers (in lakhs)*	0.13
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	40.50
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	40.50



Name of the Institution	SagGraha Management Services Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. Raghu Venkata Harish Ph: 9880563300 Email: harish@saggraha.com
Address of the Institution	#1545, First Floor, Obeya Brio, 19th Main, Sector 1, HSR Layout, Bengaluru-560102, Karnataka
Year of Establishment	2014
Operating in No. of States/UTs*	7
Name of the Operating State(s)/ UT(s)	Chhattisgarh, Karnataka, Kerala, Maharashtra, Odisha, Puducherry, Tamil Nadu
No. of Branch(es)*	167
Total Number of Staff*	1407
Products & Services Offered	Microfinance Loans through BC Model
No. of Active Bor- rowers (in lakhs)*	4.83
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	676.40
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	676.40
Gross Loan Portfolio (₹ in Cr.)*	676.40

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Name of the Institution	Sanghamithra Rural Financial Services (SRFS)
Legal Form	Sec. 8 Com
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. R. D. Gadiyappanavar Ph: 9480697101 Email:sanghamithra_rural@yahoo.co.in
Address of the Institution	No. 612, 1C Main Raod, Domlur Layout, Bengaluru-560071, Karnataka
Year of Establishment	1995
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Karnataka, Maharashtra, Tamil Nadu
No. of Branch(es)*	107
Total Number of Staff*	225
Products & Services Offered	General Loan, Housing, Water & Sanitation, Covid Emergency Loan
No. of Active Bor- rowers (in lakhs)*	1.00
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	195.58
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	195.58





Name of the	Shri Kshethra Dharmasthala Rural
Institution	Development Project (SKDRDP)
Legal Form	Trust
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Dr. L. H. Manjunath Ph: 9448469009 Email: hocommunication@
	skdrdpindia.org
Address of the Institution	Dharmashri Building Dharmasthala, Belthangady Taluk, Dakshina Kannada-574216 Karnataka
Year of Establishment	1996
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Karnataka, Kerala
No. of Branch(es)*	205
Total Number of Staff*	9069
Products & Services Offered	Microfinance Loans through BC Model
No. of Active Bor- rowers (in lakhs)*	32.00
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	16711.72
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	16711.72
Gross Loan Portfolio (₹ in Cr.)*	16711.72



Name of the Institution	Shree Marikamba Microfinance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Karnataka
Head of the Institution and Contact Details	Mr. Kantesh K E Ph: 9980555554 Email:srimarikambafinance@gmail.com
Address of the Institution	GSKM Road Cross, PWD Quarters Road YSS Towers, Shivamogga-577201 Karnataka
Year of Establishment	2015
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Karnataka
No. of Branch(es)*	1
Total Number of Staff*	6
Products & Services Offered	SHG Loans
No. of Active Bor- rowers (in lakhs)*	0.06
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	12.14
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	12.14

# TIER III MFI



	1
Name of the	Forum for Rural Environment and
Institution	Economic Development (FREED)
Legal Form	Society
State Head Quarter	Kerala
Head of the	Mr. P. J. Mathew
Institution and Contact Details	Ph: 9495240909
	Email: alpfreed@gmail.com
Address of the Institution	New Bazar, Alappuzha-688001, Kerala
monution	
Year of	1992
Establishment	
Operating in No. of States/UTs*	1
Name of the	
Operating State(s)/	Kerala
UT(s)	
No. of Branch(es)*	3
Total Number of	31
Staff*	
Products &	Micro Credit, Micro Insurance
Services Offered	
No. of Active Bor-	0.14
rowers (in lakhs)*	
On-balance sheet Portfolio - Net	
Loan Portfolio	1.60
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	
(₹ in Cr.)* Gross Loan	
Portfolio (₹ in Cr.)*	1.60



#### Sa-Dhan

Name of the Institution	Janashree Microfin Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Kerala
Head of the Institution and Contact Details	Ms. Jaya Sreekumar Ph: 9447654645 Email: officeofjanashreemicrofin@ gmail.com
Address of the Institution	Cotton Hill School Road, TC 16/377(2), Edappazhinji, EVRA - 183, Vazhuthacaud, Thiruvananthapuram-695514, Kerala
Year of Establishment	2012
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Kerala
No. of Branch(es)*	10
Total Number of Staff*	30
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3.34
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	3.34



Name of the Institution	Jeevankiran
Legal Form	Society
State Head Quarter	Kerala
Head of the Institution and Contact Details	Mr. Benny K. Joseph Ph: 9995824787 Email: jeevankiran08@gmail.com
Address of the Institution	2C, Aashiyana, Devdatham Building, Paliyam Road, Thrissur-680001, Kerala
Year of Establishment	2008
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Kerala
No. of Branch(es)*	10
Total Number of Staff*	44
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	21.67
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	21.67

Directory of Microfinance Institutions (MFIs) in India



Name of the	Keshava Prabha Microfin Pvt. Ltd.
Institution	(earlier KPB Fincare Pvt. Ltd.)
Legal Form	NBFC-MFI
State Head Quarter	Kerala
Head of the	Mr. Vinu Krishnan
Institution and	Ph: 8606962005
Contact Details	Email: care@kpmicrofin.in
Address of the Institution	Floor 2, AK Towers
Institution	Kalamassery Kochi– 682033, Kerala
Year of Establishment	2017
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Kerala, Tamil Nadu
No. of Branch(es)*	18
Total Number of Staff*	118
Products &	Micro Credit, Consumer Loans,
Services Offered	Personal Loans etc.
No. of Active Bor- rowers (in lakhs)*	0.14
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	48.24
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	48.24

Kerala



Name of the Institution	Life Foundation
Legal Form	Trust
State Head Quarter	Kerala
Head of the Institution and Contact Details	Mr. Baby Mangalathu Ph: 9349868262 Email: lifefoundationindia@gmail.com
Address of the Institution	5th Floor, Revenue Tower, Kothaman- galam, Ernakulam-686691, Kerala
Year of Establishment	2009
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Kerala
No. of Branch(es)*	4
Total Number of Staff*	30
Products & Services Offered	Micro-credit, Livelihood Promotion, Healthcare Programs
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	10.03
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	10.03

Directory of Microfinance Institutions (MFIs) in India



Name of the Institution	Mahatma Gandhi Foundation For Rural Development (MGFRD)
Legal Form	Society
State Head Quarter	Kerala
Head of the Institution and Contact Details	Mr. Anil Kumar K Ph: 9495152499 Email: anilmgfrd2018@gmail.com
Address of the Institution	Sreegeeth, Near SBI, Peroorkada, Thiruvananthapuram-695005, Kerala
Year of Establishment	2008
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Kerala
No. of Branch(es)*	2
Total Number of Staff*	17
Products & Services Offered	Micro-credit, Microinsurance
No. of Active Bor- rowers (in lakhs)*	0.11
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.60
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.60



Name of the Institution	Max United Foundation
Legal Form	Trust
State Head Quarter	Kerala
Head of the Institution and Contact Details	Mr. Anish John Ph: 9447086411 Email: maxunitedfoundation@gmail. com
Address of the Institution	1st Floor, Pulinattu Properties, Near IDBI Bank, Kothamangalam, Ernakulam- 686691, Kerala
Year of Establishment	2017
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Kerala
No. of Branch(es)*	3
Total Number of Staff*	8
Products & Services Offered	Micro Credit
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.30
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.30



Name of the Institution	Microcredit Initiative of Grameen (MIG)
Legal Form	Sec. 8 Com
State Head Quarter	Kerala
Head of the Institution and Contact Details	Dr. B.N. Kulkarni Ph: 9847478587 Email: projectdirector@migmicro.com
Address of the Institution	Sreyas Venganoor - Panangode Road Venganoor P.O, Thiruvananthapuram-695523, Kerala
Year of Establishment	2009
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Kerala
No. of Branch(es)*	6
Total Number of Staff*	38
Products & Services Offered	Micro Credit, Social Business etc
No. of Active Bor- rowers (in lakhs)*	0.10
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	9.58
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	9.58

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Name of the	Neyyattinkara Integral Development
Institution	Society (NIDS)
Legal Form	Society
State Head Quarter	Kerala
Head of the	Mr. Rahul B. Anto
Institution and	Ph: 9562772262
Contact Details	Email: nidsnta@yahoo.in
Address of the Institution	Logos Pastoral Centre,
Institution	Neyyattinkara, Thiruvananthapuram-695121, Kerala
Year of	
Establishment	2004
Operating in No. of States/UTs*	1
Name of the Operating State(s)/	Kerala
UT(s)	
No. of Branch(es)*	1
Total Number of Staff*	2
Products & Services Offered	JLG loans
No. of Active Bor-	
rowers (in lakhs)*	0.01
On-balance sheet	
Portfolio - Net	5.00
Loan Portfolio	
(₹ in Cr.)* Off-balance sheet	
Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	5.00
Portfolio (₹ in Cr.)*	



Name of the Institution	Sahrudaya Wesco Credit
Legal Form	Trust
State Head Quarter	Kerala
Head of the Institution and Contact Details	Fr. Joseph Koluthuvellil Ph: 9446688822 Email: wescocredit@gmail.com
Address of the Institution	Ponnurunni, Vyttila PO, Kochi-682019, Kerala
Year of Establishment	2021
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Kerala
No. of Branch(es)*	6
Total Number of Staff*	26
Products &	Micro Credit, Financial Literacy
Services Offered	program etc.
No. of Active Bor- rowers (in lakhs)*	0.04
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	16.41
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	16.41

Kerala



Name of the Institution	Vanchinad Finance Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Kerala
Head of the Institution and Contact Details	Mr. Prabath B Nair Ph: 8086095237 Email: prabath@vanchinadfinance.com
Address of the Institution	Kuzhuvelil Building , 2nd Floor, Pookattupady Road, Unicchira, Edappally, Ernakulam- 682021, Kerala
Year of Establishment	2017
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Kerala, Tamil Nadu
No. of Branch(es)*	43
Total Number of Staff*	418
Products & Services Offered	Micro Credit, Individual Ioan, Financial Literacy program etc.
No. of Active Bor- rowers (in lakhs)*	0.12
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	11.81
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	11.81



Name of the Institution	Welfare Services Ernakulam (WSE)
Legal Form	Society
State Head Quarter	Kerala
Head of the Institution and Contact Details	Fr. Joseph Koluthuvellil Ph: 9446688822 Email: wescocredit@gmail.com
Address of the Institution	Ponnurunni, Vyttila PO, Kochi-682019, Kerala
Year of Establishment	2001
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Kerala
No. of Branch(es)*	6
Total Number of Staff*	19
Products &	Micro Credit, Financial Literacy
Services Offered	programs etc.
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	12.63
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	12.63

Kerala



	,
Name of the Institution	Aparajita Mahila Sangh
Legal Form	MACS or Cooperative
State Head Quarter	Madhya Pradesh
Head of the Institution and Contact Details	Ms. Rekha Ramje Ph: 9893014147 Email: aprajitaceo@gmail.com
Address of the Institution	121, Aadarsh Bijasan Nagar, Pardeshipura, Indore- 452008, Madhya Pradesh
Year of Establishment	2001
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Madhya Pradesh
No. of Branch(es)*	6
Total Number of Staff*	85
Products & Services Offered	Saving, Insurance, Livelihood Services
No. of Active Bor- rowers (in lakhs)*	0.10
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.06
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	5.41
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	5.41
Gross Loan Portfolio (₹ in Cr.)*	5.47



Name of the	Jigayasa Livelihood Promotions
Institution	Micro Finance Foundation
Legal Form	Sec. 8 Com
State Head Quarter	Madhya Pradesh
Head of the	Mr. Jyotirmoy Ghosh
Institution and Contact Details	Ph: 9755004297
	Email: g.jyotirmoy@gmail.com
Address of the	MIG-351, Arvind Vihar, Bagmugaliya,
Institution	Bhopal-462043, Madhya Pradesh
Year of	2014
Establishment	2014
Operating in No. of	1
States/UTs*	1
Name of the	
Operating State(s)/	Madhya Pradesh
UT(s)	
No. of Branch(es)*	8
Total Number of Staff*	28
Products &	Micro Credit, Micro Insurance,
Services Offered	Financial Literacy program etc.
No. of Active Bor-	0.03
rowers (in lakhs)*	0.00
On-balance sheet	
Portfolio - Net	2.94
Loan Portfolio (₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	1.44
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	1.44
BC Portfolio alone	
(₹ in Cr.)*	
Gross Loan	4.38
Portfolio (₹ in Cr.)*	

Madhya Pradesh

TIER III MFI



Norse of the	
Name of the Institution	Lok Biradari Trust
Legal Form	Trust
State Head Quarter	Madhya Pradesh
Head of the Institution and Contact Details	Mr. Ajay Naik Ph: 9893842937 Email: naik.indore@gmail.com
Address of the Institution	14/2, Snehlataganj, Indore-452003 Madhya Pradesh
Year of Establishment	1989
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Madhya Pradesh
No. of Branch(es)*	6
Total Number of Staff*	24
Products & Services Offered	Micro Credit, Micro Insurance, Financial Literacy program etc
No. of Active Bor- rowers (in lakhs)*	0.03
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	4.74
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	4.74



Name of the Institution	Pratigya Mahila Samanvit Vikas Bachat Avam Sakh Sahakari Sanstha Maryadit (PSVSSM)
Legal Form	MACS or Cooperative
State Head Quarter	Madhya Pradesh
Head of the Institution and Contact Details	Ms. Arti Kushwah Ph: 9300899310 Email: psvssmindore@yahoo.com
Address of the Institution	23-26 Rajabag Colony, Kushwah Nagar Main Road, Indore-452015, Madhya Pradesh
Year of Establishment	2003
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Madhya Pradesh
No. of Branch(es)*	3
Total Number of Staff*	22
Products & Services Offered	All Financial Products (Savings, Deposits, Credit, Insurance etc.)
No. of Active Bor- rowers (in lakhs)*	0.02
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	7.62
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	7.62

## TIER III MFI



Name of the Institution	Sai Shakti Mahila Technical & Development Services
Legal Form	Sec. 8 Com
State Head Quarter	Madhya Pradesh
Head of the Institution and Contact Details	Mr. N. S. Parihar Ph: 9584334328 Email: nkpceo07sms@gmail.com
Address of the Institution	Sai Sadan Sakshi Niwas Kankardehi Near Petrol Pump Sihora Road Majholi, Jabalpur- 483336, Madhya Pradesh
Year of Establishment	2021
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Madhya Pradesh
No. of Branch(es)*	3
Total Number of Staff*	16
Products & Services Offered	JLG loans, Individual loans
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	364.92
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	364.92



Name of the Institution	Samhita Community Development Services
Legal Form	Sec. 8 Com
State Head Quarter	Madhya Pradesh
Head of the Institution and Contact Details	Ms. Praseeda Kunam Ph: 9630092678 Email: praseeda@samhita.co.in
Address of the Institution	G-2/268, Gulmohar Colony, Bawadia Kala, Shahpura, Bhopal- 462039, Madhya Pradesh
Year of Establishment	2008
Operating in No. of States/UTs*	4
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Madhya Pradesh, Uttar Pradesh
No. of Branch(es)*	90
Total Number of Staff*	345
Products & Services Offered	Micro Credit, Pension, Financial Literacy and Legal Rights Awareness Program
No. of Active Bor- rowers (in lakhs)*	0.74
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	11.23
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	148.25
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	148.25
Gross Loan Portfolio (₹ in Cr.)*	159.48





Name of the Institution	Shakti Mahila Sangh Bahu-Uddeshiya Sahkari Samiti Maryadit
Legal Form	MACS or Cooperative
State Head Quarter	Madhya Pradesh
Head of the Institution and Contact Details	Mr. N. S. Parihar Ph: 9584334328 Email: nkpceo07sms@gmail.com
Address of the Institution	Sai Sadan Sakshi Niwas Kankardehi Near Petrol Pump Sihora Road Majholi, Jabalpur- 483336, Madhya Pradesh
Year of Establishment	2007
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Madhya Pradesh
No. of Branch(es)*	11
Total Number of Staff*	240
Products & Services Offered	Micro Credit, Financial Literacy programs etc
No. of Active Bor- rowers (in lakhs)*	0.30
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	27.82
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	43.23
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	43.23
Gross Loan Portfolio (₹ in Cr.)*	71.05



Name of the Institution	Sharan Welfare Foundation
Legal Form	Sec. 8 Com
State Head Quarter	Madhya Pradesh
Head of the Institution and Contact Details	Mr. Rahul Umekar Ph: 8839331194 Email: rahulumekar28@gmail.com
Address of the Institution	E-8/70, Akash Ganga Colony Trilanga, Bhopal-462039 Madhya Pradesh
Year of Establishment	2018
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Madhya Pradesh
No. of Branch(es)*	3
Total Number of Staff*	15
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	0.12
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	5.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	5.00

Madhya Pradesh

TIER III MFI



Name of the	Swashree Mahila Sakh Sahakari
Institution	Sanstha Maryadit
Legal Form	MACS or Cooperative
State Head Quarter	Madhya Pradesh
Head of the Institution and Contact Details	Ms. Aarti Kadam Ph: 07312484865 Email: smssmhr.indore@gmail.com
Address of the Institution	59-B, Sudama Nagar, Annapurna Road, Indore- 452009, Madhya Pradesh
Year of Establishment	1989
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Madhya Pradesh
No. of Branch(es)*	2
Total Number of Staff*	30
Products &	Micro Credit, Financial Literacy
Services Offered	programs etc.
No. of Active Bor- rowers (in lakhs)*	0.04
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	17.25
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	17.25



Name of the Institution	Yukti Samaj Sewa Society
Legal Form	Society
State Head Quarter	Madhya Pradesh
Head of the Institution and Contact Details	Mr. Sanjay Tiwari Ph: 9993183229 Email: st_tiwari1977@yahoo.com
Address of the Institution	Ginny Compound Meenakshi Chowk, Hoshangabad- 461001, Madhya Pradesh
Year of Establishment	2007
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Madhya Pradesh
No. of Branch(es)*	1
Total Number of Staff*	5
Products & Services Offered	Micro Credit, Financial Literacy programs etc.
No. of Active Bor- rowers (in lakhs)*	0.003
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.28
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	0.28

Madhya Pradesh

TIER III MFI



Name of the	Aadhar Consultancy Services Pvt.
Institution	Ltd.
Legal Form	NBFC
State Head Quarter	Maharashtra
Head of the	Mr. Shubhankar Joshi
Institution and	Ph: 8446238956
Contact Details	Email:shubhankar.aadhar@gmail.com
Address of the	Flat No. 2, Mayura Apartment,
Institution	Manik Bag Ramnagar, Sighagad Road
	Pune-411051, Maharashtra
Year of	2019
Establishment	
Operating in No. of States/UTs*	1
Name of the	
Operating State(s)/	Maharashtra
UT(s)	Mananashtia
No. of Branch(es)*	6
Total Number of	
Staff*	24
Products &	Microfinance Loans through BC
Services Offered	Model
No. of Active Bor-	0.05
rowers (in lakhs)*	0.05
On-balance sheet	
Portfolio - Net	0.00
Loan Portfolio	0.00
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized Portfolio/BC	15.56
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio.	
BC Portfolio alone	15.56
(₹ in Cr.)*	
Gross Loan	45.54
Portfolio (₹ in Cr.)*	15.56



Name of the Institution	Aarthsiddhi Services Pvt. Ltd. (ASPL)
Legal Form	NBFC
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Mr. Rajesh Badakh Ph. 8007773838 Email: rajeshbadakh@gmail.com
Address of the Institution	Flat No. 6&7, Vignaharta Appartment Paud Road, PMT Depot. Kothrud Pune-411038, Maharashtra
Year of Establishment	2016
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	16
Total Number of Staff*	85
Products & Services Offered	Micro Loans, MSME, Insurance, Micro Saving
No. of Active Bor- rowers (in lakhs)*	0.16
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	29.94
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	29.94
Gross Loan Portfolio (₹ in Cr.)*	29.94

### TIER III MFI



	1
Name of the Institution	Agora Microfinance India Ltd. (AMIL)
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Mr. Manoj Naval Ph: 8828878391 Email: manoj.n@amil.co.in
Address of the Institution	Office No.404, 4th Floor, A wing, Technocity Premises Co-op Society Ltd, Plot No. X-4/1 & X-4/2, Shil Phata Mahape Road, Navi Mumbai-400710, Maharashtra
Year of Establishment	2011
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	16
Total Number of Staff*	87
Products & Services Offered	Asset Purchase, Business, Education, Health, Home Improvement
No. of Active Bor- rowers (in lakhs)*	0.21
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	34.27
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	3.84
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	3.84
Gross Loan Portfolio (₹ in Cr.)*	38.12



Name of the Institution	Anik Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Shri Vishwanath Shivmurti Todkar Ph: 9823933333 Email: anikfin@gmail.com
Address of the Institution	Plot No. C-1&2, Nileshwar Housing Society , N-1, Town Center, CIDCO Aurangabad-431003, Maharashtra
Year of Establishment	2009
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	5
Total Number of Staff*	54
Products & Services Offered	Micro Credit, Micro Insurance etc.
No. of Active Bor- rowers (in lakhs)*	0.08
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	22.97
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	22.97



Name of the Institution	Annapurna Mahila Coop Credit Society Ltd.
Legal Form	MACS or Cooperative
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Dr. Medha Purao Samant Ph: 9370037585 Email: cmd@annapurnapariwar.org
Address of the Institution	Suvastu Prestige, Behind RMD Institute, Off Mumbai-Bengaluru Highway, Service Road, Warje, Pune-411058, Maharashtra
Year of Establishment	1993
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	22
Total Number of Staff*	277
Products & Services Offered	Micro Loans, SME Loans, Fised & Recurring Deposits, Long-term Deposits for Old Age Security
No. of Active Bor- rowers (in lakhs)*	0.47
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	131.46
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	131.46

Name of the Institution	Blue Horizon Investments Ltd.**
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	N.A.
Address of the Institution	Ballarpur Paper Mills Distt. Chandrapur-442901, Maharashtra
Year of Establishment	N.A.
Operating in No. of States/UTs*	N.A.
Name of the Operating State(s)/ UT(s)	N.A.
No. of Branch(es)*	N.A.
Total Number of Staff*	N.A.
Products & Services Offered	N.A.
No. of Active Bor- rowers (in lakhs)*	N.A.
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	N.A.
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	N.A.
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	N.A.
Gross Loan Portfolio (₹ in Cr.)*	N.A.

\*\*NBFC-MFI registered with the RBI but no data available with us because we could not contact them.



Name of the Institution	dMatrix Development Foundation
Legal Form	Sec. 8 Com
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Mr. Pravin Mankar Ph: 8380096967 Email: pravin.wda@gmail.com
Address of the Institution	C/o Gram Swaraj Seva Trust P.O. Dattapur, Wardha-442001 Maharashtra
Year of Establishment	2009
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	1
Total Number of Staff*	2
Products & Services Offered	Microcredit, Micro-insurance
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.17
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.17

#### Sa-Dhan

Name of the Institution	G.B.P.Nobel Microfinances
Legal Form	Sec. 8 Com
State Head Quarter	Maharashtra
Head of the Institution and	Mr. Farukpasha Shaikh Ph: 9270116216
Contact Details	Email: nobel.microfinances@gmail.com
Address of the Institution	Nanded Road, Behind Sagar Car Decor, Samrat Chowk, Latur–413512, Maharashtra
Year of Establishment	2012
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	2
Total Number of Staff*	8
Products & Services Offered	Microcredit, Micro-insurance
No. of Active Bor- rowers (in lakhs)*	0.004
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.50
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	0.50

\* as on 31st March 2022

### TIER III MFI



Name of the Institution	Grameen Mahila Swayamsiddha Sangha (GMSS)
Legal Form	Trust
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Ms. Usha Raskar Ph: 9921895358 Email: graminmahila55@yahoo.co.in
Address of the Institution	Nandai building ,Brahman Ali P.O. Rajgurunagar, Khed, Pune-410505, Maharashtra
Year of Establishment	1993
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	1
Total Number of Staff*	15
Products & Services Offered	Social, Livelihood, Insurance & Financial Empowerment, Health, Entrepreneurship Training
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3.08
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	3.08

Name of the Institution	Hindusthan Microfinance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the	Mr. Anil Laxmanrao Jadhav
Institution and	Ph: 9820002549
Contact Details	Email: aniljadhav@hindusthan.org
Address of the Institution	704-05/B, Sagar Tech Plaza, Andheri Kurla Road, Sakinaka Junction, Andheri (east), Mumbai-400072, Maharashtra
Year of Establishment	2008
Operating in No. of States/UTs*	5
Name of the Operating State(s)/ UT(s)	Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan
No. of Branch(es)*	83
Total Number of Staff*	871
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	0.11
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	30.57
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	30.57

# TIER III MFI



	11
Name of the Institution	Inditrade Microfinance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Mr. Sudip Bandyopadhyay Ph: 9999441448 Email: vignesh.r@inditrade.com
Address of the Institution	Unit No T-1-B, 5th Floor,C-Wing Phoenix House Senapati Bapat Marg, Lower Parel, Mumbai-400013, Maharashtra
Year of Establishment	2017
Operating in No. of States/UTs*	9
Name of the Operating State(s)/ UT(s)	Bihar, Gujarat, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Puducherry, Tamil Nadu
No. of Branch(es)*	170
Total Number of Staff*	733
Products & Services Offered	Micro Credit, Micro Housing Loan, Education Loan, Housing Loan, Individual Loan etc.
No. of Active Bor- rowers (in lakhs)*	1.10
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	250.52
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	39.77
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	38.33
Gross Loan Portfolio (₹ in Cr.)*	290.29



Name of the	Institute of Rural Credit Entrepren-
Institution	urship & Development (IRCED)
Legal Form	Society
State Head Quarter	Maharashtra
Head of the	Mr. Kiran B. Kulkarni
Institution and Contact Details	Ph: 9422407929
	Email: ircedceo@gmail.com
Address of the	IRCED Bhavan, Juna Naka, Dhamni
Institution	Road, Kunte Mala, Mahavir Colony,
	Sangli-416416, Maharashtra
Year of Establishment	2007
Operating in No. of States/UTs*	2
Name of the	
Operating State(s)/	Karnataka, Maharashtra
UT(s)	
No. of Branch(es)*	30
Total Number of	50
Staff*	52
Products &	Migro Cradit, Affordable Housing ato
Services Offered	Micro Credit, Affordable Housing etc.
No. of Active Bor-	0.12
rowers (in lakhs)*	0.12
On-balance sheet	
Portfolio - Net	19.69
Loan Portfolio	
(₹ in Cr.)*	
Off-balance sheet Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	0.00
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	19.69
Portfolio (₹ in Cr.)*	



Name of the Institution	L&T Financial Services
Legal Form	NBEC
State Head Quarter	Maharashtra
Head of the	Ms. Sonia Krishnankutty
Institution and	Ph: 022-62125704
Contact Details	Email: soniavk@ltfs.com
Address of the Institution	Brindavan Building, Plot No 177 Vidyanagari Marg, CST Road, Kalina Santacruz (E), Mumbai-400098 Maharashtra
Year of Establishment	2008
Operating in No. of States/UTs*	17
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh, West Bengal
No. of Branch(es)*	1518
Total Number of Staff*	14000
Products & Services Offered	Micro Loans
No. of Active Bor- rowers (in lakhs)*	53
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	13597.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	13597.00

Name of the Institution	M Power Micro Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the Institution and	Mr. K. M. Vishwanathan Ph: 022-25504357
Contact Details	Email: contact@mpowermicro.com
Address of the	B/212, Arjun Centre, Plot No.231,
Institution	Govandi Station Road, Mumbai- 400088, Maharashtra
Year of Establishment	2009
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Gujarat, Maharashtra, Rajasthan
No. of Branch(es)*	53
Total Number of Staff*	398
Products & Services Offered	Micro Credit
No. of Active Bor- rowers (in lakhs)*	0.50
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	37.31
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	46.68
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	43.47
Gross Loan Portfolio (₹ in Cr.)*	83.99



N. 6.1	
Name of the Institution	Muthoot Microfin Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the	Mr. Sadaf Sayeed
Institution and	Ph: 9048505866
Contact Details	Email: sadaf.sayeed@muthoot.com
Address of the Institution	13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai- 400051, Maharashtra
Year of Establishment	2015
Operating in No. of States/UTs*	16
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Puducherry, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, West Bengal
No. of Branch(es)*	905
Total Number of Staff*	8003
Products & Services Offered	IGL and Product Loans
No. of Active Bor- rowers (in lakhs)*	20.51
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	4771.06
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	1796.02
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	4.58
Gross Loan Portfolio (₹ in Cr.)*	6567.08

Name of the Institution	Nageshwara Charitable Trust (NCT)
Legal Form	Trust
State Head Quarter	Maharashtra
Head of the	Mr. HMB Murthy
Institution and	Ph: 9822203226
Contact Details	Email: ho@nageshwara.org
Address of the	Flat No 101, Laxmi Vilas Apartment,
Institution	Plot No 1, Khare Town, Dharampeth, Nagpur-440010, Maharashtra
Year of Establishment	2009
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	2
Total Number of Staff*	27
Products & Services Offered	Micro Credit
No. of Active Bor- rowers (in lakhs)*	0.06
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3.41
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	3.41

### TIER III MFI



Name of the	New Opportunity Consultancy Pvt.
Institution	Ltd. (NOCPL)
Legal Form	NBFC
State Head Quarter	Maharashtra
Head of the	Mr. Ganesh Rao
Institution and Contact Details	Ph: 9769639173
	Email: ganeshrao@nocpl.in
Address of the Institution	707/708, 7th Floor, CYBERONE, Vashi, Navi Mumbai-400703, Maharashtra
Year of	Navi Multibal-400703, Matialasitta
Establishment	2014
Operating in No. of States/UTs*	13
Name of the	Assam, Bihar, Chhattisgarh, Gujarat,
Operating State(s)/	Karnataka, Kerala, Madhya Pradesh,
UT(s)	Maharashtra, Odisha, Puducherry,
	Rajasthan, Tamil Nadu, Uttar Pradesh
No. of Branch(es)*	604
Total Number of Staff*	4641
Products &	Microfinance Loans through BC
Services Offered	Model
No. of Active Bor- rowers (in lakhs)*	12.56
On-balance sheet	
Portfolio - Net	0.00
Loan Portfolio	0.00
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	0070.05
aged/Securitized Portfolio/BC	2279.95
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0070.05
BC Portfolio alone	2279.95
(₹ in Cr.)*	
Gross Loan	2279.95
Portfolio (₹ in Cr.)*	



Name of the	Pujan Investment & Finance Pvt.
Institution	Ltd.**
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	N.A.
Address of the Institution	165, Samuel Street, Masjid Bandar, Mumbai-400009, Maharashtra
Year of Establishment	N.A.
Operating in No. of States/UTs*	N.A.
Name of the Operating State(s)/ UT(s)	N.A.
No. of Branch(es)*	N.A.
Total Number of Staff*	N.A.
Products & Services Offered	N.A.
No. of Active Bor- rowers (in lakhs)*	N.A.
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	N.A.
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	N.A.
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	N.A.
Gross Loan Portfolio (₹ in Cr.)*	N.A.

\*\*NBFC-MFI registered with the RBI but no data available with us because we could not contact them.



Name of the Institution	Sahara Gramin Mahila Swayamsiddha Sangha
Legal Form	Trust
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Ms. Sushma Mankar Ph: 9657026635 Email: sushmam@chaitanyaindia.org
Address of the Institution	1st Floor, Gavtahan, Varandal Galli, Back of Suman Hospital, Sinnar, Nashik-422103, Maharashtra
Year of Establishment	2009
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	1
Total Number of Staff*	7
Products & Services Offered	Social, Livelihood, Insurance & Financial Empowerment, Health, Entrepreneurship Training
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.53
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.53

	1
Name of the Institution	Sahayog Microfinance Ltd.**
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the	
Institution and	N.A.
Contact Details	
Address of the	1003, 10th Floor, Sunshine Tower,
Institution	Senapati Bapat Marg, Dadar West,
	Mumbai Mumbai City-400013,
	Maharashtra
Year of	N.A.
Establishment	N.A.
Operating in No. of	N.A.
States/UTs*	N.A.
Name of the	
Operating State(s)/	N.A.
UT(s)	
No. of Branch(es)*	N.A.
Total Number of	N.A.
Staff*	
Products &	N.A.
Services Offered	
No. of Active Bor-	N.A.
rowers (in lakhs)*	
On-balance sheet	
Portfolio - Net Loan Portfolio	N.A.
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	N.A.
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	
BC Portfolio alone	N.A.
(₹ in Cr.)*	
Gross Loan	
Portfolio (₹ in Cr.)*	N.A.
	**NPEC MEL registered with the PPI but no data available

\*\*NBFC-MFI registered with the RBI but no data available with us because we could not contact them.



Name of the Institution	Sampada Entrepreneurship & Livelihoods Foundation (SELF)
Legal Form	Sec. 8 Com
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Mr. Anirudha Mirikar Ph: 9422226523 Email: anirudha.mirikar@sampada.org
Address of the Institution	Sampada Building, Plot No. 10, S.No. 18, Chahurana Bk, Behind Market Yard, Ahmednagar-414001, Maharashtra
Year of Establishment	2013
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	8
Total Number of Staff*	47
Products & Services Offered	Micro Credit, Financial Literacy, Micro Insurance, Micro Enterprise etc.
No. of Active Bor- rowers (in lakhs)*	0.06
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	12.74
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	12.74



Name of the	Samruddhi Welfare Development
Institution	Foundation
Legal Form	Sec. 8 Com
State Head Quarter	Maharashtra
Head of the	Ms. Harvinder Bedi
Institution and	Ph: 02025887524
Contact Details	Email: samruddhiwdf@gmail.com
Address of the	Flat No.2, Pooja Heritage, Plot No.46,
Institution	Anand Park, Lane No.3, Aundh,
	Pune-411007, Maharashtra
Year of Establishment	2009
Operating in No. of States/UTs*	1
Name of the Operating State(s)/	Maharashtra
UT(s)	manarashtra
No. of Branch(es)*	1
Total Number of Staff*	3
Products &	Micro Credit
Services Offered	
No. of Active Bor-	0.001
rowers (in lakhs)*	0.001
On-balance sheet	
Portfolio - Net	0.50
Loan Portfolio	0.00
(₹ in Cr.)*	
Off-balance sheet Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	0.00
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	0.50
Portfolio (₹ in Cr.)*	0.00

## TIER III MFI



Name of the	Sankalp Gramin Mahila
Institution	Swayamsiddha Sangha
Legal Form	Trust
State Head Quarter	Maharashtra
Head of the	Ms. Kaushalya Sopan Thigale
Institution and	Ph: 9822668519
Contact Details	Email: kaushalyat@chaitanyaindia.org
Address of the	Bodakenagar Junnar, Junnar,
Institution	Pune-410502, Maharashtra
Year of	2004
Establishment	2004
Operating in No. of	1
States/UTs*	
Name of the	
Operating State(s)/	Maharashtra
UT(s)	
No. of Branch(es)*	1
Total Number of	12
Staff*	
Products & Services Offered	Social, Livelihood, Insurance &
Services Ultered	Financial Empowerment, Health, Entrepreneurship Training
No. of Active Bor-	
rowers (in lakhs)*	0.01
On-balance sheet	
Portfolio - Net	
Loan Portfolio	2.38
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	
(₹ in Cr.)*	
Gross Loan	2.38
Portfolio (₹ in Cr.)*	



Name of the Institution	Stree Shakti Gramin Mahila
Legal Form	Swayamsiddha Sangha Trust
	Maharashtra
State Head Quarter	
Head of the Institution and	Mr. Prajapati Paikrao Ph: 9822321883
Contact Details	Email: reshmam@chaitanyaindia.org
Address of the	Near Lifeline Hospital, Back
Institution	of State Bank of India, Parner,
	Ahmednagar-414301, Maharashtra
Year of Establishment	2009
Operating in No. of	1
States/UTs*	·
Name of the	
Operating State(s)/ UT(s)	Maharashtra
No. of Branch(es)*	1
Total Number of	-
Staff*	8
Products &	Social, Livelihood, Insurance &
Services Offered	Financial Empowerment, Health,
	Entrepreneurship Training
No. of Active Bor- rowers (in lakhs)*	0.007
On-balance sheet	
Portfolio - Net	1.28
Loan Portfolio (₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance sheet Portfolio.	
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	1.28
Portfolio (₹ in Cr.)*	1.20



	1
Name of the Institution	Svamaan Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Mr. Kiran Kumar Ph: 8886396600 Email: kiran.kumar@svamaan.in
Address of the Institution	Jindal Mansion 5A, Dr. G. Deshmukh Marg, Mumbai, Mumbai City-400026 Maharashtra
Year of Establishment	2017
Operating in No. of States/UTs*	6
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Jharkhand, Karnataka, Maharashtra, Uttar Pradesh
No. of Branch(es)*	76
Total Number of Staff*	417
Products & Services Offered	Micro Credit, SME Loan etc.
No. of Active Bor- rowers (in lakhs)*	0.85
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	260.98
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	260.98

#### Sa-Dhan

Name of the Institution	Svasti Microfinance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the Institution and Contact Details	Mr. Arunkumar Padmanabhan Ph: 9820605751 Email: arun@svasti.in
Address of the Institution	501/502, Opal Square, Road No 16, Padwal Nagar, Wagle Estate, Thane West, Mumbai-400604, Maharashtra
Year of Establishment	1995
Operating in No. of States/UTs*	8
Name of the Operating State(s)/ UT(s)	Chhattisgarh, Goa, Gujarat, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, Uttar Pradesh
No. of Branch(es)*	125
Total Number of Staff*	1388
Products & Services Offered	Micro Credit, MSME Loan, CHA Insurance etc.
No. of Active Bor- rowers (in lakhs)*	2.60
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	547.82
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	71.36
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	24.94
Gross Loan Portfolio (₹ in Cr.)*	619.18



Name of the Institution	Svatantra Microfin Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Maharashtra
Head of the	Mr. Anujeet Varadkar
Institution and	Ph: 9987530006
Contact Details	Email: anujeet.varadkar@svatantra. adityabirla.com
Address of the Institution	20th Floor, Sunshine Towers, Senapati Bapat Marg, Elphinstone Road (W),
	Mumbai- 400013, Maharashtra
Year of Establishment	2013
Operating in No. of States/UTs*	19
Name of the Operating State(s)/ UT(s)	Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Tripura, Uttar
	Pradesh, Uttarakhand, West Bengal
No. of Branch(es)*	692
Total Number of Staff*	5957
Products & Services Offered	Micro Credit, Micro Insurance etc.
No. of Active Bor- rowers (in lakhs)*	16.83
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	4864.09
Off-balance sheet Portfolio-Managed/ Securitized Portfo- lio/BC Portfolio (₹ in Cr.)*	582.57
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	5446.66

110.80

Head of the Institution and Contact Details	Mr. Abhijit Ranjane Ph: 9029412587 Email: abhijit.ranjane@unnatimfi.com
Address of the Institution	2302, 23rd Floor, G Square Business Park, Sec-30, Vashi, Navi Mumbai- 400705, Opp. Sanpada Rly. Station, Maharashtra
Year of Establishment	2016
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Gujarat, Maharashtra
No. of Branch(es)*	22
Total Number of Staff*	218
Products & Services Offered	Micro Credit, Micro Insurance etc.
No. of Active Bor- rowers (in lakhs)*	0.42
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	56.21
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	54.59
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	50.43

Unnati Microfin Pvt. Ltd.

NBFC

Maharashtra

#### ೫ Sa-Dhan

Name of the

Institution

Legal Form State Head Quarter

\* as on 31st March 2022

Portfolio (₹ in Cr.)\*

Gross Loan

135



Name of the Institution	Chanura Microfin Manipur
Legal Form	Society
State Head Quarter	Manipur
Head of the Institution and Contact Details	Mr. P K. Khuman Ph: 7005835218 Email: chanura_microfin@yahoo.co.in
Address of the Institution	Hodam Leirak Machin Airport Road, Opposite Tiddim Oil Pump, Imphal West-795001, Manipur
Year of Establishment	2007
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Manipur
No. of Branch(es)*	7
Total Number of Staff*	31
Products & Services Offered	Micro Credit, Micro Insurance, Solar Energy etc.
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	13.97
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	13.97



Name of the Institution	Human Resource Development Insti- tution (HRDO)
Legal Form	Society
State Head Quarter	Manipur
Head of the Institution and Contact Details	Mr. Biren Singh Ph: 9856190896 Email: hrdoimphal2000@gmail.com
Address of the Institution	Porompat Chithek, JNIMS, Imphal East-795114, Manipur
Year of Establishment	2002
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Manipur
No. of Branch(es)*	3
Total Number of Staff*	6
Products & Services Offered	Micro Credit, Agri-allied loan, Start up loan etc.
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.84
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	0.84





Name of the Institution	Self Employment Voluntary Association (SEVA)
Legal Form	Society
State Head Quarter	Manipur
Head of the Institution and Contact Details	Mr. Kh. Chinglen Singh Ph: 9856288159 Email: sevamanipur01@gmail.com
Address of the Institution	North Babupara Near Council of Higher Secondary Education State Guest House Road Imphal West District-795001, Manipur
Year of Establishment	2009
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Manipur
No. of Branch(es)*	7
Total Number of Staff*	42
Products & Services Offered	SHG, Individual & JLG Ioan (Enterpreneur, Handloon, Agri & Solar)
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	2.57
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	3.75
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	3.75
Gross Loan Portfolio (₹ in Cr.)*	6.32

Manipur



Name of the Institution	Socio Economic Action Trust (SEAT)
Legal Form	Trust
State Head Quarter	Manipur
Head of the Institution and Contact Details	Mr. Yuireihor Khaleng Ph: 9612566192 Email: seatukhrul@gmail.com
Address of the Institution	VVD Wildwood Training Centre, Border Road, Kharar Shongza, Hundung, Ukhrul-795142, Manipur
Year of Establishment	2015
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Manipur
No. of Branch(es)*	4
Total Number of Staff*	36
Products & Services Offered	Micro Credit, Micro Insurance etc.
No. of Active Bor- rowers (in lakhs)*	0.03
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3.78
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	3.78

# TIER III MFI



Name of the	The Leima Thrift & Credit Cooperative
Institution	Society Ltd.
Legal Form	Society
State Head Quarter	Manipur
Head of the	Ms. L. Jibanlata Devi
Institution and	Ph: 9402678608
Contact Details	Email: ljiban.leima@gmail.com
Address of the	Singjamei Wangma Kongba Road,
Institution	Imphal East-795008, Manipur
Year of	2012
Establishment	2012
Operating in No. of	1
States/UTs*	1
Name of the	
Operating State(s)/	Manipur
UT(s)	
No. of Branch(es)*	3
Total Number of	16
Staff*	10
Products &	Micro Credit, Micro Insurance etc.
Services Offered	
No. of Active Bor-	0.03
rowers (in lakhs)*	0.05
On-balance sheet	
Portfolio - Net	1.94
Loan Portfolio	1.21
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio, BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	
Gross Loan Portfolio (₹ in Cr.)*	1.94



Name of the Institution	YVU Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Manipur
Head of the Institution and Contact Details	Mr. Bikendrajit Akoijam Ph: 8974026603 Email: bikendrajit@yvumf.com
Address of the Institution	Waiview Bhavan, Thoubal Wangmata- bal, Thoubal-795138, Manipur
Year of Establishment	1993
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Assam, Manipur, Tripura
No. of Branch(es)*	14
Total Number of Staff*	110
Products & Services Offered	Micro Credit, Micro Insurance etc.
No. of Active Bor- rowers (in lakhs)*	0.20
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	30.42
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	10.96
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	10.96
Gross Loan Portfolio (₹ in Cr.)*	41.38





Name of the Institution	Adhikar Microfinance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Odisha
Head of the Institution and Contact Details	Mr. Mohammad N. Amin Ph: 7894442728 Email: amin@adhikarindia.org
Address of the Institution	113/2524, Khandagiri Vihar, Khandagiri, Bhubaneswar-751030, Odisha
Year of Establishment	2008
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Assam, Chhattisgarh, Odisha
No. of Branch(es)*	76
Total Number of Staff*	233
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy program etc.
No. of Active Bor- rowers (in lakhs)*	1.06
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	75.51
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	18.70
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	18.70
Gross Loan Portfolio (₹ in Cr.)*	94.21

Name of the Institution	Annapurna Finance Pvt. Ltd. (AMPL)
Legal Form	NBFC-MFI
State Head Quarter	Odisha
Head of the Institution and Contact Details	Mr. Dibyajyoti Pattanaik Ph: 8280336100 Email: dj@ampl.net.in
Address of the Institution	Plot no-1215/1401, Infront of Jayadev Vatika, Khandagiri Bari, Khandagiri, Bhubaneswar-751030, Odisha
Year of Establishment	2013
Operating in No. of States/UTs*	20
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Chhattisgarh, Goa, Gu- jarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Meghalaya, Odisha, Pun- jab, Rajasthan, Tamil Nadu, Tripura, Ut- tar Pradesh, Uttarakhand, West Bengal
No. of Branch(es)*	984
Total Number of Staff*	8606
Products & Services Offered	Joint Liability Group Loan, Trade & Enterprise Loan, Agri & Agri-Allied(SHG), Water/Sanitation Loan, MSME Loan, Home Improvement Loan, Dairy Development Loan, Samarth Loan, Consumer Durable Loan, Solar Light Loan and PM Svanidhi Loan
No. of Active Bor- rowers (in lakhs)*	23.16
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	5194.28
Off-balance sheet Portfolio-Managed/ Securitized Portfo- lio/BC Portfolio (₹ in Cr.)*	1359.14
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	1.66
Gross Loan Portfolio (₹ in Cr.)*	6553.42

TIER I MFI



Name of the Institution	GU Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Odisha
Head of the Institution and Contact Details	Mr. Govind Chandra Dash Ph: 9937872745 Email: chairman@gufinance.com
Address of the Institution	Kalyani Bhawan, Plot No-606/2112, Bharat Villa, At- Rudrapur, PO- Naharakanta, Via- Balianta, Bhubaneswar-752101, Odisha
Year of Establishment	2009
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Chhattisgarh, Odisha
No. of Branch(es)*	42
Total Number of Staff*	198
Products & Services Offered	Micro Credit Loans, Micro Housing Loans, WASH Loan and Integrated Fish Farming Loans to group of Women members
No. of Active Bor- owers (in lakhs)*	0.49
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	28.73
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	83.56
Out of Off-balance sheet Portfolio, BC Portfolio alone	83.56

Portfolio (₹ in Cr.)\* \* as on 31st March 2022

112.29

144

(₹ in Cr.)\* Gross Loan

Odisha

**TIER III MFI** 



Name of the Institution	Glowmore Finance Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Odisha
Head of the Institution and Contact Details	Mr. Prasanta Kumar Satapathy Ph: 9439258333 Email: prasanta.satapathy65@gmail. com
Address of the Institution	6th Lane, 3rd Extention, Govind Vihar, Berhampur, Ganjam-760001, Odisha
Year of Establishment	2017
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Odisha
No. of Branch(es)*	12
Total Number of Staff*	45
Products & Services Offered	Micro Credit, Capacity Building, Finan- cial Literacy program etc.
No. of Active Bor- rowers (in lakhs)*	0.05
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	6.55
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	6.55

Odisha



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Name of the Institution	Organisation for Development of Integrated Social and Health Action (ODISHA)
Legal Form	Society
State Head Quarter	Odisha
Head of the Institution and Contact Details	Mr. Gopal Chandra Sahu Ph: 9040061615 Email: odisha_gs@yahoo.co.in
Address of the Institution	Plot No: 438, Lingipur (Near Jemadevi High School), Sisupalagarh, Bhuaneswar-751002, Odisha
Year of Establishment	2012
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Odisha
No. of Branch(es)*	14
Total Number of Staff*	295
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy program etc.
No. of Active Bor- rowers (in lakhs)*	0.15
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3.48
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	3.48



Name of the	Sampark Fin Services Pvt. Ltd.
Institution	'
Legal Form	NBFC
State Head Quarter	Odisha
Head of the Institution and Contact Details	Mr. Jugal Kishore Pattnayak Ph: 8018227507 Email: jugal@samparkfin.in
Address of the Institution	174, HIG First Floor, Dharam Vihar, Khandargiri, Khorda- 751030, Odisha
Year of Establishment	2016
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Odisha
No. of Branch(es)*	21
Total Number of Staff*	102
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy program etc.
No. of Active Bor- rowers (in lakhs)*	0.16
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	9.05
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	26.38
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	26.38
Gross Loan Portfolio (₹ in Cr.)*	35.43

Odisha



	1
Name of the	Swayamshree Mahila Samabaya
Institution	Samiti Ltd.
Legal Form	MACS or Cooperative
State Head Quarter	Odisha
Head of the	Ms. Nayana Mohanty
Institution and	Ph: 9937192753
Contact Details	Email: swayanshree_ctc@yahoo.com
Address of the	New LIC Colony, Badambadi, Arunod-
Institution	aya Market, Cuttack-753012, Odisha
Year of Establishment	2004
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Odisha
No. of Branch(es)*	3
Total Number of Staff*	60
Products &	Micro Credit, Capacity Building,
Services Offered	Financial Literacy program etc.
No. of Active Bor-	0.16
rowers (in lakhs)*	0.10
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	40.36
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	40.36



Name of the Institution	Vector Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Odisha
Head of the Institution and Contact Details	Mr. Rahul Johri Ph: 9833134649 Email: rahul.johri@vectorfinance.in
Address of the Institution	K7/110, Ground Floor, Kalinga Vihar, Ghatikia, BDA plotted scheme, P.S Khandgiri, Bhubaneswar-751029, Odisha
Year of Establishment	2019
Operating in No. of States/UTs*	6
Name of the Operating State(s)/ UT(s)	Assam, Chhattisgarh, Madhya Pradesh, Odisha, Tripura, West Bengal
No. of Branch(es)*	144
Total Number of Staff*	791
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy program etc.
No. of Active Bor- rowers (in lakhs)*	1.61
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	11.90
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	399.56
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	399.56
Gross Loan Portfolio (₹ in Cr.)*	411.45





Name of the	
Institution	Midland Microfin Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Punjab
Head of the	Mr. Amardeep Singh Samra
Institution and	Ph: 9815466011
Contact Details	Email: amardeep@midlandmicrofin. com
Address of the	The Axis, Plot No. 1, R.B. Badridass
Institution	Colony, BMC Chowk, G.T Road,
<u>)</u>	Jalandhar City-144001, Punjab
Year of Establishment	2011
Operating in No. of States/UTs*	11
Name of the	Bihar, Gujarat, Haryana, Himachal
Operating State(s)/	Pradesh, Jharkhand, Madhya Pradesh,
UT(s)	Punjab, Rajasthan, Uttar Pradesh, Uttarakhand, West Bengal
No. of Bronch(co)t	274
No. of Branch(es)* Total Number of	2/4
Staff*	2436
Products &	JLG loans, Individual loans, Credit
Services Offered	Plus Products
No. of Active Bor- rowers (in lakhs)*	4.97
On-balance sheet	
Portfolio - Net	1032.41
Loan Portfolio	
(₹ in Cr.)* Off-balance sheet	
Portfolio-Man-	
aged/Securitized	105.01
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	
(₹ in Cr.)* Gross Loan	
Gross Loan Portfolio (₹ in Cr.)*	1137.42

370.71

Institution	Industrial Area, Tonk Road, Jaipur-302022, Rajasthan
Year of Establishment	2008
Operating in No. of States/UTs*	6
Name of the Operating State(s)/ UT(s)	Haryana, Himachal Pradesh, Madhya Pradesh, Punjab, Rajasthan, Uttarakhand
No. of Branch(es)*	85
Total Number of Staff*	688
Products & Services Offered	Micro Credit, Micro Enterprise loans
No. of Active Bor- rowers (in lakhs)*	1.73
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	101.44
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	269.27
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	269.27
Gross Loan	270 71

Arth Micro Finance Pvt. Ltd.

Email: pramod.paliwal@arthfinance.

A-64, Residential Colony, Sitapura

Mr. Pramod K Paliwal Ph: 9414079501

NBFC-MFI

Rajasthan

com

### Sa-Dhan

State Head Quarter

Name of the

Institution Legal Form

Head of the

Institution and **Contact Details** 

Address of the

\* as on 31st March 2022

Portfolio (₹ in Cr.)\*



Name of the Institution	Digamber Capfin Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Rajasthan
Head of the Institution and Contact Details	Mr. Amit Jain Ph: 9649220222 Email: amit.jain@digamberfinance. com
Address of the Institution	2nd Floor, Anand Moti, J-54,55, Gopalpura, Tonk Road, Jaipur-302015 Rajasthan
Year of Establishment	1995
Operating in No. of States/UTs*	8
Name of the Operating State(s)/ UT(s)	Haryana, Himachal Pradesh, Jammu & Kashmir, Madhya Pradesh, Punjab, Rajasthan, Uttar Pradesh, Uttarakhand
No. of Branch(es)*	183
Total Number of Staff*	2067
Products & Services Offered	Micro Credit, Individual Loan etc.
No. of Active Bor- rowers (in lakhs)*	3.08
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	773.72
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	255.26
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.02
Gross Loan Portfolio (₹ in Cr.)*	1028.98

489.44

Gross Loan

Portfolio (₹ in Cr.)\*

otate fieda quarter	najaothan
Head of the Institution and Contact Details	Ms. Nidhi Kasliwal Ph: 9829230915 Email: nidhi@kamalfincap.com
Address of the Institution	Plot No. 5, Near Bajaj Showroom, Aerodrome Circle, Jhalawar Roar, Kota-324007, Rajasthan
Year of Establishment	2009
Operating in No. of States/UTs*	8
Name of the Operating State(s)/ UT(s)	Chhattisgarh, Harayana, Jharkhand, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Uttar Pradesh
No. of Branch(es)*	136
Total Number of Staff*	1012
Products & Services Offered	JLG loans, BC- Utkarsh Kiran
No. of Active Bor- rowers (in lakhs)*	2.32
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	489.44
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	489.44
<b>a</b> .	

Kamal Fincap Pvt. Ltd.

NBFC

Rajasthan

#### Sa-Dhan

State Head Quarter

Name of the

Institution Legal Form

**FIER II MFI** 



Name of the Institution	Planned Social Concern (PSC)
Legal Form	Sec. 8 Com
State Head Quarter	Rajasthan
Head of the Institution and Contact Details	Mr. Ravi Gupta Ph: 9462694191 Email: ravi@pscindia.org
Address of the Institution	41B, Arpit Nagar, Near Kalikari School , Gandhi Path, Vaishali Nagar, Jaipur-302021, Rajasthan
Year of Establishment	2007
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Rajasthan
No. of Branch(es)*	6
Total Number of Staff*	50
Products & Services Offered	Micro Credit and Livelihood Promotion
No. of Active Bor- rowers (in lakhs)*	0.05
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	14.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	14.00



Name of the Institution	Pustikar Sakh Sahakari Samiti Ltd.
Legal Form	MACS or Cooperative
State Head Quarter	Rajasthan
Head of the Institution and Contact Details	Mr. Amar Chand Purohit Ph: 9314700816 Email: pustikar@yahoo.com
Address of the Institution	441-B-3, Anant Ram Ji ki Bagechi, Opp.Jogmaya ka Mandir,C-D Road, Sardarpura, Jodhpur-342003, Rajasthan
Year of Establishment	1996
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Rajasthan
No. of Branch(es)*	11
Total Number of Staff*	76
Products & Services Offered	Micro Credit, General loans etc
No. of Active Bor- rowers (in lakhs)*	0.009
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	6.07
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	6.07

# TIER III MFI



Name of the Institution	Rajasthan Shram Sarathi Association
Legal Form	Sec. 8 Com
State Head Quarter	Rajasthan
Head of the Institution and Contact Details	Mr. Ajay Kumar Sharma Ph: 8527785801 Email: ajay.sharma@shramsarathi.org
Address of the Institution	39, Krishna Colony, Behind CASA Training Centre, Bedla Road, Udaipur-313001, Rajasthan
Year of Establishment	2007
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Rajasthan
No. of Branch(es)*	3
Total Number of Staff*	28
Products &	Micro Credit, Micro Insurance,
Services Offered	Financial Literacy program etc.
No. of Active Bor- rowers (in lakhs)*	0.06
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	6.88
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.14
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.14
Gross Loan Portfolio (₹ in Cr.)*	7.02

Name of the Institution	Asirvad Microfinance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. B.N Raveendra Babu Ph: (044)48510081 Email: md@asirvad.in
Address of the Institution	9th Floor, No 9, Club House Road, Anna Salai, Chennai-600002, Tamil Nadu
Year of Establishment	2007
Operating in No. of States/UTs*	24
Name of the Operating State(s)/ UT(s)	Andhra Pradesh, Assam, Bihar, Chandigarh, Chhattisgarh, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Puducherry, Rajasthan, Sikkim, Tamil Nadu, Telangana, Tripura, Uttar Pradesh, Uttarakhand, West Bengal
No. of Branch(es)*	1525
Total Number of Staff*	12581
Products & Services Offered	Income Generating Loan, Product Loan, MSME Loan, Gold Loan
No. of Active Bor- rowers (in lakhs)*	25.74
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	5755.69
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	1246.49
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	7002.18





Name of the	
Institution	Belstar Microfinance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the	Dr. Kalpana Sankar
Institution and	Ph: 9840490455
Contact Details	Email: kalpana.sankar@belstar.in
Address of the	No 33, 48th Street, 9th Avenue , Ashok
Institution	Nagar, Chennai-600083, Tamil Nadu
Year of Establishment	1988
Operating in No. of States/UTs*	18
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Delhi, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Puducherrry, Punjab, Rajasthan, Tamil Nadu, Tripura, Uttar Pradesh, Uttarakhand, West Bengal
No. of Branch(es)*	729
Total Number of Staff*	5939
Products & Services Offered	Lending Loan to SHG & JLG Groups
No. of Active Bor- rowers (in lakhs)*	16.94
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3606.48
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	758.43
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	4364.91

Name of the Institution	Bharathi Women Development Centre (BWDC)
Legal Form	Society
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. M Nagarajan Ph: 9942985600 Email: mn@bharathiwomen.org
Address of the Institution	3/46, Kattur & Post, Manakkal Aiyem- pettai, Tiruvarur-610104, Tamil Nadu
Year of Establishment	2010
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Puducherrry, Tamil Nadu
No. of Branch(es)*	11
Total Number of Staff*	89
Products & Services Offered	MSME, Agriculture loans, WASH loans
No. of Active Bor- rowers (in lakhs)*	0.30
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	38.70
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	38.70

TIER III MFI



Name of the Institution	Blaze Trust
Legal Form	Trust
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. V. Sharavana Kumar Ph: 9894175007 Email: blazetrust@gmail.com
Address of the Institution	No 10, New Ananda Nagar, Mullai Nagar, Coimbatore-641041, Tamil Nadu
Year of Establishment	2003
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Kerala, Tamil Nadu
No. of Branch(es)*	7
Total Number of Staff*	38
Products & Services Offered	MFI, BC, Co-Lending, Pensions, Rural Banking
No. of Active Bor- rowers (in lakhs)*	0.06
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	7.94
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	4.27
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	4.27
Gross Loan Portfolio (₹ in Cr.)*	12.21

Name of the Institution	BWDA Finance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Ms. Alphina Jos Ph: 9894575859 Email: alphinajos@bwda.org.in
Address of the Institution	858, East Pondy Road, Villupuram-605602, Tamil Nadu
Year of Establishment	2003
Operating in No. of States/UTs*	5
Name of the Operating State(s)/ UT(s)	Andaman & Nicobar Islands, Karnataka, Kerala, Puducherry, Tamil Nadu
No. of Branch(es)*	72
Total Number of Staff*	484
Products & Services Offered	SHG loan, JLG loans, Individual loans, Educational loans, Micro Housing Ioans, Emergency Loans etc.
No. of Active Bor- rowers (in lakhs)*	0.63
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	124.80
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	73.43
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	73.43
Gross Loan Portfolio (₹ in Cr.)*	198.23

## TIER II MFI

Name of the Institution	Bullock-Cart Workers Development Association
Legal Form	Society
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Ms. Alphina Jos Ph: 9894575859 Email: alphinajos@bwda.org.in
Address of the Institution	858, East Pondy Road Villupuram-605602, Tamil Nadu
Year of Establishment	1999
Operating in No. of States/UTs*	5
Name of the Operating State(s)/ UT(s)	Andaman & Nicobar Islands, Karnataka, Kerala, Puducherry, Tamil Nadu
No. of Branch(es)*	72
Total Number of Staff*	307
Products & Services Offered	SHG loans, JLG loans, Individual Ioans, Educational loans, Micro Housing loans, Emergency Loans etc.
No. of Active Bor- rowers (in lakhs)*	0.13
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.60
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	28.38
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	28.38
Gross Loan Portfolio (₹ in Cr.)*	28.97

### Sa-Dhan

Name of the Institution	Citta Plus Consultancy Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Rajanarayanan Ph: 9994966975 Email: rajanarayanan.cs@cittaplus.in
Address of the Institution	13/1 Middle Street, Mannarpuram, Tiruchirappalli-620020, Tamil Nadu
Year of Establishment	2020
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	12
Total Number of Staff*	62
Products & Services Offered	Microfinance Loans through BC model
No. of Active Bor- rowers (in lakhs)*	0.08
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	20.26
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	20.26
Gross Loan Portfolio (₹ in Cr.)*	20.26

Name of the	Consortium For Social Care And
Institution	Development (CONSO)
Legal Form	Trust
State Head Quarter	Tamil Nadu
Head of the	Mr. J.Mariammal
Institution and	Ph: 9842068991
Contact Details	Email: consotrust96@gmail.com
Address of the	RH 80, Ellis Nagar, Madurai- 625016,
Institution	Tamil Nadu
Year of Establishment	2015
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	4
Total Number of Staff*	14
Products & Services Offered	Micro Credit, CB training program etc
No. of Active Bor- rowers (in lakhs)*	0.02
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.40
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.40
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.40
Gross Loan Portfolio (₹ in Cr.)*	1.80



Name of the	Dvara Kshetriya Gramin Financial
Institution	Services Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. LVLN Murty Ph: 04466687000 Email: info@dvarakgfs.com
Address of the Institution	10th Floor-E Block, IIT-Madras Research Park, Kanagam Village, Taramani, Chennai-600113, Tamil Nadu
Year of Establishment	2008
Operating in No. of States/UTs*	6
Name of the Operating State(s)/ UT(s)	Chhattisgarh, Jharkhand, Karnataka, Odisha, Tamil Nadu, Uttarakhand
No. of Branch(es)*	291
Total Number of Staff*	2243
Products & Services Offered	JLG loans and Enterprise loans
No. of Active Bor- rowers (in lakhs)*	4.48
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1106.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	24.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	24.00
Gross Loan Portfolio (₹ in Cr.)*	1130.00

# TIER I MFI



Finsigma Inclusive Services Pvt. Ltd.
NBFC
Tamil Nadu
Mr. Vijayakumar.S Ph: 9962585910 Email: vijayakumar.s@finsigma.com
402, Above Karnataka Bank, Tiruvalluar Road, Mugappair East, Chennai-600037, Tamil Nadu
2015
1
Tamil Nadu
41
222
Microfinance Loans through BC model
0.40
0.00
63.86
63.86
63.86

Name of the Institution	Gramalya Microfin Foundation (GMF)
Legal Form	Sec. 8 Com
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Ms. J. Geetha Ph: 9894715639 Email: geethagmf@gmail.com
Address of the Institution	402, Above Karnataka bank, Tiruvalluar road, Mugappair East, Chennai-600037, Tamil Nadu
Year of Establishment	2011
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Puducherry, Tamil Nadu
No. of Branch(es)*	26
Total Number of Staff*	105
Products & Services Offered	Agri & Agri Allied activities, Micro En- terprises & Income Generation loans
No. of Active Bor- rowers (in lakhs)*	0.32
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.47
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	81.21
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	81.21
Gross Loan Portfolio (₹ in Cr.)*	81.68





Name of the Institution	Grameen Microfinance Trust (G Trust)
Legal Form	Trust
State Head Quarter	Tamil Nadu
Head of the	Ms. S Backyalakshmi
Institution and	Ph: 9442509485
Contact Details	Email: gtrust2007@yahoo.in
Address of the	C-8, Babu Apartments, 23-Babu Road,
Institution	Tiruchirappalli-620002, Tamil Nadu
Year of Establishment	2006
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	6
Total Number of Staff*	24
Products & Services Offered	IGL loans
No. of Active Bor- rowers (in lakhs)*	0.04
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	9.23
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	9.23

Name of the Institution	Growing Opportunity Finance (India) Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. James Jeevaraj Moses Ph: 044-35101970 Email: mosesjj@gopportunity.net
Address of the Institution	No. 73, Y Block, 6th Street, Anna Nagar, Chennai-600040, Tamil Nadu
Year of Establishment	2006
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Chhattisgarh, Puducherry, Tamil Nadu
No. of Branch(es)*	33
Total Number of Staff*	218
Products & Services Offered	Micro Credit, CB programs etc
No. of Active Bor- rowers (in lakhs)*	0.58
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	104.83
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	104.83





Name of the	Innovative Microfinance for
Institution	Poverty Alleviation and Community
monution	Transformation (IMPACT)
Legal Form	Sec. 8 Com
State Head Quarter	Tamil Nadu
Head of the	Mr. Lal Paul Mohan
Institution and	Ph: 7305767444
Contact Details	Email: lal_paul@wvi.org
Address of the	16, V.O.C. Main Road, Kodambakkam,
Institution	Chennai-600024, Tamil Nadu
Year of	0004
Establishment	2004
Operating in No. of	4
States/UTs*	4
Name of the	Chhattisgarh, Kerala, Tamil Nadu,
Operating State(s)/	Uttar Pradesh
UT(s)	
No. of Branch(es)*	10
Total Number of	65
Staff*	
Products &	Business loans, Credit life insurance
Services Offered	
No. of Active Bor-	0.96
rowers (in lakhs)*	
On-balance sheet Portfolio - Net	
Loan Portfolio	12.96
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	12.96
Portfolio (₹ in Cr.)*	

Name of the Institution	Kiara Microcredit Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. G. Gokul Ph: 9952714262 Email: gokul@kiaramfi.com
Address of the Institution	No 2/2, 2Nd Street, Nehru Nagar, Behind Cms School, Ganapathy,Coimbatore -641006, Tamil Nadu
Year of Establishment	2016
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Kerala, Odisha, Tamil Nadu
No. of Branch(es)*	23
Total Number of Staff*	128
Products & Services Offered	Micro Finance
No. of Active Bor- rowers (in lakhs)*	0.42
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	70.12
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	70.12





Name of the Institution	LaRaksha Social Impact Trust (LIFE)
Legal Form	Trust
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. A. Ramesh Kumar Ph: 9971658855 Email: ramesh.kumar@laraksha.co.in
Address of the Institution	Amuthalakshmi Villa, #20, Bhaskar Street, V.G.N. Mahalakshmi Nagar, Extn 8, Ayanambakkam,Thiruverkadu, Chennai-600077, Tamil Nadu
Year of Establishment	2018
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Manipur, Tamil Nadu, West Bengal
No. of Branch(es)*	15
Total Number of Staff*	15
Products & Services Offered	Group Loan, Education Loan, Micro enterprise loan, Shelter Loan
No. of Active Bor- rowers (in lakhs)*	0.008
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	2.61
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	2.61

Name of the Institution	Madura Micro Finance Ltd. (MMFL)
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. M. Naryanan Ph: 044-42116843, 42054369 Email: m.narayanan@mmfl.in
Address of the Institution	6th Floor, Karumuttu Centre, 634 Anna Salai, Nandanam, Chennai-600035, Tamil Nadu
Year of Establishment	2006
Operating in No. of States/UTs*	8
Name of the Operating State(s)/ UT(s)	Bihar, Karnataka, Kerala, Maharashtra, Odisha, Puducherry, Tamil Nadu, West Bengal
No. of Branch(es)*	471
Total Number of Staff*	3716
Products & Services Offered	Micro Credit, Education, Capacity Building & Training etc.
No. of Active Bor- rowers (in lakhs)*	9.30
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	2839.54
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	28.14
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	2867.68

### **TIER I MFI**



Name of the Institution	Magalir Micro Capital Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. F. Sadiq Ph: 0462 4954954 Email: sadiq@magalir.net
Address of the Institution	3rd Floor, Big Bazaar Complex, Trivandrum Road, Tirunelveli-627007, Tamil Nadu
Year of Establishment	2015
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Kerala, Tamil Nadu
No. of Branch(es)*	104
Total Number of Staff*	446
Products & Services Offered	JLG & Individual Loans
No. of Active Bor- rowers (in lakhs)*	0.94
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	206.15
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	8.53
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	214.68



Name of the Institution	Magilchi Foundation
Legal Form	Trust
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. V. Kesavan Ph: 9443405551 Email: magilchifoundation@gmail.com
Address of the Institution	3/366 Peters Church Road, Krishnanagar, Thirupalai, Madurai-625014, Tamil Nadu
Year of Establishment	2012
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	4
Total Number of Staff*	11
Products & Services Offered	MFI - JLG product/Marriage loan/ Widow loan/
No. of Active Bor- rowers (in lakhs)*	0.09
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	4.11
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	1.58
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	1.58
Gross Loan Portfolio (₹ in Cr.)*	5.69

# TIER III MFI



Name of the Institution	Mahasemam Trust
Legal Form	Trust
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Ms. Aseena Begum Ph: 8870066786 Email: gmfin.semam@gmail.com
Address of the Institution	No. 519, Karpaganagar Colony, 16th Street, K.Pudhur, Madurai-625007, Tamil Nadu
Year of Establishment	1999
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	74
Total Number of Staff*	447
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	0.66
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	178.48
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	178.48

Tamil Nadu

Name of the Institution	MSM Microfinance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Muthukumar Ph: 9941976777 Email: vv@msmmicrofinance.com
Address of the Institution	5/750, First Floor, Sabari Salai, Madipakkam, Chennai-600091, Tamil Nadu
Year of Establishment	2010
Operating in No. of States/UTs*	4
Name of the Operating State(s)/ UT(s)	Gujarat, Madhya Pradesh, Puducherry, Tamil Nadu
No. of Branch(es)*	26
Total Number of Staff*	169
Products & Services Offered	Micro Credit, Family welfare loans etc.
No. of Active Bor- rowers (in lakhs)*	0.43
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	21.91
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	63.76
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	63.76
Gross Loan Portfolio (₹ in Cr.)*	85.67





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Name of the Institution	Nanayasurabhi Development Financial Services (NDFS)
Legal Form	Sec. 8 Com
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Johnson Ph: 04312780648 Email: ndfs.india@gmail.com
Address of the Institution	Surabhiagam, No 15, Karunya Garden, 12th Cross, Renganagar Extn, Uyyakodan Thirumalai, Vayalur Road, Tiruchirappalli-620102, Tamil Nadu
Year of Establishment	2004
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	2
Total Number of Staff*	8
Products & Services Offered	Micro Credit, Financial Literacy, Capacity Building training programs etc.
No. of Active Bor- rowers (in lakhs)*	0.004
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.84
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	0.84

Name of the Institution	Orange Retail Finance India Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Ebenezer Daniel G Ph: 9843221114 Email: ebenezer@orangeretailfinance. com
Address of the Institution	No.4/363, 2nd Floor, Kandhanchavadi, Old Mahabalipuram Road, Chennai-600096, Tamil Nadu
Year of Establishment	2021
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	87
Total Number of Staff*	1756
Products & Services Offered	Two Wheeler Loan, Swift Cash Loan, Loan Against Property, Used Two Wheeler Loan, Micro Business Loan
No. of Active Bor- rowers (in lakhs)*	0.87
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	207.35
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	164.25
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	371.6



Name of the	Palma Development Finance Pvt.
Institution	Ltd.**
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	N.A.
Address of the Institution	14-26/1 Palmalayam, Chengai, Kanjiracode PO, Marthandam, Kanyakumari- 629155, Tamil Nadu
Year of Establishment	N.A.
Operating in No. of States/UTs*	N.A.
Name of the Operating State(s)/ UT(s)	N.A.
No. of Branch(es)*	N.A.
Total Number of Staff*	N.A.
Products & Services Offered	N.A.
No. of Active Bor- rowers (in lakhs)*	N.A.
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	N.A.
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	N.A.
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	N.A.
Gross Loan Portfolio (₹ in Cr.)*	N.A.

\*\*NBFC-MFI registered with the RBI but no data available \* as on 31st March 2022 with us because we could not contact them.

Name of the Institution	People's Action For Transformation (PAT)
Legal Form	Trust
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. R. Stephen Francis Xavier Ph: 9443904631 Email: stephen.xavier@patgroup.org
Address of the Institution	GF, Old no. 17, New no. 2, Vinayaga- nagar, 3rd street, Karumandapam, Tiruchirappalli-620001, Tamil Nadu
Year of Establishment	2003
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	12
Total Number of Staff*	139
Products & Services Offered	Income Generation Loan, Farmer Inter- est Group Loan, Vyapar Vikas Yojana Ioan, Micro Enterprise Loan, Covid Care Loan
No. of Active Bor- rowers (in lakhs)*	0.17
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	7.12
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	27.58
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	27.58
Gross Loan Portfolio (₹ in Cr.)*	34.70

**TIER III MFI** 



Name of the Institution	PAFT Finance Ltd.
Legal Form	NBFC
State Head Quarter	Tamil Nadu
Head of the	Mr. R. Stephen Francis Xavier
Institution and	Ph: 9443904631
Contact Details	Email: paftfin@patgroup.org
Address of the	TF 1, New No. 3, Vinayaganagar,
Institution	3rd Street, Karumandapam,
Maan of	Tiruchirappalli-620001, Tamil Nadu
Year of Establishment	2016
Operating in No. of States/UTs*	2
Name of the	
Operating State(s)/ UT(s)	Puducherry, Tamil Nadu
No. of Branch(es)*	54
Total Number of Staff*	451
Products &	Income Generation Loan, Farmer
Services Offered	Interest Group Loan, Vyapar Vikas
	Yojana Ioan, Micro Enterprise Loan,
	Covid Care Loan
No. of Active Bor- rowers (in lakhs)*	0.86
On-balance sheet	
Portfolio - Net	0.30
Loan Portfolio	0.50
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	267.10
aged/Securitized Portfolio/BC	267.10
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	
BC Portfolio alone	267.10
(₹ in Cr.)*	
Gross Loan	
Portfolio (₹ in Cr.)*	267.39

Name of the Institution	REPCO Micro Finance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the	Smt. R. S. Isabella
Institution and	Ph: 044-24310212
Contact Details	Email: cmd@repcomicrofin.co.in
Address of the	No 634, North Wing, 2nd Floor, Karumuttu Centre, Anna Salai,
mstitution	Chennai-600035, Tamil Nadu
Year of	2010
Establishment	2010
Operating in No. of States/UTs*	2
Name of the Operating State(s)/	Puducherry, Tamil Nadu
UT(s)	
No. of Branch(es)*	95
Total Number of Staff*	710
Products & Services Offered	Micro Finance Loan to SHG Members
No. of Active Bor- rowers (in lakhs)*	3.33
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1020.63
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1020.63



Name of the Institution	Sai Mithra Micro Care Foundation
Legal Form	Sec. 8 Com
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Muthu Kumar N Ph: 9597818252 Email: saimithramicrocarefounda- tion@gmail.com
Address of the Institution	1/34-4 Sundharamma Building Mettur Main Road Bhavani Erode-638301, Tamil Nadu
Year of Establishment	2020
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	2
Total Number of Staff*	13
Products & Services Offered	IGL loans
No. of Active Bor- rowers (in lakhs)*	0.002
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.30
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	0.30

Name of the Institution	Sarvam Charitable Trust
Legal Form	Trust
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Ashok Velusamy.S Ph: 9943433227 Email: sarvamheadoffice@gmail.com
Address of the Institution	No.1244,S.N.Pettai,Main Road,Sakthi Vinayagar Rice Shop, Oddanchatram (T.K), Dindigul - 625619, Tamil Nadu
Year of Establishment	2015
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	5
Total Number of Staff*	25
Products & Services Offered	IGL loans
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	9.38
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	9.38

## **TIER III MFI**



Name of the Institution	Sarvodaya Nano Finance Ltd.
Legal Form	NBFC
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. R. Selvanathan Ph: 9884359000 Email: selvanathan@sarvodayanano. org.in
Address of the Institution	279, Avvai Shanmugam Salai, Roya- pettah, Chennai-600014, Tamil Nadu
Year of Establishment	2001
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	88
Total Number of Staff*	194
Products & Services Offered	Individual loans
No. of Active Bor- rowers (in lakhs)*	0.10
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	8.15
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	8.15



Name of the Institution	Sigaram Foundation
Legal Form	Trust
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Ms. Meena.B Ph: 9843064649 Email: sigaramfoundation01@gmail.com
Address of the Institution	2/1,Indhra Nagar, Near Sourastra College, Vilachery Road, Pasumalai, Madurai-625006, Tamil Nadu
Year of Establishment	2021
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	1
Total Number of Staff*	8
Products & Services Offered	IGL loans
No. of Active Bor- rowers (in lakhs)*	0.02
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.42
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.42

## TIER III MFI



Name of the Institution	South India Finvest Pvt. Ltd. (SIF)
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Senthil Kumar Ph: 9843310130 Email: senthil@sifinvest.com
Address of the Institution	3/490 , NS Tower Pudhunagar, Mettupalayam Road, Annur, Coimbatore-641653, Tamil Nadu
Year of Establishment	2017
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Karnataka, Tamil Nadu
No. of Branch(es)*	23
Total Number of Staff*	224
Products & Services Offered	IGL loans
No. of Active Bor- rowers (in lakhs)*	0.36
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	30.62
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	12.90
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	12.90
Gross Loan Portfolio (₹ in Cr.)*	43.52



Name of the Institution	Subiksham Womens Welfare Foundation
Legal Form	Sec. 8 Com
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. D Raja Ph: 9087980586 Email: subiwomenswelfare@gmail.com
Address of the Institution	31/CF-4A, Kaliyamman Kovil theru 4A PeriyasamyTowers,ChathiramBusStand, Tiruchirappalli-620002, Tamil Nadu
Year of Establishment	2019
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	12
Total Number of Staff*	125
Products & Services Offered	JLG and SHG loans
No. of Active Bor- rowers (in lakhs)*	0.15
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	16.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	16.00





Name of the Institution	Swarnodhayam Credits Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Rathnakumar.K Ph: 9952111893 Email: rathnakumar.k@swarnod- hayam.com
Address of the Institution	No. 9, Paripoorna Towers, Mano- ranjitham Salai, Annamalai Nagar, Tiruchirappalli-620018, Tamil Nadu
Year of Establishment	2011
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	12
Total Number of Staff*	113
Products & Services Offered	Microcredit Ioans, Business Ioans, Multipurpose Ioans etc.
No. of Active Bor- rowers (in lakhs)*	0.14
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	21.89
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	11.04
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	11.04
Gross Loan Portfolio (₹ in Cr.)*	32.93



Name of the Institution	Valar Aditi Social Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. I. Sebastian Ph: 9442642486 Email: md@valaraditi.in
Address of the Institution	7/19/1 Pavalaveethi, Ganapathi Nagar, New Vilangudi, Madurai-625018, Tamil Nadu
Year of Establishment	2010
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Puducherry, Tamil Nadu
No. of Branch(es)*	6
Total Number of Staff*	54
Products & Services Offered	IGL loans
No. of Active Bor- rowers (in lakhs)*	0.09
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	26.46
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	26.46

**TIER III MFI** 



Name of the Institution	Virutcham Microfinance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Charles Selvaraj Ph: 9487182887 Email: ceo@virutcham.org
Address of the Institution	#1, Mullai Tower, Mullai Nagar South, Thanakkankulam, Tirunagar, Madurai – 625006, Tamil Nadu
Year of Establishment	2008
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Kerala, Puducherry, Tamil Nadu
No. of Branch(es)*	18
Total Number of Staff*	162
Products & Services Offered	IGP loans for JLG members
No. of Active Bor- rowers (in lakhs)*	0.32
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	53.14
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	53.14

Name of the Institution	VisionFund India
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Lal Paul Mohan Ph: 7305767444 Email: lal_paul@visionfund.org
Address of the Institution	Door No:4, VOC 1st Cross Street, Kodambakkam, Chennai-600024, Tamil Nadu
Year of Establishment	2022
Operating in No. of States/UTs*	N.A.
Name of the Operating State(s)/ UT(s)	N.A.
No. of Branch(es)*	N.A.
Total Number of Staff*	N.A.
Products & Services Offered	N.A.
No. of Active Bor- rowers (in lakhs)*	N.A.
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	N.A.
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	N.A.
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	N.A.
Gross Loan Portfolio (₹ in Cr.)*	N.A.

Nadu		<b>WAR Sa-Dha</b> The Alaccidors of Community Development Processing
Tamil Nadu	Name of the Institution	Vision Micro Credit and Social Foundation
	Legal Form	Sec. 8 Com
	State Head Quarter	Tamil Nadu
	Head of the Institution and Contact Details	Mr. K. Palanisamy Ph: 9677595990 Email: cmd@visionmcsf.in
	Address of the Institution	No 10, Alazhar Nagar, 3rd Cross, Vayalaur Main Road, Natchikurichi, Tiruchirappalli–620102, Tamil Nadu
	Year of Establishment	2015
	Operating in No. of States/UTs*	1
	Name of the Operating State(s)/ UT(s)	Tamil Nadu
	No. of Branch(es)*	3
TIER III MFI	Total Number of Staff*	11
TIER	Products & Services Offered	Micro Credit, CB training program etc
	No. of Active Bor- rowers (in lakhs)*	0.01
	On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.56
	Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC	0.00

3 training program etc. Portfolio/BC Portfolio (₹ in Cr.)\* Out of Off-balance sheet Portfolio. 0.00 BC Portfolio alone (₹ in Cr.)\* Gross Loan 0.56 Portfolio (₹ in Cr.)\* \* as on 31st March 2022

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Sa-Dhan

State Head Quarter

Name of the

Institution Legal Form

Head of the

Institution and

**Contact Details** 

Address of the

Establishment

Institution

Year of

Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Karnataka, Puducherr
No. of Branch(es)*	No Physical Branches
Total Number of	

2018

NBFC-MFI

Tamil Nadu

Mr. N. Eswaran

Ph: 9444396351

Vivardhana Microfinance Ltd.

Email: eswaran.n@vivardhanamfl.co.in

y, Tamil Nadu

No. 41/7 Raja Street, R.A.Puram,

Chennai 600028, Tamil Nadu

Staff*	16
Products &	Micro Credit, Capacity Building,
Services Offered	Financial Literacy program
No. of Active Bor- rowers (in lakhs)*	0.05
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	11.46
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance	

**IER III MFI** 

\* as on 31st March 2022

Portfolio (₹ in Cr.)\*

sheet Portfolio.

**BC** Portfolio alone (₹ in Cr.)\* Gross Loan

0.00

11.46



Name of the	Marchael Missisfier Dut Lad
Institution	Vruksha Microfin Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the	Mr. R.S. Gowdhaman
Institution and	Ph: 8778168064
Contact Details	Email: vrukshamicrofin@gmail.com
Address of the	C-36, 7th Cross East, Thillainagar,
Institution	Tiruchirappalli-620018, Tamil Nadu
Year of Establishment	2021
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	7
Total Number of Staff*	40
Products &	Micro Credit, Capacity Building,
Services Offered	Financial Literacy program
No. of Active Bor- rowers (in lakhs)*	0.08
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	18.86
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	18.86

## Directory of Microfinance Institutions (MFIs) in India

Name of the Institution	Welfare Organisation for Multipurpose mass Awareness Network (WOMAN)
Legal Form	Society
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. Rajanarayanan Ph: 9994966975 Email:rajanarayanan.cs@womanmfi.org
Address of the Institution	13/1 Middle Street, Mannarpuram, Tiruchirappalli-620020, Tamil Nadu
Year of Establishment	2005
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	14
Total Number of Staff*	52
Products & Services Offered	Micro Credit, Capacity Building, Financial Literacy program
No. of Active Bor- rowers (in lakhs)*	0.15
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	29.72
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	29.72

## Sa-Dhan

\* as on 31st March 2022

**TIER III MFI** 

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Name of the Institution	Wesghats Micro Finance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Tamil Nadu
Head of the Institution and Contact Details	Mr. A.R.Vijayakumar Ph: 9092209995 Email: wesghats@gmail.com
Address of the Institution	Samru Towers, 422 - Periyakulam Road, Theni-625531, Tamil Nadu
Year of Establishment	2022
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Tamil Nadu
No. of Branch(es)*	1
Total Number of Staff*	7
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	0.001
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.38
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	0.38



Name of the	Pragati Finserv Pvt. Ltd.
Institution	
Legal Form	NBFC
State Head Quarter	Telangana
Head of the	Mr. Jagadish Ramadugu
Institution and	Ph: 9849921112
Contact Details	Email: jagadish.ramadugu@pragatifin.com
Address of the	8-2-624/A/1, 4th Floor, Meena Bazar
Institution	Towers Road No. 10 , Avenue 4, Banja- ra Hills Hyderabad-500034, Telangana
Year of Establishment	2022
Operating in No. of States/UTs*	N.A.
Name of the Operating State(s)/ UT(s)	N.A.
No. of Branch(es)*	N.A.
Total Number of Staff*	N.A.
Products &	N.A.
Services Offered	Ν.Α.
No. of Active Bor-	N.A.
rowers (in lakhs)*	
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	N.A.
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	N.A.
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	N.A.
Gross Loan Portfolio (₹ in Cr.)*	N.A.



Name of the Institution	Share Microfin Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Telangana
Head of the Institution and Contact Details	Dr. M. Udaia Kumar, Managing Director Ms. J Sucharita, Executive Director Ph: 9912218199 Email: udaia@sharemicrofin.com sucharitha@sharemicrofin.com
Address of the Institution	1-224/58, Rajeev Nagar, Nacharam, Hyderabad-500076, Telangana
Year of Establishment	1999
Operating in No. of States/UTs*	18
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Chhattisgarh, Delhi, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttrakhand, West Bengal
No. of Branch(es)*	721
Total Number of Staff*	3134
Products & Services Offered	JLG and Individual Loans
No. of Active Bor- rowers (in lakhs)*	3.06
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	577.07
Off-balance sheet Portfolio-Managed/ Securitized Portfo- lio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	577.07



Name of the Institution	Spandana Sphoorty Financial Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Telangana
Head of the Institution and Contact Details	Mr. Shalabh Saxena Ph: 9958363699 Email: shalabh.saxena@spandanas- phoorty.com
Address of the Institution	Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1, Hyderabad Knowledge City, TSIIC, Raidurg Panmaktha, Hyderabad Rangareddi-500081, Telangana
Year of Establishment	2003
Operating in No. of States/UTs*	19
Name of the Operating State(s)/ UT(s)	Andhra Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Puducherry, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, West Bengal
No. of Branch(es)*	1049
Total Number of Staff*	8379
Products & Services Offered	JLG Loans-Micro Lending, Individual Loans
No. of Active Bor- rowers (in lakhs)*	23.50
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	5709.02
Off-balance sheet Portfolio-Managed/ Securitized Portfo- lio/BC Portfolio (₹ in Cr.)*	489.85
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	6198.87





Name of the	
Institution	Vaya Finserv Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Telangana
Head of the	Mr. A. V. Sateesh Kumar
Institution and	Ph: 9972338282
Contact Details	Email: sateesh@vayaindia.com
Address of the	SLN Terminus, # 4-51/SLNT/L4 – 05,
Institution	Gachibowli, Kondapur Road,
Maan of	Hyderabad-500032, Telangana
Year of Establishment	2004
Operating in No. of States/UTs*	7
Name of the	Bihar, Jharkhand, Karnataka,
Operating State(s)/	Maharashtra, Odisha, Tamil Nadu,
UT(s)	Uttar Pradesh
No. of Branch(es)*	266
Total Number of Staff*	1897
Products & Services Offered	Micro Credit, Micro Insurance, BC etc.
No. of Active Bor-	
rowers (in lakhs)*	4.90
On-balance sheet	
Portfolio - Net	1195.11
Loan Portfolio	1150.11
(₹ in Cr.)*	
Off-balance sheet Portfolio-Man-	
aged/Securitized	6.57
Portfolio/BC	0.07
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	1201.68
Portfolio (₹ in Cr.)*	

Uttar Pradesh

Name of the Institution	Aasra Fincorp Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Uttar Pradesh
Head of the	Mr. Ashok Kumar Singh
Institution and	Ph: 9935141952
Contact Details	Email: ashok.singh@aasrafincorp.com
Address of the	16/3/8B A N Jha Marg, George Town
Institution	Prayagraj-211002, Uttar Pradesh
Year of Establishment	2015
Operating in No. of States/UTs*	4
Name of the Operating State(s)/ UT(s)	Haryana, Madhya Pradesh, Rajasthan, Uttar Pradesh
No. of Branch(es)*	8
Total Number of Staff*	51
Products &	Micro Credit, Financial Literacy
Services Offered	program etc.
No. of Active Bor- rowers (in lakhs)*	0.03
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	7.19
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	7.19



Mana af tha	
Name of the Institution	Ajivika Finance Ltd.
Legal Form	NBFC
State Head Quarter	Uttar Pradesh
Head of the Institution and Contact Details	Mr. Kamal Kant Dang Ph: 9045181558 Email: kamaldang1964@gmail.com
Address of the Institution	Suite No07, Ground Floor, BSI Business Park, C-51, Sector-62 Noida-201301, Uttar Pradesh
Year of Establishment	2018
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Uttar Pradesh, Uttarakhand
No. of Branch(es)*	7
Total Number of Staff*	45
Products & Services Offered	Micro Credit, Financial Literacy program etc.
No. of Active Bor- rowers (in lakhs)*	0.08
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	9.42
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	5.34
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	5.34
Gross Loan Portfolio (₹ in Cr.)*	14.76



Name of the Institution	Cashpor Micro Credit
Legal Form	Sec. 8 Com
State Head Quarter	Uttar Pradesh
Head of the Institution and Contact Details	Mr. Mukul Jaiswal Ph: 9794452502/9794452600 Email: mdoffice@cashpor.in
Address of the Institution	S-8/107, 107-A-1, 2nd Floor, Varanasi Trade Centre, Khajuri, Maqbool Alam Road, Varanasi-221002, Uttar Pradesh
Year of Establishment	2002
Operating in No. of States/UTs*	6
Name of the Operating State(s)/ UT(s)	Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Odisha, Uttar Pradesh
No. of Branch(es)*	668
Total Number of Staff*	5289
Products & Services Offered	IGL loans, Non IGL loans etc.
No. of Active Bor- rowers (in lakhs)*	11.99
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	2309.42
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	1883.48
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	1820.01
Gross Loan Portfolio (₹ in Cr.)*	4192.90



Name of the	
Institution	Cashtree Finance Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Uttar Pradesh
Head of the	Mr. K. K. Singh
Institution and	Ph: 9560454355
Contact Details	Email: kksingh@cashtree.co.in
Address of the	A51, Sector 16, Noida-201301,
Institution	Uttar Pradesh
Year of Establishment	2020
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Haryana, Uttar Pradesh
No. of Branch(es)*	6
Total Number of Staff*	52
Products & Services Offered	MSME and Micro Individual Loans.
No. of Active Bor- rowers (in lakhs)*	0.14
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3.39
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	7.71
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	7.71
Gross Loan Portfolio (₹ in Cr.)*	11.10

Name of the	
Institution	Disha India Micro Credit (DIMC)
Legal Form	Sec. 8 Com
State Head Quarter	Uttar Pradesh
Head of the	Mr. K.N. Tiwari
Institution and	Ph: 9412232835
Contact Details	Email: kntiwari.disha.org@gmail.com
Address of the	Moh.Mandir ji, Sultanpur-Chilkana,
Institution	Saharanpur-247231, Uttar Pradesh
Year of Establishment	2008
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Himachal Pradesh, Uttar Pradesh, Uttarakhand
No. of Branch(es)*	11
Total Number of Staff*	99
Products &	Micro Credit, Livelihood Promotion,
Services Offered	Capacity Building & Training etc.
No. of Active Bor- rowers (in lakhs)*	0.13
On-balance sheet	
Portfolio - Net	9 74
Loan Portfolio	5.74
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	21.54
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance sheet Portfolio.	
BC Portfolio alone	21.54
(₹ in Cr.)*	
Gross Loan	
Portfolio (₹ in Cr.)*	31.28

**TIER III MFI** 



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Name of the Institution	Friends Capital Services Ltd. (FCSL)
Legal Form	NBFC
State Head Quarter	Uttar Pradesh
Head of the Institution and Contact Details	Mr. Sanjeev Kumar Singh Ph: 9473788888 Email: sanjeev.k.singh@fcsl.co
Address of the Institution	Plot No. A-23, Gate No. 1, Patrakar Puram Colony, Gilat Bazar, Varanasi-221002, Uttar Pradesh
Year of Establishment	2015
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Uttar Pradesh
No. of Branch(es)*	7
Total Number of Staff*	42
Products & Services Offered	Micro Credit, Livelihood Promotion, Capacity Building & Training etc.
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	7.75
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	7.75



Name of the Institution	Godson Microfinance Federation
Legal Form	Sec. 8 Com
State Head Quarter	Uttar Pradesh
Head of the Institution and Contact Details	Mr. Vijay Pratap Srivastav Ph: 9451738796 Email: godsonmicrofinance68@gmail. com
Address of the Institution	Gautam Budh Nagar, Ward No 14, Nautanwa, Maharajganj-273164 Uttar Pradesh
Year of Establishment	2016
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Uttar Pradesh
No. of Branch(es)*	1
Total Number of Staff*	8
Products & Services Offered	Micro Credit, Livelihood Promotion, Capacity Building & Training etc.
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.53
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.53





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Name of the Institution	IQRA Microfinance Federation
Legal Form	Sec. 8 Com
State Head Quarter	Uttar Pradesh
Head of the Institution and Contact Details	Mr. Chandra Mohan Ojha Ph: 9140389243 Email: iqramicrofinancefederation@ gmail.com
Address of the Institution	S 12/23-A-1,Piyariya Pokhari, Teliyab- hag, Varanasi-221002, Uttar Pradesh
Year of Establishment	2017
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Uttar Pradesh
No. of Branch(es)*	3
Total Number of Staff*	6
Products & Services Offered	Micro Credit, Livelihood Promotion, Capacity Building & Training etc.
No. of Active Bor- rowers (in lakhs)*	0.02
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3.78
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	3.78



Name of the	Kuber Kanak Microfinance
Institution	Association
Legal Form	Sec. 8 Com
State Head Quarter	Uttar Pradesh
Head of the	Mr. Abhik Mitra
Institution and	Ph: 9839513257
Contact Details	Email: mitra.abhik@rediffmail.com
Address of the	4/488, Vibhav Khand, Gomtinagar,
Institution	Lucknow-226010, Uttar Pradesh
Year of Establishment	2017
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Uttar Pradesh, West Bengal
No. of Branch(es)*	4
Total Number of Staff*	19
Products &	Micro Credit, Livelihood Promotion,
Services Offered	Capacity Building & Training etc.
No. of Active Bor- rowers (in lakhs)*	0.02
On-balance sheet	
Portfolio - Net Loan Portfolio (₹ in Cr.)*	2.54
Off-balance sheet Portfolio-Man-	
aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	2.54



**TIER III MFI** 



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Name of the	NEED Livelihood Microfinance Pvt.
Institution	Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Uttar Pradesh
Head of the	Mr. Anil K. Singh
Institution and	Ph: 9415020503
Contact Details	Email: need.lko@gmail.com
Address of the	38/39, Neel Vihar, 14-Sector
Institution	Power House, Indira Nagar
	Lucknow- 226016, Uttar Pradesh
Year of	2005
Establishment	2005
Operating in No. of	3
States/UTs*	3
Name of the	
Operating State(s)/	Bihar, Uttar Pradesh, West Bengal
UT(s)	
No. of Branch(es)*	29
Total Number of	105
Staff*	105
Products &	Micro Credit, Sanitation, Education,
Services Offered	Home Improvement loans etc.
No. of Active Bor-	0.17
rowers (in lakhs)*	0.17
On-balance sheet	
Portfolio - Net	6.58
Loan Portfolio	0.00
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	c. 10
aged/Securitized	6.49
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance sheet Portfolio.	
BC Portfolio alone	6.49
(₹ in Cr.)*	
Gross Loan	
Portfolio (₹ in Cr.)*	13.07

TIER III MFI

Name of the Institution	Pratyancha Financial Services Ltd.
Legal Form	NBFC
State Head Quarter	Uttar Pradesh
Head of the Institution and Contact Details	Mr. Avnish Kumar Jaiswal Ph: 8957407014 Email: pratyanchafin@gmail.com
Address of the Institution	D1/02, 1, Near Vijaya Bank, Vardan Khand, Gomti Nagar, Lucknow-226010, Uttar Pradesh
Year of Establishment	2019
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Madhya Pradesh, Maharashtra, Uttar Pradesh
No. of Branch(es)*	19
Total Number of Staff*	91
Products & Services Offered	Micro Credit, MSME loans etc.
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	11.67
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	4.71
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	4.71
Gross Loan Portfolio (₹ in Cr.)*	16.38





Name of the Institution	Rudraaksh Microfinance Foundation
Legal Form	Sec. 8 Com
State Head Quarter	Uttar Pradesh
Head of the Institution and Contact Details	Mr. Prashant Pandey Ph: 9984412123 Email: prashant.pandey279@gmail.com
Address of the Institution	Plot No C-24, 2nd Floor Bhuneshwar Nagar Colony, Orderly Bazar, Varanasi-221002, Uttar Pradesh
Year of Establishment	2015
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Uttar Pradesh
No. of Branch(es)*	1
Total Number of Staff*	1
Products & Services Offered	Micro Credit, CB training, Financial literacy program etc.
No. of Active Bor- rowers (in lakhs)*	0.0004
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	0.05
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	0.05

Name of the Institution	Sai Samarpan Micro Credit (SSMC)
Legal Form	Sec. 8 Com
State Head Quarter	Uttar Pradesh
Head of the	Mr. Vijay Kumar
Institution and	Ph: 9140048769
Contact Details	Email: ssmc.credit@gmail.com
Address of the	1D/02, Vardan Khand 1, Gomti
Institution	Nagar Vistar, Near Vijaya Bank,
	behind CMS School, Gomti Nagar,
	Lucknow-226010, Uttar Pradesh
Year of	2011
Establishment	2011
Operating in No. of States/UTs*	1
Name of the	
Operating State(s)/	Uttar Pradesh
UT(s)	
No. of Branch(es)*	5
Total Number of	10
Staff*	10
Products &	Micro Credit, Livestock and Dairy
Services Offered	Loans, Assets Loans etc.
No. of Active Bor-	0.22
rowers (in lakhs)*	0.22
On-balance sheet	
Portfolio - Net	2.50
Loan Portfolio	2.00
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	0.00
aged/Securitized	0.00
Portfolio/BC	
Portfolio (₹ in Cr.)* Out of Off-balance	
sheet Portfolio,	
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	
Portfolio (₹ in Cr.)*	2.50



Name of the	
Institution	Samavesh Finserv Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Uttar Pradesh
Head of the Institution and Contact Details	Mr. Shiv Kumar Agrawal Ph: 9935023141 Email: md@samaveshmfi.com
Address of the Institution	602, Tower A, 6th Floor, Vinayak Plaza, Maldahiya Varanasi-221002, Uttar Pradesh
Year of Establishment	2020
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Bihar, Jharkhand, Uttar Pradesh
No. of Branch(es)*	21
Total Number of Staff*	98
Products & Services Offered	JLG Loans
No. of Active Bor- rowers (in lakhs)*	0.16
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	25.30
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	6.63
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	4.81
Gross Loan Portfolio (₹ in Cr.)*	31.93



Name of the Institution	Share India Fincap Pvt. Ltd.
Legal Form	NBFC
State Head Quarter	Uttar Pradesh
Head of the Institution and Contact Details	Ms. Aastha Gupta Ph: 9818431452 Email: aastha.gupta@shareindia.co.in
Address of the Institution	A-15, Sector-64, Noida-201301, Uttar Pradesh
Year of Establishment	2019
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Punjab, Uttar Pradesh
No. of Branch(es)*	24
Total Number of Staff*	180
Products & Services Offered	JLG Loans
No. of Active Bor- rowers (in lakhs)*	0.36
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	77.35
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	77.35

TIER III MFI



Name of the	Sindhuja Microcredit Pvt. Ltd.
Institution Legal Form	NBEC-MEI
State Head Quarter	Uttar Pradesh
Head of the	Mr. Abhisheka Kumar
Institution and	Ph: 9793235888
Contact Details	Email: abhisheka.kumar@sindhujami-
Contact Details	crocredit.com
Address of the	Office No. 601 - 607, 6th Floor, Tower
Institution	A, Noida One, Plot No. 8, Block B,
	Sector 62, Noida, Gautam Budh
	Nagar-201307, Uttar Pradesh
Year of Establishment	2018
Operating in No. of	
States/UTs*	6
Name of the	Bihar, Haryana, Jharkhand, Rajasthan,
Operating State(s)/	Uttar Pradesh, Uttarakhand
UT(s)	
No. of Branch(es)*	114
Total Number of Staff*	725
Products &	Micro Credit, CB training, Financial
Services Offered	literacy program etc.
No. of Active Bor-	1.71
rowers (in lakhs)*	1.71
On-balance sheet	
Portfolio - Net	386.69
Loan Portfolio	
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	47.10
aged/Securitized	47.13
Portfolio/BC	
Portfolio (₹ in Cr.)* Out of Off-balance	
sheet Portfolio,	
BC Portfolio alone	47.13
(₹ in Cr.)*	
Gross Loan	
Portfolio (₹ in Cr.)*	433.82

Name of the Institution	Sonata Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	Uttar Pradesh
Head of the Institution and Contact Details	Mr. Anup Kumar Singh Ph: 9005880111 Email: anup@sonataindia.com
Address of the Institution	2nd Floor, CP-1, PG Tower, Kursi Road, Vikas Nagar, Lucknow-226022 Uttar Pradesh
Year of Establishment	2006
Operating in No. of States/UTs*	9
Name of the Operating State(s)/ UT(s)	Bihar, Haryana, Jharkhand, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Uttar Pradesh, Uttarakhand
No. of Branch(es)*	450
Total Number of Staff*	2832
Products & Services Offered	Micro finance Loans (JLG, IL & Cross Sell)
No. of Active Bor- rowers (in lakhs)*	7.70
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1285.80
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	476.20
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	411.4
Gross Loan Portfolio (₹ in Cr.)*	1762.00



Name of the Institution	Surya Jyoti Leasing and Finance Ltd.
Legal Form	NBFC
State Head Quarter	Uttar Pradesh
Head of the	Mr. Amit Kushwaha
Institution and Contact Details	Ph: 8756468888
Address of the	Email: amitdocument6820@gmail.com 14 C, Daud Nagar, Naini,
Institution	Near ICICI Bank, Prayagraj-211008, Uttar Pradesh
Year of Establishment	2014
Operating in No. of States/UTs*	2
Name of the Operating State(s)/ UT(s)	Madhya Pradesh, Uttar Pradesh
No. of Branch(es)*	38
Total Number of Staff*	270
Products &	Micro Credit, CB training,
Services Offered	Financial literacy program etc.
No. of Active Bor- rowers (in lakhs)*	0.18
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	10.83
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	10.83

Name of the Institution	Balajee Sewa Sansthan
Legal Form	Society
State Head Quarter	Uttarakhand
Head of the Institution and Contact Details	Mr. Awadhesh Kumar Ph: 8859993336 E-mail: balajeesewa@gmail.com
Address of the Institution	127, Tilak Bazar Road, Subhash Nagar, Dehradun-248002, Uttarakhand
Year of Establishment	2010
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	Uttarakhand
No. of Branch(es)*	2
Total Number of Staff*	6
Products & Services Offered	Micro Credit, Financial Literacy, Capacity Building programs etc
No. of Active Bor- rowers (in lakhs)*	0.03
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	2.10
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	2.10



Name of the	Info Microcredit Co-operative Society
Institution	(IMCS)
Legal Form	MACS or Cooperative
State Head Quarter	Uttarakhand
Head of the	Mr. Rajesh Painuly
Institution and	Ph: 9897888321
Contact Details	Email: rajeshpainuly@gmail.com
Address of the	246, Bankhandi Road, Rishikesh,
Institution	Dehradun - 249201, Uttarakhand
Year of	
Establishment	2012
Operating in No. of	
States/UTs*	1
Name of the	
Operating State(s)/	Uttarakhand
UT(s)	
No. of Branch(es)*	3
Total Number of	
Staff*	31
Products &	
Services Offered	IGL loans
No. of Active Bor-	
rowers (in lakhs)*	0.08
On-balance sheet	
Portfolio - Net	44.50
Loan Portfolio	16.52
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	
(₹ in Cr.)*	
Gross Loan	16.52
Portfolio (₹ in Cr.)*	10.32



Name of the Institution	Agradut Polly Unnayan Samity
Legal Form	Society
State Head Quarter	West Bengal
Head of the	Mr. Umasankar Mukherjee
Institution and	Ph: 9733863346
Contact Details	Email: agradut_org@yahoo.co.in
Address of the	Vill + P.O - Gaza, P.S - Udaynarayanpur,
Institution	Howrah-711226, West Bengal
Year of Establishment	1999
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	West Bengal
No. of Branch(es)*	5
Total Number of Staff*	46
Products &	Micro Credit, Financial Literacy,
Services Offered	Capacity Building programs etc.
No. of Active Bor- rowers (in lakhs)*	0.07
On-balance sheet	
Portfolio - Net	2.66
Loan Portfolio	2.00
(₹ in Cr.)*	
Off-balance sheet Portfolio-Man-	
aged/Securitized	0.00
Portfolio/BC	0.00
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	2.66
Portfolio (₹ in Cr.)*	2.00





Name of the Institution	Arohan Financial Services Ltd.
Legal Form	NBFC-MFI
State Head Quarter	West Bengal
Head of the Institution and	Mr. Manoj Kumar Nambiar Ph: 9967118914
Contact Details	Email: manoj.nambiar@arohan.in
Address of the Institution	PTI Building, 4th Floor, West Wing, DP Block, DP-9, Sector-V, Salt Lake, Kolkata-700091, West Bengal
Year of Establishment	2006
Operating in No. of States/UTs*	14
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Chhattisgarh, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Odisha, Telangana, Tripura, Uttar Pradesh, West Bengal
No. of Branch(es)*	749
Total Number of Staff*	7160
Products & Services Offered	Micro Credit, MSME loans etc.
No. of Active Bor- rowers (in lakhs)*	18.64
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	3710.19
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	29.96
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	3740.15



Name of the Institution	ASA International India Microfinance Ltd.
Legal Form	NBFC-MFI
State Head Quarter	West Bengal
Head of the Institution and Contact Details	Mr. Anjan Dasgupta Ph: 8100065555 Email: anjan@asaindiamf.com
Address of the Institution	Block – GN-37/2, Victoria Park, 9th Floor, Sector – V, Salt Lake City, Kolkata – 700091, West Bengal
Year of Establishment	2008
Operating in No. of States/UTs*	7
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Meghalaya, Odisha, Tripura, Uttar Pradesh, West Bengal
No. of Branch(es)*	375
Total Number of Staff*	2343
Products & Services Offered	Micro Credit, Individual Loans, Family Loans, BC loans etc.
No. of Active Bor- rowers (in lakhs)*	4.58
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	478.79
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	279.91
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	254.47
Gross Loan Portfolio (₹ in Cr.)*	758.70



Name of the	Bagnan-I Mahila Bikash Cooperative
Institution	Credit Society Ltd.
Legal Form	MACS or Cooperative
State Head Quarter	West Bengal
Head of the	Ms. Madhuri Ghosh
Institution and	Ph: 9836025583
Contact Details	Email: mahila.bikash@gmail.com
Address of the	Bagnan Post, Howrah-711303,
Institution	West Bengal
Year of Establishment	2005
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	West Bengal
No. of Branch(es)*	1
Total Number of Staff*	122
Products &	Micro Credit, Financial Literacy,
Services Offered	Capacity Building programs etc.
No. of Active Bor- rowers (in lakhs)*	0.11
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	26.78
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone	0.00

(₹ in Cr.)\* Gross Loan Portfolio (₹ in Cr.)\* 26.78



Name of the Institution	Bandipur Sopan Welfare Society
Legal Form	Society
State Head Quarter	West Bengal
Head of the	Mr. Milan Kumar Dutta
Institution and	Ph: 9239237891
Contact Details	Email: amarsopan2013@gmail
Address of the	South Bandipur, Rahara 24 Pgs North,
Institution	Kolkata-700118 West Bengal
Year of Establishment	2013
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	West Bengal
No. of Branch(es)*	1
Total Number of Staff*	18
Products &	Micro Finance & Contributory
Services Offered	community Health Services.
No. of Active Bor- rowers (in lakhs)*	0.009
On-balance sheet	
Portfolio - Net	1.48
Loan Portfolio	1.10
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man- aged/Securitized	0.00
Portfolio/BC	0.00
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	0.00
BC Portfolio alone	0.00
(₹ in Cr.)*	
Gross Loan	1.48
Portfolio (₹ in Cr.)*	1.40



Name of the Institution	Barasat Sampark
Legal Form	Society
State Head Quarter	West Bengal
Head of the Institution and Contact Details	Mr. Probindu Kumar Biswas Ph: 9830496859 Email: samparkmf@yahoo.co.in
Address of the Institution	85, KNC Road, Nayan Kanan, Barasat, Kolkata–700124, West Bengal
Year of Establishment	2006
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	West Bengal
No. of Branch(es)*	10
Total Number of Staff*	63
Products & Services Offered	JLG loans
No. of Active Bor- rowers (in lakhs)*	0.13
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	13.76
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	13.76



Name of the Institution	Barasat Unnayan Prostuti (BUP)
Legal Form	Society
State Head Quarter	West Bengal
Head of the Institution and Contact Details	Mr. Ranjit Kumar Dutta Ph: 9433809012 Email: reachbup@yahoo.co.in
Address of the Institution	Basundhara, P. O. Noapara, Barasat, North 24 Parganas-700125, West Bengal
Year of Establishment	2006
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	West Bengal
No. of Branch(es)*	2
Total Number of Staff*	8
Products & Services Offered	Micro Credit, Financial Literacy, Capacity Building programs etc.
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.12
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.12

West Bengal



Name of the Institution	Belghoria Janakalyan Samity (BJS)
Legal Form	Society
State Head Quarter	West Bengal
Head of the Institution and Contact Details	Mr. Bishwajit Das Ph: 9073950333 Email: ceo@bjsmfindia.com
Address of the Institution	AE-592, Sector-I, Salt Lake City, Kolkata-700064, West Bengal
Year of Establishment	2006
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	West Bengal
No. of Branch(es)*	24
Total Number of Staff*	67
Products &	Micro loans for enterprise
Services Offered	development
No. of Active Bor- rowers (in lakhs)*	0.16
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	35.00
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	35.00



NI (11	
Name of the Institution	BURS
Legal Form	Society
State Head Quarter	West Bengal
Head of the Institution and Contact Details	Mr. Himangshu Debnath Ph: 9830154583 Email: burskolkata@gmail.com
Address of the Institution	B-5, Lake View Park, Baranagar, Kolkata - 700108, West Bengal
Year of Establishment	2006
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	West Bengal
No. of Branch(es)*	2
Total Number of Staff*	6
Products & Services Offered	Micro Credit, Financial Literacy, Capacity Building programs etc.
No. of Active Bor- rowers (in lakhs)*	0.01
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	1.30
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	1.30





Name of the Institution	DAR Credit & Capital Ltd.
Legal Form	NBFC
State Head Quarter	West Bengal
Head of the Institution and Contact Details	Mr. Ramesh Kumar Vijay Ph: 9831005020 Email: chairman@darcredit.com
Address of the Institution	206, A.J.C Bose Road Unit 6B, Business Tower, 6th Floor Kolkata-700089, West Bengal
Year of Establishment	2018
Operating in No. of States/UTs*	3
Name of the Operating State(s)/ UT(s)	Madhya Pradesh, Rajasthan, West Bengal
No. of Branch(es)*	16
Total Number of Staff*	125
Products & Services Offered	Personal Loans & MSME Loans
No. of Active Bor- rowers (in lakhs)*	0.18
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	113.30
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	113.30



Name of the Institution	Destiny Finco Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	West Bengal
Head of the	Mr. Sudipta Banerjee
Institution and	Ph: 9831238605
Contact Details	Email: destiny.finco@gmail.com
Address of the	10/9, 1st Floor, Chinar Park,
Institution	Kolkata – 700157, West Bengal
Year of Establishment	2008
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	West Bengal
No. of Branch(es)*	9
Total Number of Staff*	63
Products & Services Offered	Micro Credit, Women SHG loans etc.
No. of Active Bor- rowers (in lakhs)*	0.05
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	5.74
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	5.74





Name of the	Dhosa Chandaneswar Bratyajana
Institution	Samity (DCBS)
Legal Form	Society
State Head Quarter	West Bengal
Head of the	Mr. Animesh Naiya
Institution and	Ph: 7797200310
Contact Details	Email: dcbsmfi@gmail.com
Address of the	Block CB/35,Salt Lake,
Institution	Kolkata-700064, West Bengal
Year of Establishment	2003
Operating in No. of States/UTs*	2
Name of the Operating State(s)/	Bihar, West Bengal
UT(s)	Binar, West Bengar
No. of Branch(es)*	9
Total Number of	
Staff*	52
Products & Services Offered	Micro Credit, Micro Insurance
No. of Active Bor-	
rowers (in lakhs)*	0.09
On-balance sheet	
Portfolio - Net	10.40
Loan Portfolio	13.49
(₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	3.71
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	3.71
BC Portfolio alone (₹ in Cr.)*	
Gross Loan	
Portfolio (₹ in Cr.)*	17.20



AL CIL	
Name of the Institution	Grameen Shakti Microfinance Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	West Bengal
Head of the	Mr. Ganesh Chandra Modak
Institution and Contact Details	Ph :9830987098
	Email: md@grameenshakti.co.in
Address of the Institution	13/2, Ashutosh Chatterjee Road Near Dhakuria Railway Station Dhakuria,
mstitution	Kolkata-700031, West Bengal
Year of	
Establishment	2017
Operating in No. of	
States/UTs*	3
Name of the	
Operating State(s)/	Bihar, Jharkhand, West Bengal
UT(s)	
No. of Branch(es)*	20
Total Number of Staff*	140
Products &	Micro Credit, Micro Insurance, Solar
Services Offered	Energy Loan, Hygienic Latrine Loan etc.
No. of Active Bor-	0.21
rowers (in lakhs)*	0.21
On-balance sheet	
Portfolio - Net	50.96
Loan Portfolio (₹ in Cr.)*	
Off-balance sheet	
Portfolio-Man-	
aged/Securitized	5.57
Portfolio/BC	
Portfolio (₹ in Cr.)*	
Out of Off-balance	
sheet Portfolio,	5.57
BC Portfolio alone	0.07
· · · ·	
Gross Loan	56 53
Portfolio (₹ in Cr.)*	
(₹ in Cr.)* Gross Loan Portfolio (₹ in Cr.)*	56.53



	The Association of Community Development Finance Institutions
Name of the Institution	Jagaran Microfin Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	West Bengal
Head of the Institution and Contact Details	Mr. Sourav Ghosh(Managing Director) & Mr. Jaydeep Ghosh (CEO and Whole Time Director) Ph: 9830810456 Email:jaydeep.ghosh@jagaranmf.com
Address of the Institution	38, Hemanta Basu Sarani, 5th Floor, Kolkata-700001 West Bengal
Year of Establishment	2011
Operating in No. of States/UTs*	5
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Jharkhand, Odisha, West Bengal
No. of Branch(es)*	135
Total Number of Staff*	759
Products & Services Offered	Saral, Covid Sahay, Sahay, Ashray, Seva, Suvidha, CGS Suvidha loans
No. of Active Bor- rowers (in lakhs)*	1.47
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	305.22
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00

305.22

\* as on 31st March 2022

Gross Loan Portfolio (₹ in Cr.)\*

West Bengal

Name of the Institution	Janakalyan Financial Services Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	West Bengal
Head of the Institution and Contact Details	Mr. Alok Biswas Ph: 7595060300 Email: alok.biswas@janakalyan.net
Address of the Institution	CD - 193, First Floor, Sector -1 Saltlake City, Kolkata-700064 West Bengal
Year of Establishment	2017
Operating in No. of States/UTs*	6
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Jharkhand, Odisha, Tripura, West Bengal
No. of Branch(es)*	75
Total Number of Staff*	438
Products & Services Offered	Micro Credit, Individual Loans etc.
No. of Active Bor- rowers (in lakhs)*	0.82
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	91.62
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	42.85
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	42.25
Gross Loan Portfolio (₹ in Cr.)*	134.47



Name of the	Jeevanutthan Financial Services Pvt.
Institution	Ltd.
Legal Form	NBFC
State Head Quarter	West Bengal
Head of the	Mr. Bikash Poddar
Institution and	Ph: 7003884269
Contact Details	Email: ceo.desk@jeevanutthan.in
Address of the	P-109, Bansdroni Park
Institution	Kolkata-700070, West Bengal
Year of Establishment	2021
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	West Bengal
No. of Branch(es)*	10
Total Number of Staff*	45
Products & Services Offered	Microfinance and Individual loans
No. of Active Bor- rowers (in lakhs)*	0.04
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	6.90
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	6.90



Name of the	Sahara Utsarga Welfare Society	
Institution	(SUWS)	
Legal Form	Society	
State Head Quarter	West Bengal	
Head of the	Mr. Sudipta Banerjee	
Institution and	Ph: 9831238605	
Contact Details	Email: sahara.utsarga@gmail.com	
Address of the	10/9, Chinar Park, P.O. Hatiara	
Institution	Kolkata – 700157, West Bengal	
Year of Establishment	1996	
Operating in No. of States/UTs*	1	
Name of the Operating State(s)/ UT(s)	West Bengal	
No. of Branch(es)*	86	
Total Number of Staff*	344	
Products & Services Offered	SHG loans	
No. of Active Bor- rowers (in lakhs)*	0.38	
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	28.29	
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00	
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00	
Gross Loan Portfolio (₹ in Cr.)*	28.29	



Name of the	Sampurna Training and		
Institution	Entrepreneurship Programme (STEP)		
Legal Form	Sec. 8 Com		
State Head Quarter	West Bengal		
Head of the	Mr. Abhijit Bera		
Institution and	Ph: 9674218738		
Contact Details	Email: abhijit.bera@gmail.com		
Address of the	222/18, MC Garden Road, 2nd Floor,		
Institution	Dum Dum, Kolkata-700030,		
	West Bengal		
Year of Establishment	2010		
Operating in No. of States/UTs*	1		
Name of the			
Operating State(s)/	West Bengal		
UT(s)			
No. of Branch(es)*	15		
Total Number of	50		
Staff*	52		
Products &	Micro credit, vocational trainings,		
Services Offered	business trainings, health trainings etc.		
No. of Active Bor-	0.09		
rowers (in lakhs)*	0.05		
On-balance sheet			
Portfolio - Net	19.40		
Loan Portfolio (₹ in Cr.)*			
Off-balance sheet			
Portfolio-Man-			
aged/Securitized	0.00		
Portfolio/BC			
Portfolio (₹ in Cr.)*			
Out of Off-balance			
sheet Portfolio,	0.00		
BC Portfolio alone			
(₹ in Cr.)*			
Gross Loan	19.40		
Portfolio (₹ in Cr.)*			



Name of the	Sarala Development & Microfinance	
Institution	Pvt. Ltd.	
Legal Form	NBFC-MFI	
State Head Quarter	West Bengal	
Head of the Institution and Contact Details	Mr. Pranab Rakshit Ph: 9230574953 Email: pranab.rakshit@sarala.co.in	
Address of the Institution	81/2B, Acharya Jagadish Chandra Bose Road, 1st Floor, Kolkata-700014, West Bengal	
Year of Establishment	2010	
Operating in No. of States/UTs*	5	
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Jharkhand, Sikkim, West Bengal	
No. of Branch(es)*	85	
Total Number of Staff*	391	
Products & Services Offered	Microfinance Loan (Suchana & Unnayan), Housing Loan	
No. of Active Bor- rowers (in lakhs)*	1.05	
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	152.24	
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	44.23	
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	44.23	
Gross Loan Portfolio (₹ in Cr.)*	196.47	



Name of the Institution	Sarwadi Finance Pvt. Ltd.
Legal Form	NBFC-MFI
State Head Quarter	West Bengal
Head of the Institution and Contact Details	Mr. Pawan Kumar Shah Ph: 9831207001 Email: pkshah@niphaindia.com
Address of the Institution	28/1, Shakespeare Sarani, Ganga Jamuna, Suite No.31, 3rd Floor, Kolkata-700017, West Bengal
Year of Establishment	2017
Operating in No. of States/UTs*	1
Name of the Operating State(s)/ UT(s)	West Bengal
No. of Branch(es)*	12
Total Number of Staff*	55
Products & Services Offered	Micro Credit, Financial Literacy, Capacity Building programs etc.
No. of Active Bor- rowers (in lakhs)*	0.09
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	13.45
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00
Gross Loan Portfolio (₹ in Cr.)*	13.45



Name of the Institution	Seba-Rahara	
Legal Form	Society	
State Head Quarter	West Bengal	
Head of the Institution and Contact Details	Mr. Subrata Ghosh Ph: 9830141845 Email: seba_rahara@sebamfi.in	
Address of the Institution	Akanksha II, Ground Floor, Jogipara, Saibon Road, P.O Rahara, Kolkata-700118, West Bengal	
Year of Establishment	2006	
Operating in No. of States/UTs*	2	
Name of the Operating State(s)/ UT(s)	Bihar,West Bengal	
No. of Branch(es)*	12	
Total Number of Staff*	67	
Products & Services Offered	Micro Credit, Financial Literacy, Capacity Building programs etc.	
No. of Active Bor- rowers (in lakhs)*	0.18	
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	34.74	
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00	
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00	
Gross Loan Portfolio (₹ in Cr.)*	34.74	



Servitium Micro Finance Pvt. Ltd.

Name of the

Institution	(Earlier Sunflag Merchants Pvt. Ltd.)		
Legal Form	NBFC-MFI		
State Head Quarter	West Bengal		
Head of the Institution and Contact Details	Mr. Subrata Ghosh Ph: 9830141845 Email: servitium.mfi@servitium.in		
Address of the Institution	24/1, Old Calcutta Road, Chowdhury Para, Rahara, Kolkata-700118, West Bengal		
Year of Establishment	2018		
Operating in No. of States/UTs*	2		
Name of the Operating State(s)/ UT(s)	Bihar, West Bengal		
No. of Branch(es)*	5		
Total Number of Staff*	17		
Products & Services Offered	Micro Credit, Financial Literacy, Capacity Building programs etc.		
No. of Active Bor- rowers (in lakhs)*	0.06		
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	11.68		
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00		
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00		
Gross Loan Portfolio (₹ in Cr.)*	11.68		



Name of the Institution	Swayamsampurna Mutual Benefit Trust	
Legal Form	Trust	
State Head Quarter	West Bengal	
Head of the Institution and Contact Details	Mr. Raja Menon Ph: 9830112826 Email: swayamsampurna10@gmail.com	
Address of the Institution	1/A, South End View Building, D.H. Road, Joka, Kolkata-700104 West Bengal	
Year of Establishment	2008	
Operating in No. of States/UTs*	1	
Name of the Operating State(s)/ UT(s)	West Bengal	
No. of Branch(es)*	2	
Total Number of Staff*	22	
Products & Services Offered	Credit, Organized training to SHG members for various livelihood activities.	
No. of Active Bor- rowers (in lakhs)*	0.01	
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	2.09	
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	0.00	
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	0.00	
Gross Loan Portfolio (₹ in Cr.)*	2.09	

## **TIER III MFI**



Name of the Institution	Uttrayan Financial Services Pvt. Ltd.	
Legal Form	NBFC-MFI	
State Head Quarter	West Bengal	
Head of the Institution and Contact Details	Mr. Kartick Biswas Ph: 7044048874 Email: kartick.biswas@uttrayan-mfi.com	
Address of the Institution	CF-32, Sector-1, Bidhan Nagar, Salt Lake City, Kolkata-700064 West Bengal	
Year of Establishment	2001	
Operating in No. of States/UTs*	10	
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Jharkhand, Meghalaya, Odisha, Punjab, Rajasthan, Sikkim, Uttarakhand, West Bengal	
No. of Branch(es)*	98	
Total Number of Staff*	434	
Products & Services Offered	Micro Credit, Micro Housing, Children Education, Business Promotion & Scale up Loans etc.	
No. of Active Bor- rowers (in lakhs)*	0.91	
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	184.60	
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	5.26	
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	5.26	
Gross Loan Portfolio (₹ in Cr.)*	189.86	

West Bengal



Name of the Institution	VFS Capital Ltd.
Legal Form	NBFC-MFI
State Head Quarter	West Bengal
Head of the Institution and Contact Details	Mr. Kuldip Maity Ph: 9830353213 Email: md@vfscapital.in
Address of the Institution	ECO Space Business Park, Tower-4B, Room No-403, 4th Floor, New Town, Rajarhat, Kolkata-700156, West Bengal
Year of Establishment	2006
Operating in No. of States/UTs*	13
Name of the Operating State(s)/ UT(s)	Assam, Bihar, Chhattisgarh, Haryana, Jharkhand, Madhya Pradesh, Megha- laya, Odisha, Sikkim, Tripura, Uttar Pradesh, Uttarakhand, West Bengal
No. of Branch(es)*	246
Total Number of Staff*	1572
Products & Services Offered	Micro Credit, Insurance, Capacity Building & Training etc.
No. of Active Bor- rowers (in lakhs)*	3.72
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	708.69
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	94.88
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	94.88
Gross Loan Portfolio (₹ in Cr.)*	803.57





Name of the Institution	WeGrow Financial Services Pvt. Ltd.	
Legal Form	NBFC-MFI	
State Head Quarter	West Bengal	
Head of the	Mr. Bishwajit Das	
Institution and	Ph: 9073950333	
Contact Details	Email: md@wegrowindia.com	
Address of the	AE - 601, Sector - I, Salt Lake City,	
Institution	Kolkata-700064, West Bengal	
Year of Establishment	2019	
Operating in No. of States/UTs*	2	
Name of the Operating State(s)/ UT(s)	Bihar, West Bengal	
No. of Branch(es)*	17	
Total Number of Staff*	57	
Products &	Micro Credit, Financial Literacy,	
Services Offered	Capacity Building programs etc.	
No. of Active Bor- rowers (in lakhs)*	0.09	
On-balance sheet Portfolio - Net Loan Portfolio (₹ in Cr.)*	19.23	
Off-balance sheet Portfolio-Man- aged/Securitized Portfolio/BC Portfolio (₹ in Cr.)*	3.32	
Out of Off-balance sheet Portfolio, BC Portfolio alone (₹ in Cr.)*	3.32	
Gross Loan Portfolio (₹ in Cr.)*	22.55	



## Annexures (A) List of New MFIs added

S.No	Name of MFI	Legal Form	State/UT	Tier
1	Ambition Services Pvt. Ltd.	NBFC	Delhi	II
2	BSS Microfinance Ltd.	NBFC	Karnataka	Ι
3	Cashtree Finance Pvt. Ltd.	NBFC	Uttar Pradesh	III
4	Citta Plus Consultancy Pvt. Ltd.	NBFC	Tamil Nadu	III
5	DAR Credit & Capital Ltd.	NBFC	West Bengal	III
6	Grameen Microfinance Trust (G Trust)	Trust	Tamil Nadu	III
7	Info Microcredit Co-operative Society (IMCS)	MACS or Coopera- tive	Uttarakhand	III
8	IQRA Microfinance Federation	Sec. 8 Com	Uttar Pradesh	III
9	Jeevanutthan Financial Services Pvt. Ltd.	NBFC	West Bengal	III
10	KSR Capital Services Ltd. (KSRCSL)	NBFC	Delhi	III
11	L&T Financial Services	NBFC	Maharashtra	Ι
12	Mahatma Gandhi Foundation For Rural Development (MGFRD)	Society	Kerala	III
13	Neyyattinkara Integral Development Society (NIDS)	Society	Kerala	III



S.No	Name of MFI	Legal Form	State/UT	Tier
14	Pragati Finserv Pvt. Ltd.	NBFC	Telangana	N.A.
15	Sahrudaya Wesco Credit	Trust	Kerala	III
16	Sai Shakti Mahila Technical & Development Services	Sec. 8 Com	Madhya Pradesh	III
17	Sarvam Charitable Trust	Trust	Tamil Nadu	III
18	Sharan Welfare Foundation	Sec. 8 Com	Madhya Pradesh	
19	Share India Fincap Pvt. Ltd.	NBFC	Uttar Pradesh	III
20	Sigaram Foundation	Trust	Tamil Nadu	III
21	Subiksham Womens Welfare Foundation	Sec. 8 Com	Tamil Nadu	III
22	Swarnodhayam Credits Pvt. Ltd.	NBFC	Tamil Nadu	
23	Taraashna Financial Services Ltd.	NBFC	Haryana	I
24	Unnayan Bharat Finance Corporation Pvt. Ltd. (UBFC)	NBFC	Delhi	III
25	VisionFund India	NBFC-MFI	Tamil Nadu	N.A.
26	Vrushka Microfin Pvt. Ltd.	NBFC-MFI	Tamil Nadu	
27	Wesghats Micro Finance Ltd.	NBFC-MFI	Tamil Nadu	III

## (B) List of MFIs dropped / ceased microfinance operations with brief remarks

S.No	Name of MFI	Legal Form	States/ UTs	Tier	Remarks
1	Anandita Micro Credit Services Foundation	Sec. 8 Com	Odisha	111	Portfolio acquired by SEED Capital Pvt. Ltd.
2	Anupama Hu- man Economic Development (AHED)	Sec. 8 Com	Madhya Pradesh	II	Active but did not submit data for over one year.
3	Arthimpact Digital Loans Pvt. Ltd.	NBFC	Maha- rashtra	I	Active but did not submit data for over one year.
4	Asmita Institute for Develop- ment	Society	Maha- rashtra	III	On verge of closing microfinance operations
5	Asmitha Micro- fin Ltd.	NBFC	Telan- gana	I	On verge of closing microfinance operations
6	Asomi Finance Pvt. Ltd.	NBFC- MFI	Assam	111	Active but did not submit data for over one year.
7	AU Welfare Foundation	Sec. 8 Com	Uttar Pradesh		Realigned its focus on wom- en's livelihood initiatives



S.No	Name of MFI	Legal Form	States/ UTs	Tier	Remarks
8	Bagaria Relief Welfare Ambu- lance Society (BRWAS)	Society	West Bengal	III	Active but did not submit data for over one year.
9	Bal Mahila Vikas Samiti (VAMA)	Society	Madhya Pradesh	111	Active but did not submit data for over one year.
10	Barasat Grameen Society (BGS)	Society	West Bengal	111	Active but did not submit data for over one year.
11	Barasat Society of Self Employ- ment for Rural Inhabitants & All Liberal	Society	West Bengal	III	Active but did not submit data for over one year.
12	Bhartiya Micro Credit (BMC)	Sec. 8 Com	Uttar Pradesh	II	Closed microfinance operations
13	Bhartiya Samruddhi Finance Ltd. (BASIX)	NBFC	Telan- gana	111	Active but did not submit data for over one year.
14	Capital Trust Microfinance Pvt. Ltd.	NBFC- MFI	Delhi		Closed microfinance operations

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S.No	Name of MFI	Legal Form	States/ UTs	Tier	Remarks
15	Centrum Micro- credit Pvt. Ltd.	NBFC- MFI	Maha- rashtra	II	Centrum Finan- cial Services Ltd. (CFSL) and Centrum Mi- crocredit Ltd. (CML) have transferred their respective businesses to Unity SFB
16	Darabar Sahitya Sansad (DSS)	Society	Odisha	111	Active but did not submit data for over one year.
17	Fino Finance Pvt. Ltd.	NBFC- MFI	Maha- rashtra	II	Active but did not submit data for over one year.
18	Futureage India Micro Credit Services	Sec. 8 Com	Uttar Pradesh		Active but did not submit data for over one year.
19	Gaddala Finan- cial Services Pvt. Ltd.	NBFC	Telan- gana	111	Closed microfinance operations
20	Gramalaya Ur- ban And Rural Development Initiatives And Network	Sec. 8 Com	Tamil Nadu	III	Active but did not submit data for over one year.
21	Gramin Micro Credit Founda- tion	Sec. 8 Com	Delhi		On verge of closing microfinance operations



S.No	Name of MFI	Legal Form	States/ UTs	Tier	Remarks
22	Kotalipara Development Society (KDS)	Society	West Bengal	11	Active but did not submit data for over one year.
23	Margdarshak Financial Ser- vices Ltd.		Uttar Pradesh	II	Active but did not submit data for over one year.
24	Nari O Shishu Kalyan Kendra (NSKK)	Society	West Bengal	III	Active but did not submit data for over one year.
25	Parama Mahila Samittee	Society	West Bengal	III	Active but did not submit data for over one year.
26	Pragathi Seva Samithi	Society	Telan- gana	III	Closed microfinance operations
27	Prayas Organization for Sustainable Development	Trust	Gujarat	111	Active but did not submit data for over one year.
28	S.M.I.L.E. Microfinance Ltd.	NBFC- MFI	Tamil Nadu	I	Portfolio acquired by Northern Arc Capital Ltd.
29	Sakhi Samu- daya Kosh	Sec. 8 Com	Maha- rashtra		On verge of closing microfinance operations

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S.No	Name of MFI	Legal Form	States/ UTs	Tier	Remarks
30	Sambandh	NBFC-	Odisha	II	Closed
	Finserve Pvt.	MFI			microfinance
	Ltd.				operations
31	Seba Bikash	Sec. 8	West	III	Active but did
	Kendra Finan-	Com	Bengal		not submit
	cial Services				data for over
	0				one year.
32	Society for	Society		III	Active but did
	Model Gram Bikash Kendra		Bengal		not submit data for over
	(SMGBK)				one year.
33	Society For	Society	Tamil	111	Active but did
55	Social Develop-	Society	Nadu		not submit
	ment		Nauu		data for over
					one year.
34	Sripur Swami	Society	West		Active but did
	Vivekananda		Bengal		not submit
	Welfare Society				data for over
					one year.
35	Suvidha Mi-	Society	Uttar		Active but did
	crofin		Pradesh		not submit
					data for over
					one year.
36	Swayam-	Sec. 8	Odisha	III	Active but did
	shree Micro	Com			not submit
	Credit Services				data for over
	(SMCS)				one year.
37	WWAGS	Society	Manipur		Active but did
	Microfin				not submit
					data for over
					one year.























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## A Regret

An important principle in financial sector is transparency. Financial institutions in public space are expected to be transparent and provide data to the sector's association and Self-Regulatory Organisation. However, we regret that despite strenuous efforts of our team with repeated phone calls and mails, the following 5 MFIs have not provided data for the Directory:

- (1) Blue Horizon Investments Ltd.
- (2) Ceejay Microfin Ltd.
- (3) Palma Development Finance Pvt. Ltd.
- (4) Pujan Investment & Finance Pvt. Ltd.
- (5) Sahayog Microfinance Ltd.

Incidentally all the 5 MFIs mentioned above are NBFC-MFIs registered with RBI.

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