



## **Sa-Dhan Conference on Inclusive Growth – 2023**

8 & 9 November  
Hotel Ashok, New Delhi

## SA-DHAN CONFERENCE 2023

Sa-Dhan is organizing its annual Conference on Inclusive Growth for the year 2023 on the 8th and 9th of November at Hotel Ashok in New Delhi. The conference provides a unique platform for dialogue, deliberation, information sharing, and forging partnerships. It aims to provide stakeholders with a platform to deliberate on specific sectoral concerns and challenges in the implementation of India's Financial Inclusion program.

The 18th conference would also provide insights that can shape the future work agenda and action plan of policymakers, regulators, practitioners, and academicians keeping a focus on various aspects to both widen and deepen the scale of financial inclusion in the country. This is a platform to deliberate upon the contemporary issues and concerns of the sector and find the way forward to create an enabling environment for the universalization of financial inclusion.

Further, the conference would also dwell upon the role of the microfinance sector under various government initiatives on the acceleration of financial services, which have an overall impact on the lives of clients. The conference will bring issues of financial exclusion and financial vulnerability to light, expanding deliberation around financial resilience.

The conference would focus on greater dynamism in the Microfinance Sector, accelerating the Self-Help Group Programme, Micro, and various other relevant and contemporary topics. This year, we would also deliberate on national priorities viz. micro insurance, micro pension, integrated health, water and sanitation, clean energy and climate change, affordable housing, truly marginalized, micro-enterprises, digitization, and Microfinance sector, and myriad ways in which financial inclusion can give a fillip towards the elimination of poverty and universalization of financial inclusion.

Inclusive Growth covers an array of products and services. Enabling a facilitative policy and regulatory structures would indeed deepen and widen the outreach of these services and products. In the last couple of years, the government has taken several measures to promote universal and hassle-free access to an array of financial products. The conference would witness in-depth deliberation for bridging the vast gaps and paving the way for Inclusive Growth. The Bharat Microfinance Report which is the totality of the statistical analysis of the sector would be released at the conference.

## PREVIOUS INITIATIVES

The Conferences which Sa-Dhan has hosted over the years have been a culmination of the prevalent scenarios and the future needs of the sector. The Conferences have also grown with the changing times and provided space for discussions on the burning issues and challenges facing the stakeholders and gave pointers for policy-level action. Some of the key drivers that the conference has introduced into the financial inclusion debate over the years are as follows:

- Promoting Women-led Enterprises: Microfinance Leads the Way
- Propelling the Growth of the Informal Sector through Microfinance
- Inclusive Finance in the Digital Era
- Revamping Insurance for the Informal Sector
- Responsible Finance: Efforts from SROs and MFIs to promote Client Protection
- Achieving India's development objectives – Role of Microfinance
- Inclusive Finance: Pathway to meet the Sustainable Development Goals (SDGs)
- Small Finance and Payment Banks: Envisaging their Roles and Impact
- Giving credit where it is due: MSME and Entrepreneurship Finance
- Health Inclusion fosters better Financial Inclusion
- Forging partnerships for the convergence of Banking and Microfinance solutions
- Financing Affordable Homes
- Twenty-Five Years of SHG Bank Linkage Program: Future Architecture of the Self Help Group movement
- Unleashing the Financing Channels for Decentralized Renewable Energy (DRE)
- Role of MUDRA and Microfinance Institutions
- Need for Differentiated Rating Mechanism for Not for Profit institutions
- Recognition of the Microfinance Sector and efforts to bring legislation.
- Priority sector incentives for expanding the debt portfolio
- Code of conduct for microfinance institutions
- Bank lending to microfinance institutions, discussion on the partnership model
- Fostering Growth with Enhanced Regulatory Compliance and Policy Constructs
- Revitalising Financial Inclusion

Over the years, the Conference has been addressed by eminent personalities, attended by hundreds of participants, and deliberated the contemporary issues that needed policy attention.

## TARGET AUDIENCE

• Government Officials	• Banks
• Regulators, including RBI, SEBI, IRDAI, PFRDA	• Insurance Companies
• DFIs-including NABARD, SIDBI, NHB, MUDRA	• Rating Agencies
• Micro Finance Institutions	• Technology Service/IT Solution Providers
• Self Help Promoting Institutions	• Capacity Building Providers (CBPs)
• Non Government Organizations (NGOs)	• Housing Finance Companies (HFCs)
• Payment Gateway/ Cash Management/ Security Solution Providers	• Non-Banking Finance Companies (NBFCs)
• MSME Sector	• Academicians/Universities/ Training Institutes
• Researchers/Scholars	• Energy Companies, especially green energy providers
• Mobile Banking/Core Banking Solution Providers	• Social Enterprises
	• Industry associations/ Networks
	• Donor agencies/Multilateral institutions
	• International agencies
• Consultancy Firms	• All Stakeholders

## BENEFITS OF ATTENDING THE CONFERENCE

As the Conference will attract the who's who from the Financial Inclusion sector, Government, RBI, Banks, and a wide spectrum of institutions and other stakeholders, it is a great opportunity for bringing forth important issues to the notice of senior decision-makers, interacting with policymakers and regulators and brand promotion. The leaders of the Financial Inclusion sector from across

the country will be actively participating. The deliberations in the inaugural/plenary/parallel sessions will serve to pinpoint the issues and help authorities in addressing them.

The conference also provides a unique networking platform, especially between developmental agencies, financial institutions with implementing agencies, start-ups, etc. The most sought event of financial inclusion also offers side events to interact and present unique work. With your organization being one of the major players in the financial inclusion arena of our country, we seek your presence and also invite your organization for sponsorship support. The benefits of association with this flagship National Conference of Sa-Dhan as a sponsor are enclosed.

## REGISTRATION

Early-bird Registration will start on 04th August 2023. This will ensure your confirmed participation. All delegates will be provided a digital pass to attend the conference. The registration form can also be downloaded from the Sa-Dhan website. There is also a provision for spot registration at the conference venue.

## REGISTRATION FEE COVERS

- Admission to the Conference Sessions
- Lunch and refreshments during the Conference
- Networking platform
- Conference Kit
- Complimentary Copy of Bharat Microfinance Report – 2023

Registration fees can be paid through Demand Draft / Online Payment. International payments can only be made through wire transfer.

**Please be noted that the fee doesn't cover accommodation.** Should you seek some support in finding accommodation, you can get in touch directly with us at [conference@sa-dhan.org](mailto:conference@sa-dhan.org)

## REFUND POLICY

Requests received in writing before 15th October 2023 will be considered for cancellation. A 20% handling charge would be deducted from the registration fee and the balance refunded by cheque. No amount will be refunded after. The registration form with the payment details should be sent to [conference@sa-dhan.org](mailto:conference@sa-dhan.org)

Sponsorship: Sponsorship under different categories is open.

## SPONSORSHIP PACKAGE

Sponsorship Proposal	Con-ference Partners	Principal Sponsors	Co Sponsors	Associate Sponsors
<b>Sponsorship Amount</b>	<b>Up to 25 Lakh</b>	<b>Up to 15 Lakh</b>	<b>Up to 10 Lakh</b>	<b>Up to 5 Lakh</b>
Number of Partners	2	5	8	Any
Status of 'Conference Partner' the Sponsor name and logo will be prominently displayed at the venue	✓			
Prominent display of logo on the main backdrop and thank you panel	✓			
Company logo and speaker details in the digital promotion	✓	✓	✓	✓
Display of logo on Conference material, Report & Delegate Kit	✓	✓	✓	✓
Speaker slot to a company senior representative at the Inaugural session	✓	✓	✓	✓
Speaker slot to a company senior representative at any plenary session	✓			
Speaker slot to a company senior representative at any parallel session	✓	✓	✓	
Insertion of the Company's brochure and publicity material into the conference kit	✓	✓		✓
Branding at significant points of the venue	✓	✓	✓	✓
Projection of Logo on screen during the breaks	✓	✓		
Screening of a corporate video during the session break	✓	✓		
Complimentary exhibition space of 2*2 meters at the Conference venue	✓	✓	✓	
Delegate Passes to attend the Conference	10	7	5	3
Complimentary copies of Bharat Microfinance Report 2023	✓	✓	✓	✓

*For any query, feel free to contact:*

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# NATIONAL CONFERENCE OVER THE YEARS



# सूक्ष्म-वित्त क्षेत्र को होगी 100 अरब डॉलर की

## जरूरत: जयंत सिन्हा

सूक्ष्म-वित्त क्षेत्र को होगी 100 अरब डॉलर की जरूरत: जयंत सिन्हा

: Bhasha , November 29, 2022 / 08:28 PM IST



नयी दिल्ली, 14 नवंबर (भाषा) वित्त संबंधी संसदीय समिति के अध्यक्ष जयंत सिन्हा ने सोमवार को कहा कि छोटी राशि के कर्ज देने वाले यानी सूक्ष्म वित्त क्षेत्र में वृद्धि को रफ्तार देने में टिकाऊ एवं हरित ऊर्जा की अहम भूमिका होगी। सिन्हा ने 'सा-धन' की तरफ से सूक्ष्म-वित्त पर आयोजित एक सम्मेलन में कहा कि उद्यमी तैयार करने के लिए सूक्ष्म-वित्त संस्थानों को वित्तपोषण पर ध्यान देना चाहिए। इससे टिकाऊ आजीविका के लिए प्रयासरत उद्यमियों को कर्ज मुहैया कराया जा सकेगा।

उन्होंने कहा, 'भारत में मौजूद कुल 50 करोड़ कामगारों से करीब 40 करोड़ असंगठित क्षेत्र में काम करते हैं। असंगठित क्षेत्र के कामगार सूक्ष्म-वित्त क्षेत्र से बड़े पैमाने पर लाभान्वित होते हैं।'

NBFC 3 Min Read

## Microfin industry needs \$100 bn to promote green livelihood: Jayant Sinha

Sinha also said one of the key challenges today is to create quality jobs for the millions who join the workforce every year, however, the aspirations of landing a government job can't be fulfilled and they are limited.

MACRO

Micro credit grows to ₹2.63 lakh cr, MFI loans up 19% in 2021-22

The average ticket size per loan stood at ₹39,903 as on March 2022 whereas it was ₹36,510 as on March 2021.

By JOE MATHEW, Nov 14, 2022

3 min read



The average ticket size across all categories has increased except for non-profit MFIs.

The combined micro credit portfolio of 272 lenders touched ₹2,63,760 crore in 2021-22, a 5% increase over the outstanding loans for the Indian microfinance sector the previous year, the Bharat Microfinance Report (BMR) of 2021-2022 published by Sa-Dhan, the association of microfinance firms said. The report collates data of 11 crore active loans from microfinance institutions (MFIs), non-banking financial companies (NBFCs), banks, small finance banks (SFBs), non-profit MFIs and NBFC-MFIs. However, the quantum of credit extended to the poor households by MFIs registered a year-on-year growth of 19% to touch ₹1,35,099 crore during the same period.

## Microfin industry needs \$100 bn to promote green livelihood: Jayant Sinha

Sinha also said one of the key challenges today is to create quality jobs for the millions who join the workforce every year, however, the aspirations of landing a government job cannot be fulfilled and they are limited.

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## Sa-Dhan

Sa-Dhan is an association of Impact Finance Institutions and an RBI appointed Self-Regulatory Organization (SRO) for Microfinance Institutions. Sa-Dhan is the first and largest association of community development finance institutions in India formed over two decades back for supporting and strengthening the agenda of fostering Inclusive Impact Finance in India. It strives for creating a better understanding of the microfinance sector among policymakers, funders, banks, governments, researchers, and practitioners. Sa-Dhan has about 220 members working in 33 states/UTs and over 600 districts, which includes both, Profit and Not for Profit MFIs, SHG promoting institutions, banks, rating agencies, capacity-building institutions etc. Sa-Dhan's members with diverse legal forms and operating models, reach out to approximately 44 million clients with loan outstanding of more than ₹1,27,801 crores. Sa-Dhan is also recognized as a National Support Organization (NSO) by National Rural Livelihood Mission (NRLM).