



7th Eastern India Microfinance Summit 2023



**"The Next Gen Microfinance - Role of digital technology
in the evolving roadmap of Microfinance"**

ON 13TH OF JANUARY 2023 AT THE LALIT, KOLKATA

In Association with :



Organised by :



Knowledge Partner :



About 7th Eastern India Microfinance Summit 2023 :

“The Next Gen Microfinance - Role of digital technology in the evolving roadmap of Microfinance”

INTRODUCTION :

The 7th Eastern Indian Microfinance Summit is announced to reevaluate the strategic roadmap necessary for the microfinance industry to build products equipped with adequate digital tools and technologies to serve their clients with a robust, dynamic and sustainable approach. The recent RBI-released guidelines for the microfinance industry have embarked on a strong penetration within the industry across the value chain, enabling their clients to make informed decisions related to credit, and loans. The Next Gen Microfinance Summit will facilitate the discussion of various trends and scenarios in the microfinance industry in West Bengal and the North-East region addressing the challenges and possible solutions to overcome them.

The recent RBI-released guidelines for the new regulatory framework in microfinance are expected to bring traction and flow in the steady demand and asset quality improvement. The industry has witnessed a growth of 80% in loan disbursement during the first quarter of FY 23 on a year-on-year basis. This growth is likely to continue because of the conducive policy, pent-up demand and branch network expansion. Within the revised guidelines, to qualify as microfinance the common household limit should be under Rs 3 lakhs. This new regulatory framework applies to banks, NBFCs and SFBs engaged in the MFIs sector.

This year's session is expected to be attended by the MFIs practitioners, regulators and funders to discuss most pertinent issues facing the sector.

Inaugural Session :

The inaugural session will discuss the key issues around the main theme 'The Next Gen Microfinance'. The key issues discussed in this session will include :

- How can digital transformation help in achieving financial Inclusion?

- A retrospective on the past historical learnings and how the MFIs can step into the evolving landscape ahead.
- What are the key trends and scenarios in the microfinance industry after the new regulatory framework in 2022?
- How will MFIs cope with the underlying opportunities and challenges in seeking digital transformation?
- What can be the best possible practices in Indian microfinance to navigate the evolving digital landscape?

Session 1: Analyzing the financial inclusion landscape (customer segment, macroeconomic trends) :

Financial inclusion ensures access to essential financial services for the underserved section of society. MFIs play an important role in improving financial inclusion by addressing the credit gap which exists in the ecosystem through the provision of micro-credit. The total registered MFIs in India are 268 registered as of 2021. Key topics discussed by the participants will include:

- What are the current trends in MFIs impacting financial inclusion?
- Discuss different global scenarios such as MFIs in Bangladesh, Brazil and Kenya
- How technology as an enabler can help increase the customer base in the MFIs sector?
- In what ways can government initiatives help in achieving digital innovations in the microfinance industry?
- What role is currently played by the financial institutions and FinTech players in the MFIs sector?

Session 2: Opportunities vs. Challenges for MFI across the value chain:

The MFI value chain consists of customer onboarding, underwriting, loan disbursement, loan monitoring services and collections. This session will be dedicated to addressing various points specific to microfinance across the value chain, with emphasis on the points below.

- Discuss the present MFIs value chain and its key ways of functioning.
- What are the opportunities for MFIs across the value chain, in terms of front office, mid office and back office?
- Address the challenges faced by MFIs across the value chain

- In what ways can MFIs overcome these challenges?
- Discuss the enablement of MFIs stakeholders such as—customers, banking correspondents /agents and MFIs employees

Session 3: Role of emerging technologies and digital rails in enabling transformation for MFIs :

The stakeholders in the MFIs industry such as Fintechs, regulators, government and SROs have a key role to play in the digital transformation of the sector. This session will be dedicated to discussing various issues faced by the players in the MFIs industry and how different stakeholders can address them. This session will facilitate discussions based on the following aspects.

- In what ways can insurance companies improve their product offerings and deliver them efficiently to the low-income market? Additionally, discuss the enablement of technology as a strategy to optimize their operations and mitigate the associated market and customer risks
- Discuss various ways to enhance lending processes focusing on better customer experience and personalization followed by monitoring and collections.
- Discuss the enablement of MFIs stakeholders such as customer, banking correspondents /agents and MFIs employees
- In what ways can the digital India infrastructure such as JAM, UPI, ABPS, AA, and OCEN drive innovation, transformation, growth and collaboration for MFIs?

The significance of data privacy and cyber security in the digital transformation

Session 4: Way forward : Moving towards next-gen digital-driven microfinance landscape :

MFIs can offer next-gen solutions to their clients through product co-creation with digital innovation, talent and workforce development, thereby improving the MFI's financial and social performance. The digitally-led workflows can increase more streams of data enabling a digital-driven decision-making approach. Through partnerships and collaborations in the ecosystem with FinTech players, MFIs can address a wider underserved segment. In this discussion, the panel will involve conversations on the possible roadmap needed to navigate through the digitally-led microfinance landscape.

- What is the probable future of the microfinance landscape in India ?
- How can MFIs benefit through ecosystem collaboration such as partnerships and alliances?
- Discuss the most viable technologies for achieving sustainable next-gen microfinance.
- What measures can be taken by MFIs to become digital-driven institutions ?
- In what ways can the digital India infrastructure such as JAM, UPI, ABPS, AA, OCEN drive innovation, transformation, growth and collaboration for MFIs ?

Target Audience/Participants and delegates :

- There will be around 400 Leaders and senior officials from MFIs (NGOs as well NBFCs, SFBs, BCs and Bank) who are operating in West Bengal, Odisha, Jharkhond, Bihar and North Eastern States. Expected over 60 MFIs from Eastern India.
- Banks, Regulators, Ratings Agencies,
- Fintech, IT, Software Companies
- Insurance Companies
- Researchers, Scholars and Students
- Energy Companies especially green energy providers and social enterprises
- Mobile Banking/Core Banking Solution Providers
- Industry association/network
- Donor agencies/multilateral Institutions and International Agencies.
- Consultancy firm
- All stakeholders
- A good number of Reporters from print and electronic media

Who Should Attend :

- Heads and executives from MFIs and BC Organizations
- Heads and executives from state and national level MFIs industry associations/ networks /SROs.
- Senior Representation from the RBI (Expected)
- General Managers, CGM, ED, MD from as many as 25 commercial and nationalized banks and financial institutions.
- Heads and executives from insurance companies
- Heads of rating institutions, software companies, consultancy firms

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MICROFINANCE AWARDS

The Awards shall be distributed on 13th of January 2023 at The Lalit, Kolkata.

here will be a total of **12 awards** given during the event across **4 categories**.

For each award category, awards will be given for 3 groups. The distinction between these groups is done on the basis of the size of the players defined by **RBI** as per the **Gross Loan portfolio (GLP)**.

Awards Category	Established players (GLP >= 500 Cr)	Startups & challengers (GLP < 500 cr)	Enabling tech players (GLP = 0)
Innovations in product design	1	1	1
Excellence in customer service and product distribution	1	1	1
Technology innovations to drive financial inclusion	1	1	1
Special Jury award	1	1	1
Total no. of awards	4	4	4

The questionnaire for each category for responses as nomination can be downloaded from the 7th Eastern India Microfinance summit Web site (<https://amfi-wb.org/events/eims2023/AMFI-WB-Microfinance-Awards-2019.html>). Nomination also can be uploaded through clicking the link given in Summit Website in Award Sub-Head.

AMFI-WB has been organizing the Eastern India Microfinance Summit over the past seven years and it proposes to recognize contribution of various institutions towards Microfinance and are reaching out to all players within the Microfinance domain covering Universal banks, SFBs and MFIs & other players in microfinance domain.

Your nomination can be considered for any **THREE** of the above categories. Your institution will be awarded in not more than **ONE category**. Therefore, we request you to submit your nomination for the categories you are best placed.

All the entries submitted in the prescribed format will be screened by the team for completeness and relevance. These entries will then be evaluated by a pre-jury panel, comprising of senior practitioners from **SROs** and microfinance experts, who will analyze entries across the five categories. There will be no award for any category receiving less than FIVE entries/nominations. The entries will then be judged by jury team.

Kindly send us the above information in the format enclosed by **15th of December 2022**.

Please feel free to contact Mr. Asit Kumar Mitra and Mr. Subrata Ghosh at ceo@amfi-wb.org, info@amfi-wb.org for any further queries or clarifications in this regard.



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Sponsorship Categories

Sponsorship Proposal	Conference Partner	Principal Sponsor	Co-Sponsor	Associate Sponsor	Technology Partner	Media Partner
Sponsorship Amount	Amount in Rs. Plus 18% GST					
	5 Lac	4 Lac	3 Lac	2 Lac	1.5 Lac	1 Lac
Status of “Conference Partner” Sponsors name and Logo will be prominently displayed at the venue and shall be placed above all the Sponsors with a tag line	√					
Prominent display of logo on the main backdrop	√	√	√	√	√	√
Display of logo on conference Pre-Summit Publication, Post-report	√	√	√	√	√	√
Up and down (Round) air ticket to reach venue with Venue Hotel accommodation for one day for one person (Senior representative of company) – Subject to at least one month before confirmation.	√					
Speaker slot to a company senior representative at Plenary/Panel session	√	√				
Branding at significant point of venue	√	√	√	√	√	√
Insertion of company's brochure, gift (if any) and publicity material in conference kit	√	√	√	√	√	√
Projection of logo on screen during the break	√	√	√	√	√	√
Screening on a corporate video during the session breaks or lunch time.	√	√	√			
Complimentary exhibition space of 2*2 Meters at the conference venue	√	√				
7 delegate passes to attend the conference	√					
5 delegate passes to attend the conference		√	√			
3 delegate passes to attend the conference				√	√	√

N: B: Applicable taxes will be levied with Sponsorship amount.

Provision of Stall for product and publication display

Stall Contribution : INR 40000.00 + 18% of GST = **Total Rs. 47200.00**

Stall size : Octanorm stall. 2m X 2m with 2m height with 2 spotlight, one table and 2 chair

Provision of Screening of corporate video clip (the clipping should be maximum 5 minutes) :

For screening cost : INR 30000.00 + 18% of GST = **Rs. 35400.00**

Screening during the session break or lunch time at main Led Backdrop

Screening all time in Led/Plasma TV (without sound)

OUR SPONSORS AND SUPPORTERS/PARTNERS FOR EARLIER SUMMIT (S) :

1	IDBI Bank		27	KPMG	
2	Greenlight Planet INC		28	Nelito	
3	"E & Y"		29	LICI	
4	Shriram Life Insurance Company Ltd.		30	Utkarsh Small Finance Bank	
5	SIDBI		31	IFMR Lead	
6	Bajaj Allianz Life Insurance Company Ltd.		32	Solvay Tech Solutions Private Limited (Zopper)	
7	High Mark		33	While of One Ltd.	
8	Punam Energy Pvt. Ltd. (Onergy)		34	DHFL Premarica	
9	Grey Swift Private Limited (Leegality)		35	UNACCO Financial Services Private Limited (UFSP)	
10	Coverfox Insurance Broking Private Limited		36	Pixel Solutionz	
11	Bandhan Bank		37	Uttrayan Financial Services Pvt. Ltd.	
12	Future Generali		38	Fusion Micro Finance Ltd.	
13	Arohan Financial Services Limited		39	Resurgent India Limited	
14	Craft Silicon Pvt. Ltd.		40	M-Insure Services Private Limited	
15	Satya Micro Capital Ltd.		41	Doctor On Call Pvt Ltd (Aiqahealth)	
16	Panasonic India		42	CMS Info Systems Ltd. (CMS)	
17	Aditya Birla Capital		43	PwC	
18	MFIN		44	Augmont Goldtech Private Limited	
19	JR Ladda Financial Services Ltd.		45	Satin Credit Care	
20	EQUIFAX		46	RAL Consumer Products Ltd. MITVA	
21	Samsung India Limited		47	D. light Energy Private Limited	
22	Force Ten Technologies		48	NABARD	
23	Soti India Pvt. Ltd.		49	Awaaz De Infosystems Pvt. Ltd.	
24	M2i		50	Sa-Dhan	
25	HDFC ERGO		51	Coverplan Technology Pvt. Ltd. (Bimaplan)	
26	Cristal System & Solution		52	Mindmill Software Limited.	

The Association of Micro Finance Institutions - West Bengal (AMFI - WB) :

AMFI-WB is an institution which endeavors to promote and develop microfinance in the state of West Bengal. Founded as a self-regulatory organization, and registered as a Public Charitable Trust in 2010, AMFI-WB encompasses a community of microfinance organizations that operate in West Bengal.

It was formed to deliver better services to the poor, thereby helping these populations improve their standards of living. AMFI-WB envisions a community of microfinance institutions who are committed to initiating a significant change in the lives of the poor, especially women. AMFI – WB currently caters to around **90** lakh poor women by providing them with financial services, especially micro credit. With a membership of **48 Micro Finance Institutions**, bank, Fintech, IT, Insurance, Health Service Providers, and Software companies etc., approximately **37000** employees who hail from lower economic background.

AMFI-WB primary goals include: encouraging MFIs to maintain healthy relationships with banks, ensuring that MFIs stay on track and focused with

the guideline prescribed to them, and mediating between various government officials and other important sector stakeholders. AMFI – WB regularly conducts stakeholder meets at the district level, management development programs for its members, microfinance industry-related seminars & workshops, and member meetings on matters of mutual interest.

Our Mission

The sole objective of AMFI-WB is to initiate a significant change by empowering the poor, especially women, who are socially disadvantaged and economically exploited. With this objective, AMFI-WB monitors MFIs to ensure that they are compliant with the RBI guidelines and that they adhere to the Codes of Conduct prescribed by the RBI, MFIN, and Sa-Dhan.

It boasts of being a 'first-of-its-kind' initiative in the state's collective fraternity of key MFI players. It is a unique effort, and has been instrumental for the enhancement of income-generating activities among poor women through the help of microfinance services in the state.



About PwC

At PwC, our purpose is to build trust in society and solve important problems. We're a network of firms in 155 countries with over 327,000 people who are committed to delivering quality in assurance, advisory and tax services. Find out more and tell us what matters to you by visiting us at www.pwc.com.

PwC refers to the PwC network and/or one or more of its member firms, each of which is a separate legal entity. Please see - www.pwc.com/structure for further details.



DETAILS OF AMFI-WB PRESENT MEMBER ORGANIZATIONS :

SL No.	Name of the Organization	Status
1	Arohan Financial Services Limited	NBFC-MFI
2	ASA International India Microfinance Limited	NBFC-MFI
3	Barasat Sampark	NGO-MFI
4	Belghoria Janakalyan Samity	NGO-MFI
5	WeGrow Financial Services Private Limited	NBFC-MFI
6	Dhosa Chandaneshwar Bratyajana Samity (DCBS)	NGO-MFI
7	Jagaran Microfin Pvt. Ltd.	NBFC-MFI
8	Janakalyan Financial Services Pvt. Ltd.	NBFC-MFI
9	L&T Finance Limited	NBFC
10	Sarala Development & Microfinance Pvt. Ltd.	NBFC-MFI
11	Sarala Women Welfare Society	NGO-MFI
12	Satin Credit Care Network Limited	NBFC-MFI
13	Sampurna Training & Entrepreneurship Program (STEP)	NGO-MFI
14	Sampurna Financial Services Pvt. Ltd.	BC
15	Society for Model Gram Bikash Kendra	NGO-MFI
16	Grameen Shakti Microfinance Services Pvt. Ltd.	NBFC-MFI
17	Seba Rahara	NGO-MFI
18	Servitium Micro Finance Private Limited	NBFC-MFI
19	Annapurna Finance Pvt. Ltd.	NBFC-MFI
20	Uttrayan Financial Services Pvt. Ltd.	NBFC-MFI
21	UNACCO Financial Services Pvt. Ltd.	NBFC-MFI
22	VFS Capital Limited	NBFC-MFI
23	Village Welfare Society	NGO-MFI
24	Vedika Credit Capital Limited	NBFC-MFI
25	Fusion Microfinance Limited	NBFC-MFI
26	IIFL Samasta Microfinance Limited	NBFC-MFI
27	Satya Micro Capital Limited.	NBFC-MFI
28	Spandana Sphoorty Financial Limited	NBFC-MFI
29	Muthoot Microfin Limited	NBFC-MFI
30	Dar Credit & Capital Limited	NBFC-MFI
31	Sarwadi Finance Pvt. Ltd.	NBFC-MFI
32	Kuber Kanak Microfinance Association	NGO-MFI
33	Nari O Shishu Kalyan Kendra	NGO-MFI
34	Asirvad Microfinance Limited	NBFC-MFI
35	Belstar Microfinance Limited	NBFC-MFI
36	Madura Microfinance Limited	NBFC-MFI
37	Sreejan Livelihood Development	NGO-MFI
38	Bandhan Bank Limited	Universal Bank
39	ESAF Small Finance Bank	SFB
40	RBL Finserve Limited	Subsidiary of RBL Bank
41	Unity Small Finance Bank	SFB
42	Ujjivan Small Finance Bank	SFB
43	Bharat Financial Inclusion Limited	Subsidiary of Indusind Bank
44	Solvay Tech Solutions Private Limited (Zopper)	Fintech
45	M-Insure Services Private Limited	Fintech
46	Doctor On Call Pvt. Ltd. (Aiqahealth)	Fintech
47	Mindmill Software Limited.	Fintech
48	Jeevan Utthan Financial Services Private Limited	NBFC

CoNTACT :

Mr. Asit Kumar Mitra, CEO, AMFI-WB

Reg. Office : EC – 76, Sector – I, Salt Lake City, Kolkata – 700 064, West Bengal
 Corporate Office : BD-407, Sector – I, Salt Lake City, Kolkata – 700 064, West Bengal, India
 Phone : +91 33 23340013, Mobile : +91 7980244417, 9007508415, 9830988428, 8240131530
 E-mail : ceo@amfi-wb.org, info@amfi-wb.org, Website : www.amfi-wb.org.