AMFI
Association of Micro Finance Institutions - WB

10TH EASTERN INDIA MICROFINANCE SUMMIT 2025

Re-imagining Microfinance towards Viksit Bharat

VIKSIT BHARAT @ 2047

10th December 2025, At Dhono Dhanyo Auditorium, Alipore, Kolkata

In Association with: mfin powering responsible finance MICROFINANCE INDUSTRY NETWORK; Sa-Dhan The Association of Community Development Finance Institutions

Organised by: AMFI Association of Micro Finance Institutions - WB

Knowledge Partner: EQUIFAX

Research Partner: M2i

10^{th} Eastern India Microfinance Summit 2025

On 10^{th} of December 2025
At Dhono Dhanyo Auditorium, Alipore, Kolkata
Organized by: Association of Microfinance Institutions – West Bengal

AMFI-WB

In Association with: MFIN & Sa-Dhan
Knowledge Partner: Equifax
Research partner : M2i

Title of the Summit: Reimagining Microfinance towards Viksit Bharat

Introduction

India has set for itself an ambitious and transformative vision of becoming a developed nation by 2047—Viksit Bharat. Achieving this aspiration requires inclusive growth that reaches every household, especially those at the base of the pyramid. Microfinance, by serving low-income families and women borrowers, plays a central role in ensuring that the benefits of development extend to communities that are often excluded from mainstream finance. Without uplifting this significant section of the population, the broader national goal of Viksit Bharat cannot be fully realized.

Over the past two to three years, however, the microfinance sector has faced considerable stress. Borrower-level repayment challenges, rising concerns around overindebtedness, and the aftershocks of the pandemic tested the resilience of institutions and the trust of clients. Despite these pressures, the sector has shown remarkable adaptability, installing stronger guardrails, recommitting to responsible practices, and aligning itself with the evolving regulatory norms of the Government of India and the Reserve Bank of India.

The theme of this year's summit—"Reimagining Microfinance: Recovery, Protecting Borrowers, and Inspiring Investor Confidence for Viksit Bharat"—reflects three pillars that are shaping the future of the industry:

- **Recovery**: The sector is gradually rebounding from the disruptions of COVID-19, high attrition, and portfolio stress. Institutions are rebuilding stronger systems, strengthening staff capacity, and working closely with communities to restore confidence and repayment discipline.
- **Protecting Borrowers**: At the heart of microfinance lies the responsibility to safeguard clients. The sector has strengthened compliance, transparency, and client protection frameworks, ensuring that borrowers are not overburdened and that credit reaches the intended beneficiaries in a responsible and ethical manner.
- **Inspiring Investor Confidence:** As the primary providers of funds, investors remain crucial to sustaining and expanding microfinance. Their confidence hinges on institutional sustainability, adherence to regulatory mandates, and credible practices. The sector is proactively addressing investor concerns while demonstrating resilience and impact, thereby positioning microfinance as a reliable and investible segment of the financial services industry.

  The microfinance community is deeply committed to following all regulatory norms, reinforcing accountability, and ensuring that growth is inclusive and sustainable. With borrower protection and investor confidence as twin priorities, the sector is building a foundation that aligns strongly with the national mission of Viksit Bharat.

10th Eastern India Microfinance Summit 2025 provides a vital platform for collaboration across MFIs, banks, fintechs, investors, regulators, and civil society. It offers an opportunity to share lessons, address challenges, and co-create strategies for a resilient sector that protects borrowers, inspires investor trust, and accelerates India's journey toward becoming a developed nation.

Inaugural session

Speakers in the Inaugural Session will deliberate on the following topics

- **Aligning sectoral goals with national development priorities for a Viksit Bharat:** Explore how microfinance can directly contribute to India's vision of inclusive growth by 2047, linking borrower-level outcomes to national development priorities such as poverty reduction, women's empowerment, and financial resilience.
- **Microfinance as a platform for women's economic empowerment:** Discuss how microfinance can move beyond credit to catalyze entrepreneurship, livelihoods, and leadership opportunities for women, making gender-intentional strategies central to sectoral growth.
- **Beyond Credit: Integrating savings, insurance, and social Protection:** Examine the case for holistic financial services—savings, insurance, and safety nets—that strengthen household resilience and position MFIs as comprehensive enablers of financial well-being.
- **Policy and regulatory evolution for a mature microfinance sector:** Consider the future regulatory landscape for microfinance, focusing on how the Government, RBI and SROs can balance innovation with prudential safeguards to enable responsible and sustainable growth.

Session 1: Strengthening Trust and Borrower Protection through Compliance with the Guardrails/Sankalp

Session Overview

Trust is the cornerstone of microfinance. In the recent past the sector has grappled with skepticism from borrowers, regulators, and investors alike. The introduction of Guardrails/Sankalp has played a significant role in rebuilding this trust by enforcing responsible practices and ensuring client well-being. With evidence from MFIN, Sa-Dhan and credit bureaus showing steady improvements in compliance quarter after quarter, the sector is demonstrating resilience, transparency, and accountability. This session will highlight how adherence to these standards not only protects borrowers but also strengthens institutional stability making microfinance a credible sector to support and invest in.

Key Discussion Points:

- How are the Guardrails/Sankalp strengthening borrower protection and sector resilience?
- What evidence do we have (MFIN, Sa-Dhan and credit bureau data) of improved compliance and its impact on borrower well-being?
- In what ways does compliance with guardrails rebuild confidence among regulators, lenders, and investors?
- How can data-driven monitoring help mitigate risks and reinforce accountability across the sector?
- What steps can institutions take to ensure that trust remains central to microfinance's long-term sustainability?

Session 2: Re-designing Microfinance for achieving Viksit Bharat goal

Session Overview

As India moves towards the goal of Viksit Bharat by 2047, the microfinance sector must evolve beyond its traditional foundations to play a transformative role in local economic growth and poverty reduction. The group-lending model, which has been the bedrock of microfinance, now requires rethinking to meet the aspirations of borrowers and the demands of a rapidly changing economy. This session will focus on the foundational redesign of microfinance—through innovative products and services, use of technology, and a renewed emphasis on increasing livelihood options and income streams. It will also explore the role of high-quality client service, HR systems that build strong institutional capacity, and how microfinance can contribute more directly to local economies and community resilience. By aligning practices with national development goals, the sector can reposition itself as a driver of sustainable prosperity for millions of households.

Key Discussion Points

- What foundational aspects of the group-lending model need rethinking to better serve evolving borrower needs?
- How can new products and services expand livelihood opportunities, diversify income streams, and contribute to local economies?
- In what ways can technology and AI enhance credit design, delivery, and customer experience?
- How can institutions strengthen HR systems to ensure motivated staff and sustained sector growth?
- What does a high-quality service framework look like and how can it build lasting trust with borrowers?
- What should the 5–10 year roadmap for microfinance redesign include to maximize developmental impact and inclusivity?

Session 3: Building a Safe Credit Ecosystem for Low-Income Borrowers through Shared Responsibility

Rapid expansion of retail lending alongside microfinance has raised concerns of over-indebtedness among low-income households, risking both borrower stability and institutional credibility. Addressing this challenge requires a shared responsibility model that goes beyond individual institutions. Regulators must set clear rules and guardrails, lenders must adopt responsible practices, SROs must enforce industry standards, fintech companies must embed safeguards in digital credit models, and customers themselves must be empowered through financial literacy and discipline. Other financial sector players also play a role in ensuring that credit supports livelihoods and resilience rather than creating unsustainable debt cycles. This session will examine how collaboration across all these stakeholders can create a safer, more inclusive and sustainable credit ecosystem aligned with the goals of Viksit Bharat.

Key Discussion Points:

- What are the latest trends and evidence on borrower over-indebtedness in low-income segments, and how do they impact sector stability?
- How can regulators, SROs, and policymakers strengthen oversight to ensure borrower protection while enabling responsible growth?
- What responsibilities do lenders (MFIs, banks, NBFCs, fintechs) share in preventing debt stress and maintaining customer well-being?
- How can customers be engaged through financial literacy, awareness, and discipline to take shared ownership of responsible credit use?
- What role can fintech companies play in building safer digital credit models that balance access, affordability, and protection?
- How can investor groups, and other financial sector organizations contribute to shaping a credit environment that promotes resilience and sustainable livelihoods?
- What models of collaboration across stakeholders can ensure that inclusive finance does not compromise on safety and long-term stability?

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Target Audience/Participants and delegates

There will be around 450 delegates in the summit with the following categories : =

- MFIs (NGOs as well NBFCs, SFBs, BCs and Bank) who are operating in West Bengal, Odisha, Jharkhand, Bihar and North Eastern States. Expected over 60 MFIs from Eastern India.
- Delegates from neighboring countries
- 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

10th Eastern India Micro Finance Summit 2025 - Sponsorship Categories

Sponsorship Proposal	Conference Partner	Principal Sponsor	Co-Sponsor	Associate Sponsor	Technology Partner
Sponsorship Amount	6 Lac	5 Lac	4 Lac	3 Lac	2 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 Post-report	√	√	√	√	√
Up and down (Round) air ticket to reach venue with Venue Hotel accommodation for two days for one person for Conference Partner and one day for one person for Principal sponsor (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	√	√			
20 delegate passes to attend the conference	√				
15 delegate passes to attend the conference		√	√		
8 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 50000.00.**
- 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**
- 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):

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Karuna Group	Coverplan Technology Private Limited (Bimaplan)
Samsung	Soti India Private Limited
RAL Consumer Products Ltd. MITVA	Resurgent India Limited
"E & Y"	Coverfox Insurance Broking Private Limited
High Mark	Grey Swift Private Limited (Leegality)
Panasonic India	Aditya Birla Capital
Future Generali	Uthaan Technologies Private Limited (Vitto Microfinance)
Force Ten Technologies	Aadharshila Mobility Solutions Private Ltd (Bluprints)
Equifax	AIRTEL PAYMENTS BANK
While of One Ltd.	SAS TECH STUDIO
Cristal System & Solution	Chola MS General Insurance Co.Ltd
HDFC ERGO	IDFC First Bank
DHFL Premarica	Future First Insurance Broking Pvt Ltd
M2i	Jeevan Utthan Financial Service Pvt. Ltd.
Fusion Microfinance Private Limited	Credit Access Grameen Limited
Uttrayan Financial Services Pvt. Ltd.	M-Swasth Solutions Private Limited
Satin Credit Care	Muthoot Microfin Ltd
Pixel Solutionz	Vector Finance Private Ltd
PwC as Knowledge Partner	Finhaat Technologies Pvt Ltd

DETAILS OF AMFI-WB PRESENT MEMBER ORGANIZATIONS:

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

10TH EASTERN INDIA MICROFINANCE SUMMIT 2025

10th December, 2025, Dhono Dhanyo Auditorium, Alipore, Kolkata

Delegate Registration Fees: (INR)

	For AMFI-WB Members:
1	Rs.1017.00 per head + 18% GST = Total Rs.1200.00
	Early bird registration on or before 30.11.2025 with discount i.e. Rs.847.00 per head + 18% GST = Total Rs.1000.00
2	**For MFIs who are not member of AMFI-WB:**
	Rs.1271.00 per head + 18% GST = Total Rs.1500.00
	Early bird registration on or before 30.11.2025 with discount i.e. Rs.1186.50 per head + 18% GST = Total Rs.1400.00
3	**Others including Foreign delegates:**
	Rs.1610.00 per head + 18% GST = Total Rs.1900.00
	Early bird registration on or before 30.11.2025 with discount i.e. Rs.1525.00 per head + 18% GST = Total Rs.1800.00
4	**For Students, Researcher, Faculty etc. (Limited Seats)**
	Rs. 687.00 + 18% GST = Total Rs.800.00

Note. The fees do not include accommodation.

All payments are to be made through DD/local cheque drawn in favour of : AMFI-WB. Name of the bank: Axis Bank. Account Number: 911010011760058. Account Type: SB account. Branch Name/Code: Salt Lake/025. Branch Address: BD 20, Sector - 1, Salt Lake City Kolkata – 700064. MICR/IFSC Code: 700211006/UTIB0000025. PAN of AMFI-WB: AADTA0559K. GST Number – 19AADTA0559K1ZK.

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