

11th Eastern India Microfinance Summit 2026



From Aspiration to Advancement: Reimagining Microfinance's Role in India's Growth Story.

4th of December 2026 at Biswa Bangla Convention Centre



In Association with



Organised by



Research Partner



Digital Partner



11th Eastern India Microfinance Summit 2026

On 4th of December 2026

At Biswa Bangla Convention Centre, New Town, Kolkata

Organized by: Association of Microfinance Institutions – West Bengal

AMFI-WB

In Association with: MFIN & Sa-Dhan

Research partner: M2i

Title of the Summit: From Aspiration to Advancement: Reimagining Microfinance's Role in India's Growth Story

Introduction

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India today stands at a defining moment in its development journey. The aspirations of its citizens are probably evolving faster than at any point in recent history. What was once a journey of access, to credit, to markets, to opportunity, is now a journey of advancement, as millions of low-income households look beyond mere inclusion towards genuine economic mobility. For microfinance, this shift presents both a challenge and an opportunity, to move from being a provider of credit to becoming an active participant in shaping India's growth story. Microfinance institutions in Eastern India have been at the forefront of this journey, extending credit and livelihood support to some of the most underserved communities in the country and laying the groundwork for the region's economic participation.

Over the past few years, the microfinance sector in India as well as in Eastern India has navigated a demanding period of recalibration. Asset quality pressures, questions over the long-term relevance of the traditional group-lending model and demand from the stakeholders to have secured assets, have pushed institutions to rethink long-held assumptions. At the same time, the sector's fundamentals remain strong. Microfinance continues to reach the largest base of low-income borrowers of any financial channel in the country. Eastern India, in particular, is home to some of the highest concentrations of borrowers nationally.

The theme of this year's summit "From Aspiration to Advancement: Reimagining Microfinance's Role in India's Growth Story" reflects the industries own evolution alongside the country it serves, particularly in the Eastern India. It is built on three ideas:

- **Changing Aspirations of the new India:** As India's borrowers, particularly in the Eastern regions, move beyond basic access towards advancement with larger livelihoods, diversified income and greater financial choice, microfinance must reimagine its products, delivery models and partnerships to keep pace with client ambition rather than lag behind it.
- **Reimagining, Not Just Responding:** Rather than reacting defensively to disruption, the sector has an opportunity to proactively redesign itself: diversifying products and funding sources, embracing technology and data responsibly and rethinking who it serves and how.

- **A Deliberate Participant in India's Growth Story:** Microfinance's contribution to Viksit Bharat cannot be assumed as automatic. The sector must actively position itself to government, regulators and investors as a driver of inclusive growth.

The 11th Eastern India Microfinance Summit 2026 brings together MFIs, banks, fintechs, investors, regulators and civil society to discuss and deliberate how the sector reimagines itself for this next chapter, one where growth is measured not only by outreach, but by how meaningfully it advances the aspirations of the households it serves.

Session 1: Beyond the Numbers: Emerging Challenges and Opportunities in Eastern India's Microfinance Landscape

Session Overview

Eastern India is home to one of the largest concentrations of microfinance borrowers anywhere in the country which represents a market of enormous scale and untapped potential. As national conversations on microfinance often default to an all-India lens, this session offers a closer look at what makes the East distinctive. This session moves beyond aggregate national issues to spotlight the opportunities the region's scale represents, the innovations already emerging from within it and the collaborative steps that can help the East realize its full potential as a growth engine for the sector as well as the country.

Key Discussion Points:

- What makes Eastern India's borrower base and MFI ecosystem distinctive, and how can this scale be leveraged as strength for the sector?
- What emerging opportunities exist for MFIs operating in West Bengal and the wider East to deepen outreach responsibly?
- What region-specific challenges set Eastern India apart from the rest of the country's microfinance landscape?
- How can policymakers, regulators, and investors partner more closely with the region to unlock its full potential?
- What can the rest of the country's microfinance sector learn from Eastern India's experience and ground-level practices?

Session 2: One Size Doesn't Fit All: Diversifying Access Across MFI Sizes and Customer Segments

Session Overview

Microfinance was built on the promise of reaching those excluded from mainstream finance. Yet as the sector matures, a new form of exclusion has quietly emerged. As institutions grow in scale and shift towards larger ticket sizes and more secured lending, segments of the population that were once well-served, particularly those seeking smaller loans and new-to-credit borrowers, risk being left behind. At the same time, small and mid-sized MFIs, which have historically been closest to these underserved segments, face their own constraints around capital access,

institutional support and regulatory guardrails that do not always account for their differentiated context. This session examines how the sector can build more differentiated, deliberately inclusive approaches to access, ensuring that diversification and growth serves all the stakeholders.

Key Discussion Points:

- As MFIs diversify into secured and higher-ticket lending, how can the sector ensure smaller-ticket and new-to-credit borrowers continue to be well served?
- Is expanding access to underserved and excluded segments the responsibility of small and mid-sized MFIs alone or should larger institutions and banks play a greater role?
- How can regulatory guardrails be designed with greater flexibility to reflect the differentiated realities of institutions across sizes and the diverse customer segments they serve?
- What capital, funding, and institutional support do small and mid-sized MFIs need to remain viable and continue serving their core segments?

Session 3: Serving Aspirations Responsibly: Technology, New Business Models and Innovative Products for Borrowers

Session Overview

As borrower aspirations move beyond basic credit access towards genuine economic advancement, the microfinance sector has a powerful opportunity. It can strive to serve these evolving needs while placing responsibility and borrower protection at the very heart of that growth. Technology, new business models and innovative product design offer powerful tools to deepen reach, improve credit assessment and expand the range of services available to low-income households. If these tools are deployed thoughtfully, these can strengthen safeguards, deepen trust and ensure innovation translates into genuine borrower well-being rather than mere access. This session explores how the sector can harness innovation deliberately and responsibly ensuring that as products, delivery models and technology evolve, the borrower's interest remains central to that evolution.

Key Discussion Points:

- How can technology and data-driven tools improve credit assessment and delivery while preserving the field-level judgment and household context that responsible lending requires?
- What new business models, beyond traditional group lending, can help MFIs serve borrowers' evolving needs more effectively and sustainably?
- Beyond credit, what innovative products (savings, insurance, livelihood-linked offerings) can help borrowers build genuine resilience and advancement.
- What safeguards are needed to ensure that innovation in products and technology does not come at the cost of borrower protection?
- How can the sector balance the pace of innovation with the need to build borrower trust and long-term financial well-being?

Target Audience/Participants and delegates

There will be around 400 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

11thEastern India Micro Finance Summit 2026 – 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	√	√	√	√	√

Sponsorship Proposal	Conference Partner	Principal Sponsor	Co-Sponsor	Associate Sponsor	Technology Partner
Sponsorship Amount	6 Lac	5 Lac	4 Lac	3 Lac	2 Lac
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):

IDBI Bank	 IDBI BANK Bank Aisa Dost Jaisa
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Greenlight Planet INC	 from Greenlight Planet
Utkarsh Small Finance Bank	 Utkarsh Small Finance Bank Aapki Umeed Ka Khata.
Bandhan Bank	 Bandhan Bank Aapko Uthare, Satho Uthaye.
Nelito	 Solutions that perform™
Bajaj Allianz Life Insurance Company Ltd.	 BAJAJ Allianz Jiyo Befikar
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IFMR Lead as Knowledge Partner	
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CMS	 CMS Connecting Commerce
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M-Insure Services Private Limited	 m-insure
Doctor On Call Pvt Ltd (Aiqahealth)	 aiqahealth
AugmontGoldtech Private Limited	 AUGMONT GOLD FOR ALL
AWAAZ DE INFOSYSTEMS PRIVATE LIMITED	 awaaz.de
COVERPLAN TECHNOLOGY PRIVATE LIMITED (Bimaplan)	 bimaplan
SOTI INDIA PRIVATE LIMITED	 SOTI.
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Coverfox Insurance Broking Private Limited	 Coverfox.com
Grey Swift Private Limited (Leegality)	 Leegality

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Chola MS General Insurance Co.Ltd	
IDFC First Bank	
Future First Insurance Broking Pvt Ltd	
JeevanUtthan Financial Services Pvt Ltd	
Credit Access Grameen Limited	
M-Swasth Solutions Private Limited	
Muthoot Microfin Ltd	
Vector Finance Private Ltd	
Finhaat Technologies Pvt Ltd	
Upsure Indurance Brokers Private Limited	

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

AMFI WB is one of the oldest microfinance associations in India, established in 2006 and registered as a public trust in 2010, with a dedicated focus on West Bengal, one of the biggest microfinance markets in the country. The Association serves as a unified platform for community Microfinance Institutions operating in the state. Membership in AMFI-WB provides organizations with the credibility of being associated with a recognized Self-regulatory industry body committed to promoting responsible finance, strengthening governance and building a stronger microfinance ecosystem.

The association has primary (lenders who write loans on their own balance sheet), secondary (those who facilitate business on others books), associates (entities associated with microfinance activities) and special members (members of high esteem & repute), creating a diverse and collaborative ecosystem for the industry.

- **Field coverage:** AMFI WB has extensive field coverage with a team of officers across all the districts in West Bengal with regular lender interactions through district meetings, reported issue investigations, troubleshooting, and update meetings with administration like DM & SP, SDO etc. The takeaways from all these interactions are then communicated to the right level at the lenders for information and appropriate action.

- **Early Warning & Risk Intelligence:** Because of its extensive ground coverage, AMFI-WB members receive the advantage of timely updates and alerts on emerging field-level developments, including frauds, operational disruptions, political or social developments, law & order issues, and evolving borrower behavior. This enables institutions to proactively manage operational and portfolio risks.

- **Collective Response during Crisis:** During periods of sector stress, natural disasters, regulatory changes, or local disruptions, AMFI WB coordinates with members and relevant authorities to facilitate timely interventions and ensure business continuity.

- **Capacity building sessions:** AMFI WB endeavors to arrange at least one (1) capacity building session per quarter covering key functions like Human Resources, Risk Management, Internal Audit, Compliance, Information Technology including AI, Treasury, Accounts etc. This helps members understand the critical elements and implement the best practices in their own businesses.

- **Lender & investor meets/business opportunities:** AMFI WB arranges potential investor, lender and also other business opportunity meetings regularly to facilitate interactions with members. This helps raise equity, debt and also forge relationships on mutually beneficial business opportunities like cross selling of products and services to the microfinance beneficiaries. The Association also provides a platform for members to exchange ideas, discuss emerging challenges, share successful practices, and collectively address common industry issues through peer learning and collaborative forums.

- **Livelihood programs:** AMFI-WB believes that working on improving the livelihoods of microfinance beneficiaries will help create an efficient ecosystem leading to much better portfolio quality for lenders as

well. It works as an implementation partner with DFI's like SIDBI, NABARD, Equifax and many NBFC-MFIs etc. to plan and implement such programs making businesses better on the ground on planning, cash flow management, marketing their product and growth.

- **CSR activities:** given the "not for profit" nature of the association and its reach amongst lenders and millions of beneficiaries, it is well positioned to help implement many of the CSR activities of organizations targeted at this segment. Last year a series of Borrower Sensitization program were held to educate them about cash flows, borrowings, credit bureau, NPA's etc. and need to plan their incomes and expenses better.

- **Annual MFI/bank Conference:** AMFI WB organizes one of the best MFI Conferences in India every year in the Nov/Dec period which brings investors, lenders, associates etc. on a platform to review the year gone by with learning and distil the key takeaways for making the future better. Addresses by key dignitaries, panel sessions etc. make the event a must attend every year.

- **Brand Visibility & Recognition:** Members benefit from increased visibility through AMFI-WB's conferences, publications, events, website, newsletters, and digital platforms, helping showcase their contribution to responsible and inclusive finance.

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	Universal Bank
3	WeGrow Financial Services Private Limited	NBFC-MFI
4	DhosaFincare Pvt Ltd	BC
5	Jagaran Microfin Pvt. Ltd.	NBFC-MFI
6	Janakalyan Financial Services Pvt. Ltd.	NBFC-MFI
7	L&T Finance Ltd.	NBFC
8	Sarala Development & Microfinance Pvt. Ltd.	NBFC-MFI
9	Sarala Women Welfare Society	NGO_MFI
10	Satin Creditcare Network Ltd.	NBFC-MFI
11	Sampurna Training & Entrepreneurship Program (STEP)	NGO_MFI
12	Sampurna Financial Services Pvt. Ltd	BC
13	Society for Model Gram Bikash Kendra	NGO_MFI
14	Midland Microfin Ltd.	NBFC-MFI
15	Servitium Micro Finance Private Limited	NBFC-MFI
16	Annapurna Finance Pvt Ltd	NBFC-MFI
17	Uttrayan Financial Services Pvt. Ltd.	NBFC-MFI
18	UNACCO Financial Services Pvt. Ltd.	NBFC-MFI

Sl. No.	Name of the Organization	Status
19	Village Welfare Society	NGO_MFI
20	Vedika Credit Capital Ltd.	NBFC-MFI
21	Fusion Finance Limited	NBFC-MFI
22	IIFL Samasta Finance Limited	NBFC-MFI
23	Satya Micro Capital Limited.	NBFC-MFI
24	Spandana Sphoorty Financial Ltd.	NBFC-MFI
25	Muthoot Microfin Limited	NBFC-MFI
26	Dar Credit & Capital Ltd.	NBFC-MFI
27	Sarwadi Finance Pvt Ltd	NBFC-MFI
28	Kuber Kanak Microfinance Association	NGO_MFI
29	Nari O Shishu Kalyan Kendra	NGO_MFI
30	Asirvad Microfinance Ltd.	NBFC-MFI
31	Belstar Microfinance Ltd	NBFC-MFI
32	Vector Finance PVT Ltd.	NBFC-MFI
33	Credit Access Gramin Ltd.	NBFC-MFI
34	Barasat Sampark	NGO MFI
35	ESAF Small Finance Bank	SFB
36	Palli Pragati Financial Services Pvt. Ltd.	NBFC
37	Unity Small Finance Bank	SFB
38	Ujjivan Small Finance Bank Ltd.	SFB
39	Bharat Financial Inclusion Ltd	subsidiary of Indusind Bank
40	Solis Ortus BC Private Limited	BC
41	M-Insure Services Private Limited	Fintech
42	Doctor On Call Pvt Ltd (aiqahealth)	Fintech
43	Apaarseva Foundation	NGO MFI
44	Jeevan Utthan Financial Services Private Limited	NBFC
45	Care Health Insurance Ltd.	Insurance
46	Indihood Private Ltd	Fintech



AMFI-WB

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4th December, 2026. Biswa Bangla Convention Centre, New Town, Kolkata, West Bengal

Yes, I/We am/are interested in participating in the 11th Eastern India Microfinance Summit 2026 and would request for my/our registration as a delegate(s). The details of delegate(s) are:

Sl. No.	Name of the delegate	Designation	Organization with address	Contact detail: (telephone, email etc.
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

Registration Fees:

1.	For AMFI-WB Members: Rs.1017.00 per head + 18% GST = Total Rs.1200.00 Early bird registration on or before 10.11.2026 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 10.11.2026 with discount i.e. Rs.1017.00 per head + 18% GST = Total Rs.1200.00
3.	Others Rs.1610.00 per head + 18% GST = Total Rs.1900.00 Early bird registration on or before 10.11.2026 with discount i.e. Rs.1525.00 per head + 18% GST = Total Rs.1800.00
4.	For Students, Researcher, Faculty etc. (Limited Seats) Rs.678.00 + 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: Yes Bank Account Number: 069594600000151 Account Type: Savings account. Branch Name: Salt Lake. Branch Address: Ground Floor, BE-93, Sector - 1, Salt Lake City Kolkata – 700064. MICR/IFSC Code: 700532014/YESB0000695 PAN of AMFI-WB: AADTA0559K. GST Number – 19AADTA0559K1ZK.

Contact: Contact: Mr. Asit Kumar Mitra, Binayak Sarkar & Harahari Biswas
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