OSAFII
ODISHA STATE ASSOCIATION OF FINANCIAL INCLUSION INSTITUTIONS

OSAFII INCLUSIVE FINANCE NEWSLETTER

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OSAFII-Programmes and Sectoral Updates in Odisha

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Odisha State Association of Financial Inclusion Institutions (OSAFII): The Odisha State Association of Financial Inclusion Institutions **(OSAFII)** operates as a member-based organization comprising of various institutions, including NBFCs, NBFC-MFIs, and SFBs. These institutions are dedicated to providing financial services, expanding financial inclusion, and promoting entrepreneurship among low-income groups across the state, with a strategic focus on women customers. Started initially by seven homegrown MFIs with the support from 'Small Industries Development Bank of India (SIDBI)' and technical assistance from 'ACCESS Development Services', OSAFII got registered as a Charitable Trust in 2016. Later on MFIs having their operations in the state joined the association. Currently, OSAFII has 28 member institutions. Since its inception, the association has been undertaking various sector-building initiatives and capacity-building activities across the state. OSAFII has also implemented field projects focused on financial inclusion, financial literacy, and entrepreneurship development. Supported by SIDBI, OSAFII recently implemented the 'Women Entrepreneurship-Livelihood Enhancement and Development (WE-LEAD) program' to promote and strengthen women entrepreneurs across six districts of Odisha. This newsletter provides a brief update on the various activities undertaken by OSAFII during last quarter/s.



Inauguration of the 7th FI Conclave-2026

OSAFII organized its 7th State level Financial Inclusion Conclave-2026: As part of its sector-building initiatives, OSAFII together with its Members and Stakeholders, organized the 7th State Level Financial Inclusion Conclave on 6th of February 2026 at Hotel Vivanta, Bhubaneswar. The key theme of the conclave was *"Financial Resilience & Sustainable Enterprises-Pathways for Viksit Odisha"*. The FI conclave was attended by about 500 Delegates including 200 Women SHG/JLG Members. Some of the key Stakeholders & Representatives from NABARD, SIDBI, SFBs, NBFC-MFIs, NBFCs, Banks, BCs, NGOs, Academic, Training & Research institutions, Government line Departments also took part in the conclave.



Mr. Dibyajyoti Pattanaik, Director of Annapurna Finance and President- OSAFII, presided over the meeting. Dr. Sarada Prasan Mohanty, RBI Regional Director for Odisha, graced the occasion and inaugurated the event as the Chief Guest. Other dignitaries present in the opening session included Mr. Michael Schlein, President, ACCION, Mr. Ganesh Narayanan, MD & CEO, CreditAccess Grameen Ltd,



Mr. Kamal Pattnaik, DGM-NABARD, Mr. Chandan Thakur, Deputy Director, Sa-Dhan, Mr. Susanta Kumar Sahoo, AVP, Kotak Life, and Mr. Sibu K. A, National Head-Inclusive Banking, ESAF SFB along with OSAFII Board and its Members. Guests and Delegates from various Banks, Insurance Cos,



Opening Session: The opening session began with the Lighting of the Lamp by the Dignitaries, followed by a devotional Odissi Dance performed by Satyabadi Sangeet Mahavidyalaya. Mr. Dibyajyoti Pattanaik formally welcomed all the Dignitaries, Guests and Delegates. Delivering his welcome address, Mr. Pattanaik thanked all the participants, stakeholders, MFIs, and shared the updates of microfinance sector in Odisha, emphasizing financial resilience and sustainable growth of existing and upcoming enterprises by embarking on quality of financial services. He strongly suggested that microfinance as a potential program for poverty reduction and livelihood promotion, should contribute positively toward achieving equitable growth, supplementing Government's efforts to accomplish Viksit Odisha by 2036.

The Welcome address was immediately followed by the release of *Inclusive Finance Status Report-Odisha: 2025* by the Dignitaries. The Report was jointly prepared by CRIF Highmark and OSAFII teams. Ms. Aloka Chatterjee, AVP Sales, CRIF Highmark Credit Bureau System presented the Report, giving the brief overview of MFI industry insights of Pan-India and Odisha. She highlighted that in terms of state level delinquency, Odisha performed significantly better than other states. She also shared other findings and observations.



Mr. Narendra Nayak, CEO-OSAFII shared an overview of OSAFII, microfinance status in Odisha and briefly explained the activities undertaken by OSAFII- staff trainings and financial/digital literacy, implementation of WE-LEAD, OPL-4 etc.

Mr. Michael Schlein, President of Accion, shared insights about its programs and how the organization has helped institutions digitally transform their operations, products, and services, improve risk management tools, and harness the power of data to reach people who have been marginalized and left out. He also highlighted the challenges ahead in reaching the next billion people, who constitute the underserved and are vulnerable to digital scams. He emphasized leveraging digital technologies to help people move out of poverty.

Shri Ganesh Narayanan, MD & CEO of CreditAccess Grameen Ltd., shared his valuable experience in the microfinance sector and strongly vouched for its further growth and sustainability. He urged MFIs to gain the trust and loyalty of customers through need based services. He also emphasized timely lending to customers to strengthen their household enterprises. Mr. Narayanan also advised Member MFIs to adopt new technology for better and cost effective service delivery.

Delivering his keynote address, the Chief Guest, Dr. Sarada Prasan Mohanty, Regional Director, Regional Office of RBI, thanked the organizers. He spoke about enhancing equitable access to financial services for households and micro-enterprises to ensure financial safety and security. He emphasized the stability of the microfinance sector in the state and







advised all MFIs to focus on quality services, adherence to RBI guidelines, and a strict code of conduct when dealing with customers. Considering customer grievance redressal an important requirement, he encouraged MFIs to handle it in a proactive and continuous manner. As online fraud seems to occur frequently, mainly due to a lack of awareness, he urged service providers, including MFIs and Banks to organize financial and digital literacy campaigns for their customers.

Technical Sessions: Conducting technical sessions is part and parcel of every conclave organized by OSAFII. The 7th FI Conclave featured two key technical sessions. Mr. Mohan Baliarsingh, Director of Sampark Fin Services Pvt. Ltd., moderated the first technical session on *'Sustaining Women-led Entrepreneurship through Inclusive Business Development Services: Role of Various Stakeholders.'* Dr. Alok Pattanayak, Vice President-Operations, Share India Fincap Pvt. Ltd., facilitated the second session on '*Opportunities and Challenges of Digital Inclusion for Low-Income Households-How to Make It User-Friendly and Fraud-Free for Customers.*

A distinguished panel of industry experts and leaders took part in the discussions, sharing valuable insights with the participants. The eminent speakers included: Mr. Pradyumna Kumar Choudhury (DGM- SIDBI), Mr. Chandan Thakur (Deputy Director of Sa-Dhan), Mr. Govind Chandra Dash (Chairman, GUFSPL), Mr. Sunanda Kumar Mitra (Chairman, Janakalyan Financial Services Pvt. Ltd.), Smt. Amritta Patra (MD, Vault Agritech Pvt. Ltd.), Mr. Padmalochan Routroy (Mission Shakti), Mr. Susanta Kumar Sahoo (AVP, Kotak Life Insurance Co.), Mr. Sibu K. A. (National Head, ESAF SFB), Mr. Asit Kumar Mitra (CEO of AMFI, West Bengal), Mr. K. Balaji (AGM, SBI YONO), Smt. Abha Mishra (State Head, UNDP Odisha), Mr. Deepak Kumar Nath (MD & CEO, Threatsys Technologies, Cyber Security Expert), Mr. Ajit Kumar Sabat (Director-Sabrimala Fintech and Secretary of OSAFII), and Dr. Debashish Mahapatra (Associate Professor, KSRM, KIIT University).



Panelists of Technical Session -I of 7th FI Conclave-2026



Panelists of Technical Session -II of 7th FI Conclave-2026

Felicitation of Women Entrepreneurs & Best Performing Field Staff: About 50 successful women entrepreneurs, including those from the WE-LEAD project districts, were invited to the conclave. A few outstanding entrepreneurs were felicitated and awarded by OSAFII in the presence of the revered guests, where the awardees shared their success stories with the audience.



Felicitation to Successful Women Entrepreneurs



Felicitation to Best Performing Field Staff





Additionally, some of the best-performing and dedicated field staff from Member MFIs were also felicitated by the President and Board Members of OSAFII in the 2nd half of the event. So also, trophies were given away to the winner and runner-up teams of the OSAFII Premier League (OPL-4). The 7th FI Conclave concluded with a vote of thanks to the dignitaries, delegates, members, and participants by CEO of OSAFII.

OSAFII Meetings: Continuing with its regular practices, OSAFII organized internal Board and Members' Coordination Meetings (MCMs) periodically, in which most of the members attended to shared their experiences and inputs. They also reviewed the overall microfinance operations in the state, identified key issues and challenges, developed state-specific common strategies to address them, and advised OSAFII to take follow-up actions on that. Deliberations focused on various subject-related sector-building initiatives, the OSAFII budget, stakeholder interfaces, training and capacity building, staff recruitment and retention, and the overall management of the state association. Additionally, the deliberations were also held on how to organize the 7th FI Conclave and the OPL-4 Friendly Cricket Tournament among members.



OSAFII Board Meeting



OSAFII Members' Coordination Meeting

Mou signing with KIIT School of Leadership *:* An MoU was signed between the Centre for Social Research and Innovation, KIIT School of Leadership, and OSAFII, primarily to collaborate on a few key areas. These include conducting joint research initiatives, driving sector building, organizing conferences and thematic workshops, promoting gender mainstreaming, and conducting capacity-building and skill development programs for the new and existing staff of member MFIs. The partnership also aims at empowering marginalized communities and driving sustainable development in Odisha. Together, both institutions intend to leverage their expertise to create a positive impact and drive change. The ceremony was graced by Dr. Saranjit Singh, Vice Chancellor of KIIT, and attended by Dr. Jnyana Ranjan Mohanty, Registrar of KIIT, Dr. Pinaki Nandan Pattnaik, Dean, and Dr. Debasish Mohapatra. OSAFII was represented by Mr. Ajit Kumar Sabat, Secretary; Mr. Manoranjan Senapati, Board Member; Mr. Narendra Nayak, CEO; and the OSAFII staff. The MoU was executed by the Vice Chancellor of KIIT and the CEO of OSAFII.





MoU Signing with KIIT School of Leadership



HR Training for Staff

HR Training on Inclusive Recruitment, Retention & Team Building: An interactive HR training session was organized by OSAFII for 30 participants from its member MFIs at CYSD, Bhubaneswar. The training team from ***Humancontext Solutions*** facilitated the sessions. The context of the training covered the ground realities and challenges faced by MFI staff in the field. Key topics like inclusive recruitment and onboarding, retention in high-pressure field roles, team building and alignment between HQ, Branch & Field, and Managers as inclusion gatekeepers were covered and explained lucidly by the training team in a participatory manner.

Financial Literacy & Customers' Education Programs: Financial Literacy (FL) is considered a key catalytic factor that helps educate customers and strengthens members' understanding of financial planning. It helps create demand among them, making people aware of what they need for their own socio-economic development. FL also facilitates the process of empowerment, especially among Women-SHG/JLG Members, by sensitizing them to their leadership, rights and entitlements. In view of its importance and relevance, OSAFII has been organizing Financial Literacy and Customer Education programs for Women SHG/JLG Members across various districts. During the last Financial Year, OSAFII organized 19 such programs across 18 districts including Malkangiri, Gajapati, Rayagada, Nuapada, Balangir, Bargarh, Deogarh, Nayagarh, Khordha, Cuttack, Puri, Balasore, Bhadrak, Angul, Kendrapara, Jajpur and Dhenkanal, training more than 1200 Customers. OSAFII also collaborated with Sa-Dhan to jointly organize a few programs in Odisha. Besides engaging specialized FL Trainers, OSAFII invited key stakeholders from the districts including the DSWO, DDM, LDM, DPM, DPC IICs who attended the programs and shared their valuable inputs with the participants. With the support of Trainers and Stakeholders, customers were oriented on various aspects of Financial/Digital Literacy, Banking, MFI Products & Services, productive use of Loans, regular repayments, social security Schemes, Micro-Insurance, Women Entrepreneurship & Empowerment, Cyber fraud and prevention of digital scams, and the negative impact of Ring Leaders. It was encouraging to see Women Members sharing their positive experiences with others on this platform. Many of them, especially those with a long association with MFIs, advised other clients to take loans as per their needs, not to share the amounts with anyone, specifically with ring leaders, utilize the amounts for business activities, repay the instalments regularly and enroll themselves in various social security schemes. The response from clients was highly promising, leaving them with renewed conviction. In the process, about 200 field staff were also oriented. Feedback from them confirmed that these FL programs cumulatively built awareness among clients and enhanced repayment rates.

Districts	Nos of Participants
Malkangiri	38
Rayagada	57
Gajapati	55
Cuttack	53
Bhadrak	104
Balasore	76
Kendrapara	64
Nuapada	61
Bargarh	55
Balangir	74
Deogarh	40
Nayagarh	52
Angul	56
Khordha	60
Puri	70
Jajpur	110
Kalahandi (2)	160
Dhenkanal	75
Total	1260



Financial Literacy Programs

*Gender Mainstreaming Programmes:*Promoting gender mainstreaming and strengthening women's empowerment by addressing existing gender gaps has been considered a key cross-cutting theme by several development agencies, including MFIs. Realizing its importance, and with the support of Annapurna Finance Pvt. Ltd., OSAFII organized a series of gender training sessions for MFI customers and staff during this period. The primary purpose was to sensitize and orient participants on the importance of gender and its role in microfinance operations, dealings with women SHG/JLG members, and ultimately, how to maintain a healthy, happy, and balanced life. The participants were also sensitized on the Prevention of Sexual Harassment (POSH) Act, including its implications and implementation at institutional and field levels. OSAFII facilitated POSH sessions at KIIT University and Rama Devi Women's University. A gender mainstreaming workshop-cum-



International Women's Day celebration was held at the KISS Conference Hall on 7th March 2026, in collaboration with the KIIT School of Leadership. The event drew more than 100 participants, consisting mostly of female staff from member MFIs, students and faculty members from KIIT, KISS, and (SLD).



Gender Mainstreaming Programs & International Women's Day Celebration : Delivering his keynote address, Mr. Dibyajyoti Pattanaik, Director of AFPL and President of OSAFII, shared his valuable insights on the importance of International Women's Day and the efforts made by member MFIs, OSAFII, and other stakeholders in promoting women's empowerment across the state. Among other distinguished dignitaries, Dr. Saranjit Singh, Vice Chancellor of KIIT DU, Dr. Prashant Kumar Routray, Registrar of KISS DU, and Prof. Jnana Ranjan Mohanty, Registrar of KIIT DU, were present. The vote of thanks was delivered by Mr. Sabyasachi Rout, Senior Manager at KISS. The event featured two technical sessions: 'Importance of gender mainstreaming' by Ms. Abha Mishra, State Head, UNDP; 'POSH and the role of the Internal Complaints Committee (ICC)', facilitated by Dr. Srabani Das, a gender equity expert from the Health & Family Welfare Department. The International Women's Day celebration concluded with a cake-cutting ceremony by female colleagues, followed by the distribution of gifts as a token of appreciation.

OSAFII Annual Sporting Event (OPL-4)-2026: The 4th edition of the OSAFII Annual Sports Event/Friendly Cricket Tournament (OPL-4) was held at the KT Global School Ground, Khordha, in January 2026. Around 200 staff members, including 50 female colleagues and 15 cricket teams from various member MFIs, participated in the two-day event. While female staff took part in individual sports activities, male members competed in teams during OPL-4. There were 15 matches played in total, consisting of 8 league, 4 quarter-finals, 2 semi-finals, and 1 final match, where BFIL Challenger emerged as the winner of OPL-4. Four sporting activities, namely badminton, lemon-and-spoon, skipping, and musical chairs, were organized for female colleagues. The winners and runners-up were awarded trophies during the event.









Gender Mainstreaming Programs & International Women's Day Celebration









Annual Sports Event-OPL 4

A Brief Status Update of Microfinance in Odisha

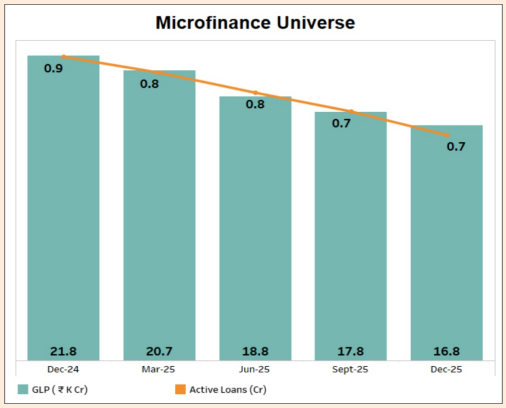
With Financial Inclusion emerging as a major policy component in India, microfinance through its inclusive financial services is seen as one of the promising tools to reach out to the unbanked populations. Delivered mainly through the Banking and MFI channels, and with its focus on financial and social aspects, microfinance contributes significantly to expand financial inclusion by offering need-based financial services to low-income groups, with a focus on Women SHG/JLG Members.

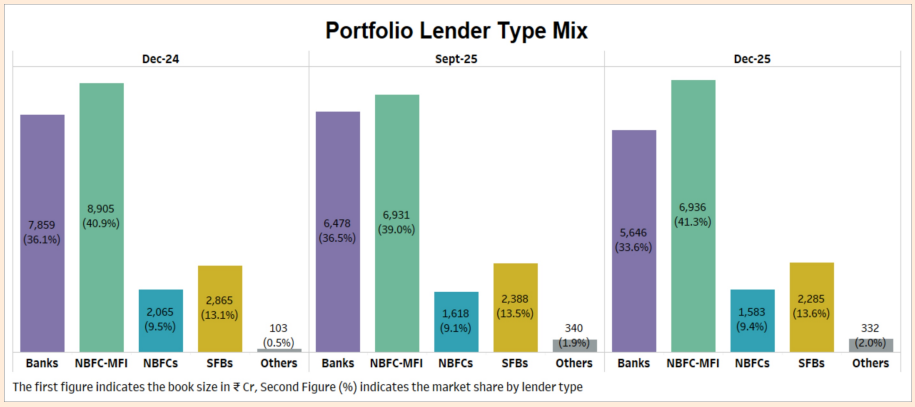
Over the last two decades, microfinance has grown substantially in India. Currently microfinance operations are present across all states and union territories of the country. As of 31 December 2025, microfinance industry held a total loan portfolio of approximately ₹3,14,728 crore, the total number of active loans accounts reaching 10.5 Cr. Altogether 207 entities including 17 Banks, 10 SFBs, 85 NBFC-MFIs and 95 NBFCs are operating in the microfinance sector of the country. (MFIN Micrometre, Issue-56, December 2025).

The state of Odisha has emerged as a potential microfinance market in the eastern region of the country and projecting a rich diversity of microfinance models, practices, tools and products etc. The role of MFIs in providing the financial services for the poor has been quite encouraging, especially in terms of their outreach and service delivery at the door steps of the members. Having adopted various client-friendly methodologies including SHG and JLG, microfinance has been able to reach out to a large section of population, particularly women members in the state. As reported about 100 entities including forty NBFC-MFIs, SFBs work in Odisha. Most of them offer financial services, mainly micro credit to the low-income groups. Collectively they have covered all 30 districts in Odisha and reached out to approximately 64.36 lakhs women members, with gross loan portfolio of around ₹16,657 Cr as of December 2025 (IF Status Report-Odisha, CRIF Highmark, Dec-2025). The NBFC-MFIs and NBFCs lead significantly in this process. Loan funds from various lending institutions including Banks, Investors and development banks like SIDBI, NABARD, Policy framework from RBI and guidance from Government have been quite helpful for the growth of microfinance sector across India and Odisha. There are altogether 1,489 microfinance Branches employing approximately 12,590 staff members across the state. Thus, microfinance along with providing micro credit, has also been able to create employment opportunities for many educated and unemployed youth in the state. So also, the microfinance customers who avail microcredit are found to be utilizing it for various economic activities to enhance their respective household incomes.

In spite of this positive growth, a few challenges still remain in the sector. The sector has yet to fully address the issues of scale and depth in the state. Regional skew in terms of program coverage is experienced. Odisha has huge pockets of unbanked villages and centers that remain difficult to reach. Limited access to and availability of a diversified source of funding is still considered a constraint in pursuing expansion and scaling up for many MFIs, especially smaller ones in the state.

Recent trends in the sector, however indicates that Indian microfinance sector is showing signs of a strong, long-awaited rebound after an 11-quarter contraction, with lenders prioritizing asset quality and digital adoption. While challenges regarding over-leveraged borrowers remain, the overall industry is transitioning towards a more sustainable, and partly secured, growth model. Early delinquency rates (1-90 days) have dropped sharply to approximately 2.3%-2.77% from highs over 5% seen in late 2025, suggesting better repayment discipline. To manage risk, MFI lenders are increasingly diversifying into secured loans, including Gold and MSME Loans. As a regulator, RBI is closely monitoring and advising MFIs to enhance credit appraisal frameworks to prevent over-leveraging of borrowers. The Government of India launched the Credit Guarantee Scheme for Microfinance Institutions 2.0 (CGSMFI-2.0), effective March 20, 2026, aiming to provide a ₹20,000 crore guarantee to ease liquidity, especially for small and mid-sized MFIs. Hopefully the sector would get strengthened further to serve large number of customers.





Odisha State Association of Financial Inclusion Institutions (OSAFII)-A Brief Profile

The Odisha State Association of Financial Inclusion Institutions has been operating as a member-based organization of various institutions including NBFCs, NBFC-MFIs, and Small Finance Banks (SFBs) that are involved in expanding financial inclusion and entrepreneurship for the low-income population in the state, with a strategic focus on women customers. OSAFII was registered as a Trust in 2016. Since then, it has been functioning as an independent legal entity. Currently it has 28 members in Odisha.

Establishing a Financially Sustainable Society

To Create an Enabling Environment for Financial Inclusion through Stakeholders Engagement.

Key Objectives

To facilitate effective coordination among various stakeholders involved in financial inclusion & EDP

To enhance the capacity of Members, Stakeholders and Customers on various thematic areas of FI & Microfinance

To support Members in adopting Microfinance industry standards including Code of Conduct, Clients' Protection Principles, Responsible Finance, SPM etc.

To pursue policy advocacy with Govt & Policy Makers

OSAFII Members in Odisha

Name of the Member MFI/Org	Legal Entity
Annapurna Finance Pvt Ltd	NBFC-MFI
Adhikar	Society
Arohan Financial Services Ltd	NBFC-MFI
ASA International India MF Ltd	NBFC-MFI
Asirvad Microfinance Ltd	NBFC-MFI
Bharat Financial Inclusion Ltd	100% Subsidiary- to IndusInd Bank Ltd
Belstar Microfinance Ltd	NBFC-MFI
Cashpor Micro Credit	Sec-8 Co
Credit Access Grameen Ltd	NBFC-MFI
ESAF Small Finance Bank	Small Finance Bank
Fusion Finance Ltd	NBFC-MFI
Glowmore Finance Pvt Ltd	NBFC
GU Financial Services Pvt Ltd	NBFC-MFI
IIFL Samasta Finance Ltd	NBFC-MFI
Janakalyan Fin Services Pvt Ltd	NBFC-MFI
Midland Microfin Ltd	NBFC-MFI
Muthoot Microfin Ltd	NBFC-MFI
Sampark FinServe Pvt Ltd	NBFC
Sampurna Fin Services Pvt Ltd	Pvt Ltd Co
Share India Fincap Private Ltd.	NBFC
Satin Credit Care Network Ltd	NBFC-MFI
Sabarimala Fintech Pvt Ltd	NBFC
Spandana Sphoorty Fin Services Ltd	NBFC-MFI
UNITY Small Finance Bank	Small Finance Bank
Vedika Credit Capital Ltd	NBFC-MFI
Vector Microfinance Pvt Ltd	NBFC-MFI
VFS Capital Ltd	NBFC-MFI

Individual & Institutions willing to contact OSAFII may kindly do that in the following Address.
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Toll Free No: 18003457852

Key Priorities and Program Focus of OSAFII

- Networking & Coordination: To coordinate and build collaborative efforts among all stakeholders for strengthening further the financial inclusion sector in Odisha.
- Capacity Building of Members & Stakeholders: To design and offer customized technical assistance including demand-based trainings for member MFIs & other stakeholders.
- Promote Industry Standards & Best Practices: To encourage and educate member organizations and help them proactively practice the Responsible Finance, SRO principles & SPM processes in their respective microfinance programs.
- Policy Advocacy: To take up policy and other issue-based advocacy with Government, policy makers and regulators for strengthening further the enabling environment and addressing the issues faced by members & the sector in Odisha
- Knowledge Management: To ensure regular collation and dissemination of web based and other relevant information with among members and stakeholders.

Governance & Management: As a member-based institution, OSAFII is being governed by its own Board & Members. The General Body (GB) is constituted with the participation of each member MFI, represented by the heads of institutions. Consisting of 13 Members, the Board of Trustees collectively manages the affairs of the association. The Board meets every quarter, deliberates on various agendas and issues concerning the microfinance sector and its members and take decisions in a consultative manner. A Chief Executive Officer (CEO) has been recruited by the association and assigned with the responsibility of coordinating OSAFII programme in close collaboration with the members and other stakeholders.

Key Stakeholders: The Small Industrial Development Bank of India (SIDBI) has been a key stakeholder for OSAFII since its inception. SIDBI through its PSIG & WE-LEAD Programmes has extended financial support to OSAFII. It also works closely with other key stakeholders including Regional Office of RBI, NABARD, SLBC, Banks, BCs, Corporates, Donors and Govt line Departments, especially Directorate of Institutional Finance, Mission Shakti, and NULM/SUDA. At the national level, OSAFII collaborates with SROs like MFIN & Sa-Dhan and other organizations working in Financial Inclusion domains.

Key Activities Since its inception, OSAFII has been undertaking various sector and capacity building activities for its members and stakeholders. OSAFII also takes up field projects mainly on Financial Inclusion, Financial Literacy & Entrepreneurship Development. With SIDBI's support, OSAFII recently implemented the WE-LEAD program. OSAFII envisages transforming itself into a strong state- level actor in financial inclusion and entrepreneurship domains of the state and for that it seeks partners and stakeholders to help achieve inclusive growth toward vision of Viksit Odisha in the state.