



# NIGHTINGALE

FINVEST (P) LTD.

(Since 1987)

A Non-Banking Financial Company-Micro Financial Institution (NBFC-MFI)

Website: [www.nightingaleinvest.in](http://www.nightingaleinvest.in)

## NEWSLETTER

IN Q1 2025-26

4<sup>th</sup> Edition, 30<sup>th</sup> June, 2025

### Registered under:

The Ministry of Corporate Affairs, Govt. of India, within the framework of the Companies Act of 1956 was replaced by the Companies Act of 2013.

### Registered, Regulated & Licensed by:

The Reserve Bank of India (RBI) within the framework of the Reserve Bank of India Act, 1934.

### “Advancing Access, Inspiring Change”

As we embark on the first quarter of the financial year 2025–26, I extend my heartfelt greetings and gratitude to each of you—our clients, team members, and partners—whose unwavering dedication and support continue to shape the journey of Nightingale Finvest Pvt. Ltd.

This new financial year brings renewed energy and purpose. We have begun the year with a strong focus on deepening our impact in underserved regions and enhancing the quality of our services. Our teams on the ground have demonstrated admirable commitment, helping us reach new clients and strengthen relationships with existing ones. In Q1, we have also initiated efforts to further digitalize our operations, improve turnaround times, and make access to financial services more seamless and inclusive. Our emphasis on client-centric innovations and capacity-building through financial literacy workshops remains integral to our mission.

As we look ahead, we are excited to scale new heights with a clear vision—to **foster inclusive growth, empower micro-entrepreneurs, and contribute meaningfully to local economies.** With your continued support, we are confident in making this year one of impactful growth and shared success.

Let us keep moving forward with unity, purpose, and the spirit of service.

**Mantu Nath Sarma**  
Managing Director



### OUR COMPANY'S GROWTH & SUCCESS IN Q1 2025-26:

IAR-C<sub>2</sub>  
Code of  
Conduct  
Assessment

IVR BB+  
INFORMARICS  
Rating

MFI-2  
MFI  
Grading

BB+  
ACUITE  
Rating

NEDFI  
is our Equity &  
Preference  
Shareholders,  
Lender and BC  
Contributors

SIDBI  
is our Preference  
Shareholders,  
Lender and BC  
Contributors

5 nos. of state  
and 27nos. of  
districts

56 nos.  
branches



**EXPANSION OF BRANCH IN Q1 2025-26**  
Tufanganj in Cooch Behar district of West Bengal

<b>OUTREACH</b>	
No. of Group	- 9483
No. of Borrowers	- 61697
No. of Staffs	- 270

**BOARD OF DIRECTORS**

- Mr. Mantu Nath Sarma: Managing Director, Member
- Mr. Pratap Chakravarty: Whole-Time Director, Chairman
- Mr. Rukunuddin Ahmed : Whole-Time Director, Member
- Mr. Giri Kumar M Nair, Member  
Ex-CGM, State Bank of India  
MD & CEO of SBI Payments & Services Pvt. Ltd.
- Mr. Ajay Vyas : Independent Director, Member, Executive Director (Retd.) UCO. Bank
- Mrs. Olee Bora : Nominee Director (NEDFi), Member
- Mr. Kuldip Sarma: Company Secretary (Retainer)

**ADVISER (IA & C)**

Mr. Gopal Ch. Kalita, Ex-AGM, RBI, EX-MD, Nalbari Urban Co-op. Bank Ltd.

**ADVISER**

Mr. Pankaj Phukan, Joint Director (Retd.) Govt. of Assam

**Support and Coordination of the respected Authorities and Organizations mentioned below.**

1. Registrar of Companies, Guwahati.
2. Regional Director, Reserve Bank of India, Guwahati.
3. Government of Assam, Arunachal Pradesh, Mizoram and Meghalaya.
4. North Eastern Development Finance Corporation Ltd. (NEDFi)
5. Small Industries Development Bank of India. (SIDBI)
6. State Bank of India. (SBI), UCO Bank, Bandhan Bank,
7. IDBI Bank, North East Small Finance Bank.
8. Assam Financial Corporation Ltd. (AFC)
9. Assam Gramin Vikash Bank. (AGVB)
10. Assam Co-operative Apex Bank Ltd. (APEX)
11. Micro Units Development & Refinance Agency Ltd. (MUDRA)
12. UC Inclusive Credit Private Ltd.
13. Kaleidofin Capital Private Limited
14. Shriram Finance Ltd.
15. Friends of Women’s World Banking, India.
16. Avanti Finance Private Ltd.
17. Samunnati Financial Intermediation & Services Private Limited.
18. Credit Bureau- CRIF, EXPERIAN, EQUIFAX and CIBIL.
19. Insurance- Oriental, Pramerica Life and Star Health.
20. Technology- Business Information Justified and Logically Integrated

**LOAN PORTFOLIO:**

Loan Outstanding  
(Rs. in Crore)

**SUCCESS STORY:**

Rs. 184.38 as  
on 31<sup>st</sup>  
March,25

Rs. 187.28 as  
on 30<sup>th</sup>  
June,25

**Mrs.Purabi Chakraborty**, a resident of Vivekananda Pally, Ward No. 04, Lumding, has emerged as an inspiring example of how timely financial support can empower families and promote sustainable livelihoods. With educational qualifications up to the 10th standard and the support of her husband, she became associated with Nightingale Finvest Pvt. Ltd. (NFPL) in 2019. Her journey began with a small loan that laid the foundation for economic stability and independence. Using her first loan of ₹25,000 in 2019, Purabi took the initiative to start a small cloth stitching unit at her home, purchasing sewing machines and basic materials. Encouraged by her progress, NFPL extended a second loan of ₹45,000 in 2022, which she again closed successfully in early 2024. Most recently, in February 2024, she received her third loan of ₹1,30,000 under the NEDFi-supported program, allowing her to expand her home-based stitching unit, increase production capacity, and provide income opportunities to other women in her locality. Purabi’s story reflects NFPL’s commitment to empowering women, supporting entrepreneurship, and enabling financial inclusion in Northeast India.





**FINANCIAL INCLUSION AWARENES PROGRAMME:**

**GROWTH & EVENTS:**

**GROWTH**

**EVENTS**

\*3<sup>rd</sup> Rank of Portfolio growth during the quarter ending March,2025 as per MFIN report.

\*Kaleidofin Capital Private Limited sanctioned **Rs. 5 Cr.** as a term loan and plans to encourage Debt.

**Internship Program – June 2025**

Nightingale Finvest Pvt. Ltd. partnered with Manipur University (2 students), Tezpur University (5 students), and Handique Girls' College, Guwhati (5 students) for a 1 and half month internship starting June 2025.

The students conducted field research on key topics including:

- *Microfinance’s role in poverty reduction*
- *Loan recovery strategies in MFIs*
- *Feasibility study on client growth across branches*

This academic-industry collaboration aims to promote practical exposure and generate actionable insights for financial inclusion.

***‘Continuing the Journey with Purpose’***

As we wrap up the first quarter of the financial year 2025–26, we take pride in the momentum we’ve built and the positive steps taken toward inclusive growth and financial empowerment. The early part of this year has reaffirmed our belief that small actions, when rooted in purpose and community, can lead to lasting impact.

We are grateful to our borrowers, partners, and team members for walking this journey with commitment and trust. Your support fuels our mission and keeps us focused on what truly matters—serving the underserved, nurturing aspirations, and creating pathways to financial resilience.

As we look ahead, we remain committed to deepening our outreach, embracing digital innovation, and sharing the real stories of change that emerge from the ground. We thank you for your continued engagement and invite you to stay tuned for more inspiring updates in our next edition.

Warm regards,  
The Nightingale Finvest (P) Ltd. Team