



NIGHTINGALE

FINVEST (P) LTD.

(Since 1987)

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

Website: www.nightingalefinvest.in

NEWSLETTER

IN Q2 2025-26

5th Edition, 30th September, 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.

“Sustaining Growth, Deepening Impact”

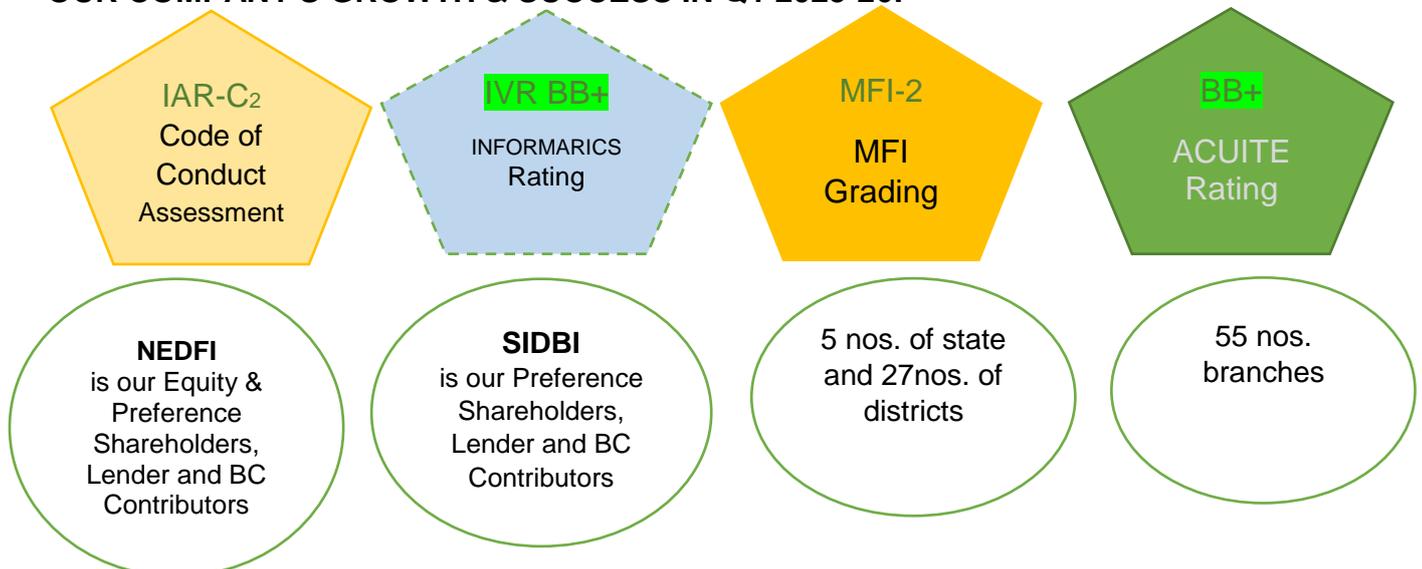
As we step into the second quarter of the financial year 2025–26, I extend my warm greetings to all our clients, employees, partners, and well-wishers. The encouraging progress we made in Q1 has strengthened our resolve to continue building a more inclusive and sustainable financial ecosystem. In the coming months, our focus will remain on strengthening client relationships by reaching deeper into underserved areas and enhancing financial literacy initiatives, while at the same time leveraging digital transformation to ensure faster, more efficient, and transparent services. We will also place emphasis on promoting entrepreneurship through tailored loan products and capacity-building support, particularly for women and youth, and on building partnerships with financial institutions and development agencies to bring additional resources and innovations to our communities.

We are proud of the trust and confidence placed in us, and I firmly believe that with the dedication of our team and the support of our stakeholders, we will continue to scale new milestones together. Let us carry forward the spirit of purpose and service, ensuring that every small step we take contributes meaningfully to the larger journey of empowering lives.



Mantu Nath Sarma
Managing Director

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





EXPANSION OF BRANCH IN Q1 2025-26

Tufanganj in Cooch Behar district of West Bengal

OUTREACH

No. of Group	- 9352
No. of Borrowers	- 62553
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 31st
 March,25

Rs. 186.68 as
 on 30th
 Sept,25

Mrs. Suman Pabin, wife of Mr. Takisam Pabin, residing at Village Mirbuk PO. Pasighat, Dist. East Siang, Arunachal Pradesh was having a grocery shop. The company provide loan to members of Joint Liability Group consisting 4 to 10 women members in her group. The families have no cultivable land and their income derive from grocery shop only. She availed of Rs:15,000/- on 03.10.2016 and being able to generate more income, she availed of second cycle loan of Rs:25,000/- after liquidation of earlier loan with interest in time. Being able to expand her business by investing the loan she again availed of Rs:45,000/- i.e. third cycle loan. Now the income of their family is Rs:10,000/- to Rs:12,000/- per month. The family consists of 4 members herself, husband, one son and one daughter. Her children are now reading in class X and class IX in Govt. School at Pasighat. The family is happy now and Mrs. Pabin expressed her satisfaction to Nightingale Finvest Private Ltd. Their living standards are improved and have a intention to become a good entrepreneur in-future by availing more loan from NFPL.





FINANCIAL INCLUSION AWARENES PROGRAMME:

GROWTH & EVENTS:

GROWTH

***3rd Rank** of Portfolio growth during the quarter ending Sept,2025 as per MFIN report.

EVENTS

Quarterly Review Meeting & Training with Branch Managers

Nightingale Finvest Pvt. Ltd. organized its Quarterly Review Meeting & Training with Branch Managers on 1st September, 2025 at *Hotel D' Courtesy, Ganeshguri, Guwahati*.

The program focused on reviewing the overall performance of all branches, assessing progress against targets, and identifying areas for improvement. Key discussions included portfolio growth, repayment discipline, and strategies for strengthening client services.

Along with performance review, special sessions on skill development and compliance updates were conducted to enhance managerial capabilities and ensure adherence to regulatory guidelines. The training emphasized digital processes, quality monitoring, and best practices in client relationship management.

The meeting served as a platform for branch managers to share experiences, discuss challenges, and adopt innovative solutions for improving efficiency. The Management appreciated the consistent efforts of all teams and reiterated NFPL's commitment towards financial inclusion and sustainable growth in the North East.

“Strengthening Roots, Shaping Futures”

As we conclude the second quarter of the financial year 2025–26, we reflect on the steady progress made and the strong foundations laid for sustainable growth. This quarter has been a testament to our resilience, adaptability, and collective effort in driving financial inclusion across communities.

The achievements of these months reaffirm that every branch, every team member, and every borrower contribute to the larger vision of building financial security and empowerment. Together, we are not only expanding access to credit but also fostering entrepreneurship, strengthening livelihoods, and enabling dignity through self-reliance.

Looking ahead, our focus will remain on scaling up responsibly, investing in capacity building, and deepening our community connections. With the continued trust of our clients, dedication of our staff, and support of our partners, we are confident of shaping brighter futures in the quarters to come.

With gratitude,
The Nightingale Finvest (P) Ltd. Team