



NIGHTINGALE

FINVEST (P) LTD.

(Since 1987)

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

Website: www.nightingalefinvest.in

NEWSLETTER

IN Q3 2025-26

6th Edition, 31st December, 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.

“Resilience with Responsibility”

As we conclude the third quarter of the financial year 2025–26, I extend my sincere greetings to our clients, employees, partners, and all stakeholders. The quarter has unfolded amid challenging conditions for the NBFC–MFI sector across the country, reaffirming the importance of resilience, prudence, and responsible growth. During this period, our collective efforts have been focused on portfolio consolidation, strengthening asset quality, and deepening engagement with our existing clients, while maintaining strict adherence to regulatory and ethical standards.

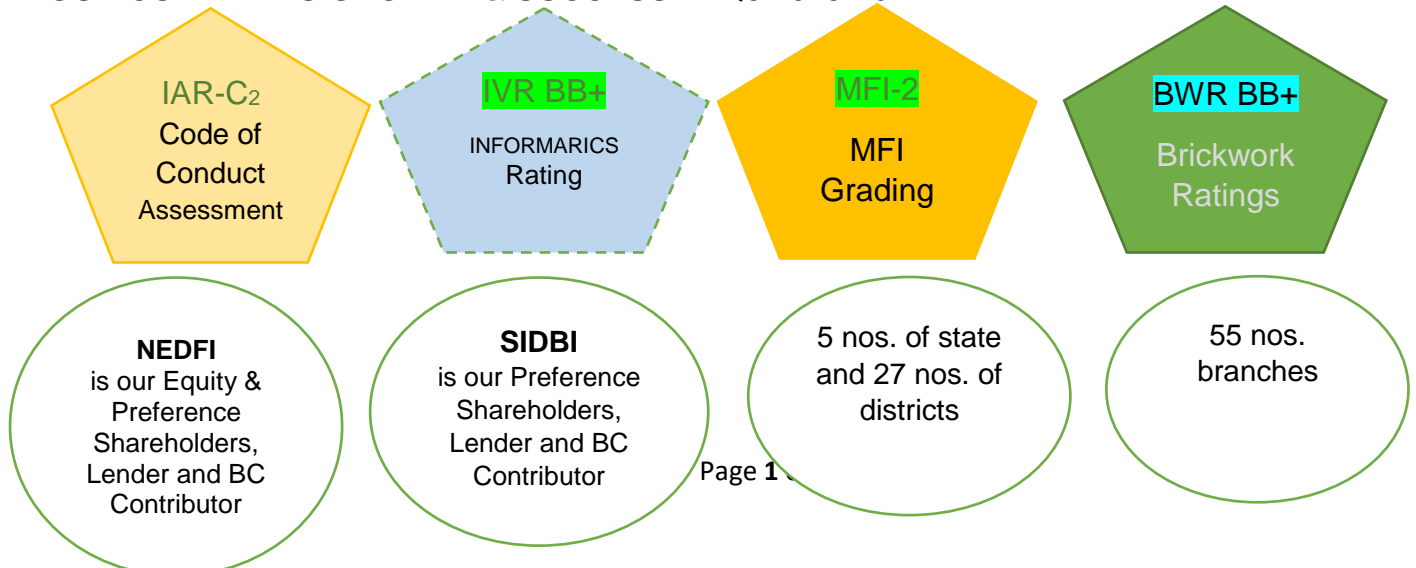
Throughout Q3, we have prioritized operational efficiency, robust risk management, and service continuity, supported by selective and need-based lending. Continued investments in team capacity building, strengthened monitoring systems, and the use of digital tools have helped enhance transparency and improve the overall customer experience. At the same time, our commitment to financial inclusion remains unwavering, as we continue to support livelihoods—particularly for women and vulnerable communities—through financial awareness, guidance, and responsible credit practices.

I am confident that through collective discipline, teamwork, and the continued trust of our stakeholders, we have successfully navigated this phase with stability and resolve. As we move forward, let us remain aligned with our core values and carry ahead the spirit of patience and purpose, ensuring that the foundations laid during this quarter translate into sustainable and responsible growth in the times ahead.



Mantu Nath Sarma
Managing Director

OUR COMPANY'S GROWTH & SUCCESS IN Q3 2025-26:





EXPANSION OF BRANCH IN Q3 2025-26

During the third quarter of FY 2025–26, no new branches were opened in view of the prevailing market conditions across India. This period has been consciously utilized to strengthen our existing branch network, streamline operations, and reinforce portfolio quality and service standards. Our focus remains on consolidation, preparedness, and building internal capacity so that future expansion is sustainable and impactful.

OUTREACH

No. of Group	- 9230
No. of Borrowers	- 61020
No. of Staffs	- 275

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. 186.68 cr.
 As on 30th
 September, 25

Rs. 176.49 cr.
 as on 31st
 December, 25

Many people desire to be financially strong and raise their living standard. One of them is Mrs. Putuli Deka wife of Mr. Prasanta Deka of village Batia, P.O. & P.S. Sarthebari, District Barpeta, Assam found the way to earn more by managing a dairy farm at her house with the financial support from Nightingale Finvest Private Ltd. The family is having 3 Bighas of cultivable land and her husband is engaged in belt metal in addition to raising crops on the land available with them . Their only one son has since passed H.S.L.C. Examination. Mrs. Deka came to know that small size loan can be availed of without any security from Sarthebari Branch of Nightingale Finvest Private Ltd. For increasing their income and changing living standard Mrs. Putuli Deka started a dairy farm with one cow by availing first cycle loan of Rs.20,000/- from Nightingale Finvest Private Ltd. After liquidation of the said loan, she availed of second cycle loan of Rs.35,000/- and increased the number of cows to 3 in addition to 2 calves. Every day she is getting 6-7 litres of milk and sell in the market around 5 litres . Now she earn more and is able to raise their living standard.





FINANCIAL INCLUSION AWARENES PROGRAMME:

GROWTH & UPCOMING EVENTS:

GROWTH

*As per the **MF**IN Micrometer Report (Issue 55) with data as on 30th September 2025, Nightingale Finvest Pvt. Ltd. has demonstrated a strong and resilient performance in portfolio growth. Among MFIs, Nightingale has achieved a **21% year-on-year growth** in AUM, securing the **2nd position** in its category. This achievement is particularly noteworthy in the context of the challenging operating environment currently faced by the NBFC–MFI sector across India. The performance reflects Nightingale’s disciplined lending practices, focused portfolio management, and the sustained efforts of its field teams, while continuing to uphold responsible finance principles

****Assam Finance Corporation** has sanctioned a term loan of ₹3.50 crore and has expressed its willingness to encourage further debt support.

UPCOMING EVENTS

In the middle of the next quarter, Nightingale Finvest Pvt. Ltd. plans to organize a special get-together bringing together our Branch Managers, Credit Officers, and a select group of successful clients. This interactive event is envisioned as a platform to strengthen relationships, share experiences, and celebrate success stories that reflect the true spirit of financial inclusion and entrepreneurship. The programme will provide an opportunity for our teams to engage directly with clients, understand their journeys, exchange best practices, and reinforce our commitment to responsible lending and customer-centric service. By fostering open dialogue and mutual appreciation, this gathering aims to motivate our staff, recognize client achievements, and further deepen trust and collaboration across our growing Nightingale family.

“Stability Today, Strength Tomorrow”

As we conclude the third quarter of the financial year 2025–26, we take a moment to acknowledge the discipline, patience, and collective strength that have guided us through a challenging phase for the NBFC–MFI sector. This quarter has reinforced the importance of prudent decision-making, responsible lending, and unwavering commitment to our core values.

Despite a demanding environment, our teams across branches have remained focused on serving clients with empathy and integrity, safeguarding portfolio quality, and maintaining trust at every touchpoint. Each effort made during this period—big or small—has contributed to strengthening the institution’s foundation and ensuring continuity of support to the communities we serve.

As we move forward, our emphasis will be on consolidation, operational excellence, and readiness for renewed growth when conditions improve. With the continued confidence of our clients, the dedication of our employees, and the support of our partners, we are well positioned to convert today’s stability into tomorrow’s strength.

*With appreciation and resolve,
The Nightingale Finvest (P) Ltd. Team*