

Pahal Financial Services Pvt. Ltd

Financial support for women in rural and urban India



The microfinance institution Pahal Financial Services Pvt. Ltd (Pahal) started operating in the state of Gujarat in 2011. Pahal disburses loans to women on low incomes to help them develop income-generating activities, pay off debts, repair their houses or fund their children's education. In 2014, Pahal had a portfolio of more than 45,000 clients.

Pahal focuses on lifting women in disadvantaged areas out of poverty by giving them access to finance. Pahal has incorporated the Fair Practices Code and the guidelines of the Reserve Bank of India into its own code of conduct which is communicated to staff and during supervisory visits.

Pahal has put client monitoring high on the agenda. It has set up, for example, internal control systems, including staff-client interaction monitoring and unannounced visits to meetings and branches. Pahal also actively aims to prevent multiple lending to and over-indebtedness among borrowers.

Pahal has been an Oikocredit partner since 2014.

Partner info

FACTS	
Sector	Financial services
Website	www.pahalfinance.com

SOCIAL PERFORMANCE	
Number of clients	405,721
Female clients	97.6%
Rural clients	55.4%
ADDITIONAL PRODUCTS AND SERVICES OFFERED	
Social services	
Microinsurance	

Last synced with latest available data on: March 19, 2024

Oikocredit international

I: www.oikocredit.coop

E:

This document was produced by Oikocredit, Ecumenical Development Cooperative Society U.A. (Oikocredit International) with the greatest of care and to the best of its knowledge and belief at the time of writing. Oikocredit International provides no guarantee with regard to its content and completeness and does not accept any liability for losses which might arise from making use of this information.