



PAHAL
A NEW BEGINNING

Pahal Financial Services
Private Limited



Website: <https://www.pahalfinance.com/>

Regd. & Corp. Office: 7th Floor, Binori B Square-2 , Opp. Hathising ni Vadi, Ambli Iscon Road, Ahmedabad
(Gujarat.)- 380054



Mission:

We endeavor to provide sustainable services for financial inclusion in rural and urban households with proficiency, at an affordable price while maintaining dignity, honor and transparency to enhance the livelihood and quality of life of our customers.

Vision:

To reach microfinance services to 2 million clients at competitive rates

To achieve internationally acceptable returns of investments to attract mainstream capital in the services of the segment at the bottom of the pyramid

M-SWASTH E-CLINIC



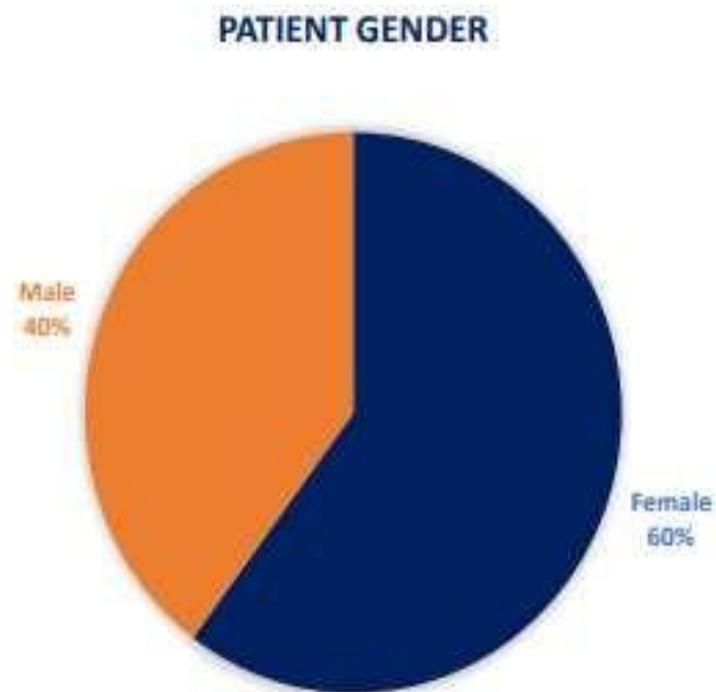
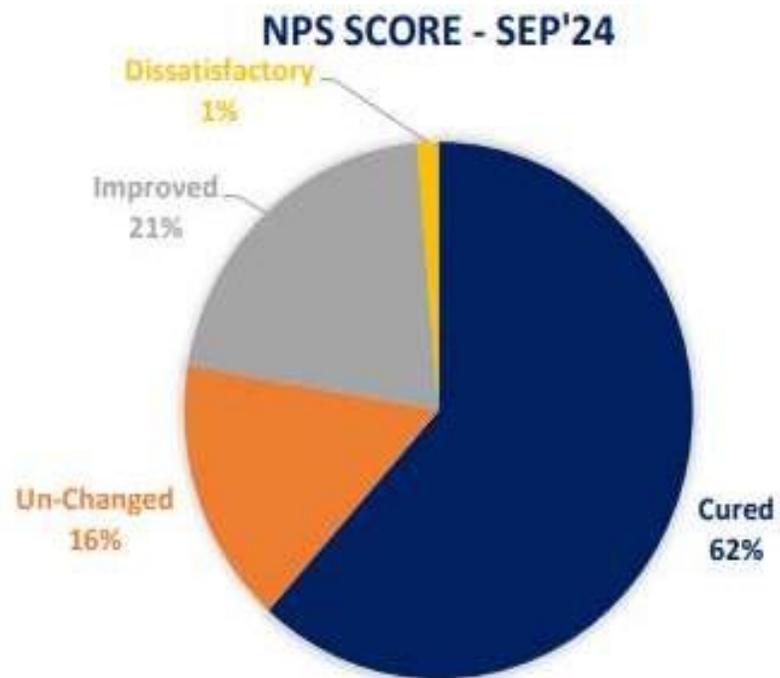
- *Pahal started an initiative for the Digital Health inclusion for all in January 2022.*
- *Pahal along with M-insure e-clinic is running a digital health clinic for its borrowers.*
- *M-SWASTH is a technology driven Digital HealthCare Service Provider.*
- *Through their Tele-health & Telemedicine platform, they connect India's emerging rural population with doctors and medical specialists.*
- *1,48,607 customers have been benefitted from this program since January 2022*
- *Currently, Pahal has 15 e-clinics in various locations of UP & Bihar*
- *Swasthya offers remote diagnosis of diseases and general treatment through the use of Tele-health and Telemedicine, thereby building a digital healthcare ecosystem for the mass-market population.*

M-SWASTH E-CLINIC

M-O-M FREE CONSULTATION

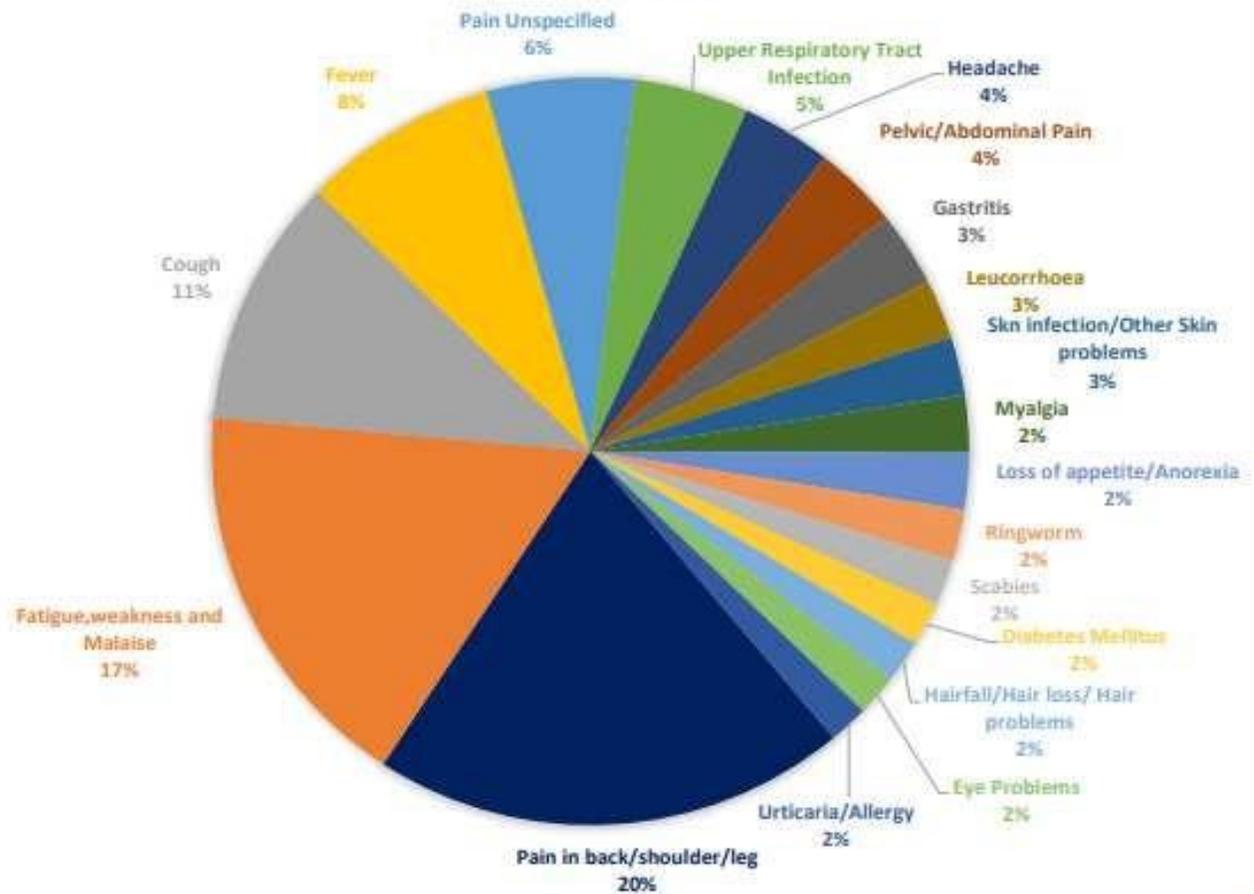


M-SWASTH E-CLINIC



M-SWASTH E-CLINIC

CHIEF DIAGNOSIS



VILLAGE TEKRI

Pahal's Commitment to Community Well-being: Empowering Villages through Sustainable Solutions

- *At Pahal, we believe that sustainable development starts with empowering communities. Our core values—integrity and innovation—are woven into everything we do.*
- *Sharing an update on our CSR initiative for Tekri Village, located in the Mehsana District of Gujarat.*
- *We started working with this village about 4 years back and we continue to contribute in a meaningful way*



Recent initiatives at Tekri Village



1. Clean Water Access: We have installed a new water pump to provide reliable access to clean drinking water for the entire community, especially during the summer months. This initiative replaces the previous hand pumps, which required significant effort and time from children.



2. Solar Energy Products: To promote sustainable living, we have introduced solar energy products to the village. These solutions offer a renewable energy source, helping to reduce electricity costs and environmental impact.



3. Improved Sanitation: Recognizing the importance of hygiene, we have constructed new washrooms to ensure proper sanitation facilities. This initiative aims to enhance health and dignity, particularly for women and children.



4. Supporting Education: We distributed new uniforms that instill a sense of pride and belonging in the students, and provided them with essential stationery to support their learning needs.

Recent initiatives at Tekri Village

These efforts reflect our commitment to creating lasting change and improving living conditions in the communities we serve. By addressing essential needs—water, energy, and sanitation—we believe we can foster a healthier, more sustainable future for all.



RBI DEA Financial Literacy Workshops conducted by Pahal



In line with its mission and vision, Sa-Dhan (SRO) undertakes various development activities to promote an inclusive and sustainable society.

*As a part of the ongoing relationship between **Sa - Dhan and Pahal**, Pahal has executed 108 workshops under the **RBI's Depositors Education Awareness (DEA)**. The Financial Literacy workshops are conducted in designated districts which includes aspirational districts and non-aspirational districts.*

Pahal has conducted these workshops in various rural and urban districts of Gujarat and Bihar.

We are pleased to share that Pahal has already conducted 108 workshops with a total of more than 5,900+ participants!



As of June 2025

Total Participants
5,900+

Total Workshops
108

DIGITAL FINANCIAL LITERACY

In order to strengthen the digital ecosystem for underserved sections of the population, Sa-Dhan with financial support of HSBC has initiated a project “To Develop a Digital Ecosystem for Improving Access to Finance for the Unbanked”.

By considering the nature of business, Pahal has joined hands with Sa-Dhan to spread awareness amongst their clients, as MFIs are crucial link between underserved section and digital technology.

The 5 days training took place from 18th April to 22nd April in Ahmedabad. The borrowers from Ahmedabad branches attended the workshop. Over 550 borrowers were benefitted from the training program.

We also had a follow up workshop in the month of July to understand the impact and awareness about digital channels in our women borrowers.





KHAKI DIGNITY

Pahal as an organization believes in SDG-6 that reads “ensure availability and sustainability management of water and sanitation for all.” It has taken an initiative in collaboration with the CII-IWN (Confederation of Indian Industry – Indian Women Network) to provide Mobile Toilet Van (MTV) to the women police force.

The Mobile Toilet Van shall contain Sanitary Napkin Dispenser, Sanitary Napkin Incinerator, Wash Basin, Towel Stand, Water Tank and Bio Digester.

The mobile toilets will be easily accessible by the women police officials so that their security is not compromised. On a normal day, they stand on the road for two to three hours, but the duty may extend to six to seven hours during the visits of dignitaries. The mobile toilets will help the women police to relieve themselves and help them get some privacy.



DISTRIBUTION OF HAPPINESS KITS THROUGH AKSHAY PATRA



Pahal in collaboration with Akshaya Patra distributed Happiness Kits initiative. The kit contains educational material in regional languages, hygiene products and essential food grains – thus giving children all that they would receive at school contained in a kit here. There were 2,515 beneficiary children and their families at Ahmedabad, who benefited through sponsored happiness kits. The children belonged to the urban poor communities and some even included those living on the outskirts of the city. Their parents and guardian were blue collared workers, laborers, other daily wageworkers. Majority of them lost their livelihood due to the Covid



19 pandemic and closure of industries, public systems and nationwide lockdown. This resulted in further job insecurity, lack of access to food resources and increased malnutrition amongst the underprivileged society.

BIHAR FLOOD- HELPING HAND



The state of Bihar has been a front runner for the organization when it comes to operations. The recent floods in the region have brought the livelihood of the masses to stand still, a large section has already lost their homes and had to tap on refugee camps to make their end meet. Pahal's CSR triggered a project to provide essentials/food/shelter benefits to the people affected in the region. The project covered the affected population in the districts of Muzaffarpur, Sitamarhi, Seohar, Darbhanga, Mahbubani, Samastipur, Khagaria and Bhagalpur. The team distributed flat rice, jaggery, chickpea, candle, matchbox, biscuit and tarpaulin without differentiating between borrowers and non- borrowers.

The Mozart of the project is the employees of the organization, who volunteered to help the affected masses. Food packets, clothes, and many other amenities were provided to the displaced sections. The employees are the unsung heroes of the CSR activity who bridged the gap between the masses in need to the people who wanted to help them out. Pahal takes a lot of pride about the generous participation by its employees, more so because the entire idea behind the above initiative was pitched by the team in Bihar. The culture and values of the organization are reflected by the CSR activity in Bihar, and they hope to carry out the same enthusiasm in these challenging times.

VILLAGE TEKRI

The 19-20 financial year ended with a high note as the organization undertook a CSR activity in the remote village of Tekri (Gujarat) during the month of February '19.

The village lies in the extreme and backward interior part of North Gujarat and is far from the main highway, cutting them off completely from civilization. To add to this problem statement there was no mode of transport to curb this disconnect.

In the times of emergency, the problem even magnifies causing havoc within the community. Pahal believes in overall socio-economic uplift the marginalized section, and hence it decided to donate an E-rikshaw to the community which will bridge the gap and connect them to the outside world. The rikshaw will also cater as a mode of transport for school-going children.

Pahal believes in half job done is equivalent to no job done. Hence, Pahal also adopted a school in the vicinity of the village providing it with almirah for the library, benches, blackboards, slides and swings for the students studying in the school along with uniforms.

The organization also care for the environment and believes in negative or no carbon footprints from its operations. Henceforth, underneath the umbrella of the same CSR activity, Pahal provided Sunking Home 40z solar lights to all the households in the village. A larger segment of the population in the village is majorly dependent on agriculture and cattle. The solar energy will not make their pockets light as the hefty electricity bills will be nullified. The money saved can be exploited to fund the education of their kids or for any income-generating businesses.

To sum up, the CSR activity was a positive tornado that acted as a game-changer to improve the living standards of the village and push the graph of economic- social development.



Thank You



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