

Pioneering a New Era of MSME Lending: First Batch of Loan Mitras Completes Two-Day Induction Programme in Jaipur



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Digamber Capfin Limited, a 32-year-old Non-Banking Financial Company (NBFC), successfully conducted its first two-day induction programme for the inaugural batch of 14 Loan Mitras on 14 and 15 October 2026 at Hotel Royal Orchid, Tonk Road, Jaipur.

The programme marked an important milestone in the Company's journey towards technology-driven, decentralised lending and expanding access to formal credit for small businesses and Micro, Small and Medium Enterprises (MSMEs).

The programme was graced by the presence of Mr. Rajiv Jain, Chairman and Managing Director, and Mr. Amit Jain, Whole-Time Director, Digamber Capfin Limited, whose insights and guidance provided valuable inspiration to the participants. Mr. Amit Jain, the visionary behind the innovative Loan Mitra concept, emphasised that building trust-based, long-term relationships with customers is fundamental to sustainable business growth. He highlighted the importance of understanding customers' business needs, maintaining transparency and positioning Loan Mitras as trusted financial partners rather than merely loan facilitators. Mr. Rajiv Jain, drawing upon his extensive entrepreneurial and business

experience, shared practical insights into developing and sustaining strong customer relationships through integrity, commitment, consistent service and mutual trust. Both leaders reinforced the message that while technology enables speed and efficiency, customer trust and enduring relationships remain the true foundation of sustainable business success.



An Innovative Hometown-Based Lending Model

Under this pioneering initiative, Loan Mitras will work as employees of Digamber Capfin Limited while operating from their respective hometowns. They will identify potential markets, build relationships with local entrepreneurs, source quality business and facilitate access to financial services for small businesses.

The first batch will cover emerging business locations including Jobner, Phulera, Pali, Jaitaran, Bilada, Ajmer, Nasirabad, Hindoli, Sarwar, Renwal, Bhopalgarh, Shiv, Uniara, Bundi and Barmer, bringing institutional lending closer to entrepreneurs in underserved and developing markets.

The model combines local market knowledge, personal relationships and the Company's in-house technological capabilities to create an efficient, scalable and customer-centric lending ecosystem.

Technology Enabling Faster Credit Delivery

Highlighting the Company's vision, Mr. Amit Jain, Whole-Time Director, Digamber Capfin Limited, stated: *"Digamber Capfin Limited has built a strong foundation of trust over the past 32 years. With our indigenously developed lending technology and the introduction of the Loan Mitra model, we aim to empower local entrepreneurs by making credit more accessible, convenient and transparent. Our technology is designed to enable Loan Mitras to complete the entire loan journey, from customer onboarding to disbursement, within six hours, subject to the required verification and credit approval processes. This initiative will support small businesses in meeting their financial requirements and accelerating business growth."*

Unlike conventional classroom-based training, the induction programme followed a practical and experiential learning approach, emphasising real-world situations, interactive exercises, market surveys and participative activities.

Participants received hands-on exposure to identifying the right markets and customers, understanding small business financing requirements, maintaining transparency in lending, professional grooming, managing difficult customer situations, assessing credit risks, ensuring regulatory compliance and building long-term customer relationships.

The programme encouraged participants to develop the confidence, judgement and practical skills necessary to operate independently in their respective business territories while maintaining the Company's standards of responsible lending.

Leadership Guidance and Industry Experience

The programme benefited from the active involvement of senior officials, including Mr. Dilip Morwal, Chief Compliance Officer; Mr. Dharmendra Jangid, Vice President; Mr. Devendra Galav, National Business Head; Mr. Nitin Mohan Verma, Head-HR and Ms. Preeti Verma, Asstt. Head-Credit who shared their professional experience, practical insights and guidance with the participants.

The sessions reinforced the importance of quality business sourcing, ethical conduct, customer protection, disciplined risk assessment and compliance as essential foundations for sustainable growth.





A New Chapter in Financial Inclusion

Through this initiative, Digamber Capfin Limited seeks to combine the strength of its 32-year lending legacy with modern technology and locally embedded employees to strengthen MSME financing.

The successful completion of the first induction batch represents the beginning of a new phase in the Company's business expansion strategy, focused on empowering local entrepreneurs, developing new markets and delivering responsible credit through technology-enabled Loan Mitras.

Digitally Driven Digamber — 32 Years of Trust, Powered by Technology, Driven by People.