

Celebrating Progress, Partnerships & Grassroots Transformation



Wishing you a happy and prosperous Diwali

As we celebrate the festival of lights, we also honour the collective impact made possible through your continued partnership. This season is a reminder that transformation begins with opportunity—and together, we are enabling thousands of women across Bharat to illuminate their homes, uplift their communities, and unlock their full potential.

Spotlight: Global Fintech Fest 2025



PayNearby participated in the Global Fintech Fest (GFF) 2025, inaugurated by **Hon'ble Prime Minister Shri Narendra Modi and Rt Hon Sir Keir Starmer, Prime Minister of the United Kingdom.**

PayNearby Bharat Gateway Pavilion showcased how locally rooted platforms can serve as gateways to national development. The Pavilion drew thousands of visitors and was graced by dignitaries, including:

- **Bhuvnesh Kumar**, CEO, UIDAI
- **Noopur Chaturvedi**, MD & CEO, NPCI Bharat BillPay
- **Rajneesh Karnatak**, MD & CEO, Bank of India
- **Sahil Kini**, CEO, RBIH
- **Atul Kumar Goel**, Chief Executive, IBA

Key highlights

- Partnership with **Bank of India as business correspondent**
- Panel Discussion on '**Gender Integration in Agent banking**'
- **Cash withdrawal through UPI**
- White papers
 - **Building ladder from AePS to UPI with MicroSave consulting**
 - **Designing for her with Grameen Foundation for Social Impact**
- Awards
 - PayNearby was awarded **Best Corporate Business Correspondent** at GFF Awards 2025.
 - **The Digital Naari Award** for "Exemplary Contribution in Gender Inclusion & Access" was conferred to **BAIF Development Research Foundation**

Spotlight: Stories of Change

A decade of earning livelihood from home

Pallavi Garg

Rajpura, Punjab



“Earning is important for every family. Once it started, everything changed for me. Housewives should definitely do something from home. First, we must make ourselves capable — then the work and trust follows.”

For the past 9 years, Pallavi Garg has been building trust and financial access from her home. As a homemaker seeking to support her family's income, she began by offering money transfer and bill payment services to neighbours—what started as a small effort soon became a trusted local service point.

Over the years, Pallavi ji has steadily grown her business. She now earns ₹15,000–₹18,000 per month. She has become a reliable face for banking services in her area.

Bringing banking closer to her village

Nikita Shende

Yavatmal, Maharashtra



“पूर्वी बँकिंगसाठी लोकांना खूप लांब जावं लागायचं. आता ते म्हणतात, 'तुमच्यामुळे आम्हाला कुठेही जायची गरज नाही.’”

(Earlier, people had to travel far for banking. Now they say, 'Because of you, we don't have to go anywhere.)

Living in Yavatmal, where the nearest bank is over 10 km away, Nikita saw how hard it was for villagers—especially women—to access basic banking. After receiving Digital Naari training in Pune, she began offering ATM services from a small shop at home. What started as a simple solution has now become a vital financial lifeline for her community.

Today, Nikita earns ₹8,000+ per month, contributing significantly to her household income. Her husband and children chip in when needed.

Nikita plans to keep expanding her services and encouraging other women in her area to join the platform.

New Product Launches

Saral Yojana (Haqdarshak)

A last-mile service that helps individuals discover and apply for relevant government schemes and entitlements

SHG Dual Auth Banking Module

Allows SHG members to conduct secure deposits and withdrawals through local agents

Fixed Deposits

Brings informal savings into formal interest-earning deposits

PayNearby Saathi (UPI Platform)

A multilingual, AI-assisted platform to onboard first-time UPI users for digital payments, transfers, and bill payments

Partnerships

State Rural Livelihood Missions



Govt & Semi-Govt Programs



Federations & CSRs



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