



Wishing you a very happy and prosperous New Year!

As we step into a new year, we reflect on 2025 as a period of meaningful progress in expanding access to financial and digital services and strengthening sustainable livelihood pathways for women across Bharat. More than **85,000 women embraced the Digital Naari** initiative this year, becoming trusted catalysts in their communities—enabling last-mile access to **banking, insurance, health, lending, hygiene, and commerce**.

The year ahead brings fresh possibilities. We look forward to continuing this shared journey of **empowerment, impact, and inclusion**. Together, let us build a more **resilient, equitable, and prosperous Bharat**.

Embedding Gender Lens into Our Ethos

This year, we undertook focused initiatives to position Digital Naari as a **gender-transformational platform**—advancing livelihoods, strengthening agency, and improving quality of life for women and their families. In alignment with national priorities such as **financial inclusion**, **Lakhpati Didi creation**, and **digital adoption at the last mile**, we remain committed to driving women-led socio-economic progress and fostering a stronger, more inclusive Bharat.



Ease of operations for SHGs: Launched SHG Dual Authentication for cash withdrawals and deposits, addressing the operational gap in the ecosystem. The module strengthens controls, improves transaction integrity, and promotes healthier saving behaviour within SHG-linked accounts.



Access to government schemes and benefits: Enabled Digital Naaris to support citizens in discovering and applying for government schemes, strengthening last-mile delivery and awareness around welfare programs.



Health access across 4,000+ locations: Through our health-tech partner, Digital Naaris connects communities to primary care via nearby e-clinics, where patients receive consultations from registered medical practitioners, including maternity and child care.



Unwavering focus on capacity building: Conducted over 250 structured training programs in this year. Field teams and central help desk provides operational support, continuous learning, guidance, and issue resolution.



Savings & Investment: To boost formal savings at the last mile, Digital Naaris can offer savings account opening through both private and public sector banks. Through our marketplace partner, they can also facilitate fixed deposit creation across 9+ banks, expanding secure saving and investment options for households.

Rebanking and making customers digital

As India becomes increasingly digital, it is essential that last-mile communities make this transition with trust and confidence. Through the PayNearby Saathi (TPAP) platform, Digital Naaris can now help customers open **UPI-enabled savings accounts** and guide them in starting their digital journey safely. By offering local handholding and reassurance, Digital Naaris serve as the vital link that enables communities to participate fully in Digital India.

Score card



Registered
Digital Naaris **1.8+ lakhs**



Active
₹85,000



Avg earning
₹3,500

Spotlight: Stories of change



Babita Kumari

Bharatpur, Rajasthan

Program: **RAJEEVIKA**

“ आत्मनिर्भर बनें। काम करें, कमाएँ
और अपनी पहचान बनाएं। ”

Babita joined the Digital Naari program through RAJEEVIKA with a simple hope — to become independent. Today, she is a trusted banking partner for her entire village.

She has opened 60+ bank accounts, serves 8–9 customers every day, and earns ₹8,000–₹10,000 per month — bringing financial stability and confidence into her home. Her work has spared families the hardship of travelling 20–25 km for basic banking and has brought formal financial services to their doorstep.



Madhuri Toshpalal

Gondia, Maharashtra

Program: **PM Vishwakarma**

“ जब एक महिला कमाती है,
तो पूरा परिवार आगे बढ़ता है। ”

Madhuri began her journey as a homemaker, relying on a single household income. Today, she runs a digital banking centre from her home — becoming both a provider for her family and a support system for her community.

Earning ₹7,000–₹8,000 every month, she has not only changed her family's financial situation, but also earned the trust of her neighbourhood through her service.

Awards & Recognitions



Digital Responsibility Award for Gender Inclusivity
India Digital Summit, IAMA



Outstanding Contribution to Women Empowerment & Sustainable Livelihood Development
4th Bharat CSR & Sustainability Summit & Awards



Women Empowerment Livelihood Generation Program (DO GOOD Award)
exchange4media DO GOOD Awards



WinS Achiever – Power Leader
Jayatri Dasgupta, Program Director – Digital Naari & CMO – PayNearby Women in Sales (WinS) by People Konnect & LinkedIn



Best Corporate Business Correspondent
Awarded to PayNearby at the Global Fintech Fest Awards

Partnerships

State Rural Livelihood Missions



Govt & Semi-Govt Programs



Federations & CSRs



Contact: programdirector@paynearby.in