



## Entrepreneur Talk on ESAF Small Finance Bank

Academic Year	2023-24
Program Driven by	Entrepreneur Talk on ESAF Small Finance Bank
Quarter	
Program / Activity Name	Entrepreneur Talk on ESAF Small Finance Bank
Program Type	Entrepreneur Talk on ESAF Small Finance Bank
Program Theme	
Start Date	28-03-2024
End Date	28-03-2024
Duration of the Activity (in Hrs)	12
Number of Student Participant	50
Number of Faculty Participant	4
Number of external Participant	
Expenditure Amount in Rs.	
Any Remark	
Mode of Session Delivery	Offline
Objective	Entrepreneur Talk aims to inspire and equip entrepreneurs with valuable
	insights and lessons from the entrepreneurial journey of ESAF Small
	Finance Bank, encouraging them to innovate, create social impact, and
	drive sustainable growth in their own ventures.
Benefit in terms of Learning / Skills /	Insights into Successful Entrepreneurial Journey
Knowledge obtained	Understanding Mission-Driven Business Models
Feedback	
Video url (mp4)	
Photograph 1 (jpg)	Attached
Photograph 2 (jpg)	Attached
Overall report of the Activity (pdf)	As given below

## **Activity Report**

## **Brief Report**

- 1. **Origins and Evolution**: Start with the story of how ESAF Small Finance Bank began as a small microfinance institution in 1992. Discuss its journey of growth and transformation into a small finance bank in 2017. This evolution showcases the entrepreneurial spirit of its founders and leaders.
- 2. **Mission and Vision**: Highlight ESAF Small Finance Bank's mission and vision, particularly focusing on financial inclusion and empowerment of underserved and unbanked populations. Discuss how these ideals have guided the company's growth and operations.





- 3. **Market Niche**: Talk about how ESAF Small Finance Bank has carved out its niche in the financial industry by catering to the needs of low-income individuals and small businesses, especially in rural and semi-urban areas. This could involve discussion on their unique products, services, and delivery channels tailored to this segment.
- 4. **Technological Innovation**: Discuss how ESAF Small Finance Bank has embraced technology to enhance its operations and reach. This could include the adoption of digital banking solutions, mobile banking platforms, and innovative payment systems to make banking services more accessible to its customers.
- 5. **Regulatory Environment**: Explore the regulatory challenges and opportunities faced by ESAF Small Finance Bank, especially during its transition from a microfinance institution to a small finance bank. Discuss how it navigated through regulatory hurdles and compliance requirements to achieve its goals.
- 6. **Social Impact**: Highlight the social impact created by ESAF Small Finance Bank through its focus on financial inclusion, poverty alleviation, and women empowerment. Share stories and examples of how access to financial services has transformed the lives of individuals and communities served by the bank.
- 7. **Challenges and Future Outlook**: Discuss the challenges that ESAF Small Finance Bank may encounter in the future, such as competition, technological disruptions, and regulatory changes. Explore strategies for overcoming these challenges and sustaining growth in the long term.
- 8. **Lessons for Entrepreneurs**: Conclude the talk by drawing lessons for entrepreneurs from the journey of ESAF Small Finance Bank. Emphasize the importance of vision, resilience, innovation, and social responsibility in building a successful business that makes a positive impact on society.



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