

JOYFUL STORIES OF TRANSFORMATION

CUSTOMER STORIES OF CHANGE **2025**

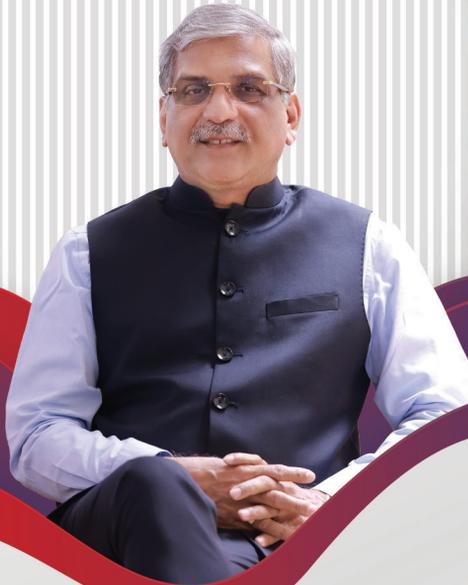


**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE



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Dr. K. Paul Thomas

Founder, MD & CEO,
ESAF Small Finance Bank

Foreword

At ESAF Small Finance Bank, we have always believed that our work goes beyond numbers and transactions — it's about People, Planet, and Prosperity. As partners in the journey of *Joy*, we continue to walk alongside dreamers and achievers across the country.

Our commitment to financial inclusion is deeply rooted in the philosophy of **fighting the partiality of prosperity®**. Over the years, this belief has translated into real transformation — not just in livelihoods, but in mindsets — empowering individuals to dream bigger and aim higher.

Joyful Stories of Transformation is a reflection of this journey — a vivid account of hope, courage, and resilience. Now in its seventh edition, this collection features 34 remarkable individuals whose stories echo the aspirations of more than 9.4 million lives touched by ESAF's mission. Selecting these stories from a diverse community of beneficiaries across India was no easy task. But thanks to the diligence of our jury panel and the strength of our grassroots data, we are proud to present stories that truly stand out for their grit and glory.

While ESAF may have lit the path, it is these entrepreneurs who have walked it with unwavering resolve. Their resilience is what turns dreams into reality and struggles into stepping stones. We salute their spirit and draw strength from their stories.

As you read through these pages, I hope you are as inspired as I am to power on. I leave you with a quote from NASA astronaut Sunita Williams, whose positive attitude and resilience helped her survive in space for nine months: "The sky is not the limit; we are breaking the barriers of what we thought was possible. Your mind, your dreams, and your willpower define your true limits."

Yours truly,

A handwritten signature in blue ink, appearing to read 'K. Paul Thomas', with a horizontal line underneath.

Dr. K. Paul Thomas

Founder, MD & CEO, ESAF Small Finance Bank



Lighting a Green World

Nesla P. K.
Thrissur District, Kerala



**JOYFUL STORIES OF
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At 33, Nesla P. K., from Thrissur, juggles the roles of a mother, entrepreneur, and an environmental advocate with remarkable finesse. A B.Tech graduate and mother of three, Nesla chose to pause her career to raise her children, but her aspirations never dimmed. When the opportunity arose, she reignited her professional journey—this time in the renewable energy sector.

Nesla enrolled in Batch 9 of ESAF's one-month Urjabandhu training programme, a CSR initiative of ESAF Small Finance Bank implemented by ESAF Foundation, that equipped her with knowledge in solar technology, marketing, and finance. With this foundation, she launched her own solar venture—Dunzo Power—registered under MSME Udyam. Her commitment to professionalism and sustainability soon began to shine through.

In a short span, she completed solar projects totalling 34 kW capacity, delivering 49,640 units of clean energy. This not only reduced the electricity costs of her clients but also minimised their environmental footprint. Nesla's reputation as a reliable solar entrepreneur grew steadily in Kerala's green energy landscape.

She is also a member of Kerala Solar Energy Bunk (KSEB) LLP, a collective of 16 solar professionals trained under the same ESAF initiative. With support from the Ministry of New and Renewable Energy, she has worked on government-subsidised projects, further expanding access to solar energy in rural areas. Breaking into a male-dominated field, Nesla has become a role model for other women. Her journey underscores how the right training, paired with determination, can turn setbacks into opportunities—and light the way for others.

Nesla is one among the many people who started dreaming big with ESAF.

As narrated by **Vaisakh Mohan**,
ESAF Foundation, Thrissur Region





From Homemaker to Changemaker

Anju Sumesh

Palakkad District, Kerala



**JOYFUL STORIES OF
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For Anju Sumesh, a homemaker from Thenkurissi Panchayat, life was filled with financial struggles. Her husband's income alone could not cover the family's growing needs, and the burden of economic hardship grew heavier each day. Determined to change her circumstances, she joined the Sreelakshmi Sangam through ESAF Small Finance Bank's Thenkurissi branch and availed an Income Generation Loan of ₹1,00,000.

That loan became the seed capital for her jaggery brand—HIMAM Products. Her transformation gathered momentum when she joined LEAP (Livelihood & Entrepreneurship Acceleration Programme), a CSR initiative of ESAF Small Finance Bank implemented by ESAF Foundation, empowering women entrepreneurs. Inspired by the training, Anju launched a small-scale jaggery production unit at home. With guidance from ESAF, she secured essential certifications like FSSAI, MSME Udyam, and ZED, boosting her business's credibility.

Soon, she was recognised for her hard work. At ESAF's Mahila Mela exhibition, Anju's products stood out. She began mentoring four other Sangam members and scaled up operations. Today, she earns between ₹70,000 and ₹85,000 per month and is in the process of acquiring a GST licence to expand sales via CEDAR Retail Pvt. Ltd. Anju has also embraced sustainability, replacing plastic with eco-friendly packaging.

Her efforts were recognised at the national level when she met the Honourable Prime Minister of India during the Grameen Bharat Mahotsav in 2023. Anju now dreams of turning her private enterprise into a co-operative, furthering her impact on the community. From homemaker to changemaker, her journey captures the true spirit of ESAF's mission.

Anju is one among the many people who started dreaming big with ESAF.

As narrated by **Pranoy Antony**,
ESAF Foundation, Palakkad Region





Tilling the Soil of Her Life

Ashwini Nitesh Chavan
Yavatmal District, Maharashtra



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Ashwini Nitesh Chavan, a 31-year-old from Kelapur (Tanda) village in Ghatanji, had no farming experience when she found herself supporting a joint family of seven with her husband. The challenges were many—from financial hardship to a lack of basic resources like bullocks and ploughs. Yet, Ashwini held on to a simple dream: a better life through agriculture.

Her journey took a hopeful turn in 2019 when she formed a Joint Liability Group (JLG) with ten farmers. A year later, she joined an FPO and received structured training through Prachodhan Development Services, ESAF Small Finance Bank's Corporate Social Responsibility (CSR) arm. Workshops held in Bhokardan and Buldhana equipped her with skills in sustainable and organic farming, transforming her mindset and her farm.

Ashwini began with just half an acre of organic farming for household use. Over time, she expanded to multiple crops—cotton, soybean, wheat, chickpea, sesame, mung beans, garlic, and onion. The yields spoke volumes: 19 quintals of wheat, 14 of chickpea, 11 of cotton, 14 of soybean, and 9 of tur. She also ventured into vegetable cultivation, goat rearing, and dairy, adding two indigenous cows to her household.

Their increased income helped them buy a plot worth ₹6 lakh in Ghatanji, where they are now building their dream home. Ashwini, once unfamiliar with farming, is now a community role model. She hopes to see more women take charge of their livelihoods through sustainable farming.

Ashwini is one among the many people who started dreaming big with ESAF.

As narrated by **Manish D. Mankar**,
Prachodhan Development Services, Nagpur Region





Ability Defined by Determination

Abel Daimari

Udalguri District, Assam



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Born with a speech impairment in the quiet village of Odala, 20-year-old Abel Daimari faced early doubts about what his future might hold. His parents, though loving, worried deeply. But Abel had his own ideas—he would not let his disability define him. At Bethany Society School in Shillong, he learned sign language, flourished academically, and developed a thirst for learning and self-expression.

After completing school, however, Abel found himself idle at home, uncertain about the next step. That's when Prachodhan Development Services, in collaboration with ESAF Small Finance Bank, conducted a seven-day skill training programme in his village. Focused on bag-making and handicrafts, it brought an unexpected opportunity. Though hesitant as the only male trainee, Abel gradually gained confidence, thanks to the encouragement of his trainer and peers.

The training was not just about learning a craft—it gave Abel a renewed sense of purpose. "I once felt lost without work, but now I have a sense of self-worth and a dream for the future," he signed. With this newfound clarity, he now dreams of starting a bag-making centre in his village, with a focus on providing job opportunities to others with disabilities and offering them a path to empowerment.

Abel's journey is one of courage, growth, and quiet leadership. He is showing his community that disabilities are not limitations—they are platforms for building strength, purpose, and hope.

Abel is one among the many people who started dreaming big with ESAF.

As narrated by **Adam Mahanand**,
Prachodhan Development Services, North East Region





Sew Far, Sew Good

Moly

Thiruvananthapuram District, Kerala



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Moly, a spirited entrepreneur from Thiruvananthapuram, faced her share of hardships. With her husband earning daily wages and two children to raise, life was a daily struggle. She relied on her sewing machine to stitch clothes from home, but the income was barely enough to meet the family's needs.

Determined to change her situation, Moly and her husband dreamed of opening a tailoring shop. But the lack of funds held them back—until ESAF Small Finance Bank entered the picture. In 2012, with support from ESAF, Moly secured a loan and took a leap of faith, opening her own tailoring store. The early days were modest, but her participation in entrepreneurship development programmes equipped her with new skills and fresh confidence. As her business picked up, Moly reinvested her earnings to expand and introduce ready-made dresses to her offerings. Her monthly income, once just ₹1,000, steadily grew. Today, her stitching centre and store generate over ₹5,000 in monthly profit—a testament to her dedication and customer trust. She even secured a panchayat licence, giving her business legal standing and credibility.

Recently, she availed of ESAF's Vyapar Vikas Yojana (VY) loan to scale up further. Her disciplined repayment record reflects her commitment to growth and integrity. Moly's story is a shining example of what resilience and financial inclusion can achieve—transforming struggle into sustainable success.

Moly is one among the many people who started dreaming big with ESAF.

As narrated by **Vishnu R. P.**,
ESAF Small Finance Bank, Thiruvananthapuram Region





Crunching Their Way to Success

Nimala, Neethu, & Rekha

Kozhikode District, Kerala



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In the quiet village of Edachery near Vadakara, three women—Nimala, Neethu, and Rekha—decided to take destiny into their own hands. Driven by a shared dream of financial independence and a better future for their families, they set out on an entrepreneurial journey. Their trusted companion along the way was ESAF Small Finance Bank.

Through ESAF's Income Generation Loan (IGL), they each secured ₹50,000—enough to kickstart their venture. With unwavering determination, they founded the Surya Small Scale Value Addition Unit, specialising in traditional Kerala snacks like jaggery sweets, banana chips, vellayappam, and pazham pori. Operating from a humble shed near Nimala's house, they did everything themselves—from cooking and packaging to delivery.

Their flavours spoke for themselves. As their snacks gained popularity in nearby markets, demand soared. With rising orders, they expanded operations, hiring two more staff members and creating new employment opportunities. Securing an FSSAI licence and business registration ensured their unit's long-term growth and sustainability.

From homemakers to business owners, their journey became one of courage, teamwork, and empowerment. The income they generated improved their families' lives and inspired other women in the community to follow suit. With ESAF's support, they did not just make snacks—they made history in their own small way.

Nimala, Neethu, and Rekha are among the many people who started dreaming big with ESAF.

As narrated by **Ciby John**,
ESAF Small Finance Bank, Kozhikode Region





She Shows the Power of Poultry

Laila C.
Palakkad District, Kerala



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In 2012, Laila's life was turned upside down when her husband was diagnosed with severe kidney failure. As the sole breadwinner in their family, his illness brought not only emotional strain but immense financial constraints. With mounting medical bills and two children to support, Laila - modest, soft-spoken, and from an orthodox family - found herself in unfamiliar and uncertain territory.

Everything changed when she discovered the worth of ESAF Small Finance Bank through its staff. Determined to create a livelihood of her own, Laila formed a Joint Liability Group (JLG) with ten women, calling it Shobika Sangam. Through ESAF's Cherpulassery branch, she secured her first loan of ₹25,000 and invested it in a poultry business, rearing 100 chicks under the Badavara Kerala Chicken initiative.

That humble start grew into something remarkable. With each successful cycle, Laila repaid her loans promptly, took new ones, and steadily expanded her poultry unit. Today, she rears over 4,000 chickens and earns around ₹35,000 per month. The income brought not just stability, but hope—her husband's health improved with better care, and her children's education continued uninterrupted.

Laila now dreams of setting up a large-scale poultry stall for retail and wholesale sales. From a woman once unsure of how to face the world, she has become a shining example of resilience and enterprise, inspiring others in her community.

Laila is one among the many people who started dreaming big with ESAF.

As narrated by **Sudeep R.**,
ESAF Small Finance Bank, Palakkad Region





Adding Life to Rural Heartbeats

Payal Motiram Chaudhari

Yavatmal District, Maharashtra



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In the quiet village of Parawa, Payal Motiram Chaudhari stood out for her compassion towards animals. Her actions were always driven by purpose. Raised in a rural household, she understood early on the value of caring for the livestock. Despite financial constraints, she completed her 12th in science and pursued a diploma in Livestock Management and Dairy Production (LMDP), determined to make a mark in veterinary science.

Her fortunes changed when she was selected for the Pashumitra programme, ESAF's CSR initiative implemented by Prachodhan Development Services. The programme trains rural youth in dairy entrepreneurship and animal husbandry. With support from the National Dairy Development Board (NDDB), Payal gained hands-on experience in livestock care—an area traditionally dominated by men.

Encouraged by her mentors and driven by her ambition, Payal was later chosen for an advanced Artificial Insemination (AI) Technician course facilitated by Prachodhan and Bharatiya Agro Industries Foundation (BAIF). Her transition from student to a skilled practitioner broke gender stereotypes and opened doors to serve as a Primary Veterinarian at the Veterinary Hospital in Talegaon. Her areas of expertise—from artificial insemination to disease control—have significantly improved livestock health and farmer incomes in the region.

Today, Payal earns between ₹12,000 and ₹15,000 per month and continues to reinvest in her professional growth. She dreams of seeing more women in veterinary and agricultural leadership roles. Her journey, from a small village to a vital healthcare provider for animals, is inspiring a new generation of girls to dream beyond limits.

Payal is one among the many people who started dreaming big with ESAF.

As narrated by **Tipu Sulthan M. Deshmukh**,
Prachodhan Development Services, Nagpur Region





From Veggies to Victory

Sabita Deb

West Tripura District, Tripura



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In the vibrant village of Nabinagar near Bishalgarh, Sabita Deb is known not just for her shop but for her spirit. With her husband earning daily wages, Sabita took the bold step to support her family of three by setting up a humble vegetable stall. Though her aspirations were big, limited finances held her back—until she found her way to ESAF Small Finance Bank.

As a member of the Nibha centre, Sabita's journey began two years ago. With her first ESAF loan of ₹30,000, she breathed new life into her small venture. Encouraged by the results, she availed a second loan of the same amount, this time expanding her stall into a full-fledged varieties shop offering vegetables, groceries, and everyday essentials.

Every rupee was spent with a purpose. Sabita invested in new stock, upgraded her shop's infrastructure, and improved service for her growing customer base. Her business flourished, becoming a go-to hub in the community. The consistent income uplifted her family's lifestyle and gave her the means to open a small sweetmeat shop—laying a sweet foundation for her daughter's future.

Sabita's journey from vendor to entrepreneur is one of smart choices and unwavering effort. With her infectious smile and enterprising mindset, she now dreams of expanding even further. Her success reminds us all that when women are empowered with the right support, they do not just grow—they help their communities grow too.

Sabita is one among the many people who started dreaming big with ESAF.

As narrated by **Arindam Saha**,
Lahanti Last Mile Services, North East Region





Roping Up a Better Future

Sharanya

Chitradurga District, Karnataka



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In the village of Adiwala, Sharanya discovered strength in tradition. With her husband working in Bangalore and the responsibility of caring for their daughter and mother-in-law resting on her shoulders, life was challenging. But within those challenges laid an opportunity—an age-old family skill in coir rope-making, inherited from her mother-in-law.

Sharanya quickly picked up the craft and started a small rope-making unit with whatever limited resources she had. When the COVID-19 pandemic struck, her husband lost his job and returned home. Rather than succumb to the crisis, the couple joined forces, deciding to expand their small venture together.

As demand for coconut fibre ropes increased, they saw the potential to scale up. With guidance from ESAF Small Finance Bank, they availed a loan of ₹50,000. This support proved critical—allowing them to invest in better equipment and raw materials. With enhanced production, they began selling ropes to local agents, earning healthy profits and even creating local employment.

Sharanya now proudly supports her daughter's education—she's currently studying in 2nd year at a reputed Pre-University College. Looking ahead, Sharanya dreams of marketing their ropes directly and growing the business further. What began as a humble skill passed down through generations has now become a symbol of resilience and entrepreneurship.

Sharanya is one among the many people who started dreaming big with ESAF.

As narrated by **Manjunath K. T.**,
Navachetana, Bengaluru Region





A Tailor-Made Success Story

Joby

Idukki District, Kerala



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Joby, a dedicated member of Hema Sangam under the Puliyanmala group in Kattappana, turned a single sewing machine into a full-fledged tailoring business—threading together ambition, skill, and opportunity.

Seven years ago, she took her first step by availing a ₹35,000 loan from ESAF Small Finance Bank to purchase a sewing machine and start a home-based tailoring unit. Specialising in ladies' and children's dresses, Joby's eye for detail and commitment to quality soon set her apart. After two years, she expanded her venture with another loan of ₹50,000 to purchase a power sewing machine. Her business ambitions continued to grow. To accommodate her expanding operations, she built a new workspace on the upper floor of her house by pledging her gold ornaments. She moved her tailoring unit upstairs and hired an additional staff member—making her an employer as well as an entrepreneur.

Joby's excellent repayment history enabled her to take a third loan of ₹95,000, which she used to invest in yet another power sewing machine. Today, she earns a steady monthly profit of ₹20,000, supporting her family of four and ensuring her children receive a good education.

Looking ahead, Joby plans to take bulk orders for nighties and underskirts from local shops. Proudly stating that she has borrowed only from ESAF, Joby credits her success to the trust and support she received through the Sangam and the Bank.

Joby is one among the many people who started dreaming big with ESAF.

As narrated by **Beena David**,
ESAF Small Finance Bank, Ernakulam Region





Sole Proprietor of Dreams

Hussain Shaikh

Thane District, Maharashtra



**JOYFUL STORIES OF
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At just 23, Hussain Shaikh found himself thrust into the role of breadwinner after his father's passing. Determined to support his family, he opened a modest shoe shop in Kalyan, hoping to carve a future of stability and dignity. But starting a business without experience or support proved overwhelming. With rising expenses and dwindling hope, Hussain stood at the edge of closing the shop.

It was then that he crossed paths with ESAF Small Finance Bank's Micro Banking team. Shri. Shafique, Customer Service Manager, took the time to understand Hussain's challenges and offered him more than just advice—he gave him reassurance. Encouraged by ESAF's compassionate approach, Hussain applied for a business loan of ₹1 lakh. Within a week, the funds arrived, giving him the lifeline he desperately needed.

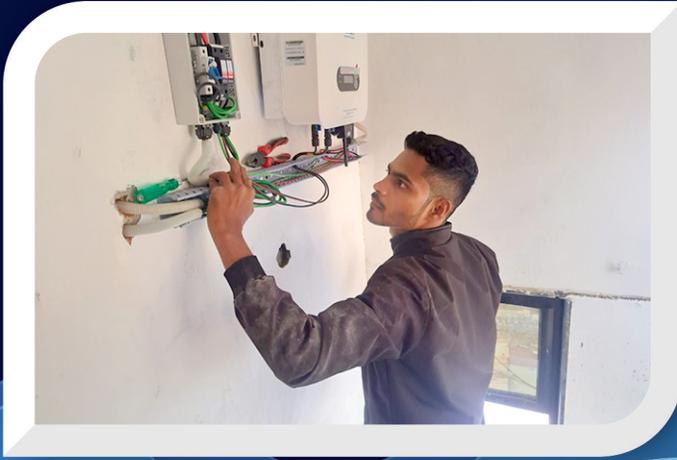
The assistance did not end with the loan. "Through Shri. Shafique, I felt my father's presence guiding me," Hussain shared, visibly moved. With the boost from ESAF, he began turning his fortunes around. The shop regained stability, and customers started returning. Hussain, touched by the Bank's genuine support, now recommends ESAF to friends and family, becoming an ambassador in his own right.

Looking ahead, Hussain dreams of expanding his shop and investing further in the business. With ESAF by his side, he is no longer just surviving—he is stepping confidently into a future of growth and prosperity.

Hussain is one among the many people who started dreaming big with ESAF.

As narrated by **Bheem Raj Tukaram Channe**,
ESAF Small Finance Bank, Mumbai Region





Watt's in a Transformation!

Jitesh Jayvantrao Pendam

Yavatmal District, Maharashtra



**JOYFUL STORIES OF
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In the rural stretches of Kalamb taluka, Jitesh Jayvantrao Pendam, who holds an ITI certificate, found himself caught in the classic dilemma of being educated yet unemployed. With limited job opportunities in his village, Jitesh worked as a local electrician, earning just ₹2,000 to ₹3,000 a month—hardly enough to support his family of four. Their five acres of non-irrigated farmland offered little respite, plagued as it was by unpredictable weather and poor yields.

Hope arrived in the form of Urjabandhu, a solar technician training programme organised by Prachodhan Development Services, a CSR implementing agency of ESAF Small Finance Bank. Seeing a chance to redirect his future, Jitesh joined the programme. The hands-on training covered solar and electrical basics, installation and fabrication techniques, and even entrepreneurship development through Entrepreneurship Development Programme (EDP) workshops.

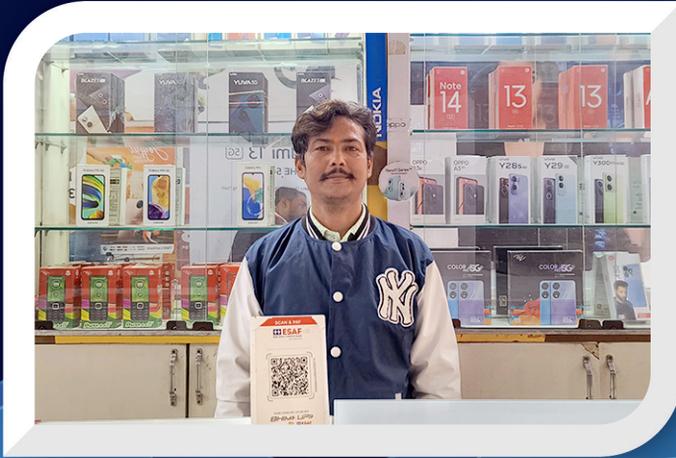
The learning did not stop at the classroom. At a placement meeting organised by Prachodhan, Jitesh was one among the 12 Urjabandhu trainees selected for internships and jobs out of the 18 applicants. He landed a role at Nirmal Agro Solutions with a monthly salary of ₹23,000—almost eight times what he used to earn.

Today, Jitesh is more than just employed—he is empowered. His career transformation has uplifted his family's standard of living and aligned his technical skills with real-world needs. His story proves that with the right training and opportunity, rural youth can shine just as brightly as the solar panels they install.

Jitesh is one among the many people who started dreaming big with ESAF.

As narrated by **Rishabh Meshwam**,
Prachodhan Development Services, Nagpur Region





Dialling Up Success

Gautam

North West Delhi District, Delhi



**JOYFUL STORIES OF
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In the bustling town of Bawana, Gautam ran Hotpoint Mobile Store with big dreams and limited resources. He was driven by a passion for providing quality mobile phones and accessories to his local customers. But with outdated equipment, low stock, and minimal capital, his small shop struggled to keep up with larger retailers in the area.

That's when Gautam discovered ESAF Small Finance Bank's MSME loan, designed to support entrepreneurs like him. After engaging with the Bank staff and understanding the flexible loan options, Gautam applied for the loan, and was successfully granted financial support. With renewed hope, he set out to transform his business.

Using the loan, Gautam upgraded his inventory with the latest mobile phones and accessories, expanded his range of offerings, and refurbished the store interiors with improved lighting and layout. Recognising the importance of the digital shift, he launched an e-commerce website and began offering online sales and doorstep delivery—bringing convenience to his growing customer base.

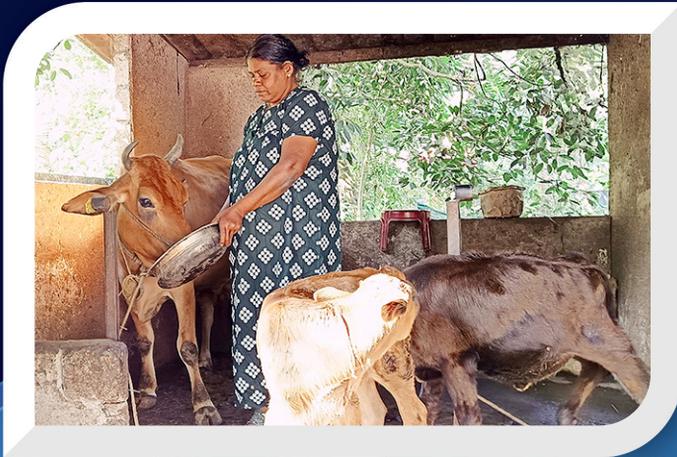
He also used part of the funds to hire and train a small team, ensuring better customer service and smoother operations. Gautam's local outreach grew stronger with targeted marketing campaigns and digital promotions, drawing in more footfall and online orders alike.

Within a year, Hotpoint Mobile Store had transformed into a thriving business. It became the go-to mobile shop in the area, earning Gautam not just profits but also a reputation for trust and service. His journey is a shining example of what a small business with support can truly achieve.

Gautam is one among the many people who started dreaming big with ESAF.

As narrated by **Jamil Akhtar**,
ESAF Small Finance Bank, Delhi Region





Udderly Determined

Radhika

Thiruvananthapuram District, Kerala



**JOYFUL STORIES OF
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Radhika's days were once filled with uncertainty—raising three daughters, managing a household, and navigating a life where her husband's daily wage work offered little consistency. Every rupee was stretched, and providing even the basics often felt like a distant dream.

Determined to create a better life, Radhika and her husband began searching for a reliable source of income. They saw potential in dairy farming but lacked the funds to begin. That is when Radhika heard about ESAF Small Finance Bank's microloan offerings. With a glimmer of hope, she applied—and the approval marked the start of a new chapter.

With the loan, Radhika bought two cows and began selling milk to local households and markets. She put her heart into the business, caring meticulously for the animals and increasing milk production. Soon, the income became steady—₹1,000 a week—and her husband joined in to help. As their confidence grew, so did their herd. Today, Radha's Cow Farm boasts 15 cows, with a monthly income of over ₹10,000.

What began as a necessity became a thriving livelihood. More than just financial relief, the journey transformed Radhika into a symbol of hope in her village. Her perseverance and belief have not only changed her own life but also have inspired others to dream big.

Radhika is one among the many people who started dreaming big with ESAF.

As narrated by **Gireesh G.**,
ESAF Small Finance Bank, Thiruvananthapuram Region





Cooking Up Dream Into Reality

Saly Rajan
Idukki District, Kerala



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

Saly Rajan's story testifies that success can start from the humblest of places—even a small kitchen. A resident of Elapara, she faced numerous challenges on her entrepreneurial journey but met each one with quiet strength and a warm smile.

Her transformation began when she joined Ethan Sangam through ESAF Small Finance Bank's Elapara branch. With an Income Generation Loan of ₹10,000 from the Bank, she launched a breakfast-making unit from her home in 2013. What began as a simple initiative has, over 12 years, grown into a thriving business that supplies breakfast to eight restaurants and over 400 people every day.

Two years ago, Saly participated in an Entrepreneurship Development Programme (EDP) organised by ESAF Foundation, the Bank's CSR implementing partner. The programme sharpened her business acumen and further professionalised her operations. Today, she not only supports her family but also employs three other women from her Sangam group.

Saly's impact extends beyond business. During the COVID-19 pandemic, she led various social service activities through her venture, earning recognition from the Elapara Gram Panchayat. In a moment of pride, ESAF Small Finance Bank invited her to inaugurate their renovated Elapara micro branch alongside a minister and Bank officials—a testament to her influence and community leadership.

From a home kitchen to becoming a respected entrepreneur and changemaker, Saly's journey is an inspiration to many. Her story proves that with commitment and support, dreams can be cooked up into reality.

Saly is one among the many people who started dreaming big with ESAF.

As narrated by **Akshay P. R.**,
ESAF Small Finance Bank, Ernakulam Region





Spicing Up Success

Laxmi Nishad

Rajnandgaon District, Chhattisgarh



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

In the quiet village of Brahman Bhedi, Laxmi Nishad once relied solely on her modest income as a cook in a local school's mid-day meal programme to support her husband and two daughters. Despite her dedication, the earnings barely covered their household needs.

Everything changed in 2021 when she came across ESAF Small Finance Bank. After learning about the Bank's group loan services, Laxmi took a bold step—she formed a five-member group and secured her first loan of ₹30,000. Holding on to her day job, she launched a small pani puri business, selling from a cart in nearby villages.

Her business began to bubble with promise. In 2023, Laxmi took a second loan of ₹50,000 to grow her venture. With steady earnings and growing demand, she decided to take her business further—literally. In 2024, she availed a ₹60,000 loan and invested in an e-rickshaw. Now, she travels to five to six village markets and fairs, serving up pani puri with a pinch of inspiration.

Having left her school job behind, Laxmi now runs her business full-time. Her financial independence, fuelled by her determination and ESAF's timely support, has transformed not just her livelihood but her life. From a school cook to a mobile food entrepreneur, Laxmi's journey is a flavourful reminder that small beginnings can lead to spicy success.

Laxmi is one among the many people who started dreaming big with ESAF.

As narrated by **Dinesh Kumar Sahu**,
ESMACO, Nagpur Region





The Iron Man

Chandramohan Janagiraman

Trichy District, Tamil Nadu



**JOYFUL STORIES OF
TRANSFORMATION**

STORIES OF CHANGE & HOPE FOR THE FUTURE

From humble beginnings in Trichy district, Chandramohan Janagiraman forged a life of resilience, turning years of struggle into a story of growth and stability. Married to Sujatha in 1999, Chandramohan owned a small ironing shop—a business he had been running for over two decades. Despite owning the shop, limited financial means made it difficult to improve or expand, keeping the family in a cycle of hardship.

His turning point came when he learned about ESAF Small Finance Bank's business development loans. After speaking with ESAF staff and learning more, Chandramohan availed a WY loan of ₹1,05,000. With the additional capital, he was able to upgrade his setup and improve operations. The loan helped ease daily burdens and gradually increased the family's income.

Today, Chandramohan earns a monthly income of ₹18,000. More than the numbers, it's the transformation in his life that stands out—from a small-scale service provider with limited support to a proud entrepreneur standing tall on his own.

He credits ESAF for the guidance, encouragement, and timely financial assistance that helped him shape a more secure future. Chandramohan's story is proof that hard work, paired with the right opportunity, can turn even modest ventures into pillars of strength.

Chandramohan is one among the many people who started dreaming big with ESAF.

As narrated by **M. Gayathri Sathya**,
PAFT, Madurai Region





The Crop of Prosperity

Susheela Ramankutty

Thrissur District, Kerala



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

In the quiet village of Cherumkuzhy in Thrissur, Susheela Ramankutty's life has blossomed through grit, resilience, and timely financial support. A dedicated farmer, she once struggled to manage her household with little help from her husband. Debts piled up as she borrowed for farming and her children's marriages, unsure of how long she could continue.

Eight years ago, Susheela took her first loan from ESAF Small Finance Bank—a decision that changed her life. With the funds, she leased 1.5 acres of land and began cultivating a variety of vegetables and crops. The yields improved, profits followed, and she was able to repay her dues on time. Encouraged by her success, she took another loan, this time with a higher amount.

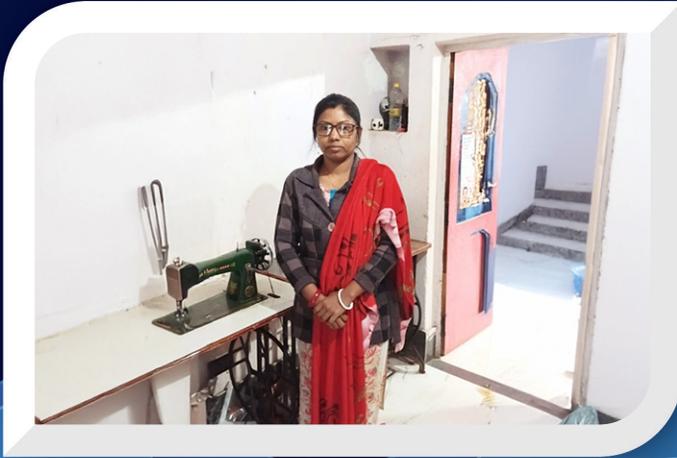
As her earnings grew, Susheela renovated her home and began to breathe easier. Even after her husband's passing, ESAF remained a steady support, helping her face life's challenges without faltering. With every harvest, she now repays her loans with confidence and pride.

Susheela's story mirrors the journey of many middle-class women—facing instability, yet dreaming of a better tomorrow. With ESAF's timely support and her own unwavering dedication, she has turned her farmland into a field of hope and prosperity.

Susheela is one among the many people who started dreaming big with ESAF.

*As narrated by **Sageesh T. Sathyan**,
ESAF Small Finance Bank, Thrissur Region*





Finding Beauty in Service

Sonali

Bhadohi District, Uttar Pradesh



**JOYFUL STORIES OF
TRANSFORMATION**

STORIES OF CHANGE & HOPE FOR THE FUTURE

In the quiet village of Badhai near Gopiganj, one woman's dream has sparked a wave of change. Sonali, with determination in her heart and a vision for her community, set out to empower the women around her—not just through words, but through actions.

Her journey began with a Sewing Training Centre, offering classes at just ₹50 per month. The minimal fee ensured that no woman was turned away. More than affordability, what made her centre special was her commitment. The training continued until each woman gained complete confidence in her craft.

Spotting another opportunity to uplift women, Sonali approached ESAF Small Finance Bank for a loan of ₹45,000. With the funds, she launched a beauty parlour, creating yet another platform for learning and earning. Ten women have since completed training under her guidance, each one now carrying forward the spark of independence and skill.

Sonali's efforts have reshaped her village's narrative. Her success is not just in the services she offers, but in the lives she transforms. Now planning to expand her parlour with further support from ESAF, she continues to dream bigger—not just for herself, but for every woman who walks through her doors.

Sonali is one among the many people who started dreaming big with ESAF.

As narrated by **Tushar Chaudhary**,
AMBITION, Delhi Region





Phoenix of Kodungallur

Sabira

Thrissur District, Kerala



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

For Sabira, who lives in Anchangadi, Kodungallur, life was once a daily struggle. With her husband offering little support and three children to raise, she had no income of her own. But when she joined ESAF in 2004, everything began to change. It marked the beginning of a journey that would see her rise from financial uncertainty to entrepreneurial strength.

Her first loan of ₹50,000 helped her start a small pickle business. Going door to door, she sold her pickles with determination. But the income was not enough to meet household needs or her children's educational expenses. Looking for alternatives, she availed another loan of ₹10,000 and began making squashes, wines, and snacks—again selling them from house to house. Yet, the returns still did not measure up to her growing responsibilities.

That is when Sabira had a bigger dream. She decided to open a food stall near Asmabi College and availed a loan of ₹75,000 to get started. With increasing customers and rising demand, she took a subsequent loan of ₹1.5 lakh to expand the space and officially named it Faina Food Products. Today, she has five staff members and serves nearly 100 loyal customers each day—including college hostels through daily food deliveries.

Her shop now earns nearly ₹10,000 a day, with a daily profit of ₹5,000. This income has brought newfound joy, stability, and pride into Sabira's life. She is now able to meet her family's needs and ensure a quality education for her children.

From humble beginnings to running a successful food business, Sabira's journey is a shining example of how strength, vision, and timely support can rewrite a life's script.

Sabira is one among the many people who started dreaming big with ESAF.

As narrated by **Jaya M. K.**,
ESAF Small Finance Bank, Thrissur Region





The Harvest of Hope

Kalyani

Pudukkottai District, Tamil Nadu



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

In the serene village of Rajendrapuram, where the fields stretch towards the sky, Kalyani cultivated more than just crops—she nurtured a dream. For years, she worked tirelessly on her small farm, managing just enough to feed her family. With worn-out tools, unpredictable rains, and declining yields, the idea of prosperity felt like a distant hope.

That changed when she heard about ESAF Small Finance Bank's Farmer Interest Group (FIG) loan scheme. Though hesitant at first, she visited the nearby branch and, with the staff's guidance, secured her first loan. Kalyani used the funds wisely—investing in quality seeds, organic fertilisers, drip irrigation, and a second-hand tractor. She also attended workshops on sustainable farming. The transformation was swift. Her once-dry land turned green and vibrant, promising the best harvest she had ever seen. As her income grew, Kalyani repaid her loan promptly and applied for another to lease more land and employ local labourers—expanding her farm's potential and its impact on the village.

By the third year, Kalyani's farm was among the most productive in the region. She began mentoring young farmers, helping them access financial support and adopt modern techniques. Together, they formed a co-operative, ensuring fair prices for their produce and shared success for their community.

For Kalyani, farming became more than a livelihood—it became a movement. Her story is a shining example of what perseverance and timely support can sow even in the toughest soil.

Kalyani is one among the many people who started dreaming big with ESAF.

As narrated by **Poonguzhali C.**,
PAFT, Chennai Region





Powered by Pratisha

Sujata Das

Cuttack District, Odisha



**JOYFUL STORIES OF
TRANSFORMATION**

STORIES OF CHANGE & HOPE FOR THE FUTURE

For Sujata Das of Nachhipur village, life was once secure. Her husband, Pramod Das, ran a shop along the bustling National Highway-16, and the couple looked forward to raising their young daughter, Pratisha, with hope. But everything changed when the shop was demolished during a road expansion project. Since it was built on government land, they received no compensation. Their livelihood disappeared overnight.

With pressure mounting to support their family, Sujata searched for a way forward. That is when she learnt about ESAF Small Finance Bank through a friend. She joined the Badheisahi Sangam (JLG) and, in 2022, availed a loan of ₹30,000. Together, Sujata and her husband launched a new business from their home—stocking grocery items, FMCG products, and sanitary napkins. Sujata managed the store while Pramod handled mobile distribution on his two-wheeler to nearby shops.

With a vision to grow, they registered their venture as “Pratisha Enterprises” under the Udyam scheme, lovingly naming it after their daughter. As sales picked up, Sujata availed a second loan of ₹50,000 in early 2023, reinvesting it into the business.

Today, Sujata lives with her husband, two children, and in-laws—once again finding stability and joy. Her name is now widely recognised in Nachhipur Gram Panchayat, not only as a resourceful entrepreneur but as a symbol of resilience and renewal.

Sujata is one among the many people who started dreaming big with ESAF.

As narrated by **Sunil Kumar Swain**,
Adhikar, Kolkata Region





From Soil to Success

Sumathi

Sivaganga District, Tamil Nadu



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

In the quiet village of Themmavayal in Sivaganga district, Sumathi's story begins with hardship but grows into one of determination, transformation, and prosperity. Alongside her husband, China Karupaiya, Sumathi worked as a daily wage labourer, despite owning farmland that was left underutilised due to lack of capital. With no means to develop the land, they struggled to meet even their basic needs.

Everything changed when Sumathi learned about the agriculture loans offered by ESAF Small Finance Bank. After meeting with ESAF staff, she followed their advice and formed a Joint Liability Group (JLG) of 10 women in Veppankulam. Together, they availed a Farmer Interest Group (FIG) loan of ₹50,000.

With the newly secured capital, Sumathi purchased farming seeds and began cultivating her own land with the help of her husband. What started as a small beginning soon grew into a successful farming venture. With each harvest, their income increased, bringing financial stability to the family and newfound respect within the community.

Today, Sumathi earns over ₹20,000 per month through farming. She has even begun arranging transportation for her produce, further strengthening her business. From struggling to survive to becoming a community leader, Sumathi's journey stands as a powerful reminder that with the right support, small beginnings can lead to big success.

Sumathi is one among the many people who started dreaming big with ESAF.

As narrated by **Subashini**,
PAFT, Madurai Region





Crafting Beauty from the Scraps

Viji A. P.
Palakkad District, Kerala



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

From the picturesque lanes of Velliyadu near Varikkassery Mana—Ottapalam's beloved film city—emerges a true star of a different kind. Viji A.P. is not an actress, but an artist of resilience, turning discarded scraps into works of beauty. Her journey is a shining example of how women can break free from conventional roles to chart their own entrepreneurial path.

What began 15 years ago as a creative outlet using leftover materials in her beauty parlour has grown into a thriving venture centred around eco-friendly decorative products. Every item she crafts is made using natural materials, echoing her commitment to sustainability. But that's not all—Viji also excels in tailoring and beautician services, proving herself a versatile entrepreneur.

A long-standing customer of ESAF Small Finance Bank's Ottapalam branch, Viji has been associated with the Bank for 12 years. Her most recent step forward was availing an Income Generation Loan (IGL) to renovate her workspace. Viji's presence is felt at every ESAF exhibition and event she participates in—where she not only makes sales but leaves an impression with her confidence and warm personality.

Beyond business, she has dedicated herself to mentoring others. From judging school science fairs to training women and children through various institutions, Viji believes her skills are meant to be shared. Under her brand, Oleega Craft World, she is expanding her range and reach, while continuing to support ESAF's training initiatives.

Viji is more than a businesswoman—she is a symbol of creative reinvention and generous leadership. Always ready to uplift others, she stands tall as one of ESAF's proudest ambassadors.

Viji is one among the many people who started dreaming big with ESAF.

*As narrated by **Rajesh R.**,
ESAF Small Finance Bank, Palakkad Region*





Sewing Seams of Strength

Anita

Chikkaballapur District, Karnataka



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

In the small village of Nimmakalakunte, Chikkaballapur, Anita lived with her husband, Nandeesh, and their two children, facing a constant battle with financial instability. Her husband's daily wages barely covered household needs, and Anita longed to contribute more meaningfully to the family's income. The turning point came when a friend introduced her to free tailoring classes—a spark of hope in an otherwise difficult life.

With determination, Anita saved what little she could and, along with small loans, purchased a basic tailoring machine. She began earning ₹200 to ₹300 a day, modest yet impactful. But her dreams did not stop there. Having previously faced an unfavourable experience with moneylenders, she was initially hesitant to scale her business. That changed when she discovered ESAF Small Finance Bank.

Encouraged by the guidance of ESAF staff, Anita availed a loan of ₹40,000, which she used to purchase modern electric sewing machines. Her income grew to ₹10,000 to ₹15,000 per month, enabling her to provide better education for her children. As her confidence and trust in the business grew, she availed a second loan of ₹70,000, allowing her to expand her setup and employ two neighbours.

Today, Anita's business earns her ₹20,000 a month, with daily transactions between ₹2,000 and ₹3,000. Her tailoring shop has become both a livelihood and a symbol of hope. She now dreams of expanding further, employing 5 to 10 people from her community, and continuing to stitch together a future of possibilities.

Anita is one among the many people who started dreaming big with ESAF.

As narrated by **Akash S.**,
Navachetana, Bengaluru Region





Age is Just a Joyful Number

Santhakumari K. A.
Thrissur District, Kerala



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

At 65, most people slow down. But for Santhakumari K. A. of Poonkunnam, Thrissur, life was just beginning to take a new flavour. “This is the first time I’ve received payments directly into my bank account,” she says with pride, crediting ESAF Small Finance Bank and ESAF Foundation, its CSR arm, for helping her embrace entrepreneurship with digital ease.

In January 2024, she approached ESAF Foundation with a simple but heartfelt request—to be trained in something new. Her determination earned her a place in the curry powder-making programme at the Multi-Disciplinary Training Centre, Nadathara, under the Khadi & Village Industries Commission. She followed it up with a pickle-making workshop to further sharpen her skills. Even before the training, she had been preparing banana chips and uniappam for her neighbourhood customers. With new recipes in hand, she expanded into pulinchi and curry powders, branding her products under the name “Sitaramam.” A banana-cutting machine soon followed, boosting efficiency. Her husband supported her every step of the way—from procurement to packaging and delivery.

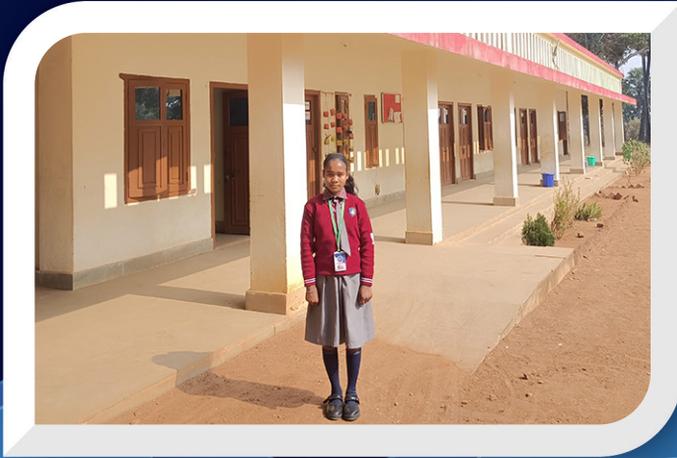
August 2024 marked a milestone. At the ESAF Mahilodaya exhibition, she sold ₹19,000 worth of products over four days. For the first time, she used ESAF’s QR code to receive digital payments. Excited by the growth, she opened a current account and enrolled in the ESAF Udyami programme, which supports women entrepreneurs in scaling their ventures.

Santhakumari’s story proves that age is no barrier to dreaming, learning, or succeeding. With a blend of tradition and technology, she is cooking up something truly special—and ESAF has been right by her side.

Santhakumari is one among the many people who started dreaming big with ESAF.

As narrated by **Justin Lukose**,
ESAF Foundation, Thrissur Region





A Gold Medal in Resilience

Khushbu Kumari
Dumka District, Jharkhand



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

In the tribal settlement of Mahali Tola, in Paharudih village, 12-year-old Khushbu Kumari's life is a stirring story of resilience. Orphaned at the age of four—first by the death of her mother, and then by her father's abandonment—Khushbu was raised by her ageing grandparents. Their traditional livelihood of bamboo craft provided just enough for survival, but not enough to dream beyond.

To add to their burden, her grandfather became paralysed, her grandmother's vision deteriorated, and Khushbu herself was diagnosed with partial hearing loss. In such a backdrop, access to quality education seemed far out of reach. That changed when Prachodhan Development Services, the CSR implementing agency of ESAF Small Finance Bank, stepped in. Khushbu was granted a 100% scholarship to study at Lahanti Public School, Paharudih. Free from financial constraints, she embraced this new opportunity with unwavering commitment. The school, a beacon of learning in a region with scarce resources, offered Khushbu the environment she needed to thrive.

Today, Khushbu is not just attending school—she is excelling. She won the Gold Medal for academic excellence this year. Once a Mahali-speaking girl unfamiliar with formal education, she now speaks fluent Hindi and English, standing tall as a symbol of what opportunity, paired with determination, can achieve.

Khushbu's journey is not just her own—it reflects the impact of thoughtful intervention and community care. Her success is a proud milestone for ESAF Small Finance Bank, Prachodhan Development Services, and Lahanti Public School, proving that the seeds of change blossom best when planted in the soil of compassion.

Khushbu is one among the many people who started dreaming big with ESAF.

As narrated by **Anjana P. K.**,
Prachodhan Development Services, Kolkata Region





Grocery Goals

Anita Roy

Cooch Behar District, West Bengal



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

Anita Roy, a 29-year-old from the village of Barmotlar, Kuchlibari, grew up in the shadow of poverty. Yet, through every hardship, she held tight to one dream—to create a better life for her family. Living with her husband and children, Anita knew that change would not come easily, but she was willing to work for it.

Her journey began when she learned about ESAF Small Finance Bank's microfinance loans. With quiet determination, she took her first loan and, over the next four years, built a flawless repayment track record. Her commitment not only strengthened her financial discipline but also built trust with the Bank. In time, she qualified for a larger loan of ₹70,000, that gave her an opportunity to expand her ambitions.

Armed with financial literacy training from ESAF and the support of her husband, Parimal Roy, Anita launched a grocery business in her locality. The shop began to thrive, and so did the family's financial stability. Their growing income allowed them to invest in their children's education and healthcare, laying the foundation for a brighter future.

Anita's story is one of transformation—from struggle to self-reliance. Her confidence, fuelled by perseverance and guidance, has turned her into a role model in her community. She remains deeply grateful to ESAF not only for the financial support but also for the mentoring that helped her stay the course.

Anita is one among the many people who started dreaming big with ESAF.

As narrated by **Sujan Barman**,
WeGrow, Kolkata Region





Threading a New Life of Hope

Rahima Bibi

Keonjhar District, Odisha



**JOYFUL STORIES OF
TRANSFORMATION**

STORIES OF CHANGE & HOPE FOR THE FUTURE

In a quiet village in Keonjhar, Odisha, Rahima Bibi's life was once defined by hardship. Living in a thatched house with her husband and four children, she struggled to make ends meet. Her husband, S. K. Mehemud, was the family's sole earner, and his income was barely enough to cover their basic needs. But Rahima was determined to change their story.

When she learned tailoring through a local training programme, a spark was lit. Soon after, she came across ESAF Small Finance Bank and joined a Joint Liability Group (JLG). With her first loan in early 2023, she set up a small tailoring shop. Her consistent repayments reflected her commitment, and she gradually expanded her business.

Now on her third loan cycle—with ₹60,000 from ESAF—Rahima runs a full-time tailoring unit. Her husband joined her venture, taking responsibility for marketing and bulk order management. Together, they have secured regular contracts for school uniforms and wholesale items like bedsheets, pillow covers, and petticoats. Rahima even hired two junior tailors, and the shop now offers both ladies' and gents' garments.

Their teamwork borne fruit. With net monthly earnings of ₹18,000 to ₹20,000, Rahima is now able to fund medical coaching for her elder son in Bhubaneswar while her other two children continue their schooling. The family has also moved from a thatched home to a pucca house—marking a significant leap in their quality of life.

Rahima is proud of her journey and grateful for ESAF's timely support and encouragement. With dreams of expanding her business further, she continues to prove that with hard work, support, and a needle of hope, one can proudly thread a new life.

Rahima is one among the many people who started dreaming big with ESAF.

As narrated by **Sandeep Kumar Dey**,
Adhikar, Kolkata Region





Cleaning Up Her Troubles

Reena

Kozhikode District, Kerala



**JOYFUL STORIES OF
TRANSFORMATION**

STORIES OF CHANGE & HOPE FOR THE FUTURE

Life took an uncertain turn for Reena, a resident of Vadakara, when her husband fell seriously ill, leaving the family without a steady income. With their savings quickly running out, Reena knew she had to take matters into her own hands. In her quest for a sustainable livelihood, she discovered a passion for eco-friendly cleaning solutions—but the road ahead was not easy.

Though full of enthusiasm, Reena lacked the resources to scale her venture. Inconsistent production, limited market knowledge, and no formal training made it difficult to sustain her business. What she needed was structured guidance—and that came through SKILL LEAP (Livelihood & Entrepreneurship Acceleration Programme), ESAF's CSR initiative implemented by ESAF Foundation, designed to empower women entrepreneurs with hands-on training and business know-how.

The programme changed her perception. Reena learned the science behind formulating eco-friendly bathroom, laundry, and household cleaners, along with vital business skills like marketing and product positioning. With support from expert trainers and fellow participants, she created a clear roadmap for her business, anchored in quality and sustainability.

Post-training, Reena launched her product line with confidence. Selling through local markets and doorstep delivery, she soon earned a loyal customer base. As demand grew, so did her earnings—now reaching ₹25,000 to ₹30,000 per month. Beyond income, her journey inspired other women in her community to consider entrepreneurship as a viable path.

Reena's story is a powerful reminder that determination, when met with the right support, can turn even the simplest ideas into sustainable success.

Reena is one among the many people who started dreaming big with ESAF.

As narrated by **Sabin K.**,
ESAF Foundation, Kozhikode Region





Goats Set Her Goals

Kammo Bai Parte

Chhindwara District, Madhya Pradesh



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

In the village of Phongaria in Chicholi, Madhya Pradesh, 45-year-old Kammo Bai Parte's life took an unexpected turn. After her husband left her to live with another family, she returned to her native village with her two children, facing emotional and financial struggles. But instead of giving up, Kammo Bai chose to start over—with grit and grace.

In 2021, she joined ESAF Small Finance Bank and took her first Farmer Interest Group (FIG) loan of ₹50,000. She began with sericulture through Sehtut farming, but the returns were underwhelming. Undeterred, Kammo Bai shifted her focus and took a bold step—into goat farming.

With a second FIG loan of ₹60,000 in 2023, she purchased 10 goats. Her dedication bore fruit. Today, her herd has grown to 30, giving her a steady income and a dependable safety net—whenever needed, she can sell a goat to meet urgent expenses.

Once dependent on daily wage labour, Kammo Bai has now found stability and strength through her entrepreneurial journey. To supplement her income further, she began selling vegetables in the weekly market, earning an additional ₹5,000 each month.

Kammo Bai's story is one of reinvention and resilience. With the right support, she not only carved a new path for herself but also proved that it's never too late to dream again.

Kammo Bai is one among the many people who started dreaming big with ESAF.

As narrated by **Jayprakash Moraiya**,
ESMACO, Delhi Region





Serving Up Strength

Rafeena

Idukki District, Kerala



**JOYFUL STORIES OF
TRANSFORMATION**

STORIES OF CHANGE & HOPE FOR THE FUTURE

When Rafeena moved from Perumbavoor to Shanthanpara 25 years ago, she never imagined she would one day become the proud owner of a bustling eatery. Life had some challenging plans for her. What began as a quiet life with her husband, Haris, turned tumultuous when he was paralysed following an accident. Around the same time, Rafeena fell ill with chikungunya, leaving her bedridden with two young children to care for.

With her husband unable to work and no one else to depend on, Rafeena decided to step up. Armed with a loan of ₹15,000 from ESAF Small Finance Bank's Rajakumari branch, she started a small hotel—Swagath—while still caring for her three-year-old son and two-month-old daughter. It was not just strength but her husband's love, the villagers' support, and her own grit that helped her forge ahead.

Today, Swagath Hotel has become a landmark in Shanthanpara. Locals and tourists en route to Chaturangapara and Munnar stop by for her biriyani, meals, and traditional delicacies. It is more than just a hotel—it is a community hub, built on love, resilience, and determination.

Her children, Mohammed Aslam and Fathima Haris, now dream big—one aiming to become an IAS officer, the other a Food Inspector. Rafeena remains deeply thankful to ESAF and the village that stood by her in her darkest hour. Her story stands as a true testament to the strength of a woman who refused to give up.

Rafeena is one among the many people who started dreaming big with ESAF.

As narrated by **Praseedhu N. P.**,
ESAF Small Finance Bank, Ernakulam Region





Fancying a Store-y of Courage

Shivamma

Tumkur District, Karnataka



**JOYFUL STORIES OF
TRANSFORMATION**
STORIES OF CHANGE & HOPE FOR THE FUTURE

In Kamagondanahalli village, nestled in the Sira Taluk of Tumkur, Shivamma's life was a balance between daily struggles and quiet ambition. Married to Mallikarjun, a daily wage worker earning just ₹350 to ₹400 a day, the family often teetered on the edge of financial uncertainty, especially on days when work was scarce.

Refusing to let circumstances dictate her future, Shivamma approached ESAF Small Finance Bank for a loan of ₹50,000. With it, she launched a fancy store in her village—one that quickly became essential, as locals previously had to travel long distances to access basic items. Her store filled that gap and quickly found success.

Encouraged by the response, Shivamma expanded her offerings to include mobile accessories. After repaying her first loan, she availed a second loan of ₹70,000 and began selling mobile phone back cases, further diversifying her business. The steady growth empowered her to support household expenses and contribute to rent.

Seeing her success, Mallikarjun joined her in running the store. Their partnership not only strengthened their income but also brought new hope into their lives. Shivamma, once a concerned homemaker, had grown into a confident entrepreneur, thanks to her courage and ESAF's timely support.

Today, the couple dreams of opening a full-fledged mobile showroom to serve their community better. Shivamma's journey is not only a story of financial growth but a powerful testament to what vision, resilience, and the right support can achieve.

Shivamma is one among the many people who started dreaming big with ESAF.

As narrated by **Premkumar**,
Navachetana, Bengaluru Region



