

Certificate from the Institute

This is to certify that the Project Report titled **Issues and Challenges of Select Micro Finance Institutions in Delhi**, is a bonafide work carried out by **Mr. Manish Saroa** of MBA 2014-16 and submitted to Delhi School of Management, Delhi Technological University, Bawana Road, Delhi-42 in partial fulfillment of the requirement for the award of the Degree of Masters of Business Administration.

Signature of Guide

Signature of Head (DSM)

Place:

Seal of Head

Date:

DECLARATION

I **Manish Saroa**, student of MBA 2014-16 of Delhi School of Management, Delhi Technological University, Bawana Road, Delhi-42 declare that Dissertation Report on “**Issues and Challenges of Select Micro Finance Institutions in Delhi**” submitted in partial fulfillment of Degree of Masters of Business Administration is the original work conducted by me.

The information and data given in the report is authentic to the best of my knowledge.

This Report is not being submitted to any other University for award of any other Degree, Diploma and Fellowship

Mainsh Saroa

Place:

Date:

ACKNOWLEDGEMENT

I offer my sincere thanks and humble regards to **DELHI SCHOOL OF MANAGEMENT Delhi Technological University Bawana Road Delhi 110042** for imparting us very valuable professional training in MBA.

I pay my gratitude and sincere regards to **Dr. Archana Singh**, my project Guide for giving me the cream of her knowledge. I am thankful to her as she has been a constant source of advice, motivation and inspiration. I am also thankful to her for giving her suggestions and encouragement throughout the project work.

I take the opportunity to express my gratitude and thanks to our computer Lab staff and library staff for providing me opportunity to utilize their resources for the completion of the project.

I am also thankful to my family and friends for constantly motivating me to complete the project and providing me an environment which enhanced my knowledge.

I would be failing in my duty if I do not express my deep sense of gratitude to Shri P.K. Suri, H.O.D. and all the faculty members for their valuable advice and guidance in this project.

EXECUTIVE SUMMARY

This project helped me to gain knowledge about various aspects of Micro credit system. There is an urgent need for micro credit providers to shift from a minimalist approach – that is offering only financial intermediation – to an integrated approach to poverty alleviation taking a more holistic view of the client including provision of enterprise development services like marketing infrastructure, introduction of technology and design development.

A combination of primary and secondary research techniques was used to meet the objectives. The primary research was made through survey among the officials of Select Micro-Credit institutions in Delhi. More emphasis was laid on to know as to how they are implementing this micro-credit system and what are the developments that are expected in the near future. As a research outcome of this exhaustive thesis, I can undoubtedly support that, Microfinance helps people to escape poverty by giving them collateral-free loans and other financial services to support income-generating businesses. As each loan is repaid, the money is redistributed as loans to others, thereby multiplying its impact.

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