

Shram Sarathi



Shram Sarathi, founded in 2007, is the first dedicated financial services institution offering uniquely designed financial services to the migrant community such as credit, insurance, pension, savings and remittances in addition to financial literacy modules, and ensuring a dignified life for them.

- Delivered financial services to over 20,000 migrant families, with over 60,000 beneficiaries of financial literacy programmes
- INR 25 crore disbursed as loans with repayment rates of over 95%
- Nearly 8,500 workers enrolled in contributory old age pension and insurance services
- Over 1,000 families have access to their bank accounts through retail networks



EdelGive has supported Shram Sarathi in creating localised solutions to promote savings and banking habits. These include:

- Designing, testing and scaling financial literacy modules for migrant communities
- Scaling models to expand to new geographic areas with new products on enterprise support, savings and life insurance
- Development of HR systems, research and sectoral engagement towards reduction of distress associated with migration.

Awards:

- Top 5 Finalist – The Hindu Businessline Financial Changemakers Award, 2019
- Winner – CGAP Customer Centricity Challenge, 2018

Dear Ms. Rupal Kulkarni,

From: _____

**FCRA Compliant*



To,
Ms. Rupal Kulkarni,
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