



**SVATANTRA MICROFIN LIMITED  
CERTIFICATE OF INTERNSHIP**

**To Whom It May Concern**

This is to certify that **Vaibhav Sanghai** completed a three-month internship with **Svatantra Microfin Limited, Mumbai**, from **April to June 2026**.

During his internship, Vaibhav visited microfinance centers in rural Maharashtra, gaining exposure to rural household livelihoods, small businesses, financing needs and repayment challenges. His field experience was supplemented by discussions with senior professionals in the financial services sector.

He conducted financial awareness sessions for women borrowers on financing options and digital payments. He also collected village-level information on population and livelihoods and presented his observations to the organisation's senior leadership.

In addition, Vaibhav developed an MFI Route Optimizer, a web application designed to assist field officers in planning visits to village-level group meetings.

We appreciate his contributions and his engagement with our team and the communities we serve. We wish him every success in his future academic and professional endeavors.

**Vineet Chattree**  
Managing Director  
Svatantra Microfin Limited

