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UNDERSTANDING THE GROWING NEED FOR LOANS IN TODAY'S ECONOMY

PURVI BHALAVAT

In today's fast-paced world, the need for financial support through loans has become more prominent than ever. Whether you're planning to buy your dream home, start a business, pursue higher education, or handle personal emergencies, loans serve as a vital tool in achieving these goals. With multiple types of loans available, understanding their purpose, structure, and application process is crucial for making informed decisions.

Why Do People Take Loans?

Home Ownership: Purchasing property is one of the biggest financial decisions in life. Most people need a home loan due to the high cost of real estate.

Business Expansion: Entrepreneurs rely on business loans to expand operations, purchase equipment, or manage cash flow.

Personal Needs: Personal loans are widely used for medical emergencies, weddings, vacations, or consolidating debt.

Education: Education loans help students afford higher studies, both in India and abroad, by covering tuition fees, living expenses, and other associated costs.

Types of Loans Explained

Home Loans: Home loans are designed to help individuals purchase or construct a house. They come with longer tenures—up to 30 years—and lower interest rates compared to other loan types. The loan is typically secured against the property itself, and borrowers are required to make monthly EMIs (Equated Monthly Installments).

Business Loans: Business loans are tailored to meet the financial needs of businesses, whether it's for setting up a new venture, expanding an existing business, or managing operational expenses. Types of business loans include:

Term Loans: Lump sum amounts repaid over a fixed period

Working Capital Loans: Short-term loans to manage daily operational costs

Equipment Finance: Loans specifically for purchasing machinery or equipment

Personal Loans: Personal loans are unsecured loans that can be used for any purpose—medical emergencies, weddings, vacations, etc. They are generally easier to obtain but come with higher interest rates than secured loans. Tenures usually range from 12 to 60 months.

Education Loans: Education loans help students pursue higher education by covering tuition, accommodation, and other living expenses. These loans typically offer a moratorium period (where repayment starts after course completion) and often have tax benefits.

Key Considerations Before Taking a Loan

Eligibility Criteria: Most loans require a steady income, good credit score, and sometimes collateral (for secured loans).

Interest Rates: Fixed vs. floating interest rates affect the total cost of the loan.

Processing Fees and Hidden Charges: Always check for processing fees, prepayment penalties, and other hidden costs.

Repayment Tenure: Choose a tenure

that balances affordability with overall interest cost.

Purpose of the Loan: Clearly define your purpose. Avoid taking loans for non-essential, short-term desires to prevent future financial strain.

Impact on Financial Health

Taking a loan can be a double-edged sword. On one hand, it provides immediate liquidity to achieve life goals or business objectives. On the other, it increases monthly financial obligations, impacting your overall credit health. Proper planning, realistic budgeting, and timely repayments help maintain a healthy credit score and financial stability.

Conclusion

Loans are powerful financial instruments that help turn aspirations into reality. Whether it's owning a home, expanding a business, funding education, or addressing personal needs, understanding the right type of loan, its features, and terms is essential. A loan is not just about borrowing money—it's a commitment toward your financial future. Make informed choices, borrow wisely, and pave the way for a secure tomorrow.

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SEVA, BHAKTI, AND SAMAJ: HOW PUSHTIMARG INSPIRES VALUES

DR RAJENDRA BHALAVAT

The Khadayata community, deeply rooted in the teachings of Pushtimarg, has always emphasized living a life of grace, devotion, and service. As followers of Shri Vallabhacharya's philosophy, we believe in the unconditional love and grace of Shree Krishna. But beyond personal devotion, Pushtimarg teaches us that our faith must also reflect in how we contribute to society and nurture our community bonds.

Seva: The Joy of Selfless Service

In Pushtimarg, Seva (selfless service) is not just an obligation—it is an expression of love and gratitude. Shri Vallabhacharya taught that serving others, especially the community and those in need, is one of the highest forms of devotion.

For young Khadayatas today, Seva can take many forms:

Volunteering time in Samaj activities like organizing cultural festivals, helping at community centers, or supporting charity drives.

Mentoring younger generations in education, business, or life skills, passing on not only knowledge but also the spirit of giving.

Offering skills and expertise to uplift others—whether through teaching Gujarati language, sharing business guidance, or helping organize religious events.

When we give selflessly, we experience the joy of making a positive difference, while strengthening our sense of belonging.

Bhakti: Living Devotion in Everyday Life

Bhakti in Pushtimarg is not limited to temple rituals or prayer. It's about living every action as an offering to Shree Krishna.

For the modern Khadayata, this means:

Practicing patience, humility, and kindness in personal and professional life.

Approaching challenges with a mindset of grace rather than stress, trusting in Krishna's Pushti (divine grace).

Celebrating festivals like Janmashtami or Annakut with not just rituals, but heartfelt understanding of their spiritual meaning.

When devotion flows in daily life, it becomes a source of inner peace and purpose. Simple actions—greeting elders with respect, helping a struggling neighbor, or even offering a smile—become expressions of Bhakti.

Samaj: The Strength of Community Togetherness

The Khadayata Samaj stands as a living example of Pushtimarg's spirit of togetherness. We are not just individuals pursuing our personal paths of devotion; we are a collective bound by culture, shared values, and responsibility towards each other.

Pushtimarg teaches us that the community is an extended family where every individual matters.

Attending community events is not just socializing—it's about contributing to the cultural continuity and supporting one another.

Participating in Samaj activities helps preserve our language, celebrate our traditions, and promote education.

When young adults take an active role in Samaj, they bridge generational gaps, ensuring that the legacy of our ancestors thrives.

Why It Matters Today

In today's fast-paced world, where individual ambitions often take center stage, Pushtimarg reminds us that true fulfillment comes from serving others, living with devotion, and strengthening our community ties.

Especially for young Khadayatas aged 20 to 40, who juggle careers, family, and personal growth, integrating Seva, Bhakti, and Samaj into life helps build purpose beyond the material.

It makes us not just better professionals or family members, but responsible custodians of our culture and values.

Conclusion

The teachings of Pushtimarg are timeless, offering practical guidance for every generation. As young Khadayatas, we have the unique opportunity to carry forward this beautiful legacy of grace, service, and community.

Let us not see Seva as duty, nor Bhakti as ritual, nor Samaj as tradition alone—but as living expressions of love for Shree Krishna and for one another.

Jai Shree Krishna.

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DIGITAL FINANCIAL INCLUSION

YOGESH K SHAH

Financial inclusion can be regarded as a new wave in global finance, having far-reaching implications on not just to whom finance is being delivered but also on the modes of its delivery. Inclusive Finance is targeted towards the unserved or underserved segments of the population. Digital modes are increasingly becoming central to the delivery of finance. Digital financial inclusion (DFI) is considered as convenient, efficient, cost-saving and hence more accessible. However digital divide, cyber security, financial literacy and data protection can be challenges in its pursuit. Among the developing economies, the Brazil, Russia, India, China, South Africa (BRICS) group has emerged as a front-runner in contributing to cashless payments with India alone accounting for a share of 48.5% (RBI 2024). India's success in digital finance and digitalisation has largely emanated from the pathbreaking development of Unified Payments Interface (UPI), affordability and advanced data storage solutions. The ground level usage of digital payments still leaves much to be desired. The percentage using digital payments has just increased from 22% to only 35% much below the desired target.

Concept and Global Spread

The World Bank defines DFI as the "Deployment of cost-saving digital mean to reach currently financially excluded and underserved population with a range of formal financial services suited to their needs that are responsibly delivered at a cost affordable to customers and sustainable for providers".

DFI relates to its ability to

(i) offer tailor-made personalised access

such as through mobile phones unlike physical mode

(ii) ensure last-mile reach through both self-assist means like mobile phones and agent based means like business correspondents

(iii) entail scale advantages by bringing down transaction costs for financial institutions.

The term "financial inclusion" has gained global currency only in 21st century with the introduction of microfinance. In comparison, the term "Fintech" has appeared on the Global scene only in the last decade, while the term "Digital Financial Inclusion" is still to emerge as an important part of banking lexicon. Even if fintech or digitalization of finance is a new phenomenon, digitisation of financial industry has been underway since the early 20th century, starting with electronic fund transfers and the usage of personal computers. The rapid expansion of mobile phone technology also emerged as a major propeller of digital finance during this period. The outbreak of the covid-19 pandemic gave an unexpected push to the digitalisation of finance. DFI relates primarily to the technologically intermediated delivery of the four basic financial services, namely savings/deposits, payments, credit and insurance. DFI has till now been riding on the back of successful application and acceptability of digital payments in most economies. DFI also has certain macro-economic effects including its support for economic growth and development, augmenting the liquidity and operational efficiency of financial markets, reducing income inequality by extending finance to underserved segments and strengthening social safety nets by

streamlining distribution of public cash transfers.

Determinants and drivers

Digital finance owes its existence primarily to technological advancements. However, various supply and demand side determinants of financial inclusion have also had a bearing on it. On the supply side, these factors include bank branch network, payments infrastructure and supportive regulatory environment for finance. On the demand side, an increase in gross domestic product of an economy typically leading to a broader provision of financial services, alongwith the income, literacy and gender of the beneficiaries have been identified as its determinants.

Expanding digitalisation

Globally, the United States has been leading in economy-wide score in digitalisation, as per an innovative methodology based on Connect-Harness-Innovate- Protect-Sustain (CHIPS) framework. China and India, the two most populous developing economies, were placed in the second and third highest positions, respectively. Aided by the growing access to finance, there has been a proliferation of online or mobile banking in these economies.

Stikting expansion in digital infrastructure

The growth of digital finance in India largely draws from the infrastructural development related to Information and Communication technology, including internet and smartphones.

The gender divide in terms of smartphone possession was much higher than that of feature or basic phone possession; while 51% of adult men had

smartphones the corresponding percentage was only 35% for adult women in 2024.

Digital payments

While there has been growth of various types of digital financial Services in recent years, it is digital payments that have spearheaded digital finance and DFI in India. On average, an Indian undertook around 132 digital transactions during 2023-24, which increased from about 16 transactions in 2017-18. The success of digital finance rested heavily on UPI; an average Indian undertook around 94 UPI transactions during 2023-24.

Digital lending

Apart from digital payments, digital lending (loans processed largely by use of seamless digital technologies) is also emerging as an integral part of digital

finance. The borrowers resorting to digital lending have been predominantly from the urban areas. Furthermore, around 53% of the borrowers were aged less than 35 years in 2023-24, indicating popularity and familiarity with Fintech loans among the younger population.

Digital insurance

While insurance is a key service in financial inclusion, there is a significant distance that India needs to cover. Only 45% and 24% of households in India were covered through health and life insurance, respectively.

Needless to say, the penetration of digital insurance, which relates to accessing traditional insurances - health, life, vehicle, home and accidents through digital Insurers - is still in a nascent stage in India, but growing. In sum, in recent

years, India has made rapid strides in access to finance, particularly through digital means. India's success in the realm of digital finance so far relates largely to digital payments, but it is also showing promising foray into digital lending, followed by digital insurance.

Conclusion

Most countries, developed and developing alike, have made remarkable strides in universalising access to financial Institutions/ mobile money deposits. These accounts have proved immensely useful in popularising and supporting retail digital payments. Consequently, in its current shape, DFI is dominated by retail digital payments globally as well as in India. The success of digital payments in India is primary owing to the UPI.

NEWSPAPER CUTTINGS OF KCBF TRADE FAIR PROMOTIONS

આદરણીય શ્રી યોગેશ શાહ સાહેબ,

અમારી KCBF ટ્રેડ ફેર ઇવેન્ટની વિગતો મિડ-ડે, જન્મભૂમિ, મુંબઈ સમાચાર અને અન્ય ઘણાં અગ્રણી ગુજરાતી અખબારોમાં પ્રકાશિત કરાવવા બદલ અમે આપના અત્યંત આભારી છીએ. આપના અમૂલ્ય સહયોગથી જ આ શક્ય બન્યું છે. એક સલાહકાર તરીકે આપનું માર્ગદર્શન અને સમર્પણ અમારા માટે ખૂબ જ મહત્વપૂર્ણ છે.

આપનો વિશ્વાસુ,

KCBF ટીમ

ખડાયતા કમ્યુનિટી બિઝનેસ ફોરમ દ્વારા કાંદિવલીમાં બે દિવસીય ટ્રેડ ફેરનું આયોજન

જ્ઞાતિના નાનાં-મોટાં ગૃહઉદ્યોગો અને વ્યાવસાયિકોને એક હોલમાં બે દિવસના ટ્રેડ ફેરનું આયોજન કરવામાં આવ્યું છે. મંચ પૂરું પાડવાના હેતુથી ખડાયતા કમ્યુનિટી બિઝનેસ બે માળમાં ફેલાયેલા આ સાતમા ટ્રેડ ફેરમાં પ્રવેશ નિ:શુલ્ક ફોરમ (KCBF) દ્વારા ૧૩ અને ૧૪ સપ્ટેમ્બરે કાંદિવલી- છે અને ૫૦૦૦ની ખરીદી પર વિશેષ ભેટ આપવામાં વેસ્ટમાં મજીઠિયા હવેલીની સામે આવેલા બાલાજી બેન્કવેટ આવશે.

ખડાયતા કમ્યુનિટી બિઝનેસ ફોરમ દ્વારા ટ્રેડ ફેર

મુંબઈ : ખડાયતા કમ્યુનિટી બિઝનેસ ફોરમ દ્વારા સાતમા ટ્રેડ ફેરનું આયોજન ૧૩મી અને ૧૪મી સપ્ટેમ્બરે સવારે દસથી રાત્રે આઠ વાગ્યા દરમિયાન બાલાજી બેન્કવેટ હોલ, મજીઠિયા

હવેલીની સામે, કાંદિવલી-પશ્ચિમમાં કરાયું છે, જેમાં ૨૦થી વધુ વિવિધ પ્રોડક્ટસ અને સર્વિસીસનું પ્રદર્શન અને વેચાણ થશે. પ્રવેશ નિ:શુલ્ક છે.

WHY KHADAYATA RATNA ?

KCBF – Konnect eBulletin Team has introduced the column of “**Khadayata Ratna**” since last almost a year. During this period the eBulletin Team has tried to bring before its readers the highlights of prominent Khadayatas who have contributed substantially during their life span – in their respective profession, society and to Khadayata community in particular. The objective is clear – to highlight our own community people who can act as the “**Role Model**” for current as well as future generation/s.

There are almost eight billion humans (7.9) on our planet. They are spread over different continents and countries. E.g., in India we have 1.3 billion people. They further get divided in to states – like Maharashtra, Gujarat, Uttar Pradesh etc. further into Districts like Sabarkantha, Aravalli etc. Within

this further classification into different communities – like Khadayatas, Kshatriyas, Brahmins etc.

If you observe, in order to acknowledge the people for their contribution to the SOCIETY they serve they are acknowledged from time to time. E.g., **Internationally it's NOBEL PRIZE** – in all different categories. **Bharat Ratna, Padma Bhushan, Padma Vibhushan at National level.** Similarly, there are different awards in other fields like Film Industry, Literature, Army, Sports, Police etc. the objective being not just to acknowledge their contribution but to also provide the present and future generations to take lead from their life and to act as role model. E.g. Sachin Tendulkar – could be a role model for many budding cricketers. Lata Mangeshkar, Akshay Kumar in film industry, Swami Vivekanand, Swami Chinmayanand in spirituality etc.

It is with this objective we decided to provide brief profile, achievements and contributions of the prominent Khadayatas in our monthly bulletin. The name/s are approved by the majority consensus. One of the objectives of the KCBF is to also try and hold our community together at a time when the social structures and joint family systems are getting disintegrated and replaced by nucleus family units – whereas Western countries are increasingly appreciating and turning to Indian culture.

We would be glad to receive the names and write-ups of such prominent Khadayatas for coverage in forthcoming issues.

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Release Date: First Week of Every Month; **Frequency:** Monthly

Please send in your article / content before the 25th of the preceding month to be published in the ebulletin

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Note: We, at KCBF, have decided to publish profile of each life members and hence requested them to share details about their Business / Professional / Service etc including family in their own words (150/175). We also thought to introduce a renowned Khadayata under “Khadayata Ratna” - A person of eminence from Khadayata community who can be Businessman / Professional / Service at highest position from any field. It's a prerogative of KCBF Admin Committee from the name suggested and/or forwarded to KCBF. The honour given is based on individual's contribution to profession, community and society at large. The award carries no material/monetary medal or certificate but the basic objective is to bring to light our own people as role model for current and future generation of our community.

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