

HDFC Life and Digamber Capfin Ltd. Collaborate to Cover Micro Loans and Make Life Insurance Accessible for All

Mumbai, June 17, 2025: HDFC Life, one of India's leading life insurers and Digamber Capfin Ltd. have come together with the aim of covering micro loans, thereby enhancing financial inclusion. This partnership would enable expanding access to [life insurance](#) across underserved regions of India.

This association will leverage Digamber Capfin's extensive network across 120 districts in Rajasthan, Madhya Pradesh, Bihar, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Himachal Pradesh and Jammu & Kashmir, thus enabling deeper penetration of life insurance into semi-urban and rural markets.

This will give further impetus to the common objective of both organisations - to bridge the financial inclusion gap by reaching diverse and previously untapped communities. The initiative aligns with HDFC Life's commitment to making life insurance accessible to every Indian, thus contributing to the larger goal of financial security and empowerment for all.

Speaking on this, **Vineet Arora – Executive Director & Chief Business Officer, HDFC Life** said, "We are pleased to collaborate with Digamber Capfin Ltd. The life insurance industry has set out to achieve the goal of 'Insurance for all by 2047'. At HDFC Life, we are endeavouring to achieve this collective goal by enhancing our footprint across geographies. We believe this association will play an important role in insuring individuals, especially those belonging to the economically weaker section of the society, thus securing the future for them and their families."

Speaking on the partnership, **Rajiv Jain – Chairman and Managing Director, Digamber Capfin Ltd.** said, "We are extremely delighted to partner with HDFC Life to ensure that every loan extended to underprivileged entrepreneurs gives them social security. This collaboration will provide financial protection to their families in the unfortunate event of the borrower's demise. HDFC Life's strong focus on customer centricity and its simplified, end-to-end processes will enable Digamber Capfin Ltd. to effectively extend insurance coverage to low-income individuals at the bottom of the pyramid."

About HDFC Life

Established in 2000, HDFC Life Insurance Company Limited ('HDFC Life' or the 'Company') is a leading provider of long-term life insurance solutions in India. It offers a broad range of individual and group plans across the Protection, Pension, Savings, Investment, Annuity, and Health categories, with a portfolio of products and optional riders designed to meet the diverse needs of its customers.

HDFC Life is a subsidiary of HDFC Bank Limited, one of India's leading private banks. The Company has a nationwide presence, operating through its own branches and a network of over 300 distribution partners, including banks, NBFCs, MFIs, SFBs, brokers, and emerging ecosystem partners. HDFC Life also maintains a strong base of financial consultants.

Recognised as a great place to work, HDFC Life is deeply committed to governance and sustainability, ensuring responsible business practices that align with its long-term objectives.

For more information, visit www.hdfclife.com or follow us on Facebook, X (formerly Twitter), YouTube, and LinkedIn.

About Digamber Capfin Ltd.

Digamber Capfin Limited (Digamber Finance) started in the magnificent land of Rajasthan, Jaipur in 1995 with a sole mission to empower rural Indian minds with a range of financial services is today one of the leading providers of MFI Loans in the 8 states and 1 Union Territory with over 210 branches and more than 1850 employees working every day to enable the rural population to succeed and grow, who are striving to make a change in the society.

Having focused on serving the underprivileged who live in remote villages and who don't have access to formal credit, Digamber Finance chooses to lend a helping hand to ambitious entrepreneurs who aspire to achieve big in life.

Today with a strong presence in 8 states and 1 Union Territory and covering over 120 districts, and giving smiles to over 1 million happy faces, Digamber Finance offers a wide range of microfinance loans for various purposes including Priority Sectors such as agricultural, small business loans etc.

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