



"EXCITING TIMES ARE AHEAD OF US"
- SAMIT GHOSH

New year message from the MD's desk: Last year we talked about transforming ourselves to a multi-product company to serve a larger segment of the financially excluded customers. [Read More..](#)



Inclusive finance India Summit
December 8 - 9, 2014
The Ashoka Hotel, New Delhi

The Inclusive Finance India Summit : a global flagship initiative of ACCESS Development Services.

The objective of the Summit is to inform and influence the pro-poor policy framework. [Read More..](#)



"HEROES ARE ORDINARY PEOPLE WHO MAKE THEMSELVES EXTRAORDINARY"

Heroes of Khurja: On 13th

October 2014, our CRS Jagdeep Kumar and CCR Madan Lal were returning from center meeting and were carrying repayment amount of Rs.1,34,000/-. [Read more..](#)



Initiatives from our North Human Resources Team: This article covers some of the various activities that were initiated by our North Human Resource Team. [Read more..](#)



Bare Foot Ambitions - 'Ujjivan has been like a Guardian to us' – Neelam Devi recalls, reminiscent in the flashbacks of not so recent past. [Read More..](#)



Aadhaar –Much more than a proof of existence

136 beneficiaries and their family members from Thubarahalli and BEML Layout Community attended and were enrolled in Aadhaar. [Know More..](#)

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Business Performance

As on December 31, 2014

• Customers	2,008,371
• Borrowers	1,905,163
• States (and UTs)	24
• Under-banked districts	87
• Branches	423
• Loan Amt. Disbursed	98,628Mn.
• Loan Amt. Outstanding [±]	28,700Mn.
• Repayment Rate*	99.88%

During the month:

• New Customers [#]	1,28,472
• No. of Loans Disbursed	207,730

Human Resources

Field Staff	5557
Total Employees	6547

* Total repayment received divided by the total amount due of the loan portfolio outstanding as on the date. (provisional)

Indicates absolute number of new entrants in the records and does not account for customers who may have dropped out during the month. [±] Principal Outstanding

Women Leaders who made outstanding contribution for Financial Inclusion



This is a series of articles on women leaders from the world who have made outstanding contribution towards financial inclusion, livelihood and empowerment of women. The articles are researched & written by young women for whom these leaders are a role model. Continuing the series we have **Mary Houghton**. [Read More..](#)