



"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 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 <sup>±</sup>	28,700Mn.
• Repayment Rate*	99.88%

### During the month:

• New Customers <sup>#</sup>	1,28,472
• No. of Loans Disbursed	207,730

### Human Resources

Field Staff	5557
<b>Total Employees</b>	<b>6547</b>

\* 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. <sup>±</sup> 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..](#)