

SYNOPSIS



G U FINANCIAL SERVICES PVT. LTD.

CIN- U67120OR1989PTC017916

NBFC-MFI registered with RBI, Bhubaneswar

BACKGROUND

G U Financial Services Pvt. Ltd (GUFSP) a Non- Banking Financial Company- Micro Finance Institution with effect from 22nd August 2018 and has been providing micro finance services since 2008. It registered as a NBFC with RBI, Bhubaneswar in the year 2013 and incorporated in the year 1989 under the companies Act, 1956. GUFSP is a prominent venture for financial inclusion aspires to provide products and services in micro finance space in order to promote financial inclusion in Odisha.

GUFSP presently operates in 31 branches spread across 10 districts of Odisha and cumulatively INR 3032 Million amount of loan disbursed to 147000 women clients and achieved Gross Loan Portfolio of INR 941 Million with a support of potential lenders and BC partners. GUFSP aims to make its presence remarkable in Odisha as well as other contiguous states in the upcoming years.

VISION

We aspire to be the most friendly and preferred Financial Inclusion Institution by delivering financial products and services to create opportunities for the under-served section of the community we work with.

MISSION

- We will create opportunities for Empowerment of women
- We will provide financial services at the door step of our customers most politely.
- We will design and deliver services and products which will meet with the financial needs of our clients.
- We will make use of the best possible technology to serve our customers efficiently and in cost-effective manner.
- We will engage with the community helping the financially excluded families to improve their lives.

CORE VALUES

- We believe that service to underprivileged section of the community is service to God.
- We will be an ethical organization with high standards in honesty and transparency.
- We will work with the community to understand their financial needs and contribute to their growth.
- We will empower our employees with knowledge and technology to help them serve the customers most efficiently.

BOARD OF DIRECTORS :



Mr. Govind Chandra Dash,
Chairman



Mr. Sashibhusan Dash,
Managing Director



Mr. Prasad Kuchibatla,
Independent Director



Mrs. Sanjukta Raiguru,
Independent Director



Mr. Gobinda Chandra Nayak,
Director

PRODUCT OFFERINGS :

Micro Credit Loan

- IGA, Agri-allied & SME
- 12K – 50 K
- 12 – 24 Months
- Monthly
- Women Group members

Micro Housing Loan

- Repair/Renovation, Extension
- 50 K – 75 K
- 24 – 36 Months
- Monthly
- Women Group members

Water, Sanitation & Hygiene Loan

- Water & Sanitation
- 20K – 25K
- 12 – 18 Months
- Monthly
- Women Group members

Micro Enterprise Loan

- Micro Manufacturing, Service & Trading
- 50K – 75K
- 24 – 36 Months
- Monthly
- Women Group members

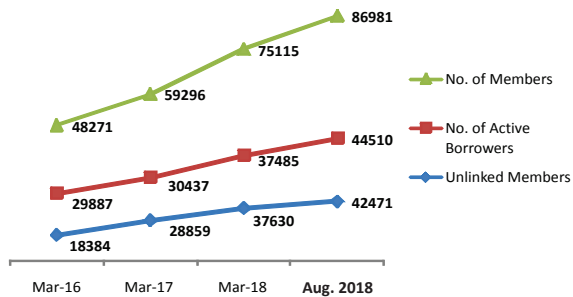
NON-CREDIT OFFERINGS :



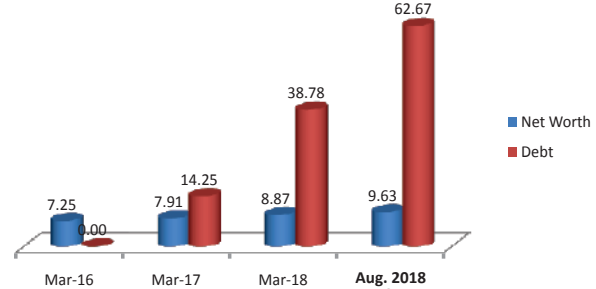
- Provides credit life insurance
- In the event of death of a customer or her co-borrower, insurance helps to cover the existing loan and provides the benefits of a life cover.

OPERATIONAL AND FINANCIAL AT A GLANCE :

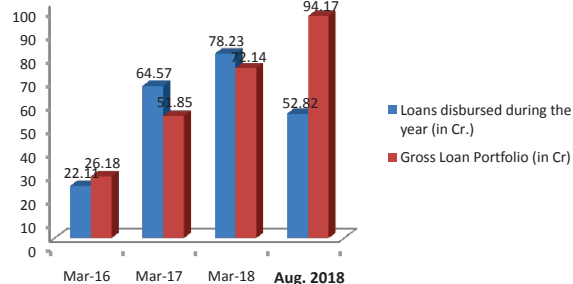
Member Outreach



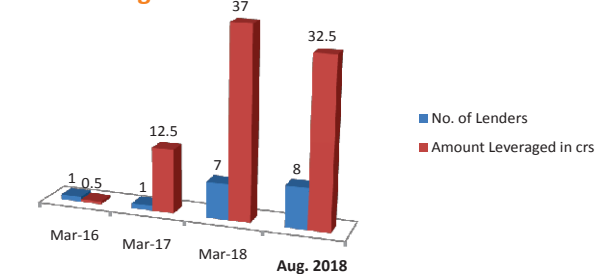
Equity Vs Debt



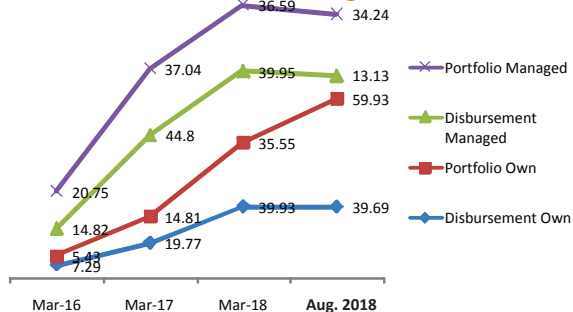
Portfolio Growth



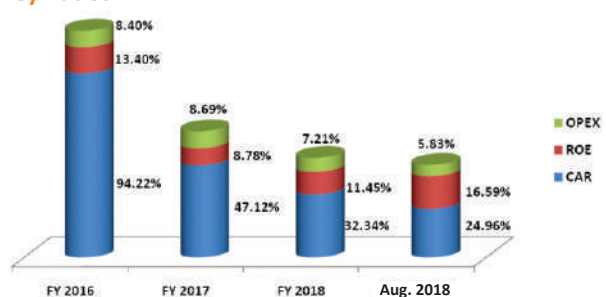
Fund Leveraged



Portfolio Growth Own Vs Managed



Key Ratios



Our Lenders



Network Organisations



Capacity Building Partner



Credit Information Companies (CIC)



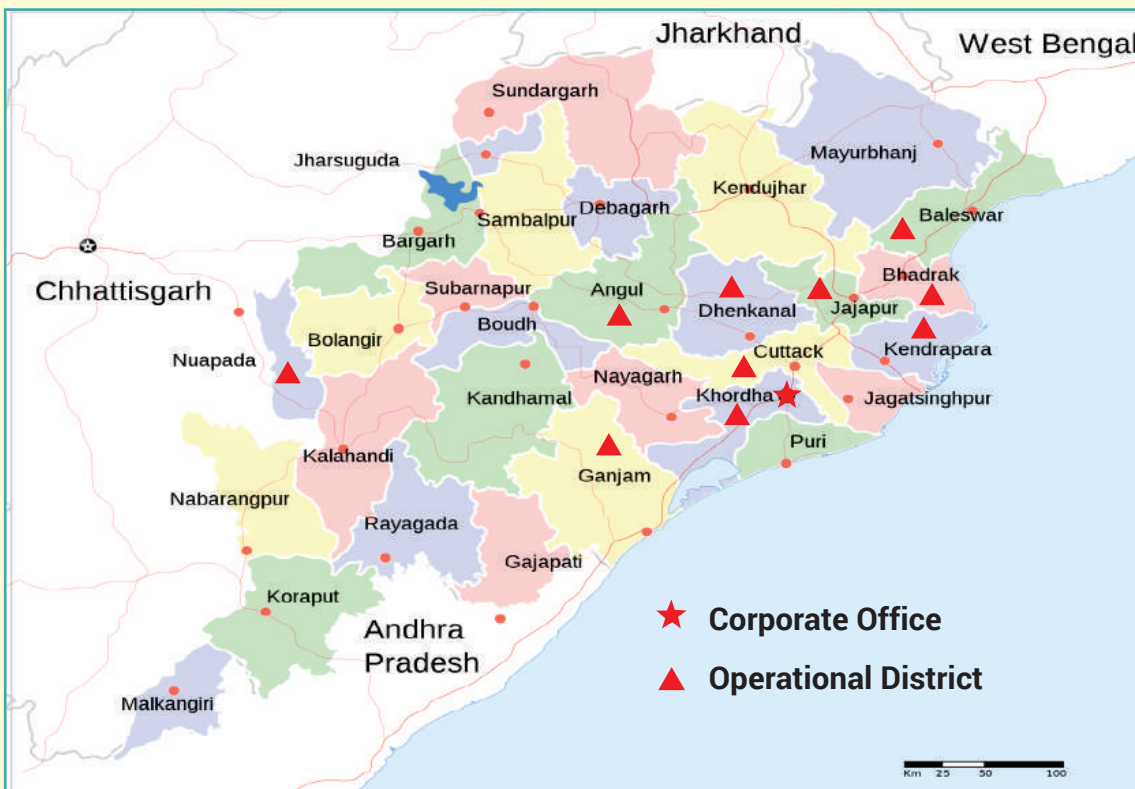
Insurance Companies



Rating Organisation



Operational Area



District Name	# Branches
Angul	2
Baleswar	4
Bhadrak	6
Ganjam	1
Jajpur	6
Khordha	1
Nuapada	1
Cuttack	2
Dhenkanal	2
Kendrapara	6
Total	31

G U FINANCIAL SERVICES PVT LTD.

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