

# SYNOPSIS



**G U FINANCIAL SERVICES PVT. LTD.**

CIN- U67120OR1989PTC017916

NBFC-MFI registered with RBI, Bhubaneswar

## BACKGROUND

G U Financial Services Pvt. Ltd (GUF SPL) a Non- Banking Financial Company- Micro Finance Institution with effect from 22<sup>nd</sup> 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. GUF SPL 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.

GUF SPL presently operates in 31 branches spread across 10 districts of Odisha and cumulatively INR 3158 Million amount of loan disbursed to 151378 women clients and achieved Gross Loan Portfolio of INR 1000 Million with the support of potential lenders and BC partners. GUF SPL 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

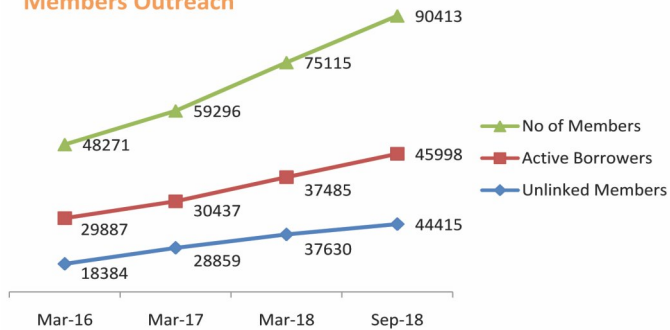
- Micro Manufacturing, Service & Trading
- 50K – 75K
- 24 – 36 Months
- Monthly
- Women Group members

## NON-CREDIT OFFERINGS :

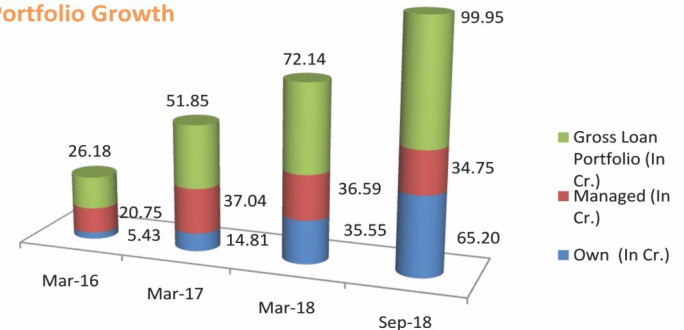
- Provides credit life insurance in tied up with insurance company.
- In the event of death of a customer or her co-borrower, insurance helps to cover the existing loan and provides the benefits of a life cover.

## OPERATIONAL AND FINANCIAL AT A GLANCE :

### Members Outreach



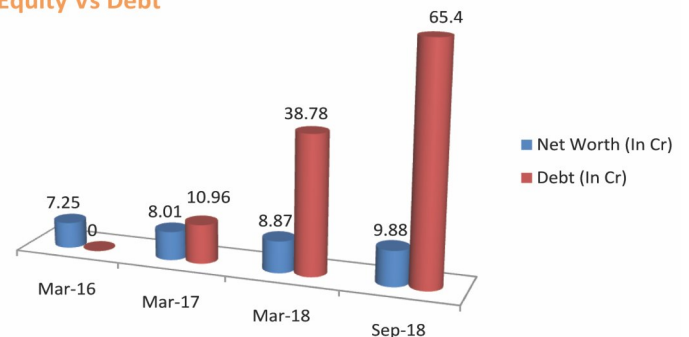
### Portfolio Growth



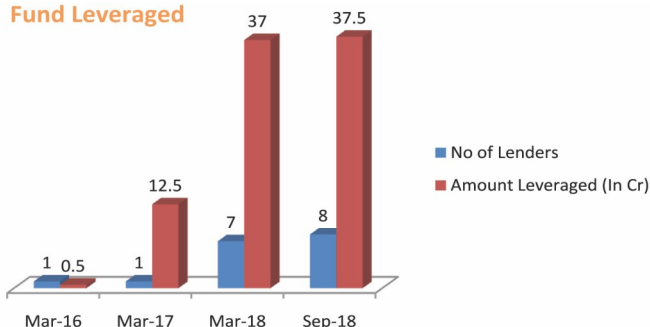
### Disbursement Growth



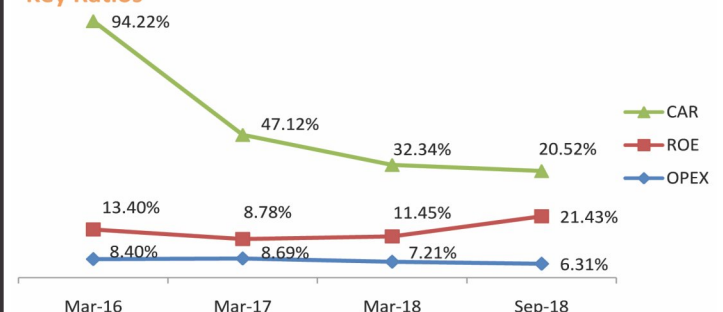
### Equity Vs Debt



### Fund Leveraged



### Key Ratios





## Our Lenders



## Network Organisations



## Capacity Building Partner



## Credit Information Companies (CIC)



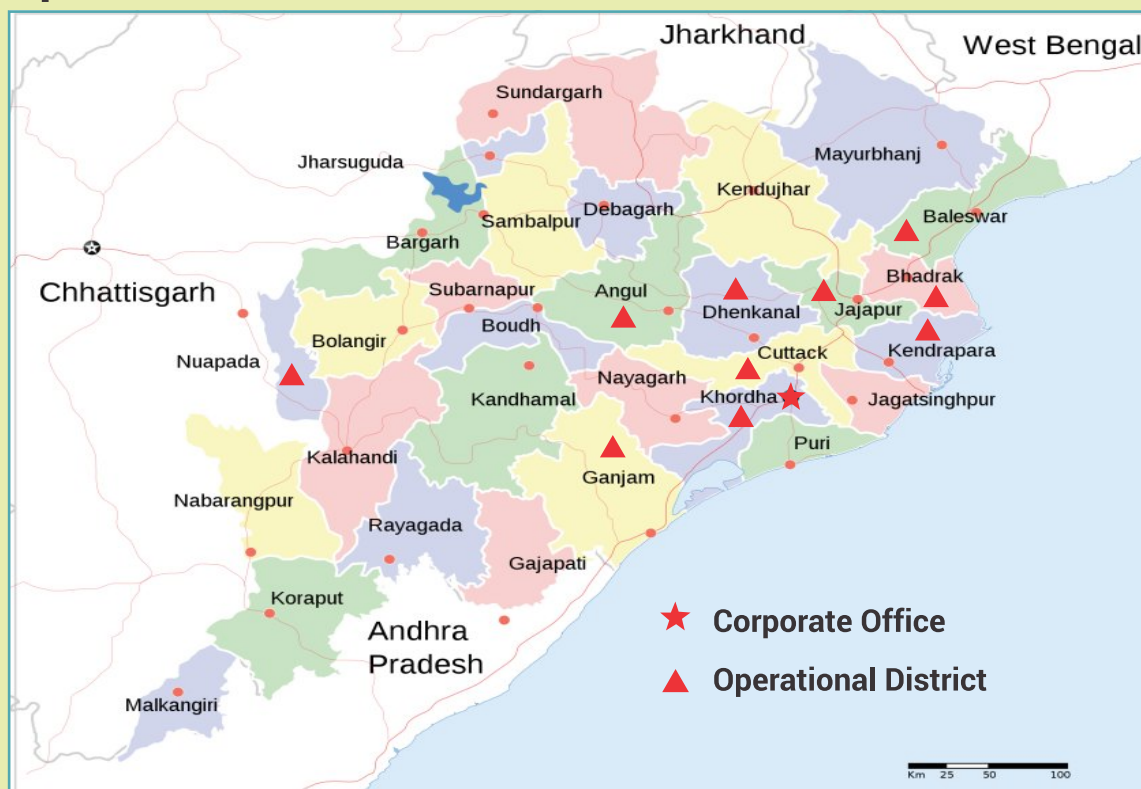
## Insurance Companies



## Rating Organisation



## Operational Area



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

## G U FINANCIAL SERVICES PVT LTD.

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