



UTKARSH - VOICE

UTKARSH MICRO FINANCE PVT. LTD.

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MD & CEO, Mr Govind Singh receiving award from Mr Mani Shankar Aiyar, M.P. Rajya Sabha

Microfinance India Award

Utkarsh Micro Finance Pvt. Ltd. has been **awarded Microfinance India Organization of the year (medium & small category)** for the year 2012. It is great honour and matter of great pride for Utkarsh to be recognized by Access Development Services, Access Assist and HSBC India as Microfinance India MFO of the year under medium & small category.

Code of Conduct Assessment

Utkarsh has undergone Code of Conduct Assessment (COCA) by ICRA Management Consulting Services (IMACS). The company has received score of **7.8/10. The score indicates high level of adherence.** The rationale for high score as per IMACS - "The company scores high on Code of Conduct assessment given its strong focus on articulating and implementing processes and policies that adequately reflects the firm's focus on achieving its dual objectives: financial and social from its operations. Further the company has been fairly successful in disseminating and ensuring adherence to its documented processes and policies at the ground level"

Grievance Redressal

The company has made provision of **Toll free No. (18002081788)** for Grievance Redressal. The same has been intimated to all the clients and mentioned in all the documents

New Initiative

As per its mission and vision, the company wants to expand the services provided under financial and non financial services. Towards this, the company has introduced **Pension Services** for clients as well as non clients under New Pension System. The scheme is at the pilot stage currently and will be expanded in next financial year

3rd Annual Day Celebration



Chief Guest, Prof. H.P.Mathur inaugurating the event



Cricket Team along with MD & CEO giving memento to Mr Shahid (former National Hockey Player), Guest of Honour, Sports Tournament

Outreach

	As on Dec 31, 2012	As on Mar 31, 2012	As on Dec 31, 2011
No of States	5	2	2
No. of Districts	24	19	17
Total No of Branches	92	75	67
No of Branches in UP	58	54	51
No of Branches in Bihar	25	21	16
No of Branches in MP	4	-	-
No of Branches in Uttarakhand	4	-	-
No of Branches in Delhi	1		
Micro Finance Outreach			
Total No. of Centres	12,062	7,826	5,967
Total No. of Groups	42,156	25,816	19,423
Total No. of Members	179,401	115,097	84,220
Total No. of Clients	168,540	106,370	76,777
Total Disbursement - Cumulative (Rs in MN)	3518.7	1851.1	1488.0
Loan Outstanding (Rs in MN) (Own+Manage)	1367.4	752.9	600.0
No. of Client/Credit Officer	544	492	390
On Time Repayment Rate (OTRR in %)	100%	100%	100%
Micro Enterprises Lending			
Total Disbursement Cumulative (in MN)	7.7	0.12	-
Loan Outstanding (In MN)	6.7	0.12	-
No of Loan Disbursed	151	2	-
No of clients	151	2	-



Winner of Badminton competition, collecting their trophy



Winner of Cricket Competition, Azamgarh Region with their trophy

Staffing as on December 31 2012

Operations	377
Non Operations	85
MEL	23
Trainees	96
Total	581



Audience at the cultural programme

*Your feedback is important
Please do write us at
communications@utkarshmfi.com*