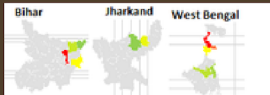


# Lending Hopes

# NEWSLETTER

August, 2023 / Vol 1

## SNAPSHOT OF OPERATION



We are operational in

- 3 states
- 32 branches
- 17 districts
- 1838 villages

No. of Clients - 36,773  
No. of CO - 96  
No. of Disbursement - 1,161  
Amount of Disbursement - Rs 524.46 Lakhs  
Loan Outstanding - 10,054.45 in lakhs  
Average Borrower per CO - 383  
Average Borrower per Branch - 1,149

## IT INTEGRATION

Mobile Device Based Attendance System  
Geo-fencing & Geo-tagging  
Cloud Storage  
MESH WIFI with Zero Blank Spot  
Radius Server & Centralized AP

After accepting the challenges put forth by the pandemic, we have expanded our operations to the rural areas of Eastern India, implementing technological advantages to the core areas of the business, and taking initiatives in creating the best products and services for the customers. Keeping in alliance with the sustainable developmental goals, the organization is steadily moving toward digital interventions aspiring to contribute exceptionally to the financial ecosystem.



### From the Desk of MD

" GSMS will continue to work hard to ensure income generation and livelihood promotion of marginalized sections of the community so that they can acquire economic freedom and access to improved health care services and basic education"



## Training for Financial & Digital Literacy and Awareness under the banner of RBI-DEA Workshop (April 2023 - March 2024)

- No. of the workshops - 50 (out of 99)
- No. of beneficiaries - 3500
- No. of districts covered - 4
- No. of states covered - 2 (WB & Bihar)



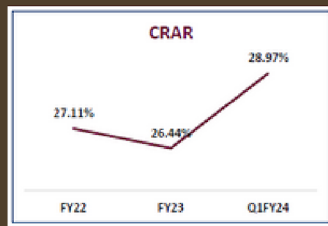
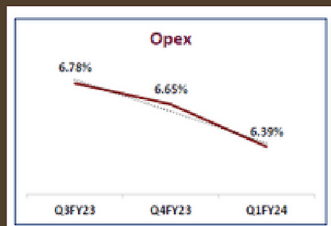
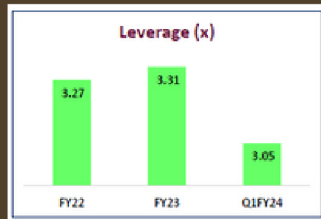
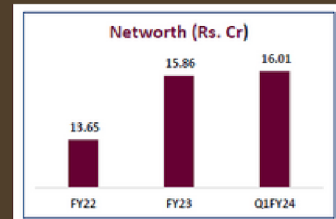
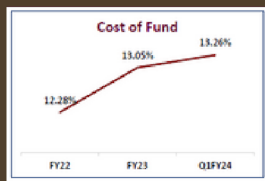
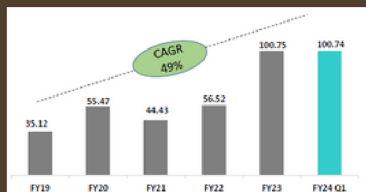




Honoured by ACCESS, HSBC Bank, & NITI Aayog with Vijayalakshmi Das Award for "Small & Emerging Microfinance Organization" in January 2023

*We Believe in Bringing Smile...*

## SNAPSHOT OF FINANCIAL STATUS



Product	Loan Amount Size (in INR)	Tenure (in months)	Rate of Interest (Reducing p.a.)
Hygienic Latrine Loan	10,000 – 50,000	12 to 24	27%
Solar Loan	1,000 – 3,000	12 to 24	27%
Uddyogi Loan	10,000 – 10,00,000	12 to 60	27%

### Key Factors

- Socially Responsible
- Customer Centric Approach
- Need-Based Products
- Opportunities for Entrepreneurs
- Financial Inclusion of Low-Income Households
- Awareness of Education, Health & Sanitation
- Digital & Financial Literacy
- Technological Advancements
- Favorable Working Condition
- Transparency in Services

### We Are Proud of APARNA

**SHE CLIMBS ONE STEP AT THE LADDER OF SUCCESS- APARNA PROVES THAT WHERE THERE IS WILL THERE IS A WAY**

Client Name - Aparna Dhara

Age - 38 years

Location - Shantipur, West Bengal

Loan Amount - Rs. 50,000

Business - Vegetable Vendor

Previously Worked as Daily Wage Labourer

