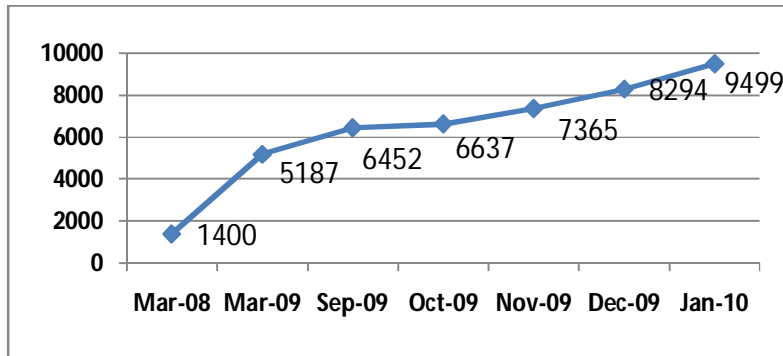


Margdarshak-YATRA

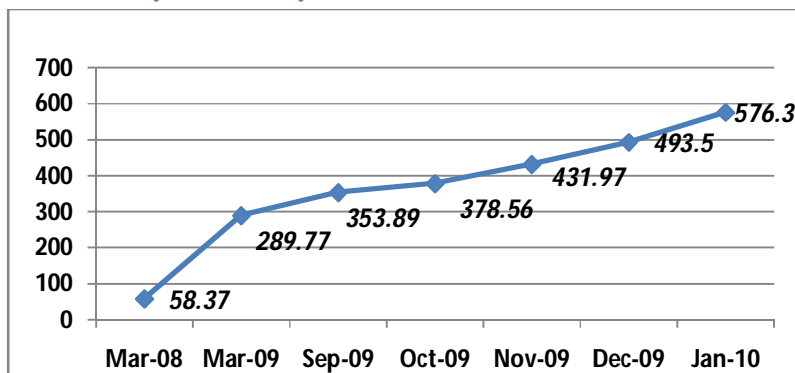
January 2010

Highlights

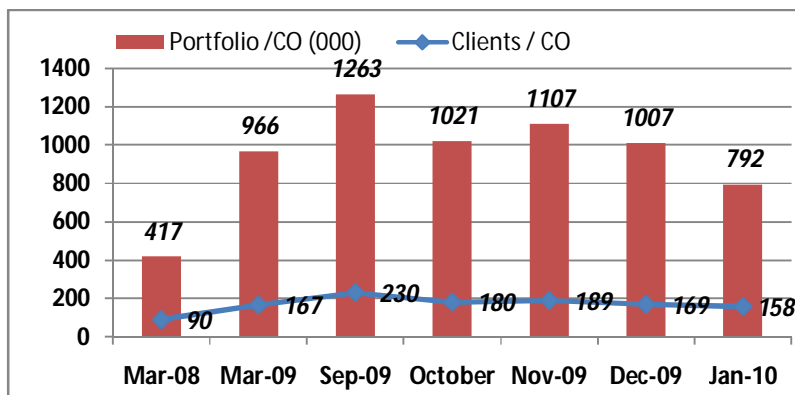
Clients



Portfolio (Rs. In Lac)



Caseloads



Portfolio Quality (Rs. In Lac)

	No. of loans	Amt. Of Overdue	Outstanding
Current	9435	0	575.01
1-30 days	17	0.09	0.32
31-60 days	7	0.06	0.19
61-90 days	8	0.06	0.14
91-120 days	6	0.11	0.11
>120 days	26	0.53	0.53
Total	9499	0.85	576.30

Partners



Trust MicroFin Network

AREA OF OPERATION

BARABANKI

BANKI, FATEHPUR, HAIDERGARH,
DEWA, SAIDANPUR, JAIDPUR, SUBEHA

LUCKNOW

VIKAS NAGAR, ALAMBAGH

UNNAO

BANGARMAU, UNNAO TOWN

BAREILLY

BAREILLY CITY

Margdarshak Impact

Nayab

- Runs a beauty parlour
- 10,000 from Margdarshak has enabled her in expanding client base by taking orders from marriages etc
- Monthly income in range of 8-10 thousand
- Looking to expand her parlour and provide employment to 4-6 persons



Nisha

- Started off with 5000/- from Margdarshak 3 years back
- Now has availed 40,000 as special loan for exhibitions from Margdarshak
- 1st mf client in the state to be provided with direct loan from SIDBI
- Provides employment to 40-50 women
- Linked with *ZenanaWomens* an Australian company for direct marketing of her produce
- Monthly income assumed to be in range of 12 – 18 thousand + profits from exhibitions seasonally



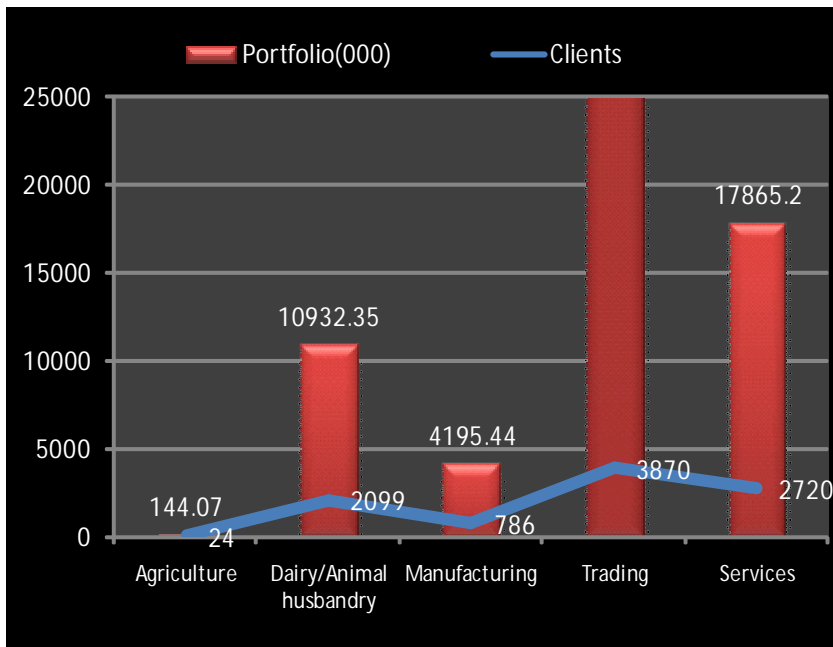
About Margdarshak

Established in 2007, Margdarshak is a new generation micro finance institution operating in Uttar Pradesh, India. Working towards creating a holistic model of microfinance, Margdarshak is involved in supporting financial access with enterprise development and market access services. The provision of financial services is supported by a host of initiative ranging from financial literacy of the clients, enabling them in accessing new markets and developing their enterprise management & technical abilities.

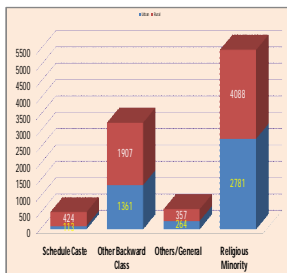
Margdarshak's clients use the loans provided in variety of *traditional businesses* like handicrafts (chikan, zari work), vegetable vending, garbage re-cycling, livestock rearing etc. Margdarshak also supports *new age business* by providing enterprise loans and *business development services to micro enterprises*.

The products and services of Margdarshak are born out of understanding that access to finance is not the complete solution to poverty. With this understanding the organisation is viewing itself as emerging one of the leading livelihoods supporting microfinance institution in the region.

Sector Wise Loan Distribution



Membership Profile



Employee Profile



Name- Ramesh Yadav

Qualification- M.A (Economics)

Experience with Margdarshak-

He was recruited for micro finance program in June 2007. Prior joining to Margdarshak he had an experience of 2 years in the sector. He joined as a Credit Officer for the 1st micro finance branch of Margdarshak which was opened in Barabanki district by the name 'Banki' branch.

Achievements-

- Started as Credit Officer for the banki Branch and took the portfolio to 20 lac within one year of joining.
- Promoted to Branch Manager in April 2008, handled responsibility of banki branch. He raised the portfolio upto 1 crore 54 lac in another one and half year. This portfolio also includes the satellite branches portfolio which was used as collection centres.
- Presently he is being promoted to the post of senior manager in January 10 for Barabanki District and currently managing a portfolio 3.3 crore of 8 branches.