



**ESAF MICROFINANCE  
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# ESAF NEWS

e-newsletter from the house of ESAF

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## ESAF Participates in International Workshop on Risk Management Excellence in Microfinance



*George Thomas receives a certificate at the workshop*

ESAF participated in the International Workshop on 'Risk Management Excellence in Micro Finance' organized by Ministry of Finance, Govt. of Luxembourg.



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## ESAF Signs MoU with Vananchal Gramin Bank



*George Thomas with Vananchal Gramin Bank officials after signing the MOU*

ESAF has signed a memorandum of understanding with Vananchal Gramin Bank on November 01, 2013 to strengthen the reach of banking and financial services to the grass root level.



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## ESAF supports Cycle Day Campaign



*A scene from cycle day campaign organised in Bangalore*

ESAF Livable Cities team, Bangalore played a significant role in organizing 'Feel Bengaluru Cycle Day Campaign' along with various cycling communities and Government bodies on October 27, 2013 at Cubbon Park, Bangalore.



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## ESAF Hospital Organizes Medical Aid Program



*Medical Aid Post sets up by ESAF Hospital at Kalpathy*

ESAF Hospital, Palakkad arranged a medical aid program in connection with the famous festival Ratholsavam, the annual chariot event held at Kalpathy, Palakkad.



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## ESAF supports Akshara Jyothi Scheme



*Mereena Martin inaugurating 'Akshara Jyothi' scheme at Vadattupara*

In order to encourage reading habits among rural children, ESAF is partnering with Mangalam daily to promote the 'Aksharajyothi' project.



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## ESAF participates in seminar on Financial Literacy

ESAF participated in a national seminar titled 'Financial Literacy towards Financial Inclusion' organized by Sri Vyasa NSS College, Wadakkanchery, Thrissur, in association with the Institute of Company Secretaries of India, Thrissur Chapter on October 10 & 11, 2013.



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Complete Profile

### Fact File

As on 31<sup>st</sup> October 2013

#### Group Lending

Districts	<b>33</b>
Branches	<b>152</b>
Active Borrowers	<b>4,39,995</b>
Gross portfolio Rs	<b>4,091.21</b>
Managed portfolio Rs	<b>577.74</b>
Own portfolio Rs	<b>3,513.47</b>