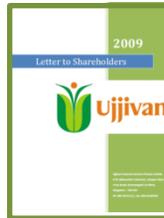


Ujjivan ends the year 2009 on an positive note by successfully conquering the “Triathlon of Microfinance” – *profitability, scale and geographical diversification*. Starting January 2009, Ujjivan has generated monthly profits consistently. [Read More](#)



Ujjivan formally launched the “Mission Mumbai” initiative in December. The event was organised to celebrate the milestone of 20,000 customers in the West. [Read More](#)

Ujjivan published half-yearly results for FY’2009-10, for the period ended September 2009. The audited results, along with a half-yearly report was sent to shareholders. [Read More](#)



Ujjivan launched the IBL product in Tamilnadu (Tirupattur branch) in December, 2009. Earlier, IBL was available only to customers in Karnataka and West Bengal. [Read More](#)

Leadership Spotlight

This month’s featured leader is Sudha Suresh, *Chief Financial Officer*. Sudha is a Chartered Accountant and Company Secretary by training. [Read More](#)



Parinaam Foundation

Providing Microfinance Plus Services



In December, Parinaam conducted 2 Eye/ENT/Dental camps in Devaiah Park (Bangalore) & Dharmapuri (TN) and one eye camp in Habra(West Bengal).In eye camps, doctors saw 523 customers and their family members, prescribed 116 glasses, referred 31 patients for cataract surgery and 42 for further consultation.

ENT doctors saw 104 patients and referred 30 for further consultation. Parinaam’s dental partners saw 146 patients and referred 53 for further consultation.

Business Results

As of December 31, 2009:

• Customers	553,371
• Borrowers	503,377
• No. of States	12
• No. of Branches	219
• Loans Disbursed	Rs. 7,264 Million
• Loans Outstanding	Rs. 3,395 Million
• Repayment Rate*	98.87%
• Customers with Life Insurance Coverage	514,317

During December:

• New Customers	17,107
• No. Loans Disbursed	57,288

Human Resources

• Current Employee Strength	1870
• Trainees/Probation	764
• TOTAL	2634

* The repayment rate is calculated as the total amount repaid less prepayments received divided by the total amount due of the total loan portfolio outstanding as of the date.

Milestones

4,000 customers

Yamuna Vihar	Pune East
Pune North	

3,000 customers

Danapur	Adityapur
Madangir	Kota
Mangolpuri	Vaniyambadi
Dharmapuri	

2,000 customers

Kalna Gate	Pune West
Vellore Fort	Gudiyatham

1,000 customers

Sainthiya	Dhaniakhali
Kadma	Korraha
Pali	Arcot
Komarapalyam	Erode - Surambatti