

**Pune-North**, the third branch in the region, was **inaugurated** on 19<sup>th</sup> March, 2009 [Read More](#).

Ujjivan expands into its **11<sup>th</sup> state: Bihar** with 2 new branches in its East region [Read More](#).

Ujjivan recently joined the **Campaign for Client Protection**. Why Client Protection? Listen to an **interview with Ujjivan Founder**, Samit Ghosh. [Listen](#).

[Read article](#) on **Savings: The Beginning & End of Microfinance Relationship**, written by Samit Ghosh and featured in the Sa-Dhan Patrika



Mrs. Aruna Shedge, Pune-North branch's first customer, cuts the ribbon to inaugurate the branch with her group [Read More](#).



Pune-North branch staff celebrate the inauguration of their branch on 19<sup>th</sup> March 2009. [Read More](#).



First branch opened in Bihar, Ujjivan's 11<sup>th</sup> state in India. [Read More](#).

## Parinaam Foundation

*Providing Microfinance Plus Services*



April 5<sup>th</sup>: Conducted a successful eye/ENT/dental camp in Uttarahalli in collaboration with Vittala International Institute of Ophthalmology, Sri Krishna Sevashram Hospital, & Vittala Clinic Bangalore

- Eye Camp: 297 customers and their families
- ENT Camp: 78 customers and their families
- Dental Camp: 169 customers and their families

## Business Results

### As of March 31, 2009:

• Customers	2,95,903
• Borrowers	2,61,671
• No. of States	11
• No. of Branches	127
• Loans Disbursed	Rs. 3,182 Million
• Loans Outstanding	Rs. 1,690 Million
• Repayment Rate*	99.65%
• Customers with Life Insurance Coverage	2,70,233

### During March:

• New Customers	33,129
• No. Loans Disbursed	56,663
• Repayment Rate*	99.26%

### Human Resources

• Current Employee Strength	1,285
• Interns/Trainees/Probation	406
• TOTAL	1,691

## Milestones

### 4,000 customers

Dhakshineswar	Thakurpurkur
Habra	Garcha

### 3,000 customers

Chandannagar	Srirampur
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### 2,000 customers

Sankrail	Belgaum	Dakshipuri
Subhashgram	Domjur	Alwar
Bhadravathi	Bandel	Aligarh

### 1,000 customers

Shimoga		
Shantipur	Sira	Kokar
Baramunda	Challkere	Vijaynagar
Krishnagar	Harihara	Bagnan
Hosur Zuzuvadi	Chandrasekharpur	
Nanjangud	Sawai Madhopur	

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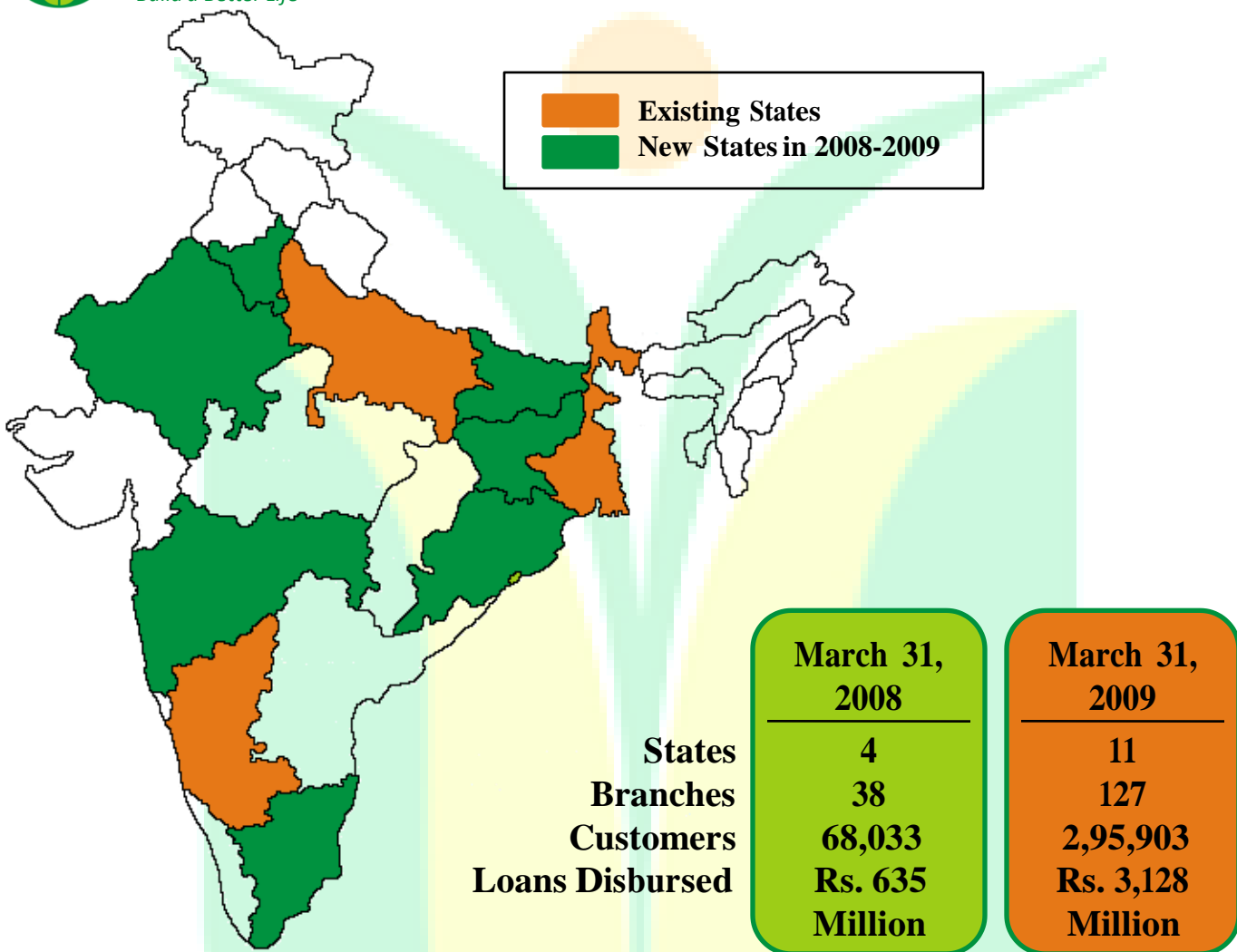
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This monthly update is meant

for Ujjivan stakeholders and friends. We request you to use your discretion in sharing it with colleagues, friends and others.

Prepared by Anisha Srinivasan

\* 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.



## Noteworthy Ujjivan News of 2008-2009

- Launched Ujjivan Regional Office in Pune
- Opened 100<sup>th</sup> branch in Nanjangud
- Won Microfinance Process Excellence Award for the South region
- Raised 92 Crores of equity capital
- Joined the Campaign for Client Protection
- Offered ICICI Prudential life insurance to customers AND their spouses
- Became member of Women's World Bank Network
- Facilitated launch of Financial Literacy Training/Campaign with AKMI members
- Celebrated crossing 150,000 customers with staff and customers in all regions
- Offered new products in select branches including: Individual Business, Housing, Education, Livestock
- Completed first year of Management Trainee/Development Program

## Parinaam Foundation, Providing Microfinance Plus Services



- Conducted 29 eye camps across India
  - 7,500+ customers
  - 300+ non surgical procedures
  - Eyeglasses to 1,500+
  - 25 major surgical procedures
  - 92 cataract operations
- Arranged for Rs. 84,000 + in medical aid
- Enrolled many customers in livelihood and development programs (Unnati & LabourNet)
- Provided 500+ staff with discounts on medicines