

The Ujjivan North Leadership and Distribution Summit 2009 was held at Shimla on September 3rd & 4th.

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Ujjivan expands its reach in Maharashtra with two branches being inaugurated in Nashik on 5th September.

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Ujjivan customers opened no-frills savings accounts at Corporation Bank. Ujjivan has tied-up with Corporation Bank in an effort to provide an avenue for savings.

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Ujjivan reviewed the existing credit policy and processes based on the experience of the last three years and the current issues faced, with increased competition.

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Awards and Recognition

Ujjivan's MD & CEO, Samit Ghosh won the first ever "**Unitus Inspiring Leader Award**" at the Unitus Annual Summit in Mussoorie on October 10th. This recognition was special as it was based on the votes by representatives of Unitus' partners across the world.

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Parinaam Foundation

Providing Microfinance Plus Services



In September, Parinaam conducted one Eye/ENT/dental camp in Mysore, Karnataka. In the eye camps, doctors saw 125 customers and their family members, referred 14 patients for cataract surgery and 27 for further consultation. ENT doctors saw 56 patients and referred 27 for further consultation. Parinaam's dental partners saw 83 patients and referred 42 for further consultation.

Vocational Training : 16 candidates selected for Retail Sales Training.

Ujjivan hits a Double Ton: Crosses 200 branches

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Business Results

As of September 30, 2009:

• Customers	491,383
• Borrowers	437,064
• No. of States	12
• No. of Branches	202
• Loans Disbursed	Rs. 5,861 Million
• Loans Outstanding	Rs. 3,185 Million
• Repayment Rate*	98.83%
• Customers with Life Insurance Coverage	433,321

During September:

• New Customers	37,408
• No. Loans Disbursed	82,505

Human Resources

• Current Employee Strength	1598
• Trainees/Probation	868
• TOTAL	2466

* 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

3,000 customers

Dhanbad	Batanagar
Meerut	Kota

2,000 customers

Tribeni	Govindpur
Patna City	Trilokpuri

1,000 customers

Ghattasila	Hazaribagh Sadar
Kalna Gate	Pune West
Pimpri	Dommasandra
CO RS Puram	Gobichettypalyam