



Festive Greetings!

Winning Rangoli design by Credit Department (Bangalore) on Diwali eve

Spark of Hope **Donations and support to accident victims** Slum dwellers in Jamshedpur lost their homes in a fire accident. Ujjivan staff's presence of mind helps limit damage and provide help [More...](#)



Enabling Young Minds **New facilities for schools and child care centres** Social Development Program fund helps provide chairs, water drums and carpets... [Read more](#)

Smiles from Malabar to Maratha **First ever Centre Leader Functions in Mumbai and Kerala** witness emotional customers and celebrations



Delhi Unbound MFI with largest outreach in capital: With 23 branches, Ujjivan sure has come a long way since it pioneered urban microfinance in the city back in 2007. Proof of Delhi's urban poor's faith.

[Read more](#)

Growth in Gujarat Ujjivan expands in state, enters Baroda This Diwali was special for Vadodara's urban poor with Ujjivan formally starting its operations

[More...](#)



East meets Best Model branches opened: Two new-look model branches inaugurated in Kolkata. Comfort and security for customers and staffs form basic philosophy

[Read more](#)



1453 young students have benefitted from the education loan interest refunded to 1279 Ujjivan education loan customers. If you would like to help educate a child, please donate toward the [Education Loan Interest Refund program](#).

Every little counts. Visit the Parinaam [website](#) for details on more such programs. For an update on activities of October, read the [Parinaam Newsletter](#).

Business Results

As of October 31, 2010:

| | |
|-------------------------|------------|
| • Customers | 913,969 |
| • Borrowers | 804,710 |
| • No. of States and UTs | 19 |
| • No. of Branches | 339 |
| • Loans Disbursed | 16,511 Mn. |
| • Loans Outstanding | 7,089 Mn. |
| • Repayment Rate* | 99.01% |

During October:

| | |
|--------------------------|---------|
| • New Customers# | 47,464 |
| • No. of Loans Disbursed | 129,766 |

Human Resources

| | |
|------------------------|-------------|
| Field Staff | 3389 |
| Total Employees | 4141 |

* 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. (Provisional)

New customers only indicates the number of new entrants into the Ujjivan system and does not account for customers who may have dropped out during the month.

Branch Milestones

4000 customers

Kasba (WB)
Bagnan (WB)
Chas (Jhar.)
Bharatpur (Raj.)
Alwar (Raj.)
Belgaum (Kar.)

1000 customers

Moolakulam (Pon.)
Mudaliarpeta (Pon.)
Kankankhera (UP)
Brahmpuri (Raj.)
Hastal (Delhi)
Cooch Behar (WB)
Brajrajnagar (Ori.)
Chandivali (Mah.)
Katagram (Guj.)
Varachha (Guj.)

3000 customers

Ranipet (TN)
Behrampur (WB)
Katraj (Mah.)
Kengeri (Kar.)

2000 customers

Ambernath (Mah.) Agra Jaipur House (UP)
Ghatkopar (Mah.) Gokak (Kar.)
Salem Bypass (TN)