



Proof of trust – Ujjivan wins Srijan Transparency Award 2010 in Established MFI category: The Srijan jury selected Ujjivan as having the best transparency practices. Indeed, an important recognition of one of Ujjivan's key values [Read more](#)

Learning from Latin America: Samit Ghosh was invited to represent India at one of the largest global MFI summits in Uruguay. Post-visit he shares his learning from Latin America for the Microfinance industry in India... [Read more](#)



Building better communities Launch of Social Development Program: Microfinance services, social services and capacity building are an integral and effective solution to poverty alleviation. The SDP is designed on a staff and customer participatory framework [Read more...](#)

Ujjivan in Punjab: Despite the Green Revolution, segments of the state's population remain financially underserved. Ujjivan is reaching out to the financially excluded in this prosperous region [Read more](#)



Enhanced MFI experience: New model branches opened: Comfort, convenience and security are the hallmarks of staff and customer service. Our new model branches are designed on these principles. [Read more](#)



1358 young students have benefitted from the education loan interest refunded to 1192 Ujjivan education loan customers. More can be done and should be done to make education for all a reality.

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 September, please read the [Parinaam Newsletter](#).

Business Results

As of September 30, 2010:

• Customers	864,750
• Borrowers	758,003
• No. of States and UTs	19
• No. of Branches	332
• Loans Disbursed	15,422 Mn.
• Loans Outstanding	6,713 Mn.
• Repayment Rate*	99.03%

During September:

• New Customers#	61,408
• No. of Loans Disbursed	133,284

Human Resources

• Current Employees	3473
• Trainees/ Probationary	522
Total Employees	3995

* 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.

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

CIDCO (Mah.)
Fatuah (WB)
Ambur (TN)

1000 customers

Limbat (Guj.)
Udhana (Guj.)
Sathyamangalam (TN)

3000 customers

Paramathivelur (TN)
Korrah (WB)
Malda (WB)
Arambagh (WB)

2000 customers

Panchvati (Mah.)
Karur (TN)
Ganapathy (TN)
Dharapuram (TN)