

Festive Greetings!



Keeping the faith *mfR3 grading by CRISIL* Ujjivan received one of the highest grading by a credit rating agency for an MFI in India, post-crisis [Read more](#)

Brightening up lives Solar lamps provided on Diwali

Severe flood-affected customers and their families in Orissa had a happy Diwali when they were provided solar-powered lamps for their households [Read full story...](#)



Health best wealth *Blood, Organ & Body donation camp* To commemorate Karnataka Formation Day, staff of Ujjivan's Head Office came forward to donate blood, and pledged their organs and even their bodies for the welfare of the differently underprivileged [Read more...](#)

Land of the Rising Sun

Rajat Singh has been appointed Chief Operating Officer for the East Region. As Chief of Staff, he had been overseeing the regional business in East for over a year. [Read profile](#)

Water of Life *Reservoir for underprivileged children* Ujjivan constructed a concrete water reservoir and provided water filters for children in Kolkata Government school and for an NGO [Read more](#)



Parinaam's **Annual Report 2010-11** has been released, containing details of its program performance, social impact and plans for the future..

You could help educate an underprivileged child [here](#). For the latest updates and details on current programs, visit the Parinaam [website](#).

Business Results

As on Oct 31, 2011

• Customers	1,139,079
• Borrowers	745,450
• No. of States and UTs	20
• No. of under-banked districts	49
• No. of Branches	308
• Loans Disbursed	26,952 Mn.
• Loans Outstanding	6,537 Mn.
• Repayment Rate*	98.01%

In September:

• New Customers [#]	18,617
• No. of Loans Disbursed	63,315

Human Resources

Field Staff	3010
Total Employees	3707

* The repayment rate is calculated as the total amount repaid 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.

Ujjivan in Smart Campaign Report on Client Protection

The latest State of Practice report from the Center for Financial Inclusion on Client Protection in Microfinance features Ujjivan as a case study. It showcases the Sankalp financial literacy film as an approach to counter the dangers of over-indebtedness, which is one of the client protection principles. [Download the report](#)

"...the film produced by Ujjivan explains the concept and importance of a credit bureau, and the importance of building a positive credit history. This effort to educate clients about the concept of a credit bureau distinguished Ujjivan from its peers."