

Greetings for 2012!



At the Summit Ujjivan wins Microfinance Organisation of the Year award Strong business fundamentals, outstanding customer service, and good social performance helped Ujjivan reach this industry peak [Read more](#)



Customer skills showcase Ujjivan at renowned cultural event Customers exhibited their handicrafts at the specially set up Ujjivan stall at the Poush Mela in Tagore's Shantiniketan, one of India's best cultural events [More...](#)



Nature's fury Disaster relief for cyclone affected Tamil Nadu was ravaged by Cyclone Thane, which devastated several customers' and staff's homes. Ujjivan arranges repayment holiday while staff provide disaster relief [Read more...](#)

New Regional Office in West

Unique multi-faith prayer ceremony marks the inauguration of brand new Western Regional Office building in Pune. Our increasing presence in the region and to serve over 175,000 families required our teams to develop and expand, leading to the need for larger space [Event report](#)



Gift of warmth Blankets & clothes given to poor With support from Parinaam Foundation, staff in the North Region collect and distribute clothes and blankets to the poor to relieve them of the harsh winter [Read more](#)



[Details of social activities, program performance, impact, and plans for the future—all in Parinaam's Annual Report 2010-11.](#)

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

Business Results

As on Dec 31, 2011

• Customers	1,089,185
• Borrowers	762,923
• No. of States and UTs	20
• No. of under-banked districts	49
• No. of Branches	302
• Loans Disbursed	28,871 Mn.
• Loans Outstanding	6,698 Mn.
• Repayment Rate*	98.15%

In December:

• New Customers [#]	20,459
• No. of Loans Disbursed	60,615

Human Resources

Field Staff	2920
Total Employees	3652

* Total repayment received divided by the total amount due of the loan portfolio outstanding as on the date. (provisional)

Indicates absolute number of new entrants in the records and does not account for customers who may have dropped out during the month

Financial Literacy Program Progress Report

Even prior to the microfinance crisis we felt that a holistic financial literacy program was needed to educate customers on debt management. Ujjivan and Parinaam Foundation initiated a two-pronged program customized for microfinance clients:

Sankalp, a film to build customer awareness on dangers of over-borrowing and sub-lending. Followed up by **Diksha**, a financial training program on debt management

The **RBI, International Finance Corporation**, and the **World Bank** have all been impressed by the initial response we have received from customers, and expressed interest to drive and expand this program further. [Read more & download report](#)