

Taking Responsibility Credit Bureau work on war-footing

Multiple lending and repayment default to become things of the past with credit bureaus soon to become a reality.

[More...](#)



Building a Better Tomorrow Wharton Advanced Leadership Program

Microfinance leaders from 15 countries come together to hone their skills and exchange information. Vikram Jetley attended the workshop. He shares his views... [Read more](#)

All are Welcome Savings bank accounts opened for urban poor

Working towards making financial inclusion a reality for the urban poor, Ujjivan facilitated savings accounts for 1200 customers in Bangalore [More...](#)



Social Development Program Update

Picking up speed, a large number of Ujjivan's community projects have been conducted together by customers, staff and social workers, around the country in the past month. Be it providing **canteen amenities** to a school for the visually-challenged, or facilitating **access to drinking water** for children and teachers in *anganwadis*, these Social Development Programs have been touching thousands of lives. Here are some of the program activities in Jan-Feb. Here are glimpses ([video slideshow](#)) of the Social Development Program held in Pune.

North Star First Model Branch in Northern region

Customer service and staff welfare, forming being the priority, a redesigned Madangir branch gets "Cheers" and "Wows" from staff and customers alike. [More...](#)



1885 young students have benefitted from the education loan interest refunded to 1655 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.



To help some of the young pursue higher studies, there is also a [Higher Education Scholarship Fund](#). Visit the Parinaam [website](#) for details on more such programs. For an update on all activities last year, read the [Annual Parinaam Newsletter](#).

Business Results

As on January 31, 2011

• Customers	972,260
• Borrowers	831,972
• No. of States and UTs	20
• No. of Branches	351
• Loans Disbursed	18,824 Mn.
• Loans Outstanding	6,682 Mn.
• Repayment Rate*	99.04%

During December:

• New Customers [#]	22,258
• No. of Loans Disbursed	81,584

Human Resources

Field Staff	3403
Total Employees	4091

* 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

1000 customers

Phulnakhara (Orissa)	Vadodara East (Guj.)
Purnia City (Bihar)	Surat Central (Guj.)
Andheri (Mah.)	Bhiwani (Har.)
Kurla (Mah.)	Sirsa (Har.)
Bamuni Maidan (Assam)	

2000 customers

Mulund (Mah.)

3000 customers

Thane (Mah.)
Ambernath (Mah.)
Agra Jaipur House (Raj.)

4000 customers

Purulia (WB)
Chembur (Mah.)