



100% Credit Bureau checks
All loan approvals based on positive credit report Complete client data shared with multiple credit bureaus in identifying good customers and reducing over-indebtedness [More on this process](#)

Money wise Diksha Financial Literacy pilot successful 449 clients complete a 5-week long training on debt management in follow up to Sankalp, the financial literacy film. Program soon being rolled out across the country [Learn more](#)



Financial Diary संवेदनशील PARINAAM Ujjivan



Far beyond call of duty Staff help flood victims Over 1000 floods-affected customers were given food packets and aid by branch staff who worked all through day and night [Read about their selfless service...](#)

Funds flow picks up pace

Ujjivan has received sanctions of **Rs.100.50 Crores** (USD 21 Million) funding from SIDBI, public sector banks and other major private banks. Earlier, we raised Rs.55Crores through two NCD issues in July.

Be change agents Padma Bhushan Gandhian activist presides Mrs. Shobhana Ranade (*Shobhanata*), recipient of India's third highest civilian honour, lends support as Chief Guest, at social development function in Pune, and inspires all [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 Aug31, 2011

| | |
|---------------------------------|------------|
| • Customers | 1,117,170 |
| • Borrowers | 763,990 |
| • No. of States and UTs | 20 |
| • No. of under-banked districts | 49 |
| • No. of Branches | 332 |
| • Loans Disbursed | 24,885 Mn. |
| • Loans Outstanding | 6,516 Mn. |
| • Repayment Rate* | 98.05% |

In August:

| | |
|--------------------------|---------|
| • New Customers# | 28,671 |
| • No. of Loans Disbursed | 102,708 |

Human Resources

| | |
|------------------------|-------------|
| Field Staff | 2989 |
| Total Employees | 3791 |

* 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.

Tata Crucible Business Quiz Winners

At one of the country's most prestigious business quizzes, [Ujjivan emerged champions from](#) among over 150 corporate teams. By virtue of their win in the Bangalore Regional Finals of the Tata Crucible Business Quiz 2011, the team of Aditya Mohan (Product Dept) and Alagarsamy AP (Audit Dept), now qualify for the National Finals in Mumbai in October. **Congratulations!**

