



Quality Assurance CRISIL upgrade

Following consolidation of operations and successful equity fund raise, CRISIL upgraded Ujjivan's rating to mfR2 status – the highest for an MFI yet [Details...](#)



Miles to go Staff optimistic of microfinance future

Open House discussion series in West Region reveals aspirations and enthusiasm of field staff in their roles and their vision for the sector [Read more...](#)



Sad Demise We mourn the shocking death of our colleague Achchhelal Prasad in the line of duty. Thank you for coming together in his support. Our condolences are with the family.

[Obituary and Press Release](#)



Starting this month, we will publish a series of stories of enterprising customers with unique business models.

Our first story focuses on Shanti, an innovative entrepreneur in the traditional age-old silver anklet jewellery trade in Salem (Tamil Nadu). A basic form of “golden handcuffs” has been the industry norm much before it entered modern business [Read her story...](#)



Parinaam is now on Facebook and Twitter!

Get all the latest updates and photos on programs and projects. As they happen.

facebook.com/Parinaam-Foundation
twitter.com/Parinaam

You could [help educate](#) an underprivileged child. Visit the [website](#).

Business Performance

As on October 31, 2012

- Customers 1,013,192
- Borrowers 907,452
- No. of States (and UTs) 20
- No. of under-banked districts 48
- No. of Branches 299
- Loans Disbursed 39,312 Mn.
- Loans Outstanding 9,895 Mn.
- Repayment Rate* 99.13%

During the month:

- New Customers # 31,556
- No. of Loans Disbursed 82,233

Human Resources

- Field Staff 2943
- Total Employees 3504**

* 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



Ujjivan Case Study in Social Performance Management

Best Practices

A Briefing Book released by the Social Performance Task Force (SPTF) features Ujjivan in a case study on successful implementation of SPM practices.

Social Performance Task Force (SPTF) consists of over 1,300 members from all over the world and every microfinance stakeholder group: practitioners, investors, global, regional, and national associations, rating agencies, researchers, regulators, and others.

[Read full article...](#)