



**Client Protection** Ujjivan awarded Smart Campaign Certification for its strong adherence to the customer protection norms at the Microfinance India Summit 2013. [Read...](#)



**Responsible Business** Inc. India magazine recently declared Ujjivan one among 100 Innovative Mid-sized Companies in India and the winner under the "Innovator in Responsible Business" category award. [Detail...](#)



**Impact** Nikhil Prabhu, MD, Delphi, participated in a panel discussion on microfinance impact during the Microfinance India Summit 2013. He presents the highlights of the session and of the impact study Delphi did for Ujjivan. [Know more...](#)



**Financial Inclusion** Ujjivan's work in promoting financial inclusion by bringing its customers into mainstream financial system by promoting the opening and using of savings bank account is being increasingly recognized by banks across India. [Read more...](#)



**Customer Spotlight** Meet Chandrani Das, our customer from the Malda branch. Determined to support her family financially, she learnt the art of sponge wood artistry, started her business and expanded with the help of microfinance. [Read more...](#)



**Summit** Parinaam Foundation participated in the global Financial Education Summit organized by Citi-FT in Hong Kong. Gunashekar, National Project Manager, Diksha, shares learning from the event and experiences of his maiden foreign visit. [More...](#)

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## Business Performance

As on December 31, 2013

• Customers	1,301,475
• Borrowers	1,213,241
• States (and UTs)	22
• Under-banked districts	48
• Branches	333
• Loans Disbursed	61,586 Mn.
• Loans Outstanding	14,421 Mn.
• Repayment Rate*	99.87%

### During the month:

• New Customers #	42,511
• No. of Loans Disbursed	98,876

### Human Resources

Field Staff	3662
<b>Total Employees</b>	<b>4333</b>

\* 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

## Crests & Troughs – Microfinance in India



In the recently concluded Microfinance India Summit 2013, ACCESS Team launched "Crests & Troughs – Microfinance in India", a book capturing the journey of the Indian microfinance sector over the last ten years. Read article [here](#).

### Microfinance 3.0

KfW, Germany has come up with a new must-read study called Microfinance 3.0. It has contributions from nine microfinance experts who touch on various aspects by delving in the past, analysing the present and envisioning the future of Microfinance industry. [Readhere](#).