



**Miles to go Year-end message from Samit Ghosh** Big business growth in 2012-13 and current fiscal plans shared by Managing Director, also reinforcing the importance of Ujjivan's value system [Read his message...](#)



**The Winning Edge Sudha Suresh wins CFO India award** Annual benchmark for rising stars among India's CFOs includes Sudha in the CFO 100 Roll of Honour as she wins in the Risk Management category [More...](#)



**Creating better society Community Resource Centre set up** Customers and Ujjivan come together to enable adult vocational training and children's education through new Community Centre [More...](#)

## Customer Spotlight



**Rangamma** recently availed of a loan of Rs.100000. It was her 6<sup>th</sup> loan. Her first loan was just Rs.8000. She has come a long way from barely making ends meet. Hers is an example of what can happen when entrepreneurial spirit and microfinance come together [Listen to her story...](#)



**Making dreams come true** Lakshmi, a 9 year old girl from a poor family ran away from home, hoping to study at an English-medium school. She was admitted into an International School under Parinaam's Academic Adoption program [More...](#)

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## Business Performance

As on March 31, 2013

• Customers	1,104,932
• Borrowers	1,006,052
• States (and UTs)	20
• Under-banked districts	48
• Branches	301
• Loans Disbursed	46,967 Mn.
• Loans Outstanding	11,260 Mn.
• Repayment Rate*	99.73%

### During the month:

• New Customers <sup>#</sup>	44,869
• No. of Loans Disbursed	103,942

### Human Resources

Field Staff	3069
<b>Total Employees</b>	<b>3656</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

## Financial Inclusion in India Presentation by RBI

Progress Report by Dr. K. C. Chakrabarty,  
Deputy Governor, Reserve Bank of India

Financial Inclusion is the process of **ensuring access** to appropriate financial products and services **needed by** all sections of the society in general and vulnerable groups such as weaker sections and **low income groups** in particular at an **affordable cost** in a **fair and transparent** manner by mainstream institutional players

Banks have a large role to play in India. Here's an update by the RBI on the progress and challenges to achieve this goal.

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