

**NBFC Microfinance**



**RBI License** Ujjivan receives **NBFC-MFI License** from RBI

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**Employee Celebration** Ujjivan's **Annual Branch Awards**, a day to celebrate our employees for their work of excellence in Ujjivan throughout the year. *North and West region held their award function recently.* [Read...](#)

**New Partnership** Ujjivan Raises **Rs. 50 Crores through Non-Convertible Debentures to Oikocredit**, an international cooperative and social investor. [Know more...](#)



**Banking Reforms** RBI released its **Discussion Paper "Banking Structure in India – The Way Forward"** which covers issues such as small banks vs. large banks, universal banking model, block vs. continuous process for new banking licenses [Detail...](#)



**Customer Spotlight** Kalpana, our customer from Tollygunge, Kolkata is a self made small scale entrepreneur. Starting off as a labour at plastic factory to give some financial contribution to her family, she now has her own plastic bag manufacturing unit [More...](#)



**Recognition** Mrs. Elaine Ghosh, Executive Director of Parinaam Foundation, was named as "Person of the Month" by the CITI-FT Financial Education Online Forum. In an online interview, she discussed the story of how she started [Parinaam Foundation](#) and her vision for the future. [More...](#)

Get the latest updates and photos on Parinaam's programs and projects as they happen on [facebook.com/Parinaam-Foundation](https://www.facebook.com/Parinaam-Foundation) and [twitter.com/Parinaam](https://twitter.com/Parinaam)

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

**Business Performance**

*As on August 31, 2013*

• Customers	1,200,000
• Borrowers	1,115,848
• States (and UTs)	21
• Under-banked districts	47
• Branches	325
• Loans Disbursed	54,553 Mn.
• Loans Outstanding	12,887 Mn.
• Repayment Rate*	99.86%

**During the month:**

• New Customers #	37,390
• No. of Loans Disbursed	90,384

**Human Resources**

Field Staff	3327
<b>Total Employees</b>	<b>3941</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

**CPR south Conference 2013**

State of Technology, Policy & Implementation of Financial Inclusion in India



Mr. Samit Ghosh delivered keynote speech at the inaugural session of "State of **Technology, Policy and Implementation of Financial Inclusion in India**" of **CPRsouth/CPR Africa 2013** along with Prof. Ashok Jhunjhunwala (IIT Madras), a Padma Shri awardee. The conference was held from the 5-7 September 2013 at the Infosys campus, Mysore, India.

[Find Details Here...](#)