



Showing the way Pavement construction in Meghalaya Unique development project helps provide pathway for Shillong residents in hilly area [Details...](#)



Perfect example Africa learns from Ujjivan West African central bank delegation and IFC visits Ujjivan to understand the workings of Credit Bureau [Details...](#)



A green society Environment-friendly social development Tree plantation and rainwater harvesting system installation at local Government schools in Tamil Nadu [Read more...](#)



Our second in the series of enterprising customers with unique businesses focuses on **Shamina Banu**, an innovative *burqa* making entrepreneur in Bharuch (Gujarat). Exporting her *burqas*, saris and *lehengas* to Pakistan, UAE, Canada and rest of the world... [Read her story...](#)



Diksha Financial Literacy Program Phase I update (interim): 13,200 customers undergo the program at 197 branches across India. Opening Basic Savings Accounts a big challenge [Read more...](#)

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 November 30, 2012

• Customers	1,040,846
• Borrowers	918,610
• No. of States (and UTs)	20
• No. of under-banked districts	48
• No. of Branches	299
• Loans Disbursed	40,455 Mn.
• Loans Outstanding	10,147 Mn.
• Repayment Rate*	99.25%

During the month:

• New Customers #	25,126
• No. of Loans Disbursed	69,349

Human Resources

Field Staff	2971
Total Employees	3553

* 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

Government views at Microfinance India Summit

“Financial inclusion incomplete without microfinance”, declared *Hon. Union Minister of Finance, Mr. P. Chidambaram* at the sector’s annual event. He emphasized that the Government cannot usher in financial inclusion on its own. He urged the sector towards greater responsible financing, transparency and governance.

Union Minister of Rural Development, Mr. Jairam Ramesh said that the goal of microfinance is to provide financial services to those who do not have access. He expressed his opinion that microfinance sector must rebuild and will have to continue to play a role in bringing communities and people into the financial sector.