



United we stand, to serve MFIs cooperatively conduct customer connect program AKMI launches customer grievance redressal cell and conduct financial literacy awareness program in Hubli [Read more](#)

Road less travelled Ujjivan's way forward plans Microfinance in India has come a long way in the last one decade. Based on research and lessons learnt from history, Ujjivan has chalked out a plan for the future [Learn more](#)



Making a difference Continuing social impact As Ujjivan continues to grow, let us remind ourselves of our purpose and look at the social impact we have on the urban poor [Read a few customer stories...](#)

Ujjivan Story – Subject of Case Studies

Over the years, Ujjivan's pioneering business innovations have been subjects of various case studies at renowned institutions around the world. [Read more...](#)

Walking the talk Social development activities in full swing Committed to our mission, Ujjivan continues to help customers and communities not only financially but also socially [Read more](#)



Parinaam's **Annual Report 2010-11** has been released, containing details of its program performance, social impact and plans for the future. [Download it here.](#)

You could help educate an underprivileged child [here](#). For the latest updates and details on current programs, visit the Parinaam [website](#).

Business Results

As on Sep 30, 2011

• Customers	1,130,666
• Borrowers	744,029
• No. of States and UTs	20
• No. of under-banked districts	49
• No. of Branches	315
• Loans Disbursed	26,064 Mn.
• Loans Outstanding	6,572 Mn.
• Repayment Rate*	98.01%

In September:

• New Customers #	19,399
• No. of Loans Disbursed	67,399

Human Resources

Field Staff	3058
Total Employees	3729

* The repayment rate is calculated as the total amount repaid less prepayments received divided by the total amount due of the total loan portfolio outstanding as of the date. (Provisional)

New customers only indicates the number of new entrants into the Ujjivan system and does not account for customers who may have dropped out during the month.

Ela R. Bhatt appointed on the Reserve Bank of India Board of Directors

In what is a significant development for the microfinance sector and for the financial sector in India, Ela R. Bhatt, founder of Self-Employed Women's Association (SEWA), and known as the mother of microfinance, was appointed on the Board of India's central bank. All of us at Ujjivan congratulate her on this distinguished position and look forward to her guidance on the way forward. [Read her recent interview](#) in The New York Times