



**Industry Association to SRO** RBI has recently released guidelines ( [read circular](#)) for conferring **Self Regulatory Organization (SRO) status** to the microfinance Industry Associations.

[Read...](#)



**WWB Jordan Summit** The global meeting of **Women's World Banking** was held in Amman, Jordan from 19th to 21st Nov'13. The theme for the meeting was Building Women-Focused Finance: The Global – Local Experience. [Read...](#)



**Women in Leadership Program** Ujjivan participated in Women in Leadership Programme organized by Women's World Banking (WWB) at Taj Lands End, Mumbai from 11th to 15th November '2013. [Know More...](#)



**IT Workshop** Ujjivan's cost efficient advanced IT was praised at AKMI workshop on 9th Nov'13. IT workshop for Regional Service Managers was conducted from 14<sup>th</sup> Nov to 22<sup>nd</sup> Nov'13 at the Head Office. [Details...](#)



**Regional IL Stories** Ujjivan believes **Individual Loan** will be the most important product to enable micro entrepreneurs to take their businesses to the next level. [Read more...](#)



**Customer Spotlight** **Muniyammal** welcomes you with broad smile when you meet her at her farm house. She is an IL customer at Palcode branch in Tamil Nadu. [Details...](#)



**Parinaam Foundation** was declared as a winner of FT/Citi Ingenuity Award 2013 for its unique Urban Ultra Poor Program in New York on 10<sup>th</sup> Dec'13. It is one of the four winners from the Asia-Pacific region. [More Here...](#)

Read FT Coverage [here](#)

Watch Acceptance Speech [here](#)



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 November 30, 2013

• Customers	1,270,387
• Borrowers	1,183,068
• States (and UTs)	22
• Under-banked districts	48
• Branches	331
• Loans Disbursed	59,675 Mn.
• Loans Outstanding	13,960 Mn.
• Repayment Rate*	99.87%

### During the month:

• New Customers #	35,423
• No. of Loans Disbursed	85,527

### Human Resources

Field Staff	3495
<b>Total Employees</b>	<b>4154</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

## Celebrating Elaine



**Elaine** passed away in Mumbai on 28<sup>th</sup> November 2013. She was the Founder of [Parinaam Foundation](#), our sister organization and provided our Founder, Samit, total support and strength from the time Ujjivan was conceived to where it is today.

[Know Elaine and her Contribution here](#)