



**First among equals Client Protection certification** Ujjivan is among the world's first few MFIs to be Client Protection certified by Smart Campaign for meeting strict global standards [Details...](#)



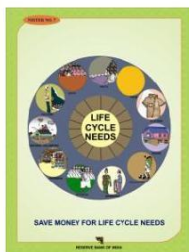
**Gift of warmth Winter clothing drive** North region staff collect clothes and blankets for the needy and slum dwellers to alleviate the harsh winter this year [Read more...](#)



**Global benchmark Ujjivan features in Customer Service Excellence report** Deutsche Bank highlights our Service Quality program, Customer Care Representatives and Client Protection [Download report](#)



**Janki** and her family migrated to Mumbai from Rajasthan more than a decade ago. Having tried all sorts of occupations to earn a living for her household, it is only now that she is beginning to expand her one-room handicraft toys business. This month, we highlight the life of a typical city migrant worker [Read Janki's story...](#)



Parinaam Foundation has contributed in the development of Reserve Bank of India's Financial Literacy Program structure and content. The Financial Diary is based on the one used by Parinaam for its Diksha Financial Literacy Program. The RBI toolkit is currently available only in English and Hindi. [Read the RBI Notification](#)

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## Business Performance

As on January 31, 2013

• Customers	1,049,999
• Borrowers	959,194
• States (and UTs)	20
• Under-banked districts	48
• Branches	299
• Loans Disbursed	43,419 Mn.
• Loans Outstanding	9,828 Mn.
• Repayment Rate*	99.37%

### During the month:

• New Customers #	32,957
• No. of Loans Disbursed	84,839

### Human Resources

Field Staff	3011
<b>Total Employees</b>	<b>3600</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

## NDTV Profit: Green shoots of microfinance sector revival

*Samit Ghosh, Vice President – Microfinance Institutions Network (MFIN), highlights the current state of the sector and envisions a brighter future*

The microfinance industry is going through a revival with 20-30% growth expected in 2012-13. The RBI draft guidelines has played an important role in stabilizing and reviving the sector.

Bank funding has resumed to the well-governed MFIs albeit at slightly higher interest rates. New products and services could also be offered by MFIs in the new fiscal year.

[Watch the program here](#)