





### January 2009

Ujjivan News	Milestones	Business Results
 <p>Mr. Samit Ghosh, MD/CEO, cutting the ribbon at the opening of the Pune South branch <a href="#">More</a></p>	<p><b><u>Customer Outreach</u></b></p> <p><b>Ujjivan launches operations in Pune</b> <a href="#">More</a></p> <p><b>Ujjivan inaugurates the Indus International School branch</b> <a href="#">More</a></p> <p><b>First disbursements in the West region at Pune-North branch on 24<sup>th</sup> January</b></p> <p><b>Ujjivan expands significantly in Orissa &amp; Jharkhand</b> <a href="#">More</a></p> <ul style="list-style-type: none"> <li>• Yeshwantpur and Dumdum branches reached <b>4,000 customers</b></li> <li>• Channapatna and Yelahanka branches reached <b>3,000 customers</b></li> <li>• Krishnagiri, Hosur and Uttarahalli branches reached <b>2,000 customers</b></li> <li>• Trilokpuri, Wazirpur and Faridabad branches reach <b>1,000 customers</b></li> </ul>	<p><b>As of January 31<sup>st</sup>, 2009:</b></p> <ul style="list-style-type: none"> <li>• 2,29,363 Customers</li> <li>• 2,04,518 Borrowers</li> <li>• No. of states - 10</li> <li>• No. of branches - 123</li> <li>• Rs. 2,387 Million Loans Disbursed</li> <li>• Rs. 1,281 Million Loans Outstanding</li> <li>• 2,08,313 Customers Provided with Life Insurance Coverage</li> <li>• 4,924 Customers and Family Members provided with Health Insurance</li> </ul> <p><b>During January:</b></p> <ul style="list-style-type: none"> <li>• 25,866 New Customers</li> <li>• 44,205 Loans Disbursed</li> <li>• 99.75% Repayment Rate*</li> </ul>
 <p>Brian Frazier, Head of Operations, disbursing inaugural loans at the Indus School Branch <a href="#">More</a></p>	<p><b><u>Microfinance +</u></b></p> <ul style="list-style-type: none"> <li>• An Eye and ENT camp was successfully conducted at the Krishnagiri Branch on the 1st of February 2009. A total of 186 customers and their family members attended the eye camp, of which eye glasses were prescribed for 97, 14 were referred for cataract surgery and 14 were referred for further consultation. 187 customers and their family members attended the ENT camp, of which 12 were referred for surgery and 17 were referred for further consultation. This was made possible in collaboration with the Vittala International Institute of Ophthalmology and Annayya ENT &amp; Dentofacial Clinic, Bangalore</li> </ul>	<p><b>Contact</b></p> <p><b>Samit Ghosh</b> Ujjivan Financial Services #93, Jakkasandra Extension Sarjapur Main Cross Road 1st Block, Koramangala Bangalore 560034</p> <p>T: +91 (80) 4146 8600 E: <a href="mailto:samit_ghosh@ujjivan.com">samit_ghosh@ujjivan.com</a> W: <a href="http://www.ujjivan.com">www.ujjivan.com</a></p>
 <p>Customers light the lamp at the opening ceremony of the Pune East branch <a href="#">More</a></p>	<p><b>Organisation</b></p> <p><b><u>Human Resources</u></b></p> <ul style="list-style-type: none"> <li>• Current Employee Strength: 939</li> <li>• Interns/Trainees/Probation: 630</li> <li>• <b>Total: 1,569</b></li> </ul>	<p>This monthly update is meant for Ujjivan stakeholders and friends. We request you to use your discretion in sharing it with colleagues, friends and others.</p> <p>© Ujjivan Financial Services Update#51   12 February 2009</p>
 <p>Hundreds of customers received Eye and ENT consultations at the Krishnagiri Branch</p>	<p><b>On the Horizon</b></p> <ul style="list-style-type: none"> <li>• Ujjivan plans to open 6 new branches in February</li> </ul> <p><b>Note:</b> *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.</p>	