

Pune-North, the third branch in the region, was **inaugurated** on 19th March, 2009 [Read More](#).

Ujivan expands into its **11th state: Bihar** with 2 new branches in its East region [Read More](#).

Ujivan recently joined the **Campaign for Client Protection**. Why Client Protection? Listen to an **interview with Ujivan Founder, Samit Ghosh**. [Listen](#).

[Read article](#) on **Savings: The Beginning & End of Microfinance Relationship**, written by Samit Ghosh and featured in the Sa-Dhan Patrika



Mrs. Aruna Shedge, Pune-North branch's first customer, cuts the ribbon to inaugurate the branch with her group [Read More](#).



Pune-North branch staff celebrate the inauguration of their branch on 19th March 2009. [Read More](#).



First branch opened in Bihar, Ujivan's 11th state in India. [Read More](#).

Parinaam Foundation

Providing Microfinance Plus Services



April 5th: Conducted a successful eye/ENT/dental camp in Uttarahalli in collaboration with Vittala International Institute of Ophthalmology, Sri Krishna Sevashram Hospital, & Vittala Clinic Bangalore

- Eye Camp: 297 customers and their families
- ENT Camp: 78 customers and their families
- Dental Camp: 169 customers and their families

Business Results

As of March 31, 2009:

• Customers	2,95,903
• Borrowers	2,61,671
• No. of States	11
• No. of Branches	127
• Loans Disbursed	Rs. 3,182 Million
• Loans Outstanding	Rs. 1,690 Million
• Repayment Rate*	99.65%
• Customers with Life Insurance Coverage	2,70,233

During March:

• New Customers	33,129
• No. Loans Disbursed	56,663
• Repayment Rate*	99.26%

Human Resources

• Current Employee Strength	1,285
• Interns/Trainees/Probation	406
• TOTAL	1,691

Milestones

4,000 customers

Dhakshineswar Habra	Thakurpurkur Garcha
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3,000 customers

Chandannagar	Srirampur
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2,000 customers

Sankrail	Belgaum	Dakshipuri
Subhashgram	Domjur	Alwar
Bhadravathi	Bandel	Aligarh
Shimoga		

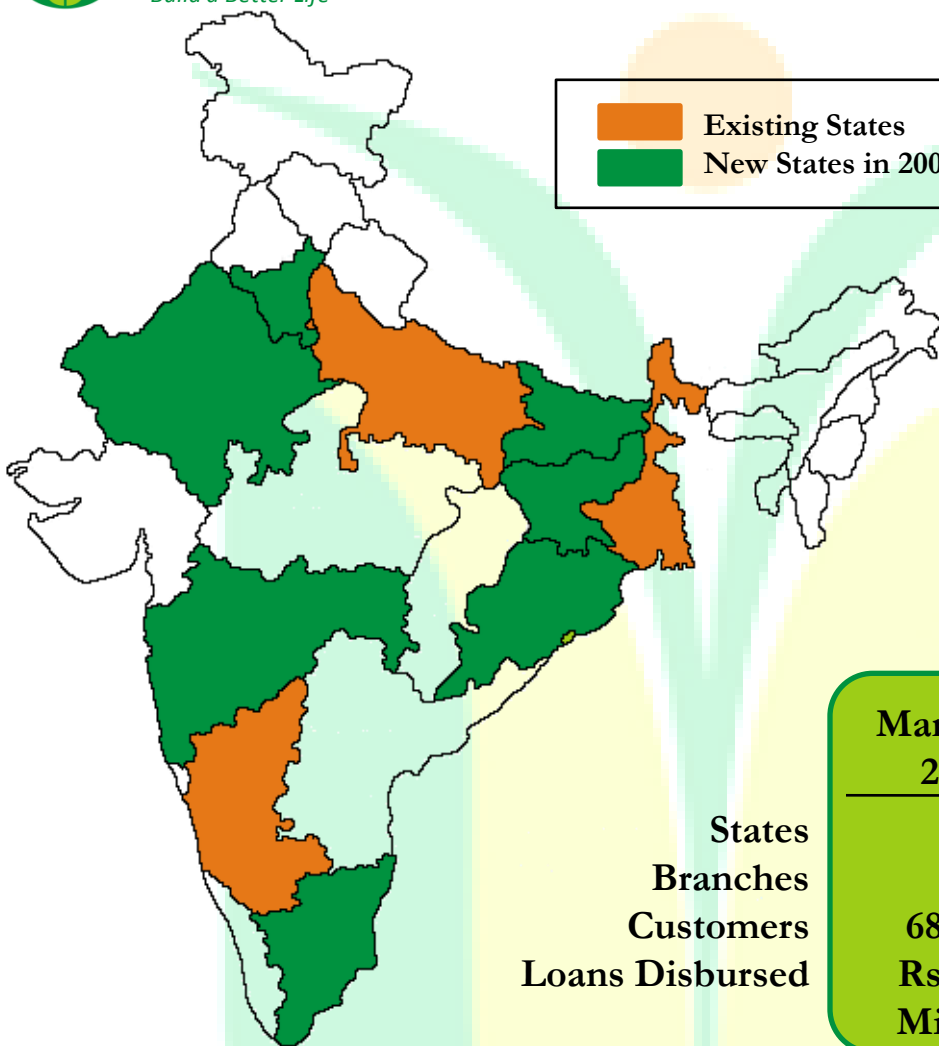
1,000 customers

Shantipur	Sira	Kokar
Baramunda	Challkere	Vijaynagar
Krishnnagar	Harihara	Bagnan
Hosur Zuzuvadi	Chandrasekharpur	
Nanjangud	Sawai Madhopur	

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This monthly update is meant for Ujivan stakeholders and friends. We request you to use your discretion in sharing it with colleagues, friends and others.

* 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.



	March 31, 2008	March 31, 2009
States	4	11
Branches	38	127
Customers	68,033	2,95,903
Loans Disbursed	Rs. 635 Million	Rs. 3,128 Million

Noteworthy Ujjivan News of 2008-2009

- Launched Ujjivan Regional Office in Pune
- Opened 100th branch in Nanjangud
- Won Microfinance Process Excellence Award for the South region
- Raised 92 Crores of equity capital
- Joined the Campaign for Client Protection
- Offered ICICI Prudential life insurance to customers AND their spouses
- Became member of Women's World Bank Network
- Facilitated launch of Financial Literacy Training/Campaign with AKMI members
- Celebrated crossing 150,000 customers with staff and customers in all regions
- Offered new products in select branches including: Individual Business, Housing, Education, Livestock
- Completed first year of Management Trainee/Development Program

Parinaam Foundation, *Providing Microfinance Plus Services*



- Conducted 29 eye camps across India
 - 7,500+ customers
 - 300+ non surgical procedures
 - Eyeglasses to 1,500+
 - 25 major surgical procedures
 - 92 cataract operations
- Arranged for Rs. 84,000 + in medical aid
- Enrolled many customers in livelihood and development programs (Unnati & LabourNet)
- Provided 500+ staff with discounts on medicines