

Ujjivan and Vindhya come together to make a difference. A unique partnership where the differently-abled are impacting the lives of the poor through their profession.



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Funeral advance comes in handy at the time of great need. After Muniyamma, an Ujjivan customer passed away, proactive Ujjivan staff helped the family tide over their crisis.

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Lakshmi, a customer of the Ujjivan Anekal branch became the first to avail a Mobile Phone loan, a facility that Ujjivan now offers to all customers.

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Parinaam Foundation

Providing Microfinance Plus Services



Parinaam Foundation awarded the first higher education scholarship. It provides underprivileged children an opportunity to continue their education through a Degree, Diploma or vocational training.

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Education program update

'Interest free' Education Loan	Target	Achieved (as on 1 st April, 2010)	Difference
Fundraising (in Rs. Million)	5	1.9	3.1
Students*	6,400	2,450	3950

* No. of students who could be helped with the corresponding amount of funds.

YOU can help reach out to the 3950 poor students and give their families a path out of poverty. [More](#)

In March Parinaam conducted Eye/ENT/ Dental camps in Karnataka, Pune and West Bengal. Doctors examined 1204 customers and their family members.

Business Results

As of March 31, 2010:

• Customers	620,624
• Borrowers	566,929
• No. of States	13
• No. of Branches	230
• Loans Disbursed	Rs. 9,319 Million
• Loans Outstanding	Rs. 4,102 Million
• Repayment Rate*	98.96%

During March:

• New Customers [#]	37,572
• No. Loans Disbursed	90,233

Human Resources

• Current Employee Strength	2085
• Trainees/Probation	745
• TOTAL	2830

* 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.

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.

Milestones

4,000 customers

Kokar

3,000 customers

PCMC-Pune

Hajipur

Puri

Wazirpur

2,000 customers

Salem Suramangalam

Asansol

Durgapur

Roorkee

1,000 customers

Athani

Paramathy Velur

Katraj

Mudhol

Tamluk