



India Microfinance Crisis Andhra Pradesh assembly

passes microfinance bill, as dark clouds continue to hover over the industry. Ujjivan, with no operations in Andhra continues to service customers as normal. Click here for media coverage on Uiiivan and the crisis.

Rain of Emotion Flood relief in

Central Karnataka The rains which lashed Chitradurga recently left many customers homeless. Ujjivan staff were shocked to see the extent of the damage and swung into action More...





All well on the Western front 2 vears and 100000 families later. Ujjivan's operations in West Region

have only just begun helping build better lives, one at a time... Read more

Day

Children's **Making**

Social Development Program helps over 1000 kids Social **Development Program reaches schools** across the country from Bangalore to Bengal to New Delhi...Read more





Gramotsava in Orissa Ujjivan participates in theflagship social marketing and brand promotion event at Xavier Institute of Management, Bhubaneswar.Read more

More than Sunshine Goa operations begin India's highest GDP per capita yet many are financially excluded in one of India's most affluent states. Ujjivan aims to help them... Read more



1529 young students have benefited from the education loan interest refunded to 1355 Ujjivan education loan customers. If you would like to help educate a child, please donate toward the Education Loan Interest Refund program.

Every little counts. Visit the Parinaam website for details on more such programs.

Business Results

As of November 30, 2010:

• Customers	949,242
• Borrowers	828,184

 No. of States and UTs 20 No. of Branches 349

 Loans Disbursed ` 17,432 Mn. Loans Outstanding 7,124 Mn.

• Repayment Rate* 99.12%

During November:

 New Customers# 34.996 • No. of Loans Disbursed 94,309

Human Resources

Field Staff 3481 **Total Employees** 4166

- * 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. (Provisional)
- # 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.

Branch Milestones

Pune North (Mah.)

4000 customers

Bulandshahr (UP)Dhaniakhali (WB)

Kalyan (Mah.)Nashik

City (Mah.)

Panchavati (Mah.)

2000 customers

Periyakulam (TN)Bodinayakanur (TN) Udumalaipet (TN)Kalapahar (Assam)

1000 customers

Chandivali (Mah.)Hapur (UP) Bhagalpur (Bih.) Nathnagar (Bih.)