

Monthly Update #69 – July 2010



Ujjivan listed on Bombay Stock Exchange (BSE): Another first for Ujjivan with its non-convertible debentures (NCDs) being listed on the country's premier stock exchange.

On 28th July, a quantity of 450 secured, redeemable NCDs - each of `1 Million face value were listed on the BSE for private placement.

Ujjivan enters Haryana: 19 states and counting. This agricultural Northern state is the latest addition to Ujjivan's increasing presence in the country.

Read more



Education – helping build better lives: 988. That is the number of young student beneficiaries of the interest refund on education loans, thanks to NGO Parinaam! Till date `691,600 worth of interest has been refunded to 878 Ujjivan education loan customers in just 14 branches. There are many more to follow.



Annual South Region field team meet:

Discussions on business – past & future, human resources issues, award functions, fun activities and more were on the agenda. Read more...

Parinaam Foundation

Providing Microfinance Plus Services



Parinaam has a new-look website. You can now also get the latest on Parinaam's initiatives and events as it happens on Twitter. For a detailed update on Parinaam's activities in July, read the second issue of the Parinaam Newsletter.

Education program: The program continues to receive great support from different quarters, ranging from individuals to institutions. YOU too can help <u>reach out to poor</u> students and give their families a path out of poverty <u>Read more</u>

Business Results

As of July 31, 2010:

No. of Branches

• Customers	772,593
• Borrowers	665,778
No. of States and UTs	19

303

Loans Disbursed
Loans Outstanding
13,049 Mn.
5,661 Mn.

• Repayment Rate* 98.95%

During July:

New Customers#	47,016
No. of Loans Disbursed	109,224

Human Resources

Current Employees	2231
 Trainees/ Probationaries 	1268
Total Employees	3499

- * 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

4000 customers

Pune West

Pimpri

3000 customers

CIDCO Asansol Nasik Road Bhayani

2000 customers

Sundarapuram Mankhurd Katraj Navi Mumbai

1000 customers

Agra Rambagh Maligaon Agra Jaipur House Mawlai Bhandup Kalapahar Kalwa Dispur