





Wonder of North East Steady growth in region After almost a year, operations in Assam and Meghalaya grow stronger with poor residents generating more income with Ujjivan loans. Read their stories

Watch Manju Kalita talk about her Emergency Loan Joymati Das says the Family Loan helped her save more Uliya Begum speaks about the Education Loan for her son Manju Saha's Business Loan helped her grow Click on video description in Youtube for the English translation of the interview

For the People, By the People

Customers conduct their own social development program Low-income women customers contribute to charity to help the more underprivileged in their communities. Read their touching tales





Woman Power Organisation celebrates on Women's Day, raises funds for girl child education Women staff and customers around the country get together, participating in activities to mark the occasion More...

Social Development Program Update

Be it providing classroom amenities, or facilitating access to drinking water in anganwadis, or providing tricycles to disabled kids, Ujjivan's Social Development Programs conducted together by customers, staff and social workers, around the country have been touching thousands of lives. Here are some of the program activities in Feb. Watch the video slideshow of the tricycles donation in Patna

Celebration of a different kind

Branch staff marks 1000-customer milestone through charity Branch staff at Vadodara East celebrate their achievement by donating to a local beggars' asylum More...





2020 young students have benefitted from the education loan interest refunded to 1809 PARINAAM Ujjivan education loan customers amounting FOUNDATION to \1.41 million. If you would like to help educate a child, please donate toward the **Education Loan Interest Refund program.**

To help some of the young pursue higher studies, there is also a Higher Education Scholarship Fund Visit the Parinaam website for details on more such programs. For an update on all activities last year, read the Annual Parinaam Newsletter.

Business Results

As on February 28, 2011

 Customers 	970,176
 Borrowers 	843,004

 No. of States and UTs 20 No. of Branches 351

 Loans Disbursed 19,680 Mn. ^ 6,703 Mn. Loans Outstanding

 Repayment Rate* 98.97%

During February:

 New Customers* 25,481 • No. of Loans Disbursed 78,683

Human Resources

Field Staff 3365 **Total Employees** 4055

* 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

1000 customers

Dharavi (Mah.) Sonia Vihar (Del.) Dahisar(Mah.) Hanumangarh (Raj.) Vadodara East (Gui.) Dhanas (Chand.) Manimanjra (Har.) Vadodara South (Guj.) Najafgarh (Del.) Sonepat (Har.) Bahadurgarh (Har.)

2000 customers

Udhana (Guj.)

3000 customers

Limbayat (Guj.)

4000 customers

Nashik City (Mah.) Panchvati (Mah.)

5000 customers

CIDCO Nashik (Mah.)