

Serving over One Million families

Thanks to the commitment of our staff, the trust of the under-banked and the faith of our investors, banks, and authorities, Ujjivan has been able to progress on, and sustain its mission to help alleviate **urban poverty**. Ujjivan now serves over **1 million** customers, helping build a better life, in **20 states** around the country including **49 under-banked districts**.



New draft Microfinance Bill: *The good and the bad* Managing Director Samit Ghosh shares his views on the welcome and the not-so-great in the proposed new Microfinance Bill Read his comment <u>Read</u> <u>More</u>

Pilot launch of new lending Changing with the need of the times

model An adaptation of the Grameen II model, "My Loan" is a redesigned group lending methodology to overcome some of the problems which led to the industry crisis Find out <u>Read more...</u>





True to mission Good financial and social performance in 2010-11 Despite it being a challenging year for the microfinance industry, Ujjivan recorded a 69% portfolio growth and 49% profit growth in 2010-11. Check the results <u>Read more.</u>.



Parinaam's **Annual Report 2010-11** has just been released. It contains details of its program performance, social impact and plans for the future. Download it here.

For the latest updates and details on its current programs, visit the Parinaam <u>website</u>.

Business Results

As on June 30, 2011

Customers	1,072,866
Borrowers	813,281
No. of States and UTs	20 347
No. of Branches	547
Loans Disbursed	22,034 Mn.
 Loans Outstanding 	` 6,492 Mn.
 Repayment Rate* 	98.54%
During June:	
New Customers [#]	30,707
No. of Loans Disbursed	73,382
Human Resources	
Field Staff	3253
Total Employees	3905
The account attain calculated on the total encount area:	

* 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.

Ujjivan among India's Top 25 Best Companies to Work For

Ujjivan is proud to be <u>ranked 14th among</u> the Best Companies to Work for in

India. What's more, Ujjivan also ranks #1 as the Best Company to Work for in the Microfinance industry. This is the finding of a study in 2011 by Great Place to Work Institute (India) and the Economic Times



Note: There were no updates issued in May and June due to technical upgrades in internal organisational systems