



Update: Cashless Disbursements

One year has passed since the launch of Ujjivan's Cashless Disbursement service. Of total disbursements in May, 26% were conducted this way. [Learn more...](#)



Interview with Management Associates

Hear directly from Jisha & Pankaj about the Ujjivan Management Development Program. Over lunch, 2 of our new recruits share their perspectives & their experiences. [Read interview...](#)



Financial Business Performance:
Ujjivan's Financial Year 2012-2013 Concludes with Great Momentum!
[Read article...](#)



Customer Spotlight

For Mahendri Football means "Work" not "Play." As a successful entrepreneur this Ujjivan customer provides employment for many of her grateful neighbors. [More...](#)



Diksha Case Study

Our goal for the Diksha Financial Literacy Program is to inspire beneficiaries to both manage & save their money. We are witnessing positive changes in customer behavior along with wonderful results. This month we'd like to share with you SATNAM's story. [More...](#)



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Business Performance

As on May 31, 2013

• Customers	1,147,519
• Borrowers	1,052,959
• States (and UTs)	20
• Under-banked districts	48
• Branches	305
• Loans Disbursed	49,827 Mn.
• Loans Outstanding	11,862 Mn.
• Repayment Rate*	99.81%

During the month:

• New Customers [#]	31,959
• No. of Loans Disbursed	74,003

Human Resources

Field Staff	3083
Total Employees	3693

* Total repayment received divided by the total amount due of the loan portfolio outstanding as on the date. (provisional)

Indicates absolute number of new entrants in the records and does not account for customers who may have dropped out during the month

Industry News & Commentary

Regulatory Update: Welcome Relaxation of Margin Norms from RBI

The window for compliance with the 10% margin requirement for large NBFC-MFIs has been relaxed, giving industry players more time to transition.

[Read More](#)

"The New Famine in Bengal & Beyond"

In the wake of the Chit Fund crisis which obliterated the savings of millions of poor Samit Ghosh gives up pause for thought in his commentary.

[Read it Here...](#)