



Employee Celebration Every year Ujjivan organizes Best Branch Awards to celebrate the success of its employees and to thank them for their services to Ujjivan. South and East region held their award function recently. [Read...](#)



Beacon of Hope Appointment of Raghuram Rajan as India's next RBI Governor, is being looked at with optimism not just by the mainstream financial industry but also by the microfinance sector. Why? [Read more...](#)



Research A recently released paper tries to understand the quantitative impact on the lives of the poor in AP district post-AP crisis. The paper concludes, the poor have been the worst affected by the microfinance ban in the state. [Learn more...](#)



Customer Spotlight One of our customers Vallinayaham, from Mettupalyam, is engaged in the business of manufacturing puffed rice. We take you through their business and how microfinance benefits them. [More...](#)

Business Performance

As on July 31, 2013

• Customers	1,180,295
• Borrowers	1,091,934
• States (and UTs)	21
• Under-banked districts	47
• Branches	324
• Loans Disbursed	52,903 Mn.
• Loans Outstanding	12,499 Mn.
• Repayment Rate*	99.86%

During the month:

• New Customers #	36,881
• No. of Loans Disbursed	89,635

Human Resources

Field Staff	3257
Total Employees	3862

* 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



Recognition Parinaam Foundation's

Urban Ultra Poor Program was recently recognized by the Financial Times, UK for its positive impact on the lives of innumerable "forgotten residents". It also captured the journey of Parinaam and its founder, Mrs Elaine Ghosh. [More...](#)



Academic Adoption Program (AAP)

Sarah Owen-Vandersluis, a close friend of Parinaam, has sponsored the education of two children from low-income segment through AAP. Sarah recently visited the girls at their school and took them for shopping. [Read...](#)



Get the latest updates and photos on Parinaam's programs and projects as they happen on [facebook.com/Parinaam-Foundation](https://www.facebook.com/Parinaam-Foundation) and twitter.com/Parinaam

You could [help educate](#) an underprivileged child. Visit the [website](#).

Symposium on Financial Inclusion: Client at the Center



Samit Ghosh shares his experience of "Symposium on Financial Inclusion: Client at the Center" recently held in Turin, Italy from 19th-20th July'13.

'Achieving Real Financial Inclusion' remained at the core of the Symposium. Besides the various discussions, Samit was most excited about his meeting with Marguerite Robinson, whom he respects a lot for her pioneering work in microfinance.

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