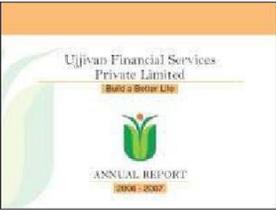


July 2007

Ujjivan News	Milestones	Business Results
 <p>Bangalore: The Thasildar of Anekal cuts the ceremonial ribbon marking the opening of the Anekal branch. More...</p>  <p>Bangalore: Annual Report released. Click here for PDF.</p>  <p>Bangalore: S.K. Rao from Vittala International Institute of Ophthalmology conducts an exit interview with eye patients at the Ramanagar Health Camp. More...</p>	<ul style="list-style-type: none"> • Annual Report was released. Click here for PDF. • Board Meeting and Annual General Meeting was held on July 21 in Bangalore. The Board approved the decision to raise a third round of equity share capital. • Ujjivan Kolkata office reached 1000 customers in July, and opened their 4th branch in Bidhanagar. • Ujjivan Delhi office reached 350 customers in July, and opened their 3rd branch in Madangir. • Ujjivan's second Semi-Urban Branch was opened on July 20 in Anekal, a silk industry town 35 miles from central Bangalore. This is Ujjivan's 14th Bangalore branch. More... • First Comprehensive Health Camp was held in Ramanagar on July 28-29. Over 700 Ujjivan customers and family members received general health screening, eye testing, and tests for eyesight, blood pressure and diabetes. More... • A Center Leaders Meeting was held in Koramangala on July 3 with over 500 Ujjivan customers. Ujjivan's health insurance and housing loan programs were introduced at the meeting. More... • Ujjivan Head Office welcomes Lt. Col. Murthy Rajan as the Head of Human Resources, who joins Ujjivan with 30 years of experience with the Armed Forces and the Akshara Foundation. 	<p>As of July 31, 2007:</p> <ul style="list-style-type: none"> • 30,789 Customers • 24,911 Borrowers • Rs.192.8 Million Loans Disbursed • Rs. 123.7 Million Loans Outstanding • 27,433 Customers Provided with Life Insurance Coverage <p>During July:</p> <ul style="list-style-type: none"> • 2,600 New Customers • 2,702 New Loans Disbursed • 98.35% Repayment Rate* (as on August 7, 2007)
	<h3>Organization</h3>	<h3>Contact</h3>
	<ul style="list-style-type: none"> • Current Employee Strength: 164 • Interns/Trainees/Probation: 152 • Total: 316 	<p>Samit Ghosh Ujjivan Financial Services #93, Jakkasandra Extension Sarjapur Main Cross Road 1st Block, Koramangala Bangalore 560034</p> <p>T: +91 (80) 4146 8600 E: samit.ghosh@ujjivan.com W: www.ujjivan.com</p>
 <p>Bangalore: Ujjivan staff members awaiting customers before the Center Leaders Meeting. More...</p>	<h3>Month Ahead</h3> <ul style="list-style-type: none"> • Eye camps to be held in Magadi Road and Yeshwantpur branches on August 3-4. • One new branch to be opened in Bangalore and Delhi and two branches to be opened in Kolkata in August. • Parinaam NGO to be established as a key partner for Ujjivan's microfinance plus programs. 	<p>This monthly update is meant for Ujjivan stakeholders and friends. We request you to use your discretion in sharing it with colleagues, friends and others.</p>
	<p>Note: *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.</p>	<p>Prepared by Anjali Banthia © Ujjivan Financial Services Update #33 7 August 2007</p>