



Ujjivan expands into 16 states through 250 branches as disbursements cross Rs. 1,000 Crores. April saw brisk expansion in the East and the North with 20 branches being opened.

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On the auspicious occasion of the Bengali New Year, the first Individual Bazaar loans (IBZL) were disbursed to customers in Kolkata. The IBZL has many firsts to its credit .

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Best CRS awards announced for the financial year ending March 2010. Ram Avatar of Madangir branch, New Delhi, was the winner of the All India Best CRS award.

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Ujjivan staff participated in a Social Performance Monitoring workshop organised by Unitus to discuss the findings of the baseline social impact study of customers.

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Ujjivan's Kochi branches were formally inaugurated by Mr. A. Vikraman, Independent Director on the Board, who mentored Ujjivan's entry into Kerala.

Parinaam Foundation

Providing Microfinance Plus Services



In April Parinaam Foundation conducted two Eye/ ENT/ Dental camps - in Dommasandra & Haveri (Karnataka) and one Eye camp in Pune. Doctors saw 961 customers and their family members.

Education program update - The program has received great support from different quarters, ranging from individuals to institutions.

YOU can help reach out to poor students and give their families a path out of poverty.

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Vocational Training : 6 candidates enrolled for retail sales training.

Business Results

As of April 30, 2010:

• Customers	653,370
• Borrowers	587,519
• No. of States and UTs	16
• No. of Branches	250
• Loans Disbursed	Rs. 10,088 Million
• Loans Outstanding	Rs. 4,363 Million
• Repayment Rate*	98.96%

During April:

• New Customers [#]	33,732
• No. Loans Disbursed	79,846

Human Resources

• Current Employee Strength	2149
• Trainees/Probation	848
• TOTAL	2997

* 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.

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.

Milestones

4,000 customers

Chitradurga Meerut

3,000 customers

Gudiyatham Gobichettipalyam

2,000 customers

Arcot	Jodhpur – UIT Colony
Komarapalyam	Nashik – CIDCO
Ranipet	Jaipur – Rajapark
Nashik Road	Muzaffarpur – Zero Mile
Erode Surampatti	Jodhpur – Ship House

1,000 customers

Mettupalyam	Dharapuram
Thane	Contai