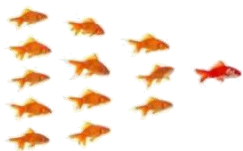




Inspiring Confidence *World Bank keeps faith in sector* IFC, a World Bank body invested Rs.45 crores in Ujjivan as part of our fifth round funding. FMO, an existing investor also added more. [Details...](#)



Miracles Happen *Staff help family reunite 25 years later* A unique incident where Destiny meets Human Character and brings together a lost soul and his family after 25 years [Read more...](#)



Good Leadership *Champion field managers* Supervisors need to manage staff, customer relationships. Many have worked hard to balance this well. [Read their stories...](#)



A Renewed Life *Handicapped customer regains working ability* Anitha gets an artificial limb free of cost, thanks to the efforts of branch staff and Parinaam. [Read her story...](#)

We have redesigned our website!
Do give us your feedback _
www.ujjivan.com



Building A Better Society
Destroying the addiction curse Illegal liquor trade stopped by residents after impact of AA program organized by Parinaam Foundation [More...](#)

Parinaam is now on Facebook and Twitter!

Get all the latest updates on programs and projects as they happen. Also access photos of events.

And give your comments! _
[facebook.com/Parinaam-Foundation](https://www.facebook.com/Parinaam-Foundation) twitter.com/Parinaam

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

Business Performance

As on September 30, 2012

• Customers	980,813
• Borrowers	890,491
• No. of States (and UTs)	20
• No. of under-banked districts	48
• No. of Branches	299
• Loans Disbursed	37,983 Mn.
• Loans Outstanding	9,390 Mn.
• Repayment Rate*	98.95%

During the month:

• New Customers #	28,926
• No. of Loans Disbursed	86,300

Human Resources

Field Staff	2964
Total Employees	3530

* 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

Middle Class and Financial Inclusion

ACCION blog by Samit Ghosh

“Till 1985 the only financial services the middle class in India could access were bank savings account and fixed deposits.

It is only after 1985 that retail banking and financial services revolution took place in India and it took another 15 years till we could say that the middle class was finally included financially.”

[Read full article...](#)