

Branches	Loan Disb. (Rs. Cr)	Loan O/S	Repayment Rate
346*	338 Cr.	2,535 Cr.	99.99%
Staff	Borrowers	Savings A/Cs	Savings Collection
3946	12.95 lakhs	4.6 lakhs	55 Cr.

BUSINESS



Param - Regional Meet, Coimbatore



Param - Regional Meet, Madurai

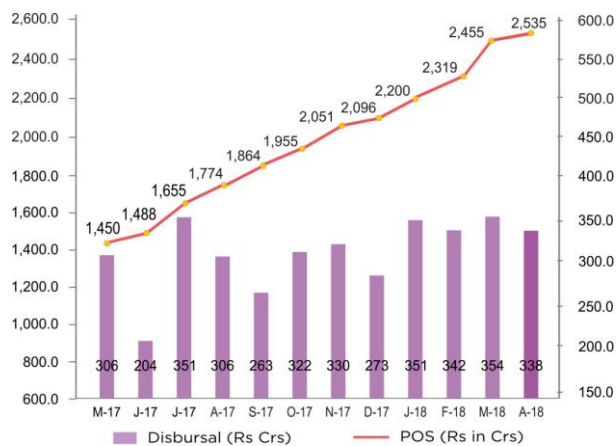


Param - Regional Meet, Nashik

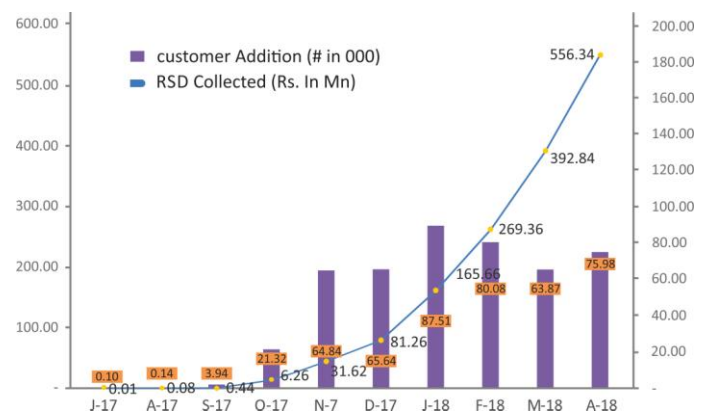
- ❖ 338 Cr were disbursed for the month Apr-18.
- ❖ 39,075 New members were mobilized for the month Apr-18
- ❖ IBL - Param Regional Meet was celebrated at Madurai, Covai & Central India (Nashik). Mr. S. Devaraj, Executive chairman participated in the same.
- ❖ 75,986 savings accounts were opened during Apr-18. Totally 4.6 laks savings accounts opened with balance of Rs. 55 Cr.

- ❖ Micro ATM device Agent ID for BOMs was created for all the IBL branches of Kerala, Karnataka and Maharashtra states.
- ❖ Agent ID de-mapping and mapping processes completed for 45 branches for staff movement.
- ❖ Trichy Region crossed Rs.400 Crs. Outstanding in the business

DISBURSAL & POS (Rs. Crs)



RSD COLLECTED / BALANCE IN ACCOUNTS



OPERATIONS

- ❖ DVU FTR of JLG > 90% and RSD > 92%
- ❖ 38.19 Cr cash was delivered through CMS and Cash delivery Percentage was 91%.
- ❖ Conducted Branch Operations DVU & CMS SOP training to BMs, ABOMs for Trichy, Chennai, Madurai, Nellore and Covai Regions more than 135 Branch managers and 142 ABOMs participated
- ❖ Loan Documents sent to crown on time 99% and Query Resolutions 90%.



AUDIT & COMPLIANCE

- ❖ 63 branches Reviewed during the month of Apr-2018, 56 branches are in “A” Grade and 6 branches are in “B” Grade
- ❖ Currently Working on New Early Warning Signal /Special Attention Report format and their HO Consolidation and Follow-Up.
- ❖ Prepared the Annual Review Plan for the Financial Year 2018-19 (Branch & HO Central Function) and sent for Audit Committee Approval.
- ❖ Follow-up of the ERM RCSA Observations of HO central functions are monitored and tracked as per their Scheduled Time lines of closure.
- ❖ Presented the Q4 RCR Board presentation along with the Heat Map to depict the Severity and Probability of Major Risk Parameters of IBL.

	<i>Health & Environment</i>	<i>FLM & FLP</i>	<i>LivelihoodEnhancement</i>	<i>Eradication of Hunger</i>
CSR				
	43 Programs 10,440 Participated	33 Programs 8842 Participated	11 Programs 676 Participated	21 Programs 31,833 Participated



Environmental Campaign :Thiruchendur

- ❖ Environmental Camp has organized in Nellai Region, Thuthukudi Division,Thiruchendur Branch on 25th Apr-18.
- ❖ 500 different tree saplings were given to the members absolutely free of cost.

HUMAN RESOURCES & TRAINING

- ❖ Training programs like BOM Certification, GROT Induction and GRO Refresher Training were conducted in the month of Apr-18. Totally 10 training programs were conducted and 320 staff were trained.
- ❖ 191 - recruitments done last month through internal & lateral sources.
- ❖ 43 employees promoted during month Apr-18.
- ❖ Performance Appraisal Training has been given to HO & RO Staff and Performance Appraisal has been completed.



Performance Appraisal Training

(*28 in MP & 5 in GJ)