

Branches	Loan Disb. (Rs. Cr)	Loan O/S	Repayment Rate
345*	342 Cr.	2,319 Cr.	99.99%
Staff	Borrowers	Savings A/Cs	Savings Collection
3802	12.51lakhs	3.4 lakhs	27 Cr.

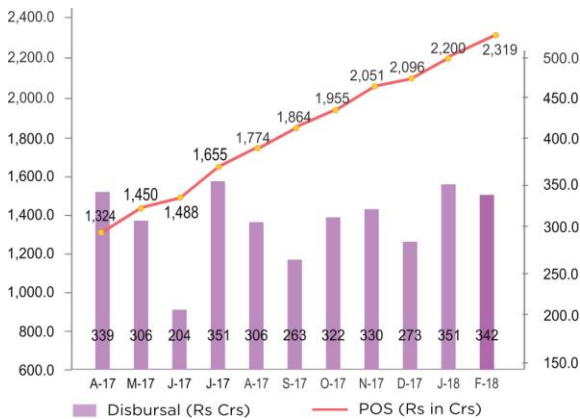
BUSINESS



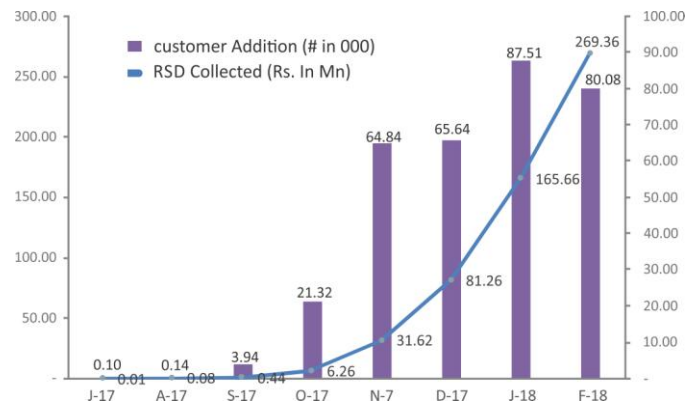
Visit by IDFC IT / PDG and Novopayteam (Mrs. Sonali, Mr. Suraj & Mr. Rohit Bongu)

- ❖ 342 Cr were disbursed for the month Feb-18.
- ❖ 3390 Cr. loan amount disbursed from Apr-17 to Feb-18.
- ❖ 49,624 New members were mobilized for the month of Feb-18
- ❖ 5 New Branches opened, 1 in Tamil Nadu & 4 in Kerala (Alapuzha, Haripad, Changanassery, Kottayam)
- ❖ 80,088 savings accounts were opened during Feb-18. Totally 3.4 laks savings accounts opened with balance of Rs. 27 Cr
- ❖ Visit by IT team / Novopay team helped identify and prioritize key issues in Novopay software

DISBURSAL & POS (Rs. Crs)



RSD COLLECTED / BALANCE IN ACCOUNTS



OPERATIONS

- ❖ DVU FTR % of JLG 90.6% and RSD 91.3%
- ❖ 79.35 Cr cash was delivered through CMS and Cash delivery Percentage was 94%.
- ❖ 14 Branches bank account closed, 5 Branches Activated Cash pick up, 5 Branches Cash delivery Activated.
- ❖ Conducted Trainers of Training in Tamilnadu region, more than 65 Senior BOMs participated and benefited.
- ❖ Query Resolution completed 90% on time

AUDIT & COMPLIANCE

- ❖ 77 branches Reviewed during the month of Feb 2018, 70 branches are in "A" Grade and 7 branches are in "B" Grade.
- ❖ IDFC Bank audit team has started audit of IBL process.
- ❖ AS per the revised scope, RCR team started review of Central Functions.
- ❖ Review of branch staff room agreement maintained by HR department has been initiated.
- ❖ New Branch & Central Function review format is being developed incorporating all the Department SOP's.

CSR

Health & Environment

49 Programs
11,743 Participated

FLM & FLP

18 Programs
5,318 Participated

Livelihood Enhancement

11 Programs
625 Participated

Eradication of Hunger

21 Programs
27,290 Participated



Shobana, is our member belonging to **Srirangam Branch of Thirumanamedu Centre**. Her **Baby Manipriya** was affected by **CTEV (congenital talipesequinovarus)**. It is a congenital deformity that affects foot where one or both feet are rotated inwards and downwards. She tried in her locality at the Private Hospital for the treatment since its surgery cost is Rs 2 Lakh unable to afford it. But, once she was contacted our CSR through Srirangam Branch immediately Baby Mani Priya got admitted in **Saravana Hospital, Madurai** and successfully surgery was done. As whole efforts of CSR, surgery costs Rs. 2 lakhs was covered under **Chief Minister's Comprehensive Health Insurance Scheme**.

HUMAN RESOURCES & TRAINING

- ❖ 257 - recruitments done last month through internal & lateral sources
- ❖ 59 employees promoted during month Feb-18
- ❖ Roll out of key trainings done through e-learning. module on sexual harassment launched and 85% staff completed training.
- ❖ 50 new operations managers certified through the BOM certification program which was launched in Jan 2018.
- ❖ Product team from IDFC Bank supported training on Suvridha Shakti Micro-Housing Loan. Over 30 branch teams and all regional team member trained.
- ❖ Over 265 staffs trained across 12 programs relating to operations, inductions and refresher trainings.
- ❖ 10 members from IBL team had attended the training at NISM campus at Patalganaga for the Master training program on Financial Inclusion. This marks the first set of staff trained for the launch of the financial inclusion program in collaboration from NiSM.



(*28 in MP & 5 in GJ)