

Branches	Loan Disb. (Rs. Cr)	Loan O/S	Repayment Rate	MHL Rolled Out
365*	401 Cr.	2,814 Cr.	99.99%	120 branches
Staff	Borrowers	Savings A/Cs	Savings Collection	MHL Disbursement
4531	13.67 lakhs	6.49 lakhs	121 Cr.	1.6 Cr.

BUSINESS



Mr. Biju Pillai, Head-Personal Lending & Business Banking, IDFC Bank visits IBL, in the presence of Dr. S.Devaraj, Executive Chairman & Mr. Arjun Muralidharan, MD & CEO.



Mr. M.Arjun, MD & CEO visits Kumbakonam-Trichy region for imparting Micro-Housing Loan product training to all staff.

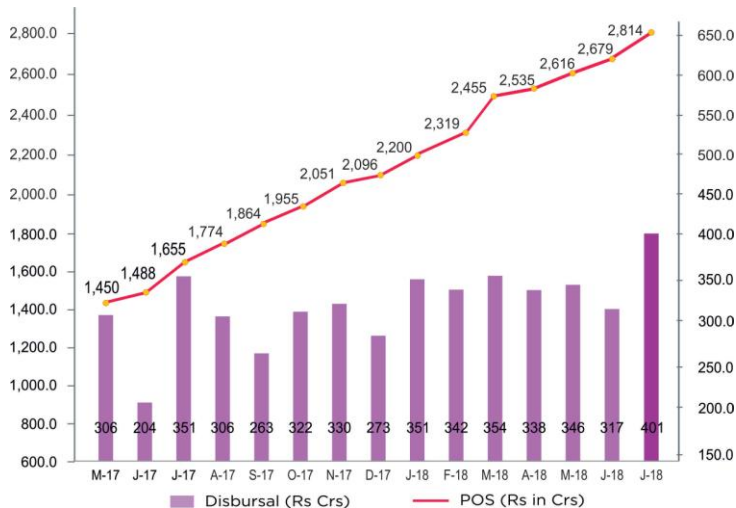


Saving Product launched at Maharashtra & Karnataka

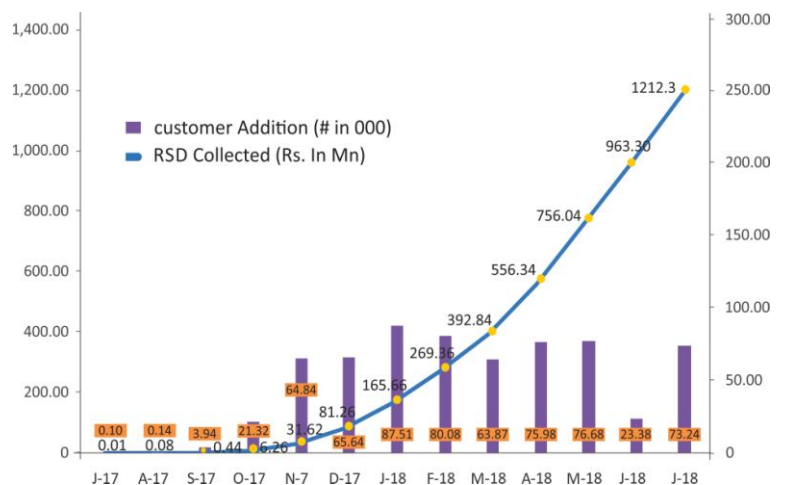
- ❖ 401 Cr disbursed for the month of Jul-18.
- ❖ 68,791 New members mobilized for the month Jul-18.
- ❖ 8 New Branch has been opened in Maharashtra & Kerala (Kollam Town, Kochi, Tripayar, Georai, Jamkhed, Daund, Phaltan & Jejuri).
- ❖ Achieved great milestone of Rs. 100 Crs savings collections.
- ❖ Suvidha Shakti MHL, 120 branches has rolled out and 351 loans were distributed during Jul-18.
- ❖ 73,241 savings accounts opened for this month and cumulative number of savings accounts stood at 6.49 lakhs.

- ❖ Rs.22.16 Crs of Savings amount collected for this month and totally Rs.121.23 Crs Savings amount collected.
- ❖ Savings product launched in Maharashtra & Karnataka and the trained all its BMs, BOMs & Regional Staffs.
- ❖ 16,167 RSD Accounts linked to live JLG Loan in Novopay.
- ❖ Due to Intra Staff Movement, New Agent ID created and Agent name changed for 76 BOMs.
- ❖ Spare Micro ATM devices at the rate of 1 per division were provided to 15 divisions and 4 Micro ATM devices provided to new branches.

DISBURSAL & POS (Rs. Crs)



RSD COLLECTED / BALANCE IN ACCOUNTS



OPERATIONS

- ❖ DVU FTR of JLG and RSD is >90%
- ❖ Conducted document verification training for New product Suvridha Shakthi (Micro Housing Loan) to BMs & BOMs of all Regions.
- ❖ Cash delivery process was activated in 27 IBL Branches
- ❖ Rs. 116.74 Cr., cash was delivered through CMS with Cash delivery percentage of 94%.



AUDIT & COMPLIANCE

- ❖ 93 branches Reviewed during the month Jun-18, 42 branches are in "A" Grade and 47 branches are in "B" Grade & 4 branch is in "C" Grade.
- ❖ RCR observations in Branches and HO Central Functions were presented in the Q1 Board Meeting. Based on the Board recommendations we have sent the latest Branch Grading Questionnaire format for review by the management.
- ❖ Q1 Central function was reviewed by MD & CEO along with the concerned Department Heads. Actions points were discussed for closure of open issues
- ❖ Central Function Review for Q2 has been planned in August covering 4 Departments (Operations, Business, IT & RSD) as per the Annual RCR Review Plan .
- ❖ ERM observations were followed up in July. Out of 13 cases, currently 7 issues are Closed and 6 are open .
- ❖ The HO RCR team went for a Surprise review in Thoothukudi Division and reviewed 4 branches

CSR	Health & Environment	FLM & FLP	Livelihood Enhancement	Eradication of Hunger
	59 Programs 15,100 Participated	61 Programs 16,719 Participated	19 Programs 1081 Participated	21 Programs 22,585 Participated



Free Eye Cataract Surgery:

Mrs. Suppulaxmi is our IBL Member belongs to Kathalayampatti Centre of "Vilathikulam Branch" at Nellore region. She is a Daily Wage Labourer and her age is 45 now. She was suffering from 'Poor Eye Vision' since several months and she went to a nearest hospital for the treatment but find it estimated treatment cost was huge as she was affected by 'Cataract'. It often develops slowly and possibility to affect one or both eyes if treatment is done within right time. At the juncture, GRO had informed the Eye Camp program as planned to organize by IBL CRS & Sankara Hospital at branch itself. On the day of camp, initial check-up was done eventually she was admitted into hospital for "Cataract removal surgery" and successfully surgery was done at free of cost. The treatment Cost of Rs.20000 is completely covered under District Blind Control Society.

HUMAN RESOURCES & TRAINING

- ❖ Training programs like GRO Induction, GRO Refresher, RCM Certification, CMS & DVU Training, RSD Training & Micro Housing product Trainings were conducted in the month of Jul-18.
- ❖ Totally 30 training programs were conducted and 879 staff were trained.
- ❖ 384 - recruitments done last month through Internal & Lateral sources.
- ❖ 66 Employees promoted during month Jul-18.



(*28 in MP & 5 in GJ)