



IDFC BHARAT

UPDATE - JUNE 2018



IDFC BHARAT

Branches	Loan Disb. (Rs. Cr)	Loan O/S	Repayment Rate
357*	317 Cr.	2,679 Cr.	99.99%
Staff	Borrowers	Savings A/Cs	Savings Collection
4270	13.37 lakhs	5.63 lakhs	96 Cr.

BUSINESS



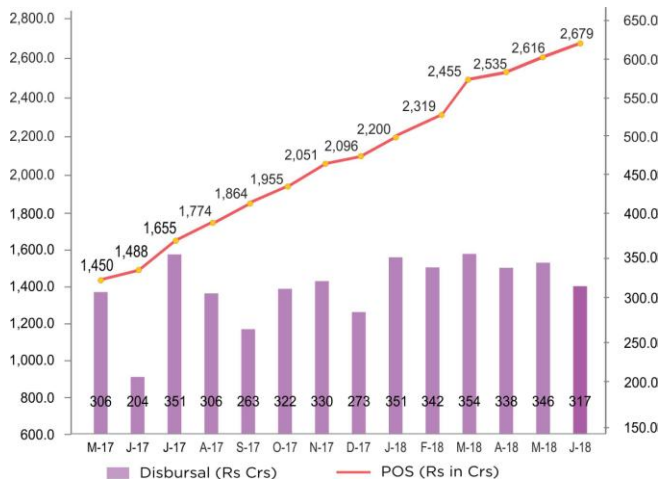
Induction & Department level Training to Branch Credit Managers.

Savings Products & MATM Training to BMs & BOMs of Karnataka Region

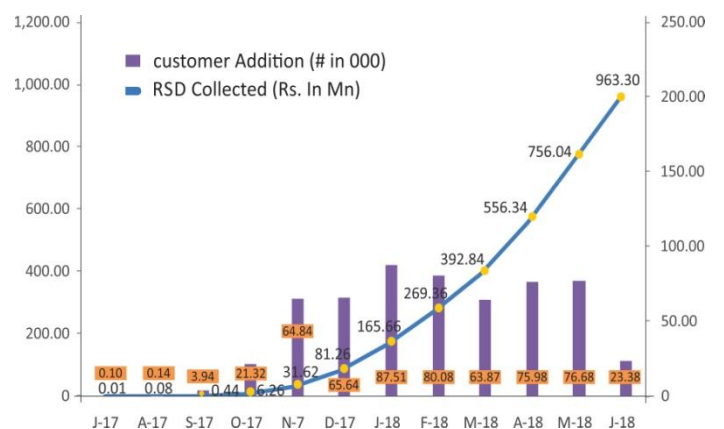
- ❖ 317 Cr disbursed for the month of Jun-18.
- ❖ 52,116 New members mobilized for the month Jun-18.
- ❖ 7 New Branch has been opened in Tamil Nadu, Maharastra & Kerala (Ginjee, Ahmednagar, Sillod, Amalner, Shirpur, Paithan & Chengannur)
- ❖ Suvridha Shakti, Micro-Housing Loan Training to BMs.
- ❖ 23,399 savings accounts opened for this month and cumulative number of savings accounts stood at 5.63 lakhs.

- ❖ Rs.20.80 Crs of Savings amount collected for this month and totally Rs.96.40 Crs Savings amount collected.
- ❖ Trained all the BMs, BOMs & Regional staffs of Karnataka state branches on savings product.
- ❖ Spare Micro ATM devices at the rate of 1 per division were provided to 19 divisions of Tamilnadu State.
- ❖ New Agent ID creation and name change for 96 BOMs were done on account of Staff movement.
- ❖ Created a Separate Ticketing Application to address all the Micro ATM device related queries.

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 Suvidha Shakthi (Micro Housing Loan) to Branch Operations Managers for Trichy, Coimbatore, Madurai & Salem Regions.
- ❖ 99% of the product documents sent to crown Successfully.
- ❖ Rs. 67.69 Cr., cash was delivered through CMS with Cash delivery percentage of 91%.



AUDIT & COMPLIANCE

- ❖ 102 branches Reviewed during the month Jun-18, 70 branches are in "A" Grade and 31 branches are in "B" Grade & 1 branch is in "C" Grade.
 - ❖ Function Review was completed for 4 Departments (HR, Facilities, Finance & CSR) as per Annual Review Plan for Q1 2018.
- New Branch RCR Grading Format was developed with latest Grading Scales (A+, A, B, C) and all department level latest Policies. This will be rolled out in July 2018.

CSR	Health & Environment	FLM & FLP	Livelihood Enhancement	Eradication of Hunger
		58 Programs 12,661 Participated	45 Programs 14,328 Participated	15 Programs 844 Participated



Free Notebook & Uniform Distribution to poor Students/Physically Challenged Students/ wards of Hearing and speech impaired persons in R. C. Middle School, Uyyakondan Thirumalai.

On 22.06.18, we organized a Free notebook & Uniform Distribution program in R.C. Middle School, Uyyakondanthirumalai for 27 Schools in Manigandam Block . It was presided over by our most honorable Executive Chairman **Dr. S. Devaraj**, Special Guest of Honor - our MD & CEO **Mr. Arjun Muralidharan** accompanied by our Senior General Manager Mrs. A. Mary, Head - CSR and Chief Guest **Dr. Senthil Kumar Nallusamy** - Chief Cardiologist, Apollo Hospitals. We had distributed free notebook and uniform to 200 poor students, Physically Challenged Students/ wards of Hearing and speech impaired persons.

HUMAN RESOURCES & TRAINING

- ❖ Training programs like GROT Induction, GRO Refresher, Financial Literacy Awareness Training and Training of Trainers were conducted in the month of Jun-18. Totally 24 training programs were conducted and 923 staff were trained.
- ❖ 2 Special Training for Suvidha Shakti Micro Housing Loan product were conducted, 76 staff were participated & trained.
- ❖ 313 - recruitments done last month through internal & lateral sources.
- ❖ 240 employees promoted during month Jun-18.



Suvidha Shakti Micro Housing Loan Refresher Training to BOM

(*28 in MP & 5 in GJ)