

Branches	Loan Disb. (Rs. Cr)	Loan O/S	Repayment Rate
350*	346 Cr.	2,616 Cr.	99.99%
Staff	Borrowers	Savings A/Cs	Savings Collection
4058	13.14lakhs	5.40 lakhs	75 Cr.

BUSINESS



Suidha Shakti Micro Housing Loan Launch



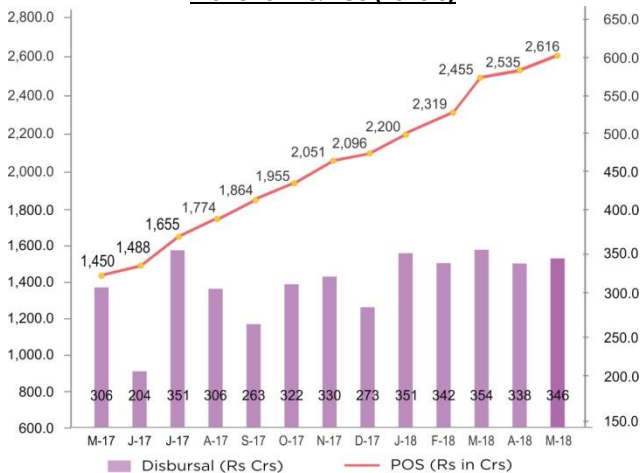
Savings Product launched at Kerala & RSD Training to BMs & BOMs.



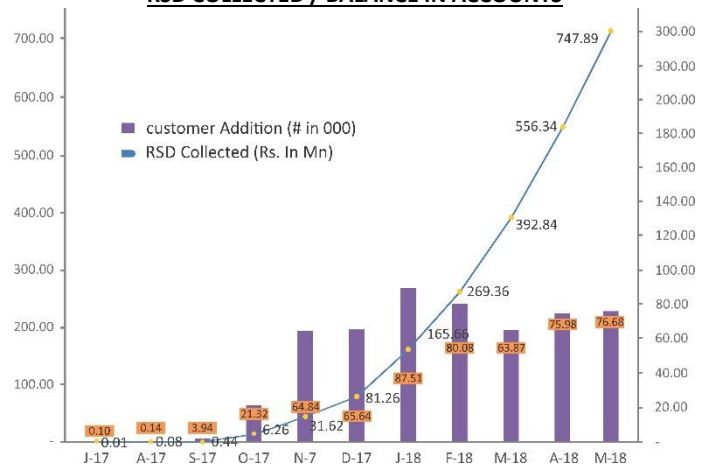
- ❖ 346 Cr disbursed for the month of May-18.
- ❖ 48,648 New members mobilized for the month May-18.
- ❖ 4 New Branches opened in Tamil Nadu (Jayamkondam, Ariyalur, Kangeyam & Thiruthuraiipoondi).
- ❖ Suidha Shakti, Micro-Housing Loan Product launched at Pudukkottai.
- ❖ 76,654 savings accounts opened during May-18. Totally 5.40 lacs savings accounts opened.

- ❖ Rs.19.32crs of Savings amount collected for this month and totally 75 Cr Savings amount collected.
- ❖ Trained all the BMs, BOMs and Regional Staffs, launched the Savings Product and provided the Micro ATM devices to all 27 branches of Kerala State.
- ❖ EKYC Forms collected and Agent ID created for all the 60 BOMs of Maharashtra, Karnataka and Kerala branches.
- ❖ Initiated & Trained all Regional HR Manager and 14 ABOMs on Savings Account Opening for staffs via Micro ATM.

DISBURSAL & POS (Rs. Crs)



RSD COLLECTED / BALANCE IN ACCOUNTS



OPERATIONS

- ❖ DVU FTR of JLG and RSD is >92%
- ❖ 42.24 Cr Cash was delivered through CMS and Cash delivery Percentage was 93%
- ❖ Conducted Branch Operations & CMS SOP training to BMs & BOMs for Salem, Karnataka, Kerala, Chidambaram and Maharashtra Regions more than 160 participants participated.
- ❖ Successfully prepared Training modules and conducted document training for New product Suidha Shakthi (Micro Housing Loan) and more than 68 participants (BM/BOM) participated.



AUDIT & COMPLIANCE

- ❖ 104 branches Reviewed during the month of May-2018, 78 branches are in "A" Grade and 21 branches are in "B" Grade & 5 branched are in "C" Grade.
- ❖ RCR SOP was modified with updates in the Review Schedule Plan and incorporation of Central function review.
- ❖ New Scope for Central Function review was designed based on the Annual Review Plan.
- ❖ Central Function Review was carried out on CSR Department .
- ❖ Latest Management Report Format was introduced which highlights all the Major Risk Parameters in the Review.
- ❖ Currently working on New Branch RCR Grading Format and Branch Self Assessment Format.

CSR	Health & Environment	FLM & FLP	LivelihoodEnhancement	Eradication of Hunger
	58 Programs 12,661 Participated	51 Programs 14,909 Participated	15 Programs 937 Participated	21 Programs 22,434 Participated



Vijayalaxmi is our member and belongs to Madurai Region, Thirupathur South, Puthupatti-01 Centre. She had suffered from severe stomach pain for several months. So, she went to a private Hospital for diagnoses and post diagnoses it was confirmed that she was affected by PCNL (Percutaneous Nephrolithotomy).

(PCNL) is a minimally-invasive procedure to remove stones from the kidney by a small puncture wound (up to about 1 cm) through the skin. It is most suitable to remove stones of more than 2 cm in size. The Doctor also said that the PCNL surgery will cost around Rs. 65, 000 which was not affordable by Vijayalaxmi as she is daily wage earner.

The GRO of Thirupathur South Branch recommended her to participate in the CSR camp as jointly conducted by CSR Department and BGM Hospital, then she was admitted in BGM Hospital on the same day and PCNL surgery was done successfully at the cost of of Rs. 20,000 only and Rs. 45,000 was discounted by the Hospital with tireless efforts of the CSR Department. Now, her life is restored back to normal conditions.

HUMAN RESOURCES & TRAINING

- ❖ Training programs like GROT Induction, GRO Refresher and BM Refresher Training were conducted in the month of May-18. Totally 10 training programs were conducted and 320 staff were trained.
- ❖ 3 Special Training for Suidha Shakthi Micro Housing Loan product were conducted, 106 staff were participated & trained. Totally 15 trainings conducted and 462 staffs trained.
- ❖ 267 - recruitments done last month through internal & lateral sources.
- ❖ 71 employees promoted during month May-18.



(*28 in MP & 5 in GJ)