

Celebrating
100
Branches
Of LLMS...



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News Letter
Issue - IV
September 2022

Lahanti Last Mile Services Private Ltd.

अखरुत्था दीधारा

The microfinance sector expanded by 24% to Rs 2.93 lakh crore as on July 2022, with banks retaining their leadership position holding 38.4% market share, according to the Microfinance Institutions Network (MFIN).

Microloan disbursements during the June quarter improved sharply to Rs 45,830 crore as compared with Rs 25,503 crore seen in the same period a year ago, a growth of nearly 80%. The number of loans disbursed rose to 11.6 million against 7.1 million in the same period. The sector serves 60 million unique borrowers through 120 million loan accounts.

Bandhan Bank and 11 other banks together hold the largest share of the microloan portfolio with a total loan outstanding of Rs 1.13 lakh crore. NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of Rs. 1.03 lakh crore, accounting for 35% of the total industry portfolio.

Small finance banks have a total loan amount outstanding of Rs 49,646 crore with a total share of 16.9% while NBFCs account for another 8.8% and other MFIs account for 0.9% of the universe.

"Most institutions took some time in making policy changes and adapting to the new harmonised guidelines, but the industry was still able to record a growth of 23.5% in the portfolio on a year-on-year basis and 2.7% over the previous quarter, which should see further strengthening in the coming quarters,"

IN NEWS



Mr. P R Ravi Mohan has been reappointed as Chairman of ESAF Small Finance Bank for a period of 3 years from December 2022

Mr.P R Ravi Mohan was former Chief General Manager, Reserve Bank of India and Resident Advisor in International Monetary Fund, Mauritius.



Mr.K Paul Thomas,
MD&CEO, ESAF Small Finance Bank

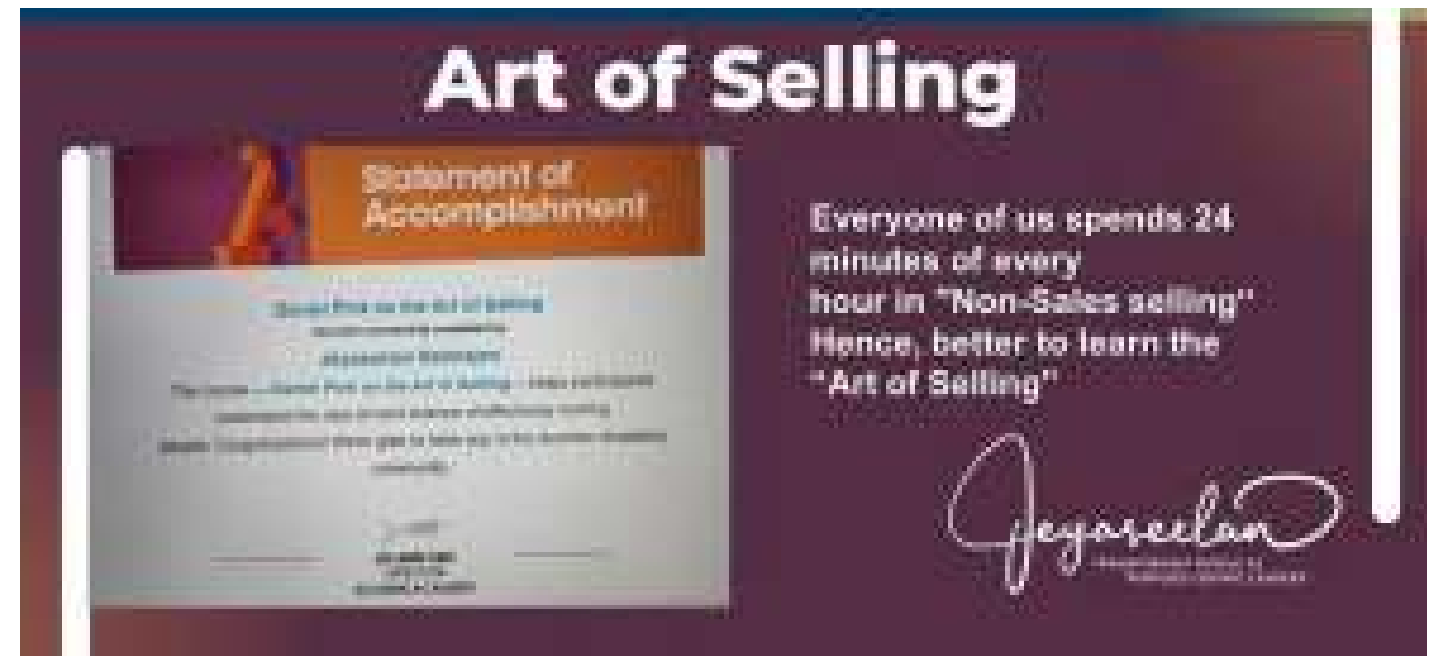


Receiving Management Leadership Award 2022 instituted by Kozhikode Management Association, Kerala



Mr.George K John, Executive Vice President, ESAF Small Finance Bank has recently been inducted to the Board of Micro Finance Institutions Network (MFIN)





Director LLLMS, Dr. N Jeyaseelan has successfully completed the course 'Daniel Pink on the Art of Selling' in Acumen Academy.



LLLMS Received appreciation from Central Board of indirect tax and customs

Continuous learning is paramount to success – Knowledge is Power.



Continuous learning can be defined as a process of acquiring new skills and knowledge on an ongoing basis. It is also updating of the skills with latest information and developments. It could be treated as life-long learning, to remain competitive in a swiftly changing and highly competitive environment.

Continuous learning is necessary to remain innovative and adaptive in an ever-changing scenario- whether it be in business or in social life. The world is changing faster than predictions. Technology is changing to never-expected levels. Research and development bring in newer thoughts and the trend is 'one faster than the other'. Knowledge is in the air, as we breath , as we learn.

Formal courses conducted by multiple organizations through physical mode, online or through distance education channel are available in plenty. Subject or topic of study is our choice, depending on our interest. Time and duration are flexible. Long-term benefits are certainly more than whatever costs we incur for such studies. Costs are normally minimal, except for high-end courses.

In addition to organized learning , personal learning is also important and possible. We need to remain prepared for learning from the environment around us. Attitude matters. Willingness to learn is very important. After learning a little or a lot , we shouldn't be under the impression that it is adequate, for all that is still not learnt is more than that we learnt, for the world is changing faster.

We need to challenge ourselves as regards knowledge updating and skill development and remain always flexible and willing to learn more and update knowledge continuously.

Continuous learning is essential for career development, personal enrichment and to remain fit for ever. Life-long learning should be a mentality rather than a dream.

Let us adopt the habit of continuous learning, as we cannot fail or lag in our business and social life.

Mohanachandran K R, Managing Director & CEO

Micro Finance Industry was hard-hit in the COVID scenario. The dark shadow of the aftermath effects of the covid pandemic is still being experienced in the community we serve. LLMS could tide over the COVID crisis and move on to regular business within no time of the rural India awakening to active life.



We, as an organisation, have taken timely efforts and our task force did not leave any stone unturned. We are working towards bringing back the good practices the industry had pre covid, by which we would be able to make a good social impact and contribute the maximum to the society.

We are also working on impactful staff training, Financial literacy program, and medical camps which support the customer segment largely. Its time again for us to prove our efforts, and to reach greater heights in business.

Sumesh Krishnan – Territory Head – NW1

CELEBRATING CENTURY

97



Sidhari Branch, UP



Panki Branch, JH



94

98



Simri Bhaktiyarpur Branch, Bihar



Udaipur Branch, Tripura

95

99



Bhawanipur Rajdham Branch, Bihar



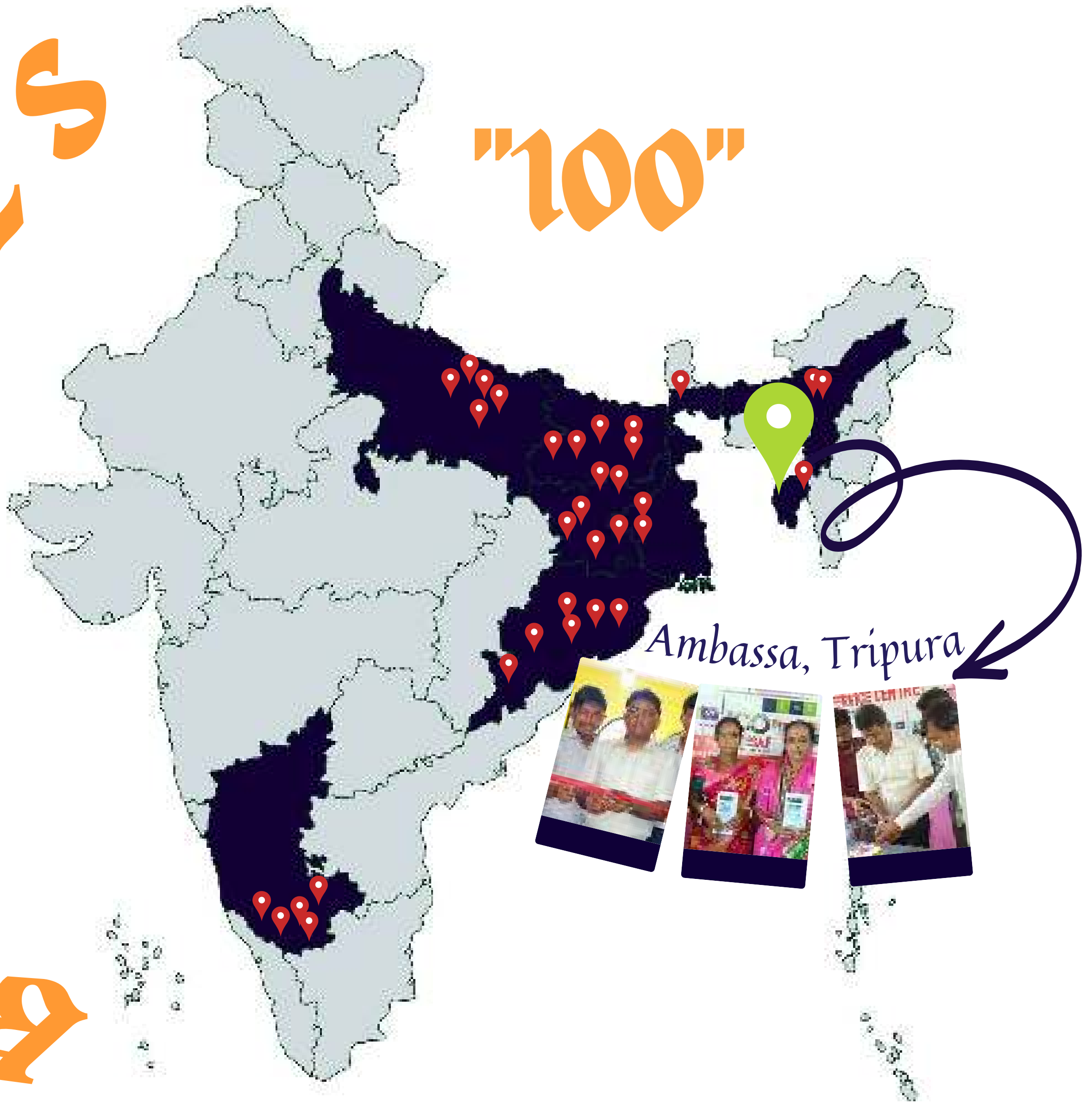
Bishalgarh Branch, Tripura

96

Ambassa, Tripura
100



AMRUTHA DHARA



770cr loan book

Presence in 59 Districts

23,158 Groups

2.9 Lakhs Active Accounts

930 plus Employees

9 micro ATMs

8 States

2.4 Lakhs Customers

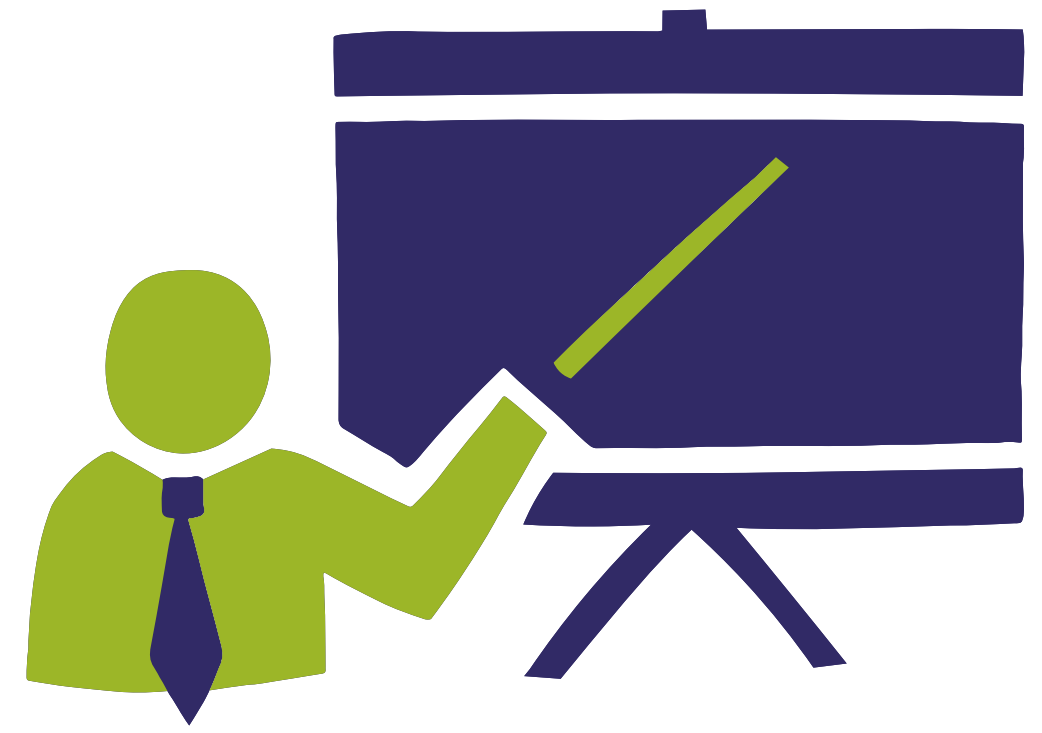
Skill development and trainings

Conducted 27 Internal Training Programs with 108 Man Hours in Q2 FY 22-23

186 employees promoted to higher cadres in FY 22-23, 27 in Q2

The average age of LLMS employees - 27.14 years

22.2% of our Employees have completed more than 5 years in the organisation



Young employees have brought a fresh perspective and a different way of thinking to the organization. We have experienced, young employees are eager to learn, build their experience and apply their skills in the workforce. This enthusiasm is great for team building, productivity and workplace morale.

Younger employees have also given us the advantage to target the millennial market as they understand how to reach and communicate with their peer, clients, & all the stakeholders.

RECENT DEVELOPMENTS

INTRODUCING PILLARS OF LLMS ...



INTEGRITY
We maintain ethical conduct and moral values in all our dealings

HONESTY
We ensure uprightness and fairness in all our dealings





TRUST
We believe and trust; but verify often as a responsible organisation



PASSION
We are passionate to the profession and the cause for which we work





TRANSPRENCY
We maintain absolute transparency in our business dealings

COMMITMENT
We are committed to achieve the social and economic goals of the organisation



RECENT DEVELOPMENTS

CLIENT OUTREACH...

" DHANASHREE " - one of its unique financial literacy programs that are conducted at the grass root level, the program mainly focused on knowledge building on banking and finance. The program's motives are to improve the financial stability of the individual & indirectly directed to improve the family condition. It also focuses on inspiring the individual to improve saving, budgeting, and planning for the future. LLMS has organized this program in 7 different states and has seen a great turnaround.

7 states

305 Programs

3431 families reached

13,725 attendees



RECENT DEVELOPMENTS

MANAGEMENT OUTREACH



CELEBRATIONS



Onam Celebration



Udaipur Tripura branch opening



Jamshedpur Achievement Celebration



Welcoming Mr.Subhashish Paul as RH, Bihar



Achievement Celebration



Odisha Celebration



Bhubaneshwar Achievement Celebration

RECENT DEVELOPMENTS



Medical Camps



Financial Literacy program



Expand



Enhance

Embrace



Establish



LLMS THEME FOR THE FINANCIAL YEAR 2022-2023



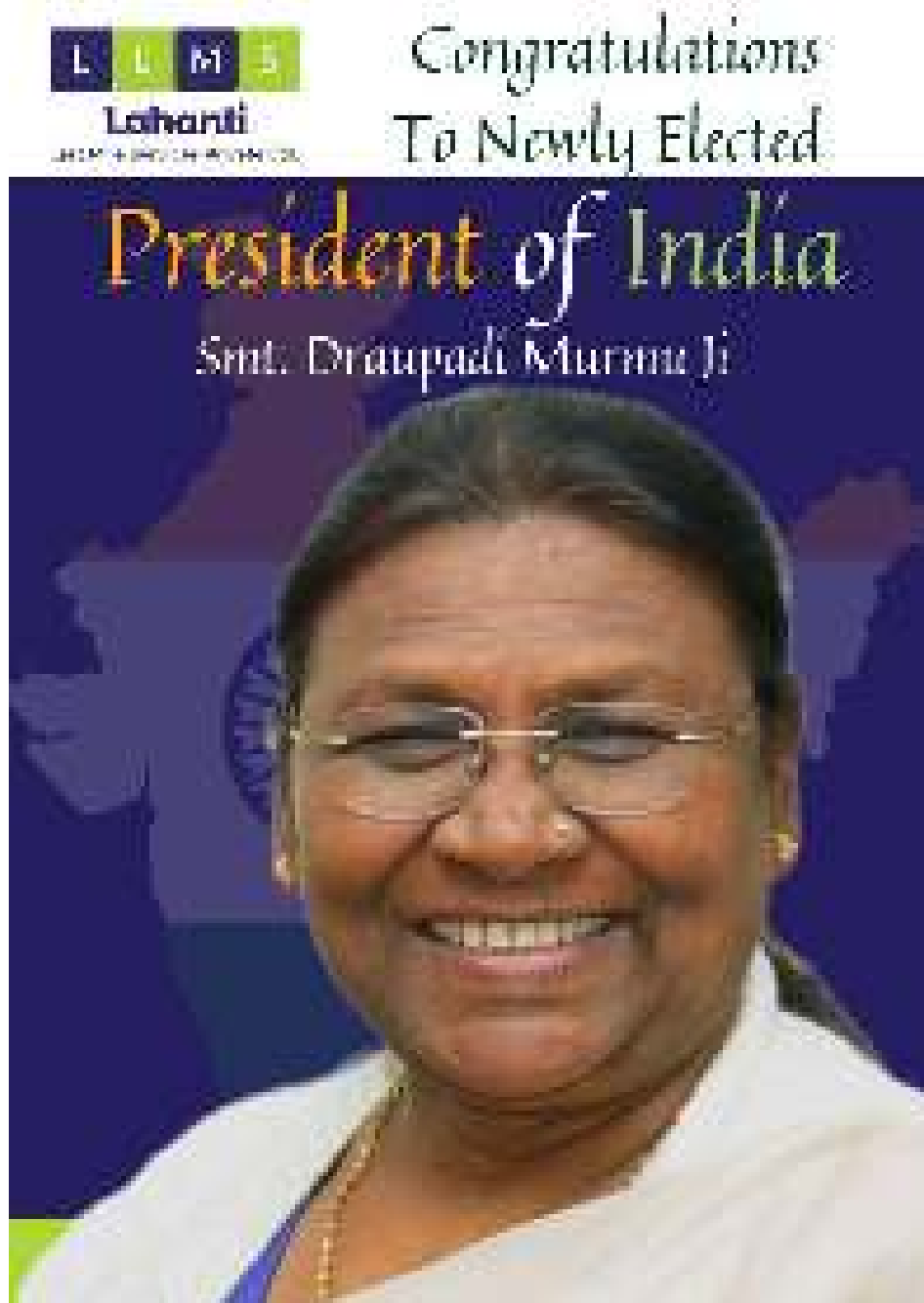
The Azadi Ka Amrit Mahotsav means elixir of energy of independence; elixir of inspirations of the warriors of freedom struggle; elixir of new ideas and pledges; and elixir of Aatmanirbharta.



Therefore, this Mahotsav is a festival of awakening of the nation; festival of fulfilling the dream of good governance; and the festival of global peace and development.

नरेंद्र मोदी
भारत के प्रधान मंत्री





- 1) The day of 14th August is being celebrated as Partition Horrors Remembrance Day. The purpose of celebrating this day is to promote social harmony, human empowerment and unity.
- 2) On 15 August 1947, we cut the shackles of colonial rule and decided to reshape our destiny. While celebrating the anniversary of that auspicious day, we salute all the freedom fighters. They sacrificed everything so that we can all breathe in a free India.
- 3) We Indians proved skeptics wrong. Democracy not only grew roots in this soil, it was enriched too. India can be credited with having helped the world discover the true potential of democracy.
- 4) In most other well-established democracies, women had to wage long-drawn struggles to get the right to vote. But India adopted universal adult franchise right since the beginning of the Republic. India can be credited to have helped the world discover the true potential of democracy.
- 5) The Indian tricolours are fluttering in every nook and corner of the country. Great martyrs would have been thrilled to see the spirit of the Independence Movement coming alive again on such a massive scale.
- 6) Many great freedom fighters did their duty and passed on the torch of awakening leaving little trace of their heroic deeds. Forgotten for long were many heroes and their struggles, especially among the peasant and tribal populations. The governments decision last year to observe 15th November as Janajatiya Gaurav Divas is welcome because our tribal heroes are not merely local or regional icons but they inspire the entire nation.
- 7) By the year 2047, we will have fully realised the dreams of our freedom fighters.
- 8) The keyword for India today is compassion; for the downtrodden, for the needy and for those on the margins.
- 9) Indias new-found confidence stems from the spirit of its youth, its farmers, and above all, its women. Gender inequalities are reducing and women are moving ahead, breaking many glass ceilings.
- 10) The world has seen a new India rising in recent years, more so after the outbreak of Covid. Economic success is leading to an ease in living too. Economic reforms are rightly accompanied by innovative welfare initiatives.



WALL OF FAME



Outstanding in different manners - they completed years of self-less services under ESAF-LLMS combination



Amarjeet Kumar
Unit Manager
Ranchi Branch



Pikesh Mishra
Asst. Unit Manager
Amarpur Branch



Lal Mohammad
Unit Manager
Barharwa Branch



Sunil Kumar Jha
Asst. Unit Manager
Bagodar Branch



Bandhu
Area Manager
Mandya Area



Pratik Anand
Manager - IA
Bhagalpur



Subhash Kumar Jha
Unit Manager
Bhagalpur Branch



Lakhi Prasad Maraiya
Asst Unit Manager
Bounsi Branch



Biswajit Dey
Unit Manager
Jamshedpur Branch



Anil Murmu
Asst. Unit Manager
Barharwa Branch



Rohit Hansda
Asst. Unit Manager
Bounsi Branch



Rahul Kumar Sharma
Unit Manager
Banmanki Branch



Nishan Das
Asst Unit Manager
Pakur Branch



Gulshan
Unit Manager
Chatra Branch



Santosh Kumar
Unit Manager
Godda Branch



Pooja Mondal
Dy.Manager MIS
Ranchi



Besil M G
Dy.Manager IA
Mysore



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Mr. Nitesh Kumar - Bihar, Jharkhand, Uttar Pradesh (Hindi) Phone : +91 7356056888

Customer Grievances

Redressal Forum - LLMS

Email: Grievance@llms.in

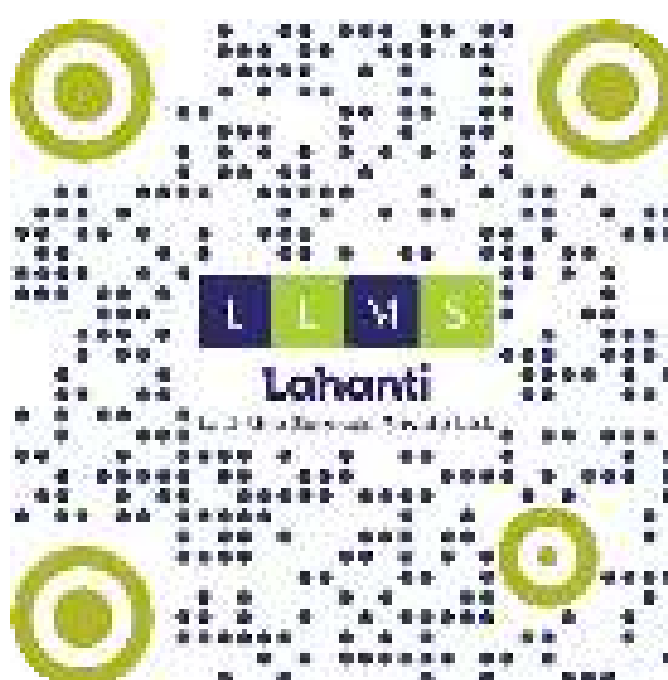
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Jesmi Yohannan - Thrissur HO

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