



Amrutha Dhara

Quarterly Newsletter

Issue IX - December 2023



ESAF Small Finance Bank IPO makes a strong D-st debut



Vigilance Awareness Week



VIGILANCE AWARENESS WEEK

30.10.2023 - 05.11.2023

Say NO to corruption and commit to the Nation

घट्टाचार को ना कहें और राष्ट्र के प्रति प्रतिबद्ध रहें

Integrity Pledge

We believe that corruption has been one of the major obstacles to economic, political and social progress of our country.

We believe that all stakeholders such as Government, citizens and private sector need to work together to eradicate corruption.

We acknowledge our responsibility to lead by example and the need to put in place safeguards, integrity frameworks and code of ethics to ensure that we are not part of any corrupt practice and we tackle instances of corruption with utmost diligence.

We realize that as an Organization, we need to lead from the front in eradicating corruption and in maintaining highest standards of integrity, transparency and good governance in all aspects of our operations.

We, therefore, pledge that:

- We shall promote ethical business practices and foster a culture of honesty and integrity;
- We shall not offer or accept bribes;
- We commit to good corporate governance based on transparency, accountability and fairness;
- We shall adhere to relevant laws, rules and compliance mechanisms in the conduct of business;
- We shall adopt a code of ethics for all our employees;
- We shall sensitize our employees of laws, regulations, etc. relevant to their work for honest discharge of their duties;
- We shall provide grievance redressal and Whistle Blower mechanism for reporting grievances and fraudulent activities;
- We shall protect the rights and interests of stakeholders and the society at large.

MOHANACHANDRAN K S
Managing Director &amp; CEO
Authorized Representative
For LAHANTI LAST MILE SERVICES PRIVATE LIMITED

Integrity Pledge for Citizens

I believe that corruption has been one of the major obstacles to economic, political and social progress of our country. I believe that all stakeholders such as Government, citizens and private sector need to work together to eradicate corruption.

I realise that every citizen should be vigilant and commit to highest standards of honesty and integrity at all times and support the fight against corruption.

I, therefore, pledge:

- To follow probity and rule of law in all walks of life;
- To neither take nor offer bribe;
- To perform all tasks in an honest and transparent manner;
- To act in public interest;
- To lead by example exhibiting integrity in personal behaviour;
- To report any incident of corruption to the appropriate agency.

केन्द्रीय सतर्कता आयोग
प्रतिज्ञा प्रमाणपत्र

यह प्रमाणित किया जाता है कि

LAHANTI LAST MILE SERVICES PRIVATE LIMITED

ने ईमानदारी की प्रतिज्ञा की है तथा अपने कार्यवाहकों के सम्बन्ध में स्वयंनिर्दिष्ट एवं सुव्यवस्थित उपबन्धन मानक बनाए रखने का तथा नीतिपरक पद्धतियों का पालन करने का वचन दिया है।

श्री. डेविडन
सी. डी. प्रिंसिपल
ऑफिसर

केन्द्रीय सतर्कता आयोग, सतर्कता भवन, जी.पी.ओ. कॉम्प्लेक्स, कांतिपुर, नई दिल्ली-110023
दूरभाष 011-24602000 (30 लाइन्स), फैक्स नं. 011-24651015/24651196, वेबसाइट www.cvc.gov.in

CENTRAL VIGILANCE COMMISSION

Certificate of Commitment

This is to certify that

Shri MOHANACHANDRAN KR

has adopted the Integrity Pledge and is committed to uphold highest standards of honesty & integrity and to follow probity and rule of law in all walks of life

श्री. डेविडन
P. Daniel
Secretary

Central Vigilance Commission, Satarkita Bhawan, G.P.O. Complex, INA, New Delhi-110023
Tel: 011-24602000 (30 Lines), Fax No. 011-24651015/24651196, Website: www.cvc.gov.in

“Integrity is doing the right thing, even when no one is watching”



Happy Diwali

**Just listed,
The light of hope is here.**

Dear Team,

Amidst the soft glow of diyas illuminating our homes and the sweet aroma of festive delicacies filling the air, the arrival of Diwali brings immense joy to our hearts.

Every festival reminds us of the values of togetherness and joy, and Diwali, celebrating the victory of good over evil, is no exception. Just as we cleanse our homes to invite the blessings of the auspicious festival, let us also purify our minds to welcome kindness, love, and unity.

We thank you for the overwhelming response to ESAF Bank's IPO; it has doubled the joy of this festive season. This year's Diwali is even more special as ESAF's stocks will be available during the Muhurat trading hour for the first time. Just like the light of hope that Diwali signifies, the IPO is a light of hope for all our stakeholders, especially customers.

I would also like to place on record my heartfelt gratitude for your steadfast dedication and hard work, which has served as a foundation of strength, enabling us to spread the light of hope and dispel the darkness of poverty from the lives of millions of underprivileged people.

May the joy and positivity of this festival inspire you to continue spreading the light of hope.

With joyful regards,



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



10th November 2023

Supported by SUSTAINABLE DEVELOPMENT GOALS

ESAF Group of Social Enterprises



Merry CHRISTMAS & HAPPY NEW YEAR

Let's add value to other people's lives

Dear ESAFians,
Season's greetings to you and your loved ones!

As we approach the joyous season of Christmas, I find myself reflecting on the profound symbolism that surrounds this great celebration. Whenever I think of Christmas, the ringing of bells fills my heart, but this year the sound of Christmas bells is synchronised with the sound of another bell - a bell that we rang recently with great privilege during the listing ceremony. One thing common among them is both bells signify hope.

Just as the birth of Christ represents hope, so does ESAF. Yes, Christmas is the time to spare a thought for others. Initiatives like Let them Smile, Cake of Compassion etc. were launched, based on this principle.

While we exchange gifts and share laughter, let's not overlook the precious gift of unity that binds us together as ESAFians. I believe that within this unity lies the power to weave dreams in the lives of those around us and Christmas is the ideal time to cherish and celebrate this unity.

As we celebrate this festive season, let's make a difference in other people's lives not only through our services but also through the way we conduct ourselves.

Together, let's add value to other people's lives.

Merry Christmas and Happy New Year!

Warm Regards,



K. Paul Thomas
Founder,
ESAF Group of Social Enterprises



22nd December 2023

ESAF Foundation, Vivas Bhavan, Kumbakulam Road, Maruthy P.O., Thiruv. 686651, Kerala, India.

ESAF Society | www.esaf.org

HAPPY NEW YEAR

2024

My dear Colleagues,

As we end the year 2023 and move on to the new year 2024, let me place on record my deep appreciation and gratitude to all of you for the earnest efforts and dedicated service rendered by you to our organization during the year 2023. On behalf of the Management of LLMS, let me thank you all for your valuable contributions. We had a lot of challenges during the year. We overcame many, and sailed through troubles with confidence and courage. Your support was the main factor that helped the organization to be largely successful during the year 2023. Thank you very much.

Year 2024 opens with a lot of hope and expectations for each one of us in our personal life. Same is the case with our beloved organization. Our slogan for the new year 2024 shall be "Growth and Sustainability of Business, supported by Process, Compliance and Ethics".

Let me wish you all a very happy New Year 2024. We shall strive our level best and live with honesty, ethics, and hard work to achieve our goals in personal life and in business.

Please convey my greetings on this occasion to your beloved ones at home also.

HAPPY NEW YEAR to all

Mohanachandran KR

MD & CEO_LLMS

New Branch Opening - Oct, Nov, Dec 2023



Inauguration of 103rd Unit of LLMS as CSC at Barauni, Bihar on 06.11.2023



Inauguration of 104th Unit of LLMS as CSC at Badharghat, Tripura on 07.11.2023

New Branch Opening - Oct, Nov, Dec 2023

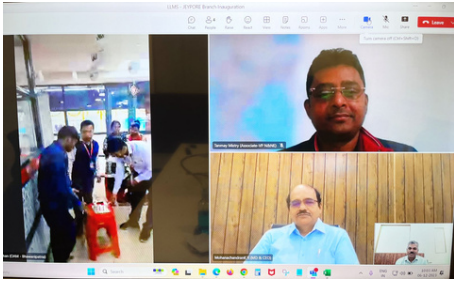


Inauguration of 105th Unit of LLMS as CSC at Banka, in Bihar on 29.11.2023



Inauguration of 106th Unit of LLMS as CSC at Supaul, in Bihar on 30.11.2023

New Branch Opening - Oct, Nov, Dec 2023



Inauguration of 107th Unit of LLMS as CSC at Jeypure, in Odisha on 6.12.2023



Inauguration of 108th Unit of LLMS as CSC at Pipraich, in UP on 13.12.2023

New Branch Opening - Oct, Nov, Dec 2023



Inauguration of 109th Unit of LLMS as BO at Prayagraj, in UP on 15.12.2023



Inauguration of 110th Unit of LLMS as CSC at Santir Bazar, Tripura on 18.12.2023

Management Talk

Mohanachandran K R, Managing Director & CEO



Develop Compliance culture; non-compliance is an offence

Compliance is the Soul of Business (CSB). Compliance means observing and obeying all the rules and regulations, respecting the processes and procedures.

Compliance is strictly following all terms and conditions, processes, rules, and regulations of business. In other words, Compliance is not violating any rules, regulations, instructions, or processes.

Compliance failure = Business failure

Compliance success = Business growth and sustainability

Non-compliance and failed compliance will lead to increase in the Business Risk, Operational Risk and Reputational Risk in the organisation which will ultimately lead to loss to the Company. If processes and procedures are followed and complied with, there will not be frauds or misappropriation of money or cheating. We will not have to punish anyone - Why PAR is high? Why Loan overdue/FIOD is high? Why wrong practices occur? Why frauds happen?

Only one answer. Non-compliance or compliance failure.

Where Compliance failed, business also failed. Do business with compliance. Business will grow consistently and healthily. There will not be overdue or loan defaults. You will feel yourself dignified.

You will command respect in the organization, among the colleagues, customers and society. Recognition and growth will come along the way.

Head Office regularly issues Standard Operating Procedures (SOP) for Business operations. Follow SOPs completely.

Be a role model by yourself and inspire your colleagues to respect and comply with rules and regulations.

Let us follow the "CSB principle of business - Compliance is the Soul of Business."

Training Programs



**Training Program in Odisha - October
28-29, 2023**



Training Programs



Training for HO staff, by Dr N Jeyaseelan, Director LLMS on 31 October 2023



Refresher Training for Field Officers, New Product VVY and QR loan SOP training - Hassan Branch on 22.11.2023



Refresher Training for Field Officers, New Product VVY & QR Loan SOP training - Malavalli Branch on 23.11.2023

Training Programs



**Training Program at KR Nagar,
Karnataka - January 20, 2024**



**Training Program at Malavalli,
Karnataka - January 20, 2024**

Management Talk

Mohanachandran K R, Managing Director & CEO

अनुपालन संस्कृति विकसित करना; गैर-अनुपालन एक अपराध है

अनुपालन व्यवसाय की आत्मा (सीएसबी) है। अनुपालन का अर्थ है सभी नियमों और विनियमों का पालन करना और उनका पालन करना; प्रक्रियाओं और प्रक्रियाओं का सम्मान करना। अनुपालन व्यवसाय के सभी नियमों और शर्तों, प्रक्रियाओं, नियमों और विनियमों का सख्ती से पालन कर रहा है। दूसरे शब्दों में, अनुपालन किसी भी नियम, विनियम, निर्देश या प्रक्रियाओं का उल्लंघन नहीं कर रहा है।

अनुपालन विफलता = व्यावसायिक विफलता
अनुपालन सफलता = व्यवसाय वृद्धि और स्थिरता

गैर-अनुपालन और असफल अनुपालन से संगठन में व्यावसायिक जोखिम, परिचालन जोखिम और प्रतिष्ठा जोखिम में वृद्धि होगी जो अंततः कंपनी को नुकसान पहुंचाएगी। यदि प्रक्रियाओं और प्रक्रियाओं का पालन किया जाता है और उनका अनुपालन किया जाता है, तो धोखाधड़ी या धन का दुरुपयोग या धोखाधड़ी नहीं होगी।

हमें किसी को सजा नहीं देनी पड़ेगी
PAR उच्च क्यों है? अतिदेय/FIOD अधिक ऋण क्यों है? गलत प्रथाएं क्यों होती हैं? धोखाधड़ी क्यों होती है?
केवल एक जवाब। गैर-अनुपालन या अनुपालन विफलता।

जहां अनुपालन विफल रहा, वहां व्यवसाय भी विफल रहा। अनुपालन के साथ व्यापार करें। व्यापार में लगातार और स्वस्थ वृद्धि होगी। अतिदेय या ऋण चूक नहीं होगी। आप खुद को गरिमापूर्ण महसूस करेंगे। आप संगठन में, सहकर्मियों, ग्राहकों और समाज के बीच सम्मान का आदेश देंगे। मान्यता और विकास रास्ते में आएगा।

प्रधान कार्यालय नियमित रूप से व्यवसाय संचालन के लिए मानक संचालन प्रक्रिया (एसओपी) जारी करता है।
एसओपी का पूरा पालन करें।

अपने आप से एक रोल मॉडल बनें और अपने सहयोगियों को नियमों और विनियमों का सम्मान और पालन करने के लिए प्रेरित करें।

आइए हम "व्यवसाय के सीएसबी सिद्धांत का पालन करें - अनुपालन व्यवसाय की आत्मा है।

Meetings...



First meeting of the Trustees of the LLMS Employees Group Gratuity Trust Fund, on 20 November 2023.



Interaction meeting of LLMS leadership team-Karnataka with Mr. Hemakumar, ESAF Cluster Head, Mysore - Nov 2023



Business review sessions - Uttar Pradesh and Tripura

Fast movers...



BARAUNI branch of Bihar
crossed the Milestone of 1cr.

KHAGARIA branch (BO) achieved
the Milestone of 2Cr.



New beginnings...



First sangam collection
Khagaria, Branch



First Sangam collection,
Santirbazar Branch



First Sangam collection,
Badharghat Branch

ESAF Dhanashree - 2023



ESAF Dhanashree - 2023



Management Talk

Mohanachandran K R, Managing Director & CEO

ಅನುಸರಣೆ ಸಂಸ್ಕೃತಿಯನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸಿ; ಅನುಸರಣೆ ಮಾಡದಿರುವುದು ಅಪರಾಧ

ಅನುಸರಣೆಯು ವ್ಯವಹಾರದ ಆತ್ಮವಾಗಿದೆ (ಸಿಎಸ್ಸಿ). ಅನುಸರಣೆ ಎಂದರೆ ಎಲ್ಲಾ ನಿಯಮಗಳು ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ಗಮನಿಸುವುದು ಮತ್ತು ಪಾಲಿಸುವುದು; ಪ್ರಕ್ರಿಯೆಗಳು ಮತ್ತು ಕಾರ್ಯವಿಧಾನಗಳನ್ನು ಗೌರವಿಸುವುದು. ಅನುಸರಣೆಯು ವ್ಯವಹಾರದ ಎಲ್ಲಾ ನಿಯಮಗಳು ಮತ್ತು ಷರತ್ತುಗಳು, ಪ್ರಕ್ರಿಯೆಗಳು, ನಿಯಮಗಳು ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ಕಟ್ಟುನಿಟ್ಟಾಗಿ ಅನುಸರಿಸುತ್ತದೆ. ಬೇರೆ ರೀತಿಯಲ್ಲಿ ಹೇಳುವುದಾದರೆ, ಅನುಸರಣೆಯು ಯಾವುದೇ ನಿಯಮಗಳು, ನಿಬಂಧನೆಗಳು, ಸೂಚನೆಗಳು ಅಥವಾ ಪ್ರಕ್ರಿಯೆಗಳನ್ನು ಉಲ್ಲಂಘಿಸುವುದಿಲ್ಲ.

ಅನುಸರಣೆ ವೈಫಲ್ಯ = ವ್ಯವಹಾರ ವೈಫಲ್ಯ
ಅನುಸರಣೆ ಯಶಸ್ಸು = ವ್ಯವಹಾರ ಬೆಳವಣಿಗೆ ಮತ್ತು ಸುಸ್ಥಿರತೆ

ಅನುಸರಣೆಯ ಕೊರತೆ ಮತ್ತು ವಿಫಲ ಅನುಸರಣೆಯು ಸಂಸ್ಥೆಯಲ್ಲಿ ವ್ಯವಹಾರ ಅಪಾಯ, ಕಾರ್ಯಾಚರಣೆಯ ಅಪಾಯ ಮತ್ತು ಖ್ಯಾತಿಯ ಅಪಾಯದ ಹೆಚ್ಚಳಕ್ಕೆ ಕಾರಣವಾಗುತ್ತದೆ, ಇದು ಅಂತಿಮವಾಗಿ ಕಂಪನಿಗೆ ನಷ್ಟಕ್ಕೆ ಕಾರಣವಾಗುತ್ತದೆ. ಪ್ರಕ್ರಿಯೆಗಳು ಮತ್ತು ಕಾರ್ಯವಿಧಾನಗಳನ್ನು ಅನುಸರಿಸದರೆ ಮತ್ತು ಅನುಸರಿಸಿದರೆ, ವಂಚನೆಗಳು ಅಥವಾ ಹಣದ ದುರುಪಯೋಗ ಅಥವಾ ವಂಚನೆ ಇರುವುದಿಲ್ಲ. ನಾವು ಯಾರನ್ನೂ ಶಿಕ್ಷಿಸಬೇಕಾಗಿಲ್ಲ
ಪಿಎಆರ್ ಏಕೆ ಹೆಚ್ಚಾಗಿದೆ? ಸಾಲದ ಅವಧಿ ಮೀರಿದ / ಎಫ್‌ಐಒಡಿ ಏಕೆ ಹೆಚ್ಚಾಗಿದೆ? ತಪ್ಪು ಅಭ್ಯಾಸಗಳು ಏಕೆ ಸಂಭವಿಸುತ್ತವೆ? ವಂಚನೆಗಳು ಏಕೆ ಸಂಭವಿಸುತ್ತವೆ?
ಒಂದೇ ಒಂದು ಉತ್ತರ. ಅನುಸರಣೆ ಅಥವಾ ಅನುಸರಣೆ ವೈಫಲ್ಯ.

ಅನುಸರಣೆ ವಿಫಲವಾದಾಗ, ವ್ಯವಹಾರವೂ ವಿಫಲವಾಯಿತು. ಅನುಸರಣೆಯೊಂದಿಗೆ ವ್ಯವಹಾರ ಮಾಡಿ. ವ್ಯವಹಾರವು ಸ್ಥಿರವಾಗಿ ಮತ್ತು ಆರೋಗ್ಯಕರವಾಗಿ ಬೆಳೆಯುತ್ತದೆ. ಬಾಕಿ ಇರುವ ಅಥವಾ ಸಾಲದ ಡೀಫಾಲ್ಟ್ ಗಳು ಇರುವುದಿಲ್ಲ. ನೀವು ನಿಮ್ಮನ್ನು ಘನತೆ ಎಂದು ಭಾವಿಸುತ್ತೀರಿ.

ನೀವು ಸಂಸ್ಥೆಯಲ್ಲಿ, ಸಹೋದ್ಯೋಗಿಗಳಲ್ಲಿ, ಗ್ರಾಹಕರಲ್ಲಿ ಮತ್ತು ಸಮಾಜದಲ್ಲಿ ಗೌರವವನ್ನು ಪಡೆಯುತ್ತೀರಿ. ಮನ್ನಣೆ ಮತ್ತು ಬೆಳವಣಿಗೆಯು ದಾರಿಯುದ್ದಕ್ಕೂ ಬರುತ್ತದೆ.

ಪ್ರಧಾನ ಕಚೇರಿ ನಿಯಮಿತವಾಗಿ ವ್ಯವಹಾರ ಕಾರ್ಯಾಚರಣೆಗಳಿಗಾಗಿ ಸ್ಟ್ಯಾಂಡರ್ಡ್ ಆಪರೇಟಿಂಗ್ ಪ್ರೊಸೀಜರ್ಸ್ (ಎಸ್‌ಒಪಿ) ಅನ್ನು ನೀಡುತ್ತದೆ. SOP ಗಳನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ಅನುಸರಿಸಿ.

ನೀವೇ ಮಾದರಿಯಾಗಿರಿ ಮತ್ತು ನಿಯಮಗಳು ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ಗೌರವಿಸಲು ಮತ್ತು ಅನುಸರಿಸಲು ನಿಮ್ಮ ಸಹೋದ್ಯೋಗಿಗಳನ್ನು ಪ್ರೇರೇಪಿಸಿ.

ನಾವು "ವ್ಯವಹಾರದ ಸಿಎಸ್ಸಿ ತತ್ವವನ್ನು ಅನುಸರಿಸೋಣ - ಅನುಸರಣೆಯು ವ್ಯವಹಾರದ ಆತ್ಮವಾಗಿದೆ."

Fear

Khalil Gibran (Lebanese – American writer and poet)

It is said that before entering the sea,
a river trembles with fear.

She looks back at the path she has travelled,
from the peaks of the mountains,
the long winding road crossing forests and villages.

And in front of her,
she sees an ocean so vast,
that to enter,
there seems nothing more than to disappear forever.

But there is no other way,
the river cannot go back.

Nobody can go back.
To go back is impossible in existence.

The river needs to take the risk-
of entering the ocean,
because only then fear will disappear,
because that is where the river will know,
It is not about disappearing into the ocean,
but of becoming the ocean.



(Translated from English to Kannada by Ashwini Gowda, MIS - LLMS, Mysore)

ಭಯ

ಒಂದು ನದಿಯು ಸಮುದ್ರವನ್ನು ಪ್ರವೇಶಿಸುವ ಮೊದಲು,
ಭಯದಿಂದ ನಡುಗುತ್ತದೆ ಎಂದು ಹೇಳಲಾಗಿದೆ.

ನದಿಯು ತಾನು ಸಾಗಿದ ದಾರಿಯನ್ನು ಅಂದರೆ
ಪರ್ವತಗಳ ಶಿಖರಗಳಿಂದ, ಉದ್ದವಾದ ಅಂಕುಡೊಂಕಾದ
ಕಾಡುಗಳು ಮತ್ತು ಹಳ್ಳಿಗಳ ರಸ್ತೆಯನ್ನು ಹಿಂತಿರುಗಿ ನೋಡುತ್ತಾಳೆ.

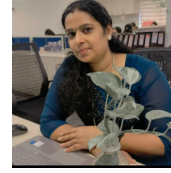
ಮತ್ತು ಅವಳ ಮುಂದೆ,
ಅವಳು ಪ್ರವೇಶಿಸುವ ತುಂಬಾ ವಿಶಾಲವಾದ ಸಾಗರವನ್ನು ನೋಡುತ್ತಾಳೆ,
ಆಗಾ, ಶಾಶ್ವತವಾಗಿ ಕಣ್ಮರೆಯಾಗುವುದಕ್ಕಿಂತ ಹೆಚ್ಚಿನೂ ಇಲ್ಲ ಎಂದು ನದಿಗೆ ತೋರುತ್ತದೆ.

ಆದರೆ ಬೇರೆ ದಾರಿಯಿಲ್ಲ,
ನದಿ ಹಿಂತಿರುಗಲು ಸಾಧ್ಯವಿಲ್ಲ.

ನದಿಗೆ ಮಾತ್ರವಲ್ಲ ಯಾರಿಗೂ ಹಿಂತಿರುಗಲು ಸಾಧ್ಯವಿಲ್ಲ.
ಹಿಂದೆ ಹೋಗುವುದು ಅಸ್ತಿತ್ವದಲ್ಲಿ ಅಸಾಧ್ಯ.

ನದಿ ಸಾಗರವನ್ನು ಪ್ರವೇಶಿಸಲು,
ಅಪಾಯವನ್ನು ತೆಗೆದುಕೊಳ್ಳಬೇಕು-
ಏಕೆಂದರೆ ಆಗ ಮಾತ್ರ ಭಯ ಮಾಯವಾಗುತ್ತದೆ.
ಏಕೆಂದರೆ ಅಲ್ಲಿ ನದಿಯು ತಿಳಿಯುತ್ತದೆ
ಇದು ಸಾಗರದಲ್ಲಿ ಕಣ್ಮರೆಯಾಗುವುದರ ಬಗ್ಗೆ ಅಲ್ಲ,
ಆದರೆ ಸಾಗರವೇ ಆಗುವುದು ಎಂದು.

ಖಲೀಲ್ ಗಿಬ್ರಾನ್ (ಲೆಬನೀಸ್ - ಅಮೇರಿಕನ್ ಬರಹಗಾರ ಮತ್ತು ಕವಿ)



(Translated from English to Hindi by Syama Rajeesh, HR - LLMS, HO)

डर

ऐसा कहा जाता है ,कि समुद्र में प्रवेश करने के पहले
नदी भय से कांपती है ।
वह पीछे मुड़कर उस रास्ते को देखती है
जिस पर वह चली थी ,

पहाड़ों की चोटियों से लेकर
जगलों और गावों को पार करने वाली
लंबी घूमावदार सड़क ।

और उसके सामने
इतना विशाल महासागर दिखाई देता है ,
कि उसमें प्रवेश करना
हमेशा के लिए गायब हो जाने के अलावा और कुछ नहीं लगता ।

लेकिन कोई और रास्ता नहीं ,
वापस नहीं जा सकती ।

कोई भी वापस नहीं जा सकता .
अस्तित्व में वापस जाना असंभव है ।

नदी को समुद्र में प्रवेश करने का जोखिम उठाना होगा ,
क्योंकि तभी डर गायब होगा ,
क्योंकि वहीं से नदी को पता चलेगा कि
यह समुद्र में गायब होने के बारे में नहीं है ,
बल्कि समुद्र बनने के बारे में है

खलील जिब्रान (लेबनान - अमेरिकी लेखक और कवि)

Addition to the Leadership



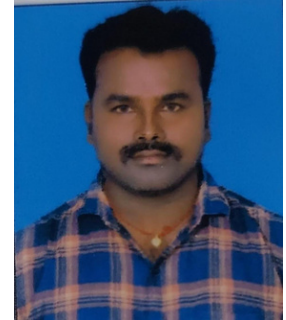
Aditya Prasad Mohanty
Regional Head
Odisha



Anjani Thakur
Area Manager
Katihar



Bulu Mudali
Area Manager
Baripada Area



Kishore Kumar Sinha
Area Manager
Garhwa Area



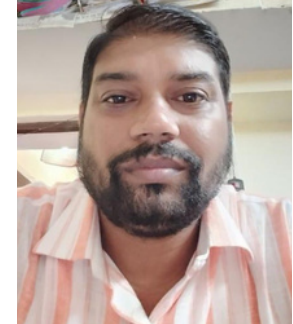
Manjunatha
Area Manager
Hunsur Area



Md Ajharuddin
Area Manager
Hazaribagh Area



Pramod Mahala
Area Manager
Bhawanipatna Area



Rakesh Kumar Gupta
Area Manager
Deoria Area



Rakesh Kumar Yadav
Area Manager
Basti Area



Subhas Kr Jha
Area Manager Incharge
Saharsa Area

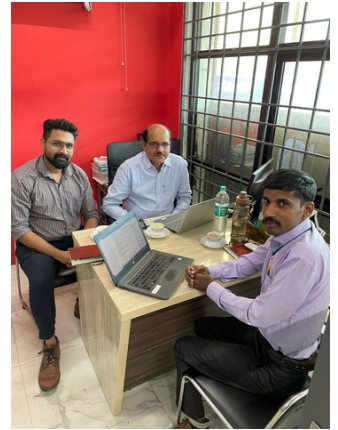


Srirag C
Dy. Manager
BPDD/HO



Vishnu K
Dy. Manager
HR/HO

Interactions.... Oct, Nov, Dec 2023



**Karnataka -
Oct 2023**



Assam - Nov 2023

Assam meets - November 2023



Dispur LLMS



Dispur ESFB



Xamahar - Assam



Bongaigaon LLMS



Nalbari LLMS

Know your Branches ...



Appreciating team Bishalgarh Tripura for allround progress (7 November)



**Udaipur Tripura
7 November**



**Ambasa Tripura
8 November**



**Dharma Nagar Tripura
8 November**



**Kumarghat Tripura
8 November**

Industry Mirror

Microfinance loan portfolio stands at Rs 3.76 lakh cr at end of FY'24 Q2: MFIN

Microfinance loan portfolio at the end of the second quarter of the current financial year stood at Rs 3.76 lakh crore, serving 7.1 crore borrowers, an industry body report said. According to the report prepared by Microfinance Institutions Network (MFIN), a self-regulatory body of the NBFC-MFIs, microloan disbursements during the July-September quarter of 2023-24 touched Rs 76,054 crore, as compared to Rs 71,916 crore in the same period of the previous financial year.

Gross loan portfolio (GLP) of the microfinance industry stood at Rs 3.76 lakh crore, reflecting a rise of 25 per cent over the year-ago period, the report said.

NBFC-MFIs totalling 91 are the largest provider of microfinance, followed by banks, small finance banks and non-banking financial institutions.

In terms of regional distribution of GLP, the east, the northeast and the south account for 63 per cent of the total portfolio, the report said.

Among the NBFC-MFI members of MFIN, assets under management (AUM) stood at Rs 1,33,963 crore at the end of the second quarter, registering a year-on-year growth of 39.2 per cent, it said.

The average loan amount disbursed during the second quarter of the current fiscal was Rs 41,373, which is 0.4 per cent lower than the similar previous period.

During the second quarter of 2023-24, NBFC-MFIs received Rs 26,503 crore of debt funding, and Rs 28,138 crore of equity funding.

MFIN CEO and Director Alok Misra said that MFIs continue to contribute to the financial inclusion landscape by adding 1.9 crore accounts under their fold.

Courtesy: The Economic Times

Wall of Fame



Vishal Kumar Mishra
Asst. Manager
Internal Audit-Godda



Ashwini H Gowda
Dy. Manager
MIS-Mysore



Kapildeo Kumar Ranjan
Area Manager
Kursela



Navin Kumar
Unit Manager
Bakhri



Jijo John
Asst. Manager
Admin.



Manisha Kumari
Asst. Unit Manager
Jamshedpur



Mohammad Imran Ali
Unit Manager
Thakurgunj



Ranjan Kumar Pandey
UM Incharge
Banka



Anju
Asst. Unit Manager
Gundlupet

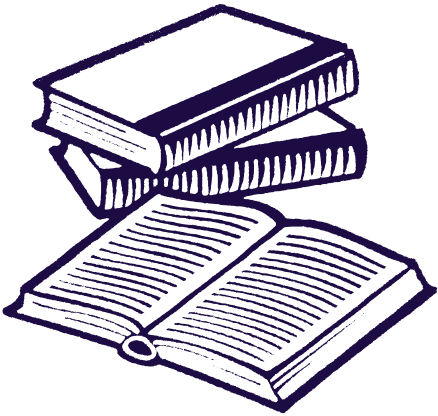


Navin Kumar Das
AUM Incharge
Purnia



Narayan Mirdha
Assistant Unit Manager
Bokaro

E ducation thícs nthusíasm



We had the theme of Education, Ethics and Enthusiasm for the year 2023. The theme for year 2024 is different . But the essence and spirit of the theme of the year 2023 - Education , Ethics and Enthusiasm - will continue to lead LLMS in 2024 also. Educating oneself and educating all others; conduct of business with ethics, honesty and integrity; developing and fostering enthusiasm for business at all levels are the fundamentals of sustainable business development.

Holding the basic principles of Education , Ethics and Enthusiasm, let us move on to the theme for the year 2024 - Growth and Sustainability of Business, supported by Process, Compliance and Ethics.

Customer Outreach & Joyful Stories

LLMS' DHANASHREE program is a unique financial literacy initiative aimed at empowering individuals to improve their financial stability. Conducted at the grass-roots level, the program focuses on building knowledge and understanding of banking and finance. The primary objective is to help individuals make informed decisions about their finances, including savings, budgeting, and planning for the future.

Supported by ESAF Small Finance Bank and powered by NABARD, the DHANASHREE program is regularly organized in different states.

Through its financial education and support services, LLMS has made a positive impact on the financial well-being of program participants. LLMS is committed to serving the underserved and making a meaningful difference in people's lives. The DHANASHREE program is a testament to this commitment.

By providing financial education and support, LLMS is working towards its goal of improving the financial stability of individuals and communities, one person at a time.



Success through paper plate making

Ruhi Khatoon is a perfect example of how one can rise beyond one's background and accomplish their wildest dream. Ruhi Khatoon dropped out of school in her 8th standard, and her husband dropped out of the 10th standard but their determination was unceasing. Her husband ran a chicken shop. His income was not good enough to both feed the family as well as to give good education to their children. Since both Ruhi Khatoon and her husband were not educated enough, they wanted to give their three children the best possible education.

In 2019, ESAF SFB began its operations in Dhanbad (Jharkhand) and Ruhi Khatoon was the first Sangam member to get a loan of Rs.15,000/-. She bought a paper plate making machine out of that fund. In the beginning, it was challenging to run the business with so much competition around. The hard work she put in gave her rich dividends in the form of regular and repeat customers and a thriving business.

The success story of her business motivated Ruhi Khatoon to take bold steps. She took second loan of Rs.30,000/- to buy more materials.

Now Ruhi Khatoon is optimistic about her future and she is confident enough to chase their dreams of giving good quality education to their children. Their children have grown up now and are in high school. She does not want to exit as a Sangam member of the ESAF Bank as she believes that it was because of ESAF that they could sustain their life.

Head Office - Green Tower, 2nd floor, Pattalakkunnu, Ollukkara Village, Mannuthy- Nadathara PWD Road, Thrissur, Kerala, India 680651

भारतीय रिजर्व बैंक
राष्ट्रव्यापी महान वित्तीय जागरूकता अभियान

अपने बैंक खाते की लॉगिन आईडी, पासवर्ड, पिन या ओटीपी किसी के साथ साझा न करें।

अपने फ़ोन/डिवाइस पर कोडें भी अनजान ऐप डाउनलोड न करें।

पुरस्कार राशि, सरकारी सहायता और केवाईसी अपडेट करने की पेशकश/वादा करने वाले संदेशों का कभी जवाब न दें।

एटीएम में अनजान व्यक्ति से मदद न लें। पिन दर्ज करते समय हमेशा एटीएम कीपैड को अपने हाथ से ढक कर रखें।

पैसे निकालने के लिए अपना एटीएम कार्ड किसी को न दें। अपने कार्ड पर कभी भी पिन न लिखें।

RBI द्वारा प्रकाशित Be(A)ware बुकलेट के बारे में अधिक जानने के लिए यहाँ स्कैन करें

RB-IOS, 2021 के बारे में अधिक जानने के लिए यहाँ स्कैन करें

ICC - Internal Compliance Committee (Prevention Of Sexual Harassment) members -

- 1 Ms. Mala Nair, Associate Vice President, ESAF Small Finance Bank, Head Office, Thrissur, Kerala - 680651 - mala.nair@esafbank.com
- 2 Ms. Rejitha V Thomas, Advocate - advrejitha@gmail.com
- 3 Ms. Merina Josephine P, Senior Manager, ESAF Foundation - merinajp@esafindia.org
- 4 Mr. Roshan Sam C Abraham, Senior Manager, LLMS - roshan@llms.in
- 5 Ms. Pooja Mondal, Deputy Manager, LLMS - pooja.mondal@llms.in
- 6 Mr. Arindom Paul, Deputy Manager, LLMS - arindom.paul@llms.in

CGRF (Customer Grievances Redressal Forum)

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 2. Mr. Aditya Prasad Mohanty- Odisha (Odia) - Phone : +91 7994457012
 3. Mr. Raju Kumar - Bihar, Jharkhand, Uttar Pradesh (Hindi) - Phone : +91 7356056888
 4. Mr. Kaushik D- West Bengal, Tripura (Bangla) - Phone : +91 7994021160
 5. Mr. Abhinab Bora - Assam (Assamese) - Phone : +91 7356057555
- Email - Grievance@llms.in

Raju P V - Thrissur HO

Arun Kumar TA - Thrissur HO

Geevarghese Kurian - Thrissur HO

AMRUTHA DHARA EDITORIAL COMMITTEE

Ashwini Gowda - Mysore

Jesmi Yohannan - Thrissur HO

Pooja Mondal - Ranchi



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