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Lahanti

Last Mile Services Private Ltd.

Amrutha Dhara

Quarterly Newsletter

Issue XIII - December 2024



Honoring the Founder of ESAF group of Social Enterprises and MD & CEO of ESAF Small Finance Bank, Mr. Paul Thomas K, as he arrives to address LLMS Karnataka Business meet on 27 October 2024

Nation-Wide Intensive Financial Awareness Campaign Poster

Reserve Bank of India
Nation-wide Intensive Financial Awareness Campaign
Do not share your bank account login ID, password, PIN or OTP with anyone.
Do not download any unknown app on your phone/device.
Never respond to messages offering promising prize money, government aid and KYC updation.
Do not give your ATM card to anyone for withdrawal of cash. Never write the PIN on your card.
Do not take help from strangers at the ATM. Always cover the ATM keypad with your hand while keying in the PIN.

भारतीय रिजर्व बैंक
राष्ट्रव्यापी गहन वित्तीय जागरूकता अभियान
अपने बैंक खाते की लॉगिन आईडी, पासवर्ड, पिन या ओटीपी किसी के साथ साझा न करें।
अपने फ़ोन/डिवाइस पर कोई भी अजनान ऐप डाउनलोड न करें।
परस्कार बरिषी, सरकारी सहायता और केवाईसी अपडेट करने की वाकफ़ा/बयान करने वाले संदेशों का कभी जवाब न दें।
घटौप में अज्ञान व्यक्ति से मदद न दें। पिन दर्ज करते समय हमेशा घटौप कीपैड को अपने हाथ से ढक कर रहें।

ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್
ರಾಷ್ಟ್ರವ್ಯಾಪಿ ತೀವ್ರ ಅರ್ಥಿಕ ಜಾಗೃತಿ ಅಭಿಯಾನ
ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಖಾತೆಯ ಲಾಗಿನ್ ಐಡಿ, ಪಾಸ್‌ವರ್ಡ್, ಪಿನ್ ಅಥವಾ ಒಟಿಪಿ ಯಾವುದೇ ಮೂಲದಿಂದ ಯಾರಿಗೂ ಹಂಚಿಕೊಳ್ಳಬೇಡಿ.
ನಿಮ್ಮ ಸ್ಮಾರ್ಟ್‌ಫೋನ್/ಡೆವೈಸ್‌ನಲ್ಲಿ ಯಾವುದೇ ಅಜ್ಞಿತ ಅಪ್ಲಿಕೇಶನ್ ಅನ್ನು ಡೌನ್‌ಲೋಡ್ ಮಾಡಬೇಡಿ.
ಏನು ಮಾನವನ ಹಣ, ಸರ್ಕಾರಿ ಸಹಾಯದ ಕುರಿತು ಅಥವಾ ಕೆಲವು ಸರ್ಕಾರಿ ಸಹಾಯದ ಕುರಿತು ಸಂದೇಶಗಳಿಗೆ ಎಂದಿಗೂ ಪ್ರತಿಕ್ರಿಯಿಸಬೇಡಿ.
ನಿಮ್ಮ ಒಪ್ಪಿಗೆಯಿಲ್ಲದೆ ಯಾರೂ ನಿಮ್ಮ ಆಟೋ ಡೆಬಿಟ್ ಅನ್ನು ನಿರ್ಬಂಧಿಸಬೇಡಿ. ನಿಮ್ಮ ಆಟೋ ಡೆಬಿಟ್ ಅನ್ನು ಎಂದಿಗೂ ಬದಲಾಯಿಸಬೇಡಿ.

भारतीय रिजर्व बैंक
देशव्यापी विधि: आर्थिक सचेतनता प्रचारकियान
आपका बैंक खाता आईडी, पासवर्ड, पिन या ओटीपी साथे किसी के साथ साझा न करें।
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ભારતીય રಿಸર્ವ બ್ಯಾંક
રાષ્ટ્રવ્યાપಿ તೀવ્ર અર્થિક ಜಾಗૃતિ અભિયાન
બંધ બેંક ખાતેની લોગીન ઈડી, પાસવર્ડ, પીન અથવા ઓટીપી કોઈપણ સ્ત્રોતમાંથી કોઈને આપવા નહીં.
બંધ મોબાઇલ/ડેવિસ પર કોઈપણ અજાણતા અપ્લિકેશન ડાઉનલોડ નહીં.
કોઈપણ પ્રકારનો અજાણતા સહાય/સરકારી સહાય અંગેના સંદેશોને કોઈપણ સમયે જવાબ નહીં આપવો.
નિಮ್ಮ સ્વયં-સહાયના ઓટો ડેબિટ અંગેની કોઈપણ અજાણતા નોંધણી નહીં કરવો. નિಮ್ಮ ઓટો ડેબિટ અંગેની કોઈપણ બદલાવો નહીં કરવો.

भारतीय रिजर्व बैंक
देशव्यापी तीव्र विधि: सजागता अभियान
आपका बैंक खाता आईडी, पासवर्ड, पिन या ओटीपी साथे किसी के साथ साझा न करें।
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ESAF HR summit held on 5th October 2024

WHENEVER YOU WISH,
WE WILL BE THERE
WITH THE
LAMP OF JOY...!



Dear ESAFIans,

As India's most luminous festival, Diwali celebrates the triumph of light over darkness and the spirit of shared prosperity. This cherished time brings families together in joy and gratitude, illuminating our lives with hope and reminding us of the boundless positivity and opportunities to make a difference.

Diwali is not just a time for celebration but a moment to reflect on the deeper joy it brings, a joy that carries a profound message of hope. Let us ensure we serve the communities around us with mindful celebrations. Sharing our blessings with those in need is the ethos that we uphold.

The essence of Diwali perfectly aligns with our core values. In this solemn hour, I encourage each of you to be a beacon of light for those in need. ESAF consistently rises to the occasion, lighting up lives with the warmth of joy. Together, let us instil hope in the marginalised and strengthen our brand.

Once again, wishing you and your family a Happy Diwali! May this joyful festival help you to power the bigger dreams of those around you.

With joyful regards,



K. Paul Thomas
Founder,
ESAF Group of Social Enterprises



ESAF Foundation, Viswas Bhavan, Kundukulam Road,
Mannuthy P.O, Thrissur. 680651, Kerala, India.

@ESAFsociety
www.esafindia.org

HAPPY
Diwali
festival of lights



Lahanti

Last Mile Services Private Ltd.



MERRY
CHRISTMAS
& HAPPY NEW YEAR

Share the Joy of
Sacrifice and Service

Dear Colleagues,

Season's greetings to you and your loved ones!

The spirit of Christmas lies in the joy of giving. Without the shepherds, there would have been no nativity, and without the stargazers, there would have been no gifts. Christmas symbolises the exchange of gifts – God's gift to humanity through His Son and humanity's gift to God by sharing our blessings with those less privileged.

As we celebrate the joyous festival of the birth of Jesus, let us reflect on the true purpose of this season. It is a time to hold steadfast to our core ethos of "fighting the partiality of prosperity". In other words, it is a time to share our blessings with those less fortunate, to gift our time and presence to loved ones, to express gratitude to our colleagues for their support and encouragement, and to thank the Almighty for the abundance we have received. With this noble intention, we have launched campaigns like the **Cake of Compassion**, and projects like **Let Them Smile**.

This year has brought its share of challenges, including the Wayanad landslides and the floods across the country, resulting in the tragic loss of lives and property. ESAF actively participated in relief efforts in Wayanad, supporting landslide victims. Despite these trials, the year also brought moments of joy and achievement. We organised job drives to spread hope and assist communities affected by the catastrophe. I am happy to note that our Balajiyothe Clubs, continue to offer educational and developmental opportunities for less privileged children, and the Mahilodaya Exhibitions are promoting women entrepreneurship. Also, our agriculture and dairy farming activities are revolutionising lives in the rural villages.

As we embrace the festive season, let us take a moment to pray and reflect on all that this year has symbolised for us. The birth of Christ represents hope, and so does ESAF. Christmas reminds us to spare a thought for others. Let us remain as the light for the less privileged. Let us strive to make a difference, not only through our words but also through our actions and the values we uphold.

Merry Christmas and Happy New Year!

Warm Regards,



K. Paul Thomas
Founder,
ESAF Group of Social Enterprises



28th December 2021

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ESAF Foundation, Viswas Bhavan, Kundukulam Road,
Mannuthy P.O, Thrissur. 680651, Kerala, India.

Management Talk

Adieu friends....

**Mohanachandran K R,
Managing Director & CEO**

As I complete my three-year term as Managing Director & CEO of our Company on 31 December 2024, I say **Goodbye** to all of you.

My three-year term was eventful, and of course, full of challenges and activities.

Some of you have worked with me for three years, and some others for a few months/weeks/days. Business during this term was full of ups and downs; all negatives that affected microfinance industry in the recent past did not spare us too. Nevertheless, we together have built an organisation capable of, and strong enough for resolving the issues and challenges. It is a matter of time that we fly high. Our teams are accordingly designed and equipped.

We have created a strong and sufficient mechanism for Internal Audit, Risk Management and Compliance. Systems and processes have been established. Policies approved by the Board of Directors have been laid down. Internal controls have been streamlined. Good and capable teams have been created at all levels. Departments in Head Office, including Business, HR, Finance and Administration have been strengthened, so as to ensure effective support and control.

The Company has been able to build a solid Balance Sheet, depicting the sound fundamentals and standards. We are strong and stable as an entity.

All of you have associated with me in many different ways for leading the institution over the last three years.

I thank you all, from the depth of my heart.

As we look forward, the major task in front of the organisation is to address the asset quality challenge. Building up a solid and high-quality loan book is also very important. I have seen and experienced that wherever the staff worked with a TIE approach, results were visible. TIE means Total Involvement without Exception. As a team we are strong, as an individual each one of us is important. Wherever results were not on the expected lines, we could read the reasons as lack of involvement and failure in supervision.

Time has come to rise up and resolve. If we fail in such responsibility, it would be the turn of the time to adopt corrective measures, which would not always be pleasant. We should not fail to read the writings on the wall.

I continue to repose my full confidence in the team, as I exit. I very firmly believe, Team LLMS has got the ability and vigour to perform. There should be a complete sense of belongingness and ownership. Willingness to perform is a pre-requisite to succeed.

Our talents are God's gift to us. Once we use the God-given talents effectively and wholeheartedly, that turns to be our gift back to God. If we fail to use the God-given talents and capabilities in the manner expected of us, God would not fail to treat such people the way they deserve. It is only a matter of time. I appeal to all of you to use the talents you are blessed with, in a most effective manner, with absolute levels of dedication, determination, integrity and honesty.

Once again, I thank all of you for the friendship and companionship you have extended to me. Thanks a lot for all support and efforts that you have put in to help the organisation to surpass the challenges.

LLMS, as an entity is bound to prosper, for its foundation is built upon the principles of Nobility and Humility.

I wish all success in your future endeavours and efforts.

Wish you and families a very Happy New Year 2025.



मोहनचंद्रन केआर,
प्रबंध निदेशक और सीईओ

अलविदा दोस्तों...

31 दिसंबर, 2024 को हमारी कंपनी के प्रबंध निदेशक और सीईओ के रूप में अपना तीन साल का कार्यकाल पूरा करते हुए, मैं आप सभी को **अलविदा** कहता हूँ।

मेरा तीन साल का कार्यकाल घटनापूर्ण रहा, और निश्चित रूप से, चुनौतियों और गतिविधियों से भरा हुआ। आप में से कुछ ने मेरे साथ तीन साल तक काम किया है, और कुछ ने कुछ महीनों/सप्ताहों/दिनों तक। इस कार्यकाल के दौरान व्यापार उतार-चढ़ाव से भरा रहा; हाल के दिनों में माइक्रोफाइनेंस उद्योग को प्रभावित करने वाली सभी नकारात्मकताएँ हमें भी नहीं बखर्हीं। फिर भी, हमने मिलकर एक ऐसा संगठन बनाया है जो मुद्दों और चुनौतियों को हल करने में सक्षम और पर्याप्त रूप से मजबूत है। यह समय की बात है कि हम ऊंची उड़ान भरें। हमारी टीमें तदनुसार डिज़ाइन और सुसज्जित हैं।

हमने आंतरिक लेखा परीक्षा, जोखिम प्रबंधन और अनुपालन के लिए एक मजबूत और पर्याप्त तंत्र बनाया है। सिस्टम और प्रक्रियाएँ स्थापित की गई हैं। निदेशक मंडल द्वारा अनुमोदित नीतियाँ निर्धारित की गई हैं। आंतरिक नियंत्रण को सुव्यवस्थित किया गया है। सभी स्तरों पर अच्छी और सक्षम टीमें बनाई गई हैं। प्रभावी समर्थन और नियंत्रण सुनिश्चित करने के लिए मुख्यालय में व्यवसाय, मानव संसाधन, वित्त और प्रशासन सहित विभागों को मजबूत किया गया है।

कंपनी ठोस बुनियादी बातों और मानकों को दर्शाते हुए एक ठोस बैलेंस शीट बनाने में सक्षम रही है। हम एक इकाई के रूप में मजबूत और स्थिर हैं।

आप सभी ने पिछले तीन वर्षों में संस्था का नेतृत्व करने के लिए कई अलग-अलग तरीकों से मेरे साथ सहयोग किया है। मैं आप सभी का तहे दिल से शुक्रिया अदा करता हूँ।

जैसा कि हम आगे देखते हैं, संगठन के सामने प्रमुख कार्य परिसंपत्ति गुणवत्ता चुनौती का समाधान करना है। एक ठोस और उच्च गुणवत्ता वाली ऋण पुस्तिका का निर्माण करना भी बहुत महत्वपूर्ण है। मैंने देखा और अनुभव किया है कि जहां भी कर्मचारियों ने TIE दृष्टिकोण के साथ काम किया, परिणाम दिखाई दिए। TIE का मतलब है बिना किसी अपवाद के कुल भागीदारी। एक टीम के रूप में हम मजबूत हैं, एक व्यक्ति के रूप में हममें से प्रत्येक महत्वपूर्ण है। जहां भी परिणाम अपेक्षित लाइनों पर नहीं थे, हम भागीदारी की कमी और पर्यवेक्षण में विफलता के रूप में कारणों को पढ़ सकते थे।

उठने और हल करने का समय आ गया है। यदि हम ऐसी जिम्मेदारी में विफल होते हैं, तो सुधारात्मक उपायों को अपनाने का समय आ जाएगा, जो हमेशा सुखद नहीं होगा। हमें दीवार पर लिखी बातों को पढ़ने में विफल नहीं होना चाहिए। मैं टीम में अपना पूरा भरोसा जताता हूँ, क्योंकि मैं टीम से बाहर निकल रहा हूँ।

मेरा दृढ़ विश्वास है कि टीम एलएलएमएस में प्रदर्शन करने की क्षमता और जोश है। इसमें पूर्ण रूप से अपनेपन और स्वामित्व की भावना होनी चाहिए। सफल होने के लिए प्रदर्शन करने की इच्छाशक्ति एक शर्त है।

हमारी प्रतिभाएँ हमें ईश्वर का उपहार हैं। एक बार जब हम ईश्वर प्रदत्त प्रतिभाओं का प्रभावी ढंग से और पूरे दिल से उपयोग करते हैं, तो यह ईश्वर को हमारा उपहार बन जाता है। यदि हम ईश्वर प्रदत्त प्रतिभाओं और क्षमताओं का उपयोग उस तरीके से करने में विफल रहते हैं, जिसकी हमसे अपेक्षा की जाती है, तो ईश्वर ऐसे लोगों के साथ वैसा व्यवहार करने में विफल नहीं होंगे, जिसके वे हकदार हैं। यह केवल समय की बात है। मैं आप सभी से अपील करता हूँ कि आप अपनी प्रतिभाओं का उपयोग सबसे प्रभावी तरीके से, पूर्ण समर्पण, दृढ़ संकल्प, निष्ठा और ईमानदारी के साथ करें।

एक बार फिर, मैं आप सभी को उस मित्रता और साथ के लिए धन्यवाद देता हूँ, जो आपने मुझे दिया है। संगठन को चुनौतियों से पार पाने में मदद करने के लिए आपने जो समर्थन और प्रयास किए हैं, उसके लिए बहुत-बहुत धन्यवाद।

एलएलएमएस, एक इकाई के रूप में, समृद्ध होने के लिए बाध्य है, क्योंकि इसकी नींव कुलीनता और विनम्रता के सिद्धांतों पर बनी है।

मैं आपके भविष्य के प्रयासों और प्रयासों में सफलता की कामना करता हूँ।

आपको और आपके परिवारों को नव वर्ष 2025 की हार्दिक शुभकामनाएँ।

ಮೋಹನಚಂದ್ರನ್ ಕೆ.ಆರ್
ಮ್ಯಾನೇಜಿಂಗ್ ಡೈರೆಕ್ಟರ್ ಮತ್ತು ಸಿಈಒ

ವಿದಾಯ ಸ್ವೀಕೃತಿ...

ನಾನು 31 ಡಿಸೆಂಬರ್ 2024 ರಂದು ನಮ್ಮ ಕಂಪನಿಯ ನಿರ್ವಹಣಾ ನಿರ್ದೇಶಕ ಮತ್ತು ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಯಾಗಿ ನನ್ನ ಮೂರು ವರ್ಷದ ಸೇವೆಯನ್ನು ಪೂರ್ಣಗೊಳಿಸಿದಂತೆ, ನಾನು **ಎಲ್ಲರಿಗೂ ವಿದಾಯ ಹೇಳುತ್ತೇನೆ.**



ನನ್ನ ಮೂರು ವರ್ಷದ ಅವಧಿ ಘಟನಾಚಕವಾಗಿತ್ತು, ಮತ್ತು ಖಚಿತವಾಗಿ ಇದು ಚಲನಚಿಂತನೆಗಳು ಮತ್ತು ಚಟುವಟಿಕೆಗಳೊಂದಿಗೆ ತುಂಬಿದ್ದವು. ನೀವು ಕೆಲವರು ನನ್ನೊಂದಿಗೆ ಮೂರು ವರ್ಷಗಳ ಕಾಲ ಕೆಲಸ ಮಾಡಿದ್ದೀರಿ, ಇತರೆ ಕೆಲವರು ಕೆಲವು ತಿಂಗಳು/ವಾರಗಳು/ದಿನಗಳ ಕಾಲ ಕೆಲಸ ಮಾಡಿದ್ದೀರಿ. ಈ ಅವಧಿಯ ವ್ಯವಹಾರವು ಎಲ್ಲಿ ಹಿಂಜರಿತ್ತು ಮತ್ತು ಎಲ್ಲಿ ಎತ್ತರವಾಗಿತ್ತು ಎಂಬುದರೊಂದಿಗೆ ಸಾಗಿತ್ತು; ಇತ್ತೀಚೆಗೆ ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಉದ್ಯಮವನ್ನು ಪ್ರಭಾವಿಸಿದ ಎಲ್ಲಾ ನಕಾರಾತ್ಮಕತೆಗಳು ನಮ್ಮನ್ನು ಕೂಡ ಸವಾಲುಗಳನ್ನೇ ಎದುರಿಸಲು ಮಾಡಿತು. ತೊಂದರೆಗಳು ಮತ್ತು ಸವಾಲುಗಳನ್ನು ಪರಿಹರಿಸಲು ನಾವು ಒಂದಾಗಿ ನಿರ್ಮಿಸಿರುವ ಸಂಸ್ಥೆಯನ್ನು ನಾವು ಉನ್ನತ ಮಟ್ಟದಲ್ಲಿ ಮಾಡಿದ್ದೇವೆ. ಇದು ಸಮಯದ ವಿಷಯವೇನೋ, ನಾವು ಎತ್ತರಕ್ಕೆ ಹಾರುತ್ತೇವೆ. ನಮ್ಮ ತಂಡಗಳು ಅನುವಂಶಿಕವಾಗಿ ವಿನ್ಯಾಸಗೊಳಿಸಲಾಗಿದ್ದು ಮತ್ತು ಸಿದ್ಧಗೊಳಿಸಲಾಗಿವೆ.

ನಾವು ಆಂತರಿಕ ಪರಿಶೀಲನೆ, ರಿಸ್ಕ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಮತ್ತು ಪಾಲನೆಯಿಗಾಗಿ ಬಲವಾದ ಮತ್ತು ಪರಿಪೂರ್ಣ ಯಾಂತ್ರಿಕತೆಯನ್ನು ರಚಿಸಿದ್ದೇವೆ. ವ್ಯವಸ್ಥೆಗಳು ಮತ್ತು ಪ್ರಕ್ರಿಯೆಗಳ ಸ್ಥಾಪನೆ ಮಾಡಲಾಗಿದೆ. ಮಂಡಳಿಯ ಸದಸ್ಯರಿಂದ ಅನುಮೋದಿತ ನೀತಿಗಳು ಸರಿಹೊಂದಿಸಲಾದವು. ಆಂತರಿಕ ನಿಯಂತ್ರಣಗಳನ್ನು ಸರಳೀಕರಿಸಲಾಗಿದೆ. ಎಲ್ಲಾ ಮಟ್ಟಗಳಲ್ಲಿ ಉತ್ತಮ ಮತ್ತು ಸಾಮರ್ಥ್ಯವುಳ್ಳ ತಂಡಗಳನ್ನು ರಚಿಸಲಾಗಿದೆ. ಮುಖ್ಯ ಕಚೇರಿ, ವ್ಯಾಪಾರ, ಮಾನವ ಸಂಪನ್ಮೂಲ, ಹಣಕಾಸು ಮತ್ತು ಆಡಳಿತ ವಿಭಾಗಗಳನ್ನು ಶಕ್ತಿ ತುಂಬಲಾಗಿದೆ, ಇದರಿಂದ ಪರಿಣಾಮಕಾರಿಯಾದ ಬೆಂಬಲ ಮತ್ತು ನಿಯಂತ್ರಣವನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳಲು.

ಕಂಪನಿಯು ದೃಢವಾದ ತಫಾವಣೆ ಪತ್ರವನ್ನು ನಿರ್ಮಿಸಲು ಸಾಧ್ಯವಾಗಿದೆ, ಇದು ಖಚಿತವಾದ ಮೂಲಭೂತಗಳು ಮತ್ತು ಮಾನದಂಡಗಳನ್ನು ತೋರಿಸುತ್ತದೆ. ನಾವು ಒಟ್ಟಾಗಿ ಶಕ್ತಿವಂತ ಮತ್ತು ಸ್ಥಿರವಾದ ಸಂಸ್ಥೆಯಾಗಿ ಪ್ರಗತಿಶೀಲರಾಗಿದ್ದೇವೆ.

ನೀವು ಪ್ರತಿ ಒಬ್ಬರೂ ಈ ಮೂರು ವರ್ಷಗಳಲ್ಲಿ ಸಂಸ್ಥೆಯನ್ನು ಮುನ್ನಡೆಸಲು ನನಗೆ ಹಲವಾರು ವಿಭಿನ್ನ ರೀತಿಯಲ್ಲಿ ಸಹಕಾರ ಮಾಡಿದ್ದೀರಿ. ನನ್ನ ಹೃದಯದ ಆಳದಿಂದ ನೀವು ಪ್ರತಿಯೊಬ್ಬರಿಗೂ ಧನ್ಯವಾದಗಳನ್ನು ಹೇಳುತ್ತೇನೆ.

ನಾವು ಮುಂದಿನತ್ತ ನೋಡುತ್ತಿದ್ದಂತೆ, ಸಂಸ್ಥೆಯ ಮುಂದೆ ಇರುವ ಪ್ರಮುಖ ಕಾರ್ಯವೇ ಆಸ್ತಿ ಗುಣಮಟ್ಟದ ಸವಾಲನ್ನು ಪರಿಹರಿಸುವುದು. ದೃಢ ಮತ್ತು ಉಚ್ಚ ಗುಣಮಟ್ಟದ ಸಾಲ ಪುಸ್ತಕವನ್ನು ನಿರ್ಮಿಸುವುದು ಸಹ ಬಹುಮುಖ್ಯವಾಗಿದೆ. ನಾನು ನೋಡಿದ ಮತ್ತು ಅನುಭವಿಸಿದಂತೆ, ಇಲ್ಲಿ ಸಿಬ್ಬಂದಿ TIE ದೃಷ್ಟಿಕೋನವನ್ನು ಅನುಸರಿಸಿದಾಗ, ಫಲಿತಾಂಶಗಳು ಗೋಚರಿಸಿವೆ. TIE ಎಂದರೆ ಯಾವುದೇ ವಿನಾಯಿತಿ ಇಲ್ಲದೆ ಸಂಪೂರ್ಣ ಭಾಗವಹಿಸುವುದು. ನಾವು ತಂಡವಾಗಿ ಶಕ್ತಿವಂತವಾಗಿದ್ದೇವೆ, ಪ್ರತಿ ವ್ಯಕ್ತಿಯೂ ನಾವು ಅಲ್ಲೇ ಮುಖ್ಯ. ಫಲಿತಾಂಶಗಳು ನಿರೀಕ್ಷಿತವಾಗಿ ಇಲ್ಲದಿದ್ದಲ್ಲಿ, ನಾವು ಅವುಗಳನ್ನು ಭಾಗವಹಿಸುವಿಕೆಯ ಕೊರತೆ ಮತ್ತು ಮೇಲ್ವಿಚಾರಣೆಯ ವೈಫಲ್ಯ ಎಂದು ಗುರುತಿಸಬಹುದು.

ಸಮಯವು ಎದ್ದು ಪ್ರಗತಿಪಡಿಸಲು ಮತ್ತು ಪರಿಹರಿಸಲು ಬರುವುದಾಗಿದೆ. ನಾವು ಇಂತಹ ಜವಾಬ್ದಾರಿಯಲ್ಲಿ ವಿಫಲವಾದರೆ, ಸಮಯವು ತಿದ್ದುವ ಕ್ರಮಗಳನ್ನು ಸ್ವೀಕರಿಸಲು ಮುಂದಾಗುವುದು, ಇದು ಸದಾ ಅನಂದಕರವಾಗಿರದು. ನಾವು ಗೋಚರಿಸುವಲ್ಲಿನ ಬರಹಗಳನ್ನು ಓದಲು ವಿಫಲಗೊತ್ತಾಗಬಾರದು.

ನಾನು ಹೊರಗೊಮ್ಮಲು ಹೋಗುತ್ತಿದ್ದಾಗ, ನಾನು ತಂಡದ ಮೇಲೆ ನನ್ನ ಪೂರ್ಣವಾದ ವಿಶ್ವಾಸವನ್ನು ಮುಂದುವರಿಸಲಾಗುತ್ತಿದೆ. ನನಗೆ ತುಂಬು ನಂಬಿಕೆಯನ್ನು ಹೊಂದಿದೆ, ತಂಡ LLMSಗೆ ಸಾಧನೆ ಮಾಡಲು ಅಗತ್ಯವಿರುವ ಸಾಮರ್ಥ್ಯ ಮತ್ತು ಪ್ರೇರಣೆಯಿದೆ. ಸಂಪೂರ್ಣ pertence ಮತ್ತು ಮಾಲಿಕತ್ವ ಭಾವನೆ ಇರಬೇಕು. ಸಾಧಿಸಲು ಇಚ್ಛಾಶಕ್ತಿ ಯಶಸ್ಸು ಸಾಧಿಸಲು ಪೂರ್ವಪೂರ್ವಿಕವಾಗಿದೆ.

ನಮ್ಮ ಪ್ರತಿಭೆಗಳು ದೇವರಿಂದ ದೊರೆಯುವ ಉಡುಗೊರೆ. ನಾವು ದೇವರಿಂದ ದೊರೆಯುವ ಪ್ರತಿಭೆಗಳನ್ನು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಮತ್ತು ಹೃದಯದಿಂದ ಬಳಸಿದರೆ, ಅದು ದೇವರಿಗೆ ನಮ್ಮ ಉಡುಗೊರೆ ಆಗುತ್ತದೆ. ನಾವು ದೇವರಿಂದ ದೊರೆಯುವ ಪ್ರತಿಭೆಗಳು ಮತ್ತು ಸಾಮರ್ಥ್ಯಗಳನ್ನು ನಾವು ನಿರೀಕ್ಷಿತ ರೀತಿಯಲ್ಲಿ ಬಳಸಲು ವಿಫಲವಾದರೆ, ದೇವರು ಅವುಗಳನ್ನು ತಕ್ಕಂತೆ ವರ್ತಿಸದೆಯೂ ಇಲ್ಲ. ಇದು ಸಮಯದ ವಿಷಯವೇ ಆಗಿದೆ. ನಾನು ನಿಮ್ಮಲ್ಲಿಗೆ ವಿನಂತಿಸುತ್ತೇನೆ, ನೀವು ದೇವರಿಂದ ದೊರೆಯುವ ಪ್ರತಿಭೆಯನ್ನು ಅತ್ಯಂತ ಪರಿಣಾಮಕಾರಿಯಾಗಿ, ನಿಷ್ಠೆ, ನಿರ್ಧಾರ ಮತ್ತು ಪ್ರಾಮಾಣಿಕತೆ ಎರಡರೊಂದಿಗೆ ಬಳಸಲು.

ಮತ್ತೆ, ನಾನು ನಿಮ್ಮೆಲ್ಲರಿಗೂ ನನ್ನ ಸ್ನೇಹ ಮತ್ತು ಸಹಯೋಗಕ್ಕಾಗಿ ಧನ್ಯವಾದಗಳನ್ನು ಹೇಳುತ್ತೇನೆ. ಸಂಸ್ಥೆಗೆ ಸವಾಲುಗಳನ್ನು ಮೀರಿ ಮುನ್ನಡೆಸಲು ನೀವು ಮಾಡಿದ ಬೆಂಬಲ ಮತ್ತು ಪ್ರಯತ್ನಗಳಿಗೆ ಹಾರ್ದಿಕ ಧನ್ಯವಾದಗಳು.

LLMS, ಒಂದು ಸಂಸ್ಥೆಯಾಗಿ, ಯಶಸ್ವಿಯಾಗಬೇಕಾಗಿದೆ, ಏಕೆಂದರೆ ಅದರ ನೆಲೆಗಳು ಉನ್ನತತನ ಮತ್ತು ವಿನಯದ ತತ್ವಗಳನ್ನು ಆಧರಿಸಿಕೊಂಡಿವೆ.

ನಾನು ನಿಮ್ಮ ಮುಂದಿನ ಪ್ರಯತ್ನಗಳಿಗೆ ಮತ್ತು ಪ್ರಯತ್ನಗಳಿಗೆ ಯಶಸ್ಸು ಹಾರೈಸುತ್ತೇನೆ.
ನಿಮ್ಮ ಮತ್ತು ನಿಮ್ಮ ಕುಟುಂಬಗಳಿಗೆ 2025ನೇ ವರ್ಷದ ಹೊಸ ವರ್ಷದ ಹಾರ್ದಿಕ ಶುಭಾಶಯಗಳು!

Mr. Samu Thomas John joins LLMS as Chief Executive Officer



Lahanti

Last Mile Services Private Ltd.

LLMS welcomes Mr. Samu Thomas John as its next Chief Executive Officer (CEO)

Mr. Samu Thomas John joined LLMS on 2nd December 2024 as CEO-designate

He will take charge as the Chief Executive Officer from 01 January 2025





Message from CEO

Mr. Samu Thomas John
Chief Executive Officer

I am thrilled to be back at Lahanti Lastmile Services after two years. I'm grateful for the warm welcome I've received and excited to see LLMS continuing in its mission to deliver microfinance products to the Lastmile. Over the past seven years of LLMS existence, the sector has largely evolved, especially following the Demonetization and COVID-19, regulators are implementing beneficial guidelines that enhance asset quality and thus sustainability for institutions.

As the exclusive business correspondent for ESAF Small Finance Bank, LLMS combines the Bank's vision of becoming India's leading Social Bank with our goal of reaching underserved areas. Backed by ESAF Bank our dynamic team is tackling new challenges and finding opportunities to reach the unreached areas of the country.

While remembering the diligent contribution of our outgoing MD & CEO Mr. Mohanachandran K R, I am committed to build up on the solid footing he has provided for us. My assurance to our beloved MD & CEO is that as one team we are dedicated to collectively driving our company toward greater heights.

I have started my visits to the various locations around the country to reconnect with our field teams. I'm determined to focus my attention on reconnecting with the realities on the ground of operations and listening to insights from my colleagues on the field. These insights will set the direction for the coming days and years as LLMS aspires to extend its services deeper into the hinterlands and including the communities in the Last mile into the development journey.

As we come to the last year of the first quarter of this century, let's work towards our national vision of a Viksit Bharat.



Interactions



I T support discussions in Mysuru branch on 31 October 2024, guided by Faisal Jabbar from LLMS Head Office, IT Support Division



Chief Business Officer with Godda branch staff on 13 Nov 2024



In Bounsi branch on 14 Nov 2024

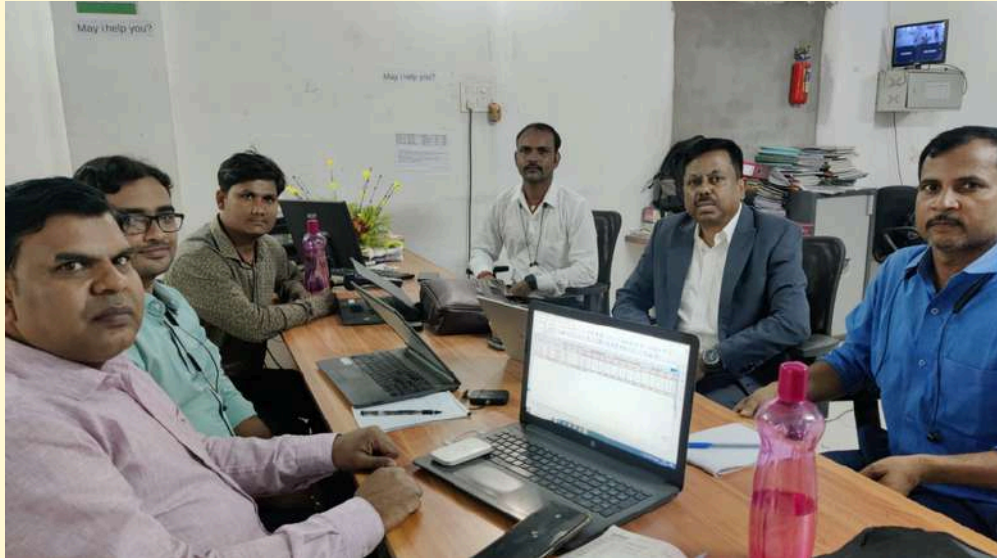


CBO with Katihar team on 12 Nov 2024



Chief Business Officer visited one of the Centres in Purnia, Bihar on 13 Nov 2024, along with the staff and RH, Bihar.

Interactions



Chief Business Officer visited Kursela CSC on 12 Nov 2024, had business review meeting with Area Managers and Regional Head.



CBO's interaction with Bihar Team



Nov 26, 2024

Chief Business Officer visited one of the Centres in Chamarajanagar, Karnataka on 26 Nov 2024



T Narasipura, Karnataka



Nanjangudu, Karnataka

Interactions



CEO-designate Mr. Samu Thomas John interacted with our officers in Bhagalpur, Bihar on 21 December 2024

Interactions



CEO designate with Senior officials of Bihar, Jharkhand, Uttar Pradesh Regions on 22 December 2024 during the leadership meet conducted in Bhagalpur, Bihar

Officials from LIMS, Dumka, Jharkhand visited LIMS Head Office

24.12.2024



Our Director, Dr. N Jeyaseelan conducts motivational sessions for entrepreneurs at different centres-- shots from Dindigul, Tamilnadu, December 2024

LLMS Board Meeting - October 2024



LLMS board meeting held on 30th October 2024 at Hotel Hamara, Nadathara, Thrissur. Chaired by Director Mr. Christudas Karayil Victor and attended by Managing Director & CEO Mohanachandran K R, Mrs. Christy Sunny, Director, Mrs. Anna Mathew, Director, Mr. Bosco Joseph, Executive Vice President, ESFB, and Mr. Sunil P Namboodiri, CFO - ESMACO.

LLMS Board Meeting - December 2024



LLMS Board of Directors, in its' meeting held on 30 December 2024, expressed gratitude to Mr. Mohanachandran K R, the outgoing MD & CEO

Interactions

August 2024



MD & CEO visited Faizabad Branch in Uttar Pradesh on 05 Nov 2024



MD & CEO visited Bhadohi branch in Uttar Pradesh, along with the Area Manager on 14 Nov 2024



MD&CEO visited Gorakhpur branch in Uttar Pradesh on 6.11.2024 for business review with Area Managers of Gorakhpur, Deoria and Basti Areas



Compiled by-
Shivaraju S
Officer - Internal Audit
Karnataka

“Tell me what you eat, and I will tell you what you are“

Maintaining a balanced diet is essential for everyone, but it's especially important for those who work outdoors. Here are some key reasons why:

1. Energy and Stamina
2. Hydration
3. Immune System Support
4. Muscle and Bone Health
5. Mental Focus and Clarity

Outdoor work can often be taxing not just physically, but mentally as well. Consuming a diet that includes omega-3 fatty acids (found in fish, nuts, and seeds) helps support brain health and cognitive function, ensuring you stay alert and focused.



New Beginnings...



Inauguration of 128th CSC of LLMS in Dalsingsarai, Rosera Area, Bihar Region, on 07 October 2024

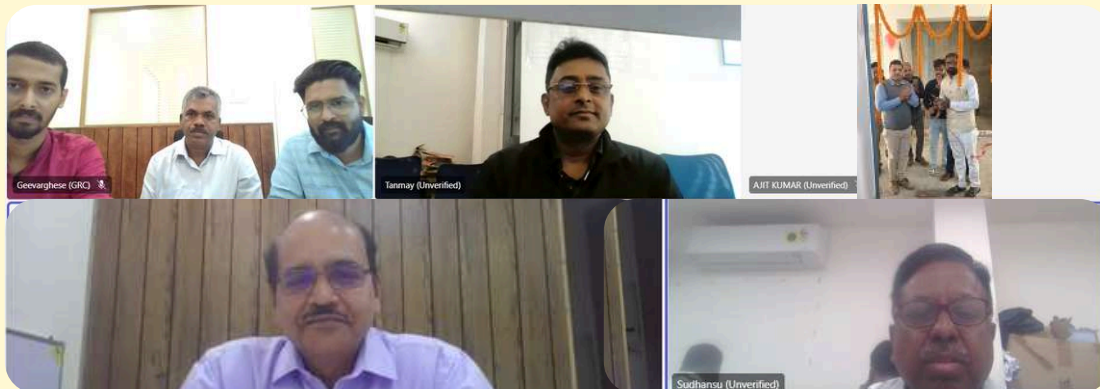


Inauguration of 129th CSC of LLMS at Handia, Prayagraj Area, Uttar Pradesh Region on 04 November 2024

New Beginnings...



Inauguration of 130th Branch of LLMS as BO unit in Garia/Kolkata, West Bengal Area, WAT Region, on 14th November 2024



Inauguration of 131st Branch of LLMS as CSC unit in Bahadurganj, Purnia Area, Bihar Region, on 29th November 2024



Compiled by-

Davis T V

Vice President

Operations

Workplace Civility

Workplace civility is defined as a set of everyday behaviors involving politeness and regard for others. Civility is demonstrated through manners, courtesy, and general awareness of others' rights, concerns, and feelings. We don't have to agree with our colleagues on every issue (and we won't), but we do need to express our own opinions and respectfully acknowledge those of others.

Acts of incivility can range from minor infractions, like interrupting, failing to share credit or speaking condescendingly, to more malicious acts, such as ignoring others, public shaming, and emotional putdowns. Regardless of the severity, incivility harms others and prevents them from doing their best work. The researchers in workplace civility recommend instilling three habits of civility:

- Notice our own reactions
- Inhibit automatic responses
- Communicate cleanly

Amid conflict, these habits help employees re-engage the thinking part of their brain and communicate more constructively.

कार्यस्थल की सभ्यता।

कार्यस्थल की सभ्यता को साझा रोजमर्रा के व्यवहारों के एक सेट के रूप में परिभाषित किया गया है जिसमें विनम्रता और दूसरों के प्रति सम्मान शामिल है। सभ्यता का प्रदर्शन शिष्टाचार, शिष्टाचार और दूसरों के अधिकारों, चिंताओं और भावनाओं के प्रति सामान्य जागरूकता के माध्यम से किया जाता है। हमें हर मुद्दे पर अपने सहकर्मियों से सहमत होने की ज़रूरत नहीं है (और हम सहमत नहीं होंगे), लेकिन हमें अपनी राय व्यक्त करने और दूसरों की राय को सम्मानपूर्वक स्वीकार करने की ज़रूरत है।

असभ्यता के कार्य छोटे-मोटे उल्लंघनों से लेकर हो सकते हैं, जैसे कि बाधा डालना, श्रेय साझा करने में विफल होना, या कृपापूर्वक बोलना, और अधिक दुर्भावनापूर्ण कार्य, जैसे कि दूसरों की अनदेखी करना, सार्वजनिक रूप से शर्मिंदा करना और भावनात्मक रूप से अपमानित करना। गंभीरता के बावजूद, असभ्यता दूसरों को नुकसान पहुँचाती है और उन्हें अपना सर्वश्रेष्ठ कार्य करने से रोकती है।

कार्यस्थल की सभ्यता के शोधकर्ता सभ्यता की तीन आदतें विकसित करने की सलाह देते हैं:

- हमारी अपनी प्रतिक्रियाओं पर ध्यान दें
- स्वचालित प्रतिक्रियाओं को रोकें
- साफ़-सफ़ाई से संवाद करें

संघर्ष के बीच, ये आदतें कर्मचारियों को उनके मस्तिष्क के सोच वाले हिस्से को फिर से सक्रिय करने और अधिक रचनात्मक रूप से संवाद करने में मदद करती हैं।



Compiled by-

Jose Anto K

Assistant Vice President

Head - HR

later

"Talk to you later."

"I'll call you later."

"See you later."

"We'll walk later."

"I'll tell you later."

We leave everything for later but forget that "later" does not belong to us. Later, our loved ones are no longer with us. Later, we don't hear them, and we don't see them. Later, they are just memories. Later, the day becomes night, the force becomes helpless, the smile becomes a grimace, and life becomes death.

"Later" becomes "too late"

Do it now.

Refresher Trainings...

November 2024



Region Bihar: Training locations, Kursela, Bakhri, Amarpur FOs Refresher Training



Region Jharkhand: Training locations, Dumka, Dhanbad, Ranchi FOs Refresher training



Region WAT: Training locations, Agartala, Tripura FOs Refresher training



Region Uttar Pradesh: Training locations, Gorakhpur, Basti FOs Refresher training



Refresher Trainings...

November 2024



Region Assam: Training locations, Sonapur, Nalbari FOs Refresher training

Region Karnataka: Training locations, Malavalli, KR Nagar, Maddur FOs Refresher training

Recognitions...



Congratulating Mr. Mohammed Anif on his elevation as Assistant Regional Head, Karnataka Region on 02.12.2024

Recognizing the well - doers of Karnataka Region, in the meeting held on 27 Oct 2024 in Mysuru

Business Seminar - Mysuru

27 October 2024



Combined business seminar for LLMS and ESAF Small Finance Bank Branch teams held in Mysuru on 27 October . Mr. K Paul Thomas , MD&CEO, ESAF SFB, Mr. Mohanachandran K R, MD & CEO, LLMS, Mr.Sudev Kumar, EVP, and Mr. Subhankar Sen Gupta, Head - BC Channel addressed the gathering. The spirit of working together to attain and spread the Joy of Banking was exhibited by the participants.



Compiled by-

Ramesh N T

**Assistant Officer
Internal Audit
Karnataka**

“Success is never ending, failures is never final” - Ratan Tata

Life is a cart of desires. We are the ones riding the cart of these desires. Rise&fall, win& loss is common here. Victory is not permanent just as defeat is not final. "Losing is the steppingstone to victory". Defeat and victory are two sides of the same coin. Only when we fail in life can we know where we went wrong. Also, when success reaches its peak, one can realize the real value of the hard work behind it. Not only that, it is also true that after climbing the peak, you have to come down.

“A fairly common understanding of failure is setting a goal but not achieving it. We all experience failure.” It is accompanied by a variety of emotions: sadness, shame & embracement. These create emotional discomfort, and people’s ability to think is impaired. People will do anything they can to escape feeling emotional discomfort. It depends on the individual either down into the negativity or coping with a painful situation.

“Everything happens for good”. If Abdul Kalam had not failed the pilot test, our country would not have got a famous scientist. Renowned poet D.V. Gundappa did not pass the ecclesiastical examination. However, he did not give up and contributed the work "Mankuthimmana Kagga" to Kannada literature. Renowned sitarist Ravi Shankar learned sitar after failing in the field of dance. Now they have grown up to the extent that "Sitar means Ravi Shankar, Ravi Shankar means Sitar". Pooja Chopra was chosen as Miss India in 2009 despite several challenges. Sudha Chandran, who lost both her legs was later known as a Natyaranī. All successful people in life have experienced failure in one way or another. Failure can be embracing and painful to experience.

“Ever tried. Ever failed. No matter. Try Again. Fail again. Fail better.”- Husain bolt

You can overcome the pain of your failure by following these steps:

1. Study yourself - The best way to overcome the pain of failure is to study yourself. By studying yourself, you can turn your failure into success. Ask yourself what mistakes you have made? What areas do you lack in? What tips should you use to improve your weaknesses?
2. Keep looking ahead - Don't stick in the failure stage; plan your next move. Based on past experiences, you can do good planning for your success.
3. Learn to accept your failure - Failure is the experience that most people try to avoid. Try to learn from the failure. You can better know what kind of hurdles come in the way of success. Instead of running away, try to overcome those hurdles-the sooner you start treating failures as learning opportunities, the sooner you'll reach your full potential.
4. Take Inspiration from Failures that Led to Success - History is filled with inspirational stories, who've all failed at some point in their lives but went on to become major successes in their goals and objectives. Take inspiration from how they didn't let their failures stop them from achieving a goal.
5. Avoid picking up the bad habit - After failure, some people adopt bad habits. Ultimately those habits turns out to be addiction which affects health.
6. Accept how you feel - Your feeling and emotion are not permanent. What you feel in failure doesn't last for the long term. One can cross the sea without getting his feet wet but he cannot cross the sea of life without getting his eyes wet. Therefore, without fear of failure, let us build the magnificent building of life beautifully with the bricks of failure and victory and become successful people

Training Program for HO Staff

1 November 2024



बुढ़ापन



Syama A S
Senior Officer- HR

बुढ़ापेने मोतियाबिंद के रूप में अपने आगमन की घोषणा की।
जिंदगी की शाम को बालों पर चाँदी उड़ेगी।
जब मैंने चिकनी त्वचा पर झुर्रियाँ देखते हैं तो मन कांपना लगा।
चश्मे से अक्षरों को देखने पर यह एहसास हुआ कि ये किताब कि, आखिरी पन्ने पढ़ रहा हूँ।
कल की ओर मुड़कर देखा तो, सब कुछ अंधकारमय था एक भी अच्छी स्मृति नहीं देख सका।
जीवनको विस्मृति का समुद्र तटन बनाएं, बल्कि अच्छाई और प्रेम का समुद्र तट बनाएं।

Business session for HO Staff

30 December 2024





Compiled by-

D S Sanjay Kumar
Officer - Internal Audit
Karnataka

Why Is Dedication Important and How Can It Bring Success?

Dedication does not mean working all the time. It means taking a focused approach and putting in the necessary work to achieve your goals, committing yourself, and following through with it. Dedication is what allows you to achieve great things. It is important to be dedicated because it allows you to focus on your goals and achieve them. When you are dedicated, you do not give up easily. You push through the tough times and continue working towards your goal. This is what leads to success.

What are the benefits of dedication?

The benefits of dedication are many. When you are dedicated, you are more focused and motivated. This allows you to achieve your goals faster. In addition, being dedicated allows you to manage your time better. You learn to use your time more efficiently and get more done in less time. This is because you are not wasting time on things that are not important to you. Being dedicated also allows you to handle stress better. When you are focused and motivated, you do not let the little things bother you. This will enable you to stay calm under pressure and makes it easier to achieve your goals. Dedication allows you to build self-discipline. This is important because it helps you stay on track and reach your goals. It helps you make better decisions and leads to a more successful life.

Here are some benefits of dedication:

- You will be able to achieve your goals faster
- You will have more focus and motivation
- You will be able to manage your time better
- You will be less stressed and calmer under pressure
- You will have better self-discipline
- You will increase your motivation and productivity
- You will have better decision-making skills
- You will achieve a higher level of self-discipline
- You will have a greater sense of accomplishment

How dedication can change your life for the better?

Dedication can change your life for the better in many ways. It can help you achieve your goals, make progress, and be more successful. But it doesn't just stop there. Dedication can also help you live a happier and healthier life. When you are dedicated to something, you put all your efforts into it. You give it your time, focus, and attention. This is what makes you successful. When you are focused on a goal, you work hard to achieve it. And when you are attentive to something, you learn as much as possible about it. One of the best things about dedication is that it leads to progress. With each step you take toward your goal, you get closer and closer to reaching it. And with each bit of knowledge you gain, you become better equipped to reach your ultimate destination. But dedication doesn't just help in the short term; it also helps in the long term. When you are dedicated to something, you develop a habit of doing it. This means that you continue doing it even when it's challenging. Over time, this builds your character and makes you stronger. Dedication can help you live a happier life by giving you meaning and purpose. It allows you to focus on what's important and gives you something to look forward to each day. And when you have a goal to achieve, it provides motivation and keeps you going through tough times.

CSR initiatives...

ପ്ଲାଷ୍ଟିକ୍ ବର୍ଜନ କର ପୃଥିବୀ ବଞ୍ଚାଅ

No Plastic - SAVE EARTH

କାହିଁକି ପ୍ଲାଷ୍ଟିକ୍ ବର୍ଜନ କରିବା?

- ପ୍ଲାଷ୍ଟିକ୍ ନଷ୍ଟ ହେବାକୁ ୫୦୦ ବର୍ଷରୁ ଊର୍ଦ୍ଧ୍ୱ ସମୟ ଲାଗେ ।
- ଏହା ସ୍ୱାସ୍ଥ୍ୟକ୍ରିୟ ଜୀବନକୁ ନଷ୍ଟ କରେ ।
- ଆମର ଖାଦ୍ୟ ଶୃଙ୍ଖଳା କୁ ପ୍ରଦୂଷିତ କରେ ।

ସରଳ ପଦକ୍ଷେପ ପ୍ଲାଷ୍ଟିକ୍ ବର୍ଜନ ପାଇଁ

- କପଡ଼ା ବ୍ୟବହାର କରନ୍ତୁ ।
- ବ୍ୟବହାର କିନିଷକୁ ପରିବର୍ତନ କରନ୍ତୁ (ପ୍ଲାଷ୍ଟିକ୍ ପରିବର୍ତେ କାଚ କିମ୍ବା ଧାତୁ ପଦାର୍ଥ ବ୍ୟବହାର କରନ୍ତୁ)
- ବେବଦୂତ ପ୍ଲାଷ୍ଟିକ୍ ପତ୍ରିକା ଏବଂ ଦାୟିତ୍ୱ ଭାବରେ ବିପଚନ କରନ୍ତୁ ।

ଆପଣ କାଣିଛନ୍ତି କି ?

- ବାର୍ଷିକ ୮ ମିଲିୟନ ଟନ ପ୍ଲାଷ୍ଟିକ୍ ଆମର ମହାସାଗରରେ ପ୍ରବେଶ କରେ ।
- ୨୦୫୦ ସୁଦ୍ଧା ସମୁଦ୍ରରେ ମାଛ ଅପେକ୍ଷା ଅଧିକ ପଲିଥିନ ହୋଇପାରେ ।

Under the CSR Initiative of



Lahanti

Last Mile Services Private Ltd.

LAHANTI LAST MILE SERVICES PRIVATE LTD.

Regd. Office : 2nd Floor, Green Tower, Pattalakkunnu, Thrissur, Kerala-680651, Email : headoffice@lms.in

ବର୍ତ୍ତମାନ ସମୟରେ !

ଆମେ ସମସ୍ତେ ମିଶି ଆଗରା ଦାସି ଏବଂ ସ୍ୱଚ୍ଛ ପୃଥିବୀ ସୃଷ୍ଟି କରିବା ।

Business Correspondent of



ESAF SMALL FINANCE BANK

Joy of Banking



Addition to the Leadership



Chitaranjan Champatiaray
Regional Head
Odisha



Ravikumar T
Regional Head
Karnataka



Durgesh Kumar Pandey
Regional Head
Uttar Pradesh



Dhanya O
Manager - HR
Head Office

ಜೀವನದ ಸೌಂದರ್ಯ

ಆತ್ಮವೆಂಬ ಜ್ಯೋತಿಯನ್ನು ಪರಮಾತ್ಮನಿಂದ ಪಡೆದು.

ತಾಯಿ ಎಂಬ ದೇವರಿಂದ ಜನ್ಮವ ಪಡೆದು.

ಇಳಿಯ ದೇಗುಲದಿ ಜಾಗವ ಪಡೆದು

ಗುರು ಎಂಬ ಋಷಿಯಿಂದ ಪಾಠವನ್ನು ಕಲಿತು.

ವಿಶ್ವವೆಂಬ ವಿದ್ಯಾಲಯದಲ್ಲಿ ಪದವಿ ಪಡೆದು.

ಹಣ ಎಂಬ ಕರ್ಮದಿ ದುಡಿದು.

ಸ್ನೇಹ, ಪ್ರೀತಿ ಬಾಂದವ್ಯದ ಬೆಸುಗೆಯಲ್ಲಿ ನಲಿದು ಜಿಗಿದು.

ಗಂಡು ಹೆಣ್ಣು ಎಂಬ ಜೋಡಿ ಕುಡಿಸಿ ಲಗ್ನವೆಂಬ ನಂಟಿನಲ್ಲಿ ಜಂಟಿಯಾಗಿ.

ಜೀವ ಜೀವ ಜೊತೆಗೂಡಿ.

ಜೀವವೊಂದಕ್ಕೆ ಜನ್ಮ ನೀಡಿ.

ಕಂದನ ಹಾದಿ ಸೊಗಸ ನೋಡಿ.

ಅವರ ಜೀವನ ಹಸನು ಮಾಡಿ.

ತಾತ ಅಜ್ಜಿಯಾಗಿ ತುತ್ತೂರಿಯನಾದಿ.

ಮೊಮ್ಮಕ್ಕಳನಾಡಿಸುತ ಜಗದ ಶಲ್ಯಗಳಿಗೆ

ಶಾಪವಾಗುತ.

ಮಣ್ಣಿನೊಳಗೆ ಸೇರಿ, ಮಸಾನದೊಳಗೆ

ಮನೆಯಮಾಡೋ

ಓ ಜೀವ ನೀನೆಷ್ಟು ಸುಂದರ.....

Compiled by-

ಜಗದೀಶ್. ಎನ್

Jagadish N

Concurrent Auditor

Mandya, Karnataka



Sa-Dhan, a self-regulatory organisation for microfinance institutions, is partnering with the Indian Institute of Banking & Finance (IIBF) to start an online certification course for job aspirants in the microfinance sector, aimed at ensuring adequate field staff and addressing high attrition levels.

The course is open to those who have passed Class 12, and it will be imparted through the IIBF website.

The microfinance sector is facing very high attrition, which often disrupts loan collection from borrowers.

Attrition of field staff is more than 50, according to Sa-Dhan. "The high attrition, especially at the field level, also contributes to the poor asset quality in the microfinance sector, as the change in field staff disrupts their smooth functioning, leading to collection issues," said Sa-Dhan Executive Director Jiji Mammen.

The microfinance sector currently employs around 300,000 people. Of this, 70% are field staff who operate from various branches, including branch managers and field officers. Field staff is considered crucial for the growth of the micro finance sector.

CSR initiatives...

बुद्धि के पंख

शिक्षा के माध्यम से लड़कियों को सशक्त बनाना

लड़कियों के लिए शिक्षा क्यों?

- क्षमता को उजागर करता है: शिक्षा लड़कियों को सफल होने के उपकरण देती है, बेहतर भविष्य को आकार देने की उनकी क्षमता को खोलती है।
- गरीबी के चक्र को तोड़ता है: शिक्षित लड़कियों को रोजगार प्राप्त करने और अपने समुदायों में योगदान देने, अपने परिवारों को गरीबी से बाहर निकालने में मदद करने की अधिक संभावना होती है।
- स्वास्थ्य और कल्याण को बढ़ावा देता है: जो लड़कियाँ शिक्षा प्राप्त करती हैं वे स्वास्थ्य प्रथाओं के बारे में अधिक जागरूक होती हैं, जिससे वे अपने और अपने परिवार के लिए स्वस्थ जीवन जी पाती हैं।
- बेहतर समाज: शिक्षित लड़कियाँ अक्सर अपने समुदायों को वापस लौटाती हैं, विकास और सामाजिक स्थिरता को बढ़ावा देती हैं।

क्या आप जानते हैं?

- शिक्षा के प्रत्येक अतिरिक्त वर्ष से लड़की की आय में 20% तक की वृद्धि हो सकती है।
- विश्व स्तर पर 130 मिलियन लड़कियाँ आज स्कूल नहीं जाती हैं।
- शिक्षित महिलाएं यह सुनिश्चित करने की अधिक संभावना रखती हैं कि उनके बच्चे भी शिक्षित हों, जिससे सफलता का एक चक्र बनेगा।

आएँ हर लड़की के बच्चों को पंख दें - शिक्षा उनके भविष्य की कुंजी है!

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LAHANTI LAST MILE SERVICES PRIVATE LTD.

Business Correspondent of
ESAF





Merry CHRISTMAS & HAPPY NEW YEAR

Dear Patron,

As the joyous Season of Sharing and Service surrounds us, I extend my warmest wishes amidst the tinkling of Christmas bells, chimes and sparkles!

May the Star of Wonder light your path and guide you towards the fulfilment of your dreams and ambitions. Just as our values and principles serve as our unwavering North Star, may this guiding light always shine brightly upon you.

Let the Star of Wonder and Joy illuminate your path and fill your heart with hope. Here's wishing you a Season of Prosperity and Peace. May the Star inspire and power your bigger dreams in the days ahead.

Wishing you a Merry Christmas and a Happy New Year!



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



ESAF
ESAF SMALL FINANCE BANK
Joy of Banking



Jingle Jackpot Contest winner, Jesmi Yohannan, Officer-IAD receiving the prize from Mr. Alok T Paul, Managing Director, Cedar Retail



Adieu Sir



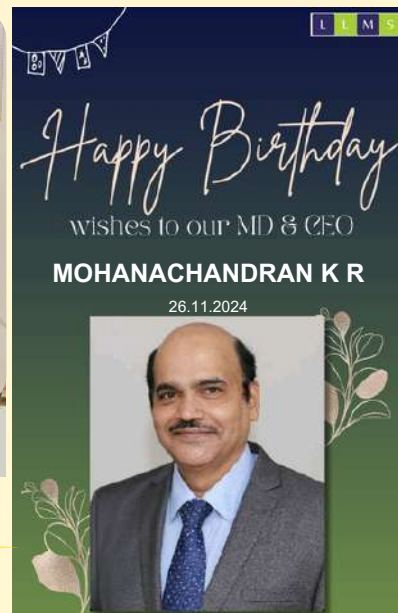
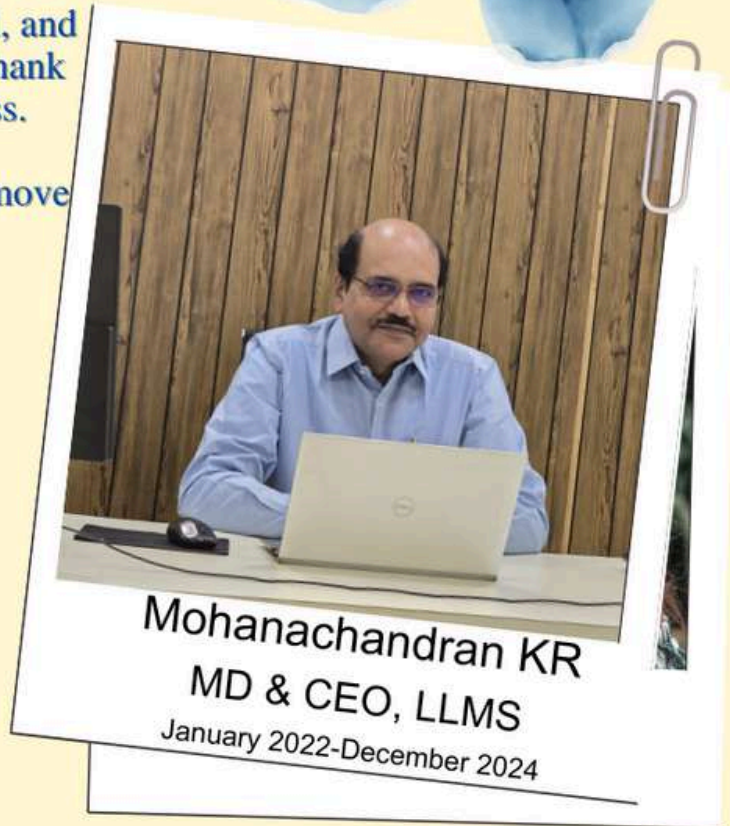
It's been awesome working with you and soaking up your wisdom.

Your leadership has been inspirational, and your time here has been a true gift. Thank you for being such a wonderful boss.

We wish you the best of luck as you move forward

And

The Best is Yet To Be



Thank you for being a great visionary and an inspiring leader. Your vision and dedication have been a constant source of motivation for us.

Farewell Times..



LLMS bid farewell to Mr. Mohanachandran K R who completed his three-year term of office as Managing Director & CEO on 31.12.2024



Farewell Times..



Thank you Sir...

From the depth of our heart, we express our deepest gratitude for being a constant source of motivation and positivity. Thank you for showing us the right path and for leading us to the way we need to progress...

So far, so longand forever grateful !!



Respected MD Sir,

Working with you for the past few years has made us realize how difficult it is to manage a team and still be the best at your work. More than an MD & CEO you have been an institution builder. Despite being the MD & CEO, your open door was always there, whether we needed help or simply someone to listen. You fostered a workplace culture of trust, generosity, and collaboration, which we will carry forward. You've guided us with wisdom and grace, and now, as your workdays draw to an end, we look back at what you have been to us in the last three years.

Let the financials speak first. In 2022, financials of LLMS were weak and anaemic. But with your skilful nurturing and raising up, it has grown strong, fit and healthy. Liquidity is the blood of a financial institution. Only if sufficient liquidity is pumped into and ensured of its even and uninterrupted circulatory flow, the company can survive. You have built the liquidity steady and uninterrupted so that LLMS remains healthy, energetic and resilient.

You have taught us that processes are stronger than individuals. Individuals may change, processes stay consistent. Tried and tested processes are fundamental to an organisation's success as they clearly define how things are done. And Sir, you have laid down proper systems, process and procedure for every operation of the company.

You have been a steadfast advocate of compliance and ethical business practices. You have inculcated in our minds the slogan, 'Compliance is the Soul of Business'. And your teachings have percolated in our minds as an auto suggestion not to do anything without compliance and ethics.

You made us realise the importance and urgency of reconciliation in a financial institution. Now we are fully aware of the importance and consequences of not reconciling the transactions on a daily basis. Equally important is that every action is auditable and the maxim "Trust but Verify".

And all your life lessons that you disclosed at times and we carry within us, will guide us. You taught us how to unlearn, re-learn and to never stop learning. You taught us rigour and that single-minded focus.

We have seen you engage with all levels of employees irrespective of hierarchy, cadre and designation and each employee feel seen and treated equally.

We wish we had also learned your simplicity and attention to detail. And also your incredible humility, to never make anyone feel small or unimportant.

No one can really retire if he is passionate about what he does. Sir, you cannot retire. Though you will not work physically present with us, you will be engaged with a wider perspective. I used to believe that your wings are cut down as you are fully confined to the destiny of LLMS. Once you are freed from the confinement of LLMS, you will benefact an immensely wider world outside LLMS.

We have learned from you that the best preparation for tomorrow is to do today's work superbly well.

"Look to this day!

For it is life, the very life of life,

In its brief course

Lie all the verities and realities of your existence:

The bliss of growth

The glory of action

The splendor of achievement,

For yesterday is but a dream
And tomorrow is only a vision,
But today well lived and makes every yesterday a dream of happiness
And tomorrow a vision of hope.
Look well, therefore, to this day!
Such is the salutation to the dawn.”

Wishing you all the best, respected Sir, and we are sure the best is yet to be. At the same time we thank you Sir from the bottom of our hearts for what you have been to us at LLMS.
Sir, you will be deeply missed.

**Sincerely,
LLMS Family.**



THE REAL – “STRUCTURAL BUILDER”

Dear Mohanachandran Sir,

As you embark on this new chapter of your life, We find ourselves reflecting on the immense impact you've had on our company and each one of us. It's difficult to encapsulate the full extent of your leadership and guidance in a single message, but we will try our best to express my gratitude and admiration for everything you've done.

You've always been more than just a leader; you've been the structural builder of this company. Just as a building requires the right materials and meticulous craftsmanship to stand the test of time, our company has been built on your vision, discipline, and unwavering commitment to excellence. Under your leadership, the company was not just a workplace, but a well-constructed institution.

Your approach to leadership was like that of a master builder. **The brick** of our company's foundation was the systems and procedures you put in place. These were the guiding frameworks that ensured everything ran smoothly and efficiently. You provided the structure within which each of us could operate, and this consistency allowed us to perform at our best.

The mortar, which held everything together, was the emphasis you placed on process and compliance. You taught us the importance of following procedures, of ensuring that each step was well-defined and executed properly. This created a strong, stable environment where accountability and transparency were paramount. Thanks to your insistence on adherence to process, the company flourished, building a reputation for reliability and professionalism.

Finally, **The steel** was the risk management you introduced. Like steel reinforcing a building, your focus on risk helped fortify the company against challenges and uncertainties. You equipped us with the tools and understanding needed to identify, assess, and mitigate risks effectively. This proactive approach allowed us to grow with confidence, knowing that we were prepared for whatever came our way.

You also instilled a culture of trust within the company, but with a very important caveat: "**Trust, but verify**". This simple phrase, which you consistently emphasized, has had a profound impact on all of us. It wasn't just about trusting our colleagues, but about ensuring that trust was backed by checks and balances. This has made us all more diligent, responsible, and confident in our work. We understood that while trust is vital, verification ensures accountability and accuracy, making for a stronger, more reliable team.

Your leadership went beyond just managing the company; it was about guiding each of us to be better professionals. The concerns you raised for our well-being and the emphasis you placed on personal development are things we will carry forward. You've nurtured us not only as employees but as individuals, always pushing us to strive for more and to never settle for mediocrity.

It's hard to imagine the company without you at the helm. Your presence has shaped every corner of our organization, and your influence will continue to resonate long after your retirement. But we take comfort in knowing that the legacy you leave behind is solid and unshakeable, just like the structures you've built for us. On behalf of all the employees, We want to extend our deepest gratitude for your invaluable contributions. We will miss your guidance, your wisdom, and your ever-present commitment to excellence. We wish you nothing but the best in your next chapter, and may you enjoy this new phase of your life to the fullest. Thank you, Mohanachandran Sir, for being the foundation of our success and wishing you a fulfilling and joyful 5th innings Sir.

With love - LLMS HO Team

Industry Mirror

Microfinance market - a challenging phase

The microfinance institution (MFI) sector, valued at Rs 1.7 lakh crore, is in a challenging phase, marked by a slight decline in growth, falling 1.3% quarter-on-quarter in Q1 FY25, compared to a robust 24% growth in FY23-24. Analysts attribute this downturn to a combination of structural challenges, including regulatory pressures, rising delinquencies, and asset mispricing.

Data from CRIF for June 2024 reveals a significant slowdown in unique borrower growth, which has halved during the same period. While portfolios with ticket sizes between Rs 50,000 and Rs 100,000 are still experiencing growth above the industry average, overall asset quality is deteriorating. The soft bucket delinquency rates (1-30 days past due) have risen by 50 basis points from March to June 2024, and hard bucket delinquencies (greater than 30 days past due) have spiralled to 4.1%, up from 3.3% a year earlier.

"The challenges are structural, underpinned by CRIF June 2024 data suggesting 1) unique borrower growth run-rate halving in June 2024, 2) portfolio of ticket size INR 50-100K continuing to see higher-than-industry growth, 3) soft bucket delinquencies remaining elevated at 1-30dpd PAR spike 50bp during March-June 2024, 4) hard buckets of PAR > 30dpd delinquencies spiralling at 4.1% in June 2024 vs 3.3% in June 2023, 5) the near-term asset quality picture looking gloomy with forward flows surging by 1,640bp in the 31-60 bucket during March-June 2024, and 6) geography-wise, Odisha, Kerala, Tamil Nadu & Rajasthan witnessing a material spike in 31-180 PAR, and Uttar Pradesh seeing deterioration in 1-30," said a report by Elara Securities India.

Courtesy : Economic Times
Oct 26, 2024

The New Beginning...



Mr. Samu Thomas John being appointed as the next Chief Executive Officer by the Board of Directors, LLMS



Mr. Samu Thomas John assumes charge as the next Chief Executive Officer in the presence of Mr. Mohanachandran K R, outgoing MD & CEO and senior officials of Head Office on
31 December 2024

Wall of Fame

9
Years



Vishal Kumar Mishra
Assistant Manager
Internal Audit

8
Years



Kapildeo Kumar Ranjan
Area Manager
Bhagalpur

6
Years



Ashwini H Gowda
Deputy Manager-MIS
Head Office



Jijo John
Assistant Manager - Admin
Head Office



Mohammad Imran Ali
Senior Unit Manager
Thakurganj



Navin Kumar Das
Unit Manager
Purnia

5
Years



Roshan Sam C Abraham
Chief Manager - Admin
Head Office



Moktar Hussain
Senior Unit Manager
Dispur



Mohit Saha
Assistant Unit Manager
Nalbari



Monika Mahanta Boro
Senior Field Officer
Sonapur

Integrity Pledge

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 realize 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.

KERALA, 30th Oct 2023



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MOHANACHANDRAN KR

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 strictness.

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.

KERALA, 30th Oct 2023



925426685

MOHANACHANDRAN KR
Managing Director & CEO
Authorized Representative
LAHANTI LAST MILE SERVICES PRIVATE LIMITED

Don't become a Money Mule*!

Acting as a money mule is a crime

Your Bank Account - Only your Money!

- Do not allow others to operate your account for movement of their funds.
- Tempting offers about receiving or forwarding money through your bank account could land you in jail.
- Never give account details to anyone you do not know or trust.



Report such instances to your bank and to National Cyber Crime Reporting Portal (www.cybercrime.gov.in) or through Cyber Crime Helpline (1930).

*A money mule is a person who transfers or moves illegally acquired money on behalf of someone else.



For more details, visit <https://rbikehtahai.rbi.org.in/mm>
For feedback, write to rbikehtahai@rbi.org.in



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www.rbi.org.in

Be cautious. Be safe.

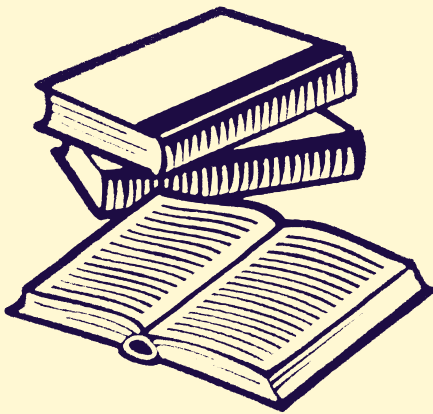
- Do not scan QR Codes or click links received from unknown sources
- Entering PIN/OTP is not required to receive money



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www.rbi.org.in

E ducation thics nthusiasm



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.

Hold on to the basic principles of Education, Ethics and Enthusiasm.

Compliance is the soul of Business



"the leading principle...."

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, Chief Manager, LLMS - roshan@llms.in
5. Ms. Ashwini H Gowda, Deputy Manager, LLMS - miskarnataka@llms.in
6. Mr. Arindom Paul, Manager, LLMS - arindom.paul@llms.in

CGRF (Customer Grievances Redressal Forum)

1. Mr. Mohamed Anif - Karnataka (Kannada) - Phone: +91 7356288988
2. Mr. Chitaranjan Champatiaray - Odisha (Odia) - Phone: +91 7994457012
3. Mr. Durgesh Kumar Pandey - Uttar Pradesh (Hindi) - Phone: +91 7356056888
4. Mr. Kaushik Dalui- Jharkhand (Hindi) - Phone: +91 7994021160
5. Mr. Manoranjan Das - West Bengal, Assam and Tripura (Assamese & Bangla) - Phone: +91 7356057555
6. Mr. Ajit Kumar - Bihar (Hindi) - Phone: +91 8089818827
Email - grievance@llms.in

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