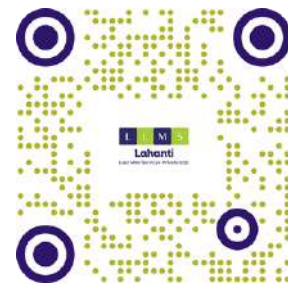




Amrutha Dhara

Quarterly Newsletter

Issue VII - June 2023



*Grateful
For
60 Years*

... FOUNDER TURNS 60 ...

On the milestone occasion of my 60th birthday today, 21st May, my heart is filled with gratitude towards the people who have touched my life in more ways than one. To my parents, for their selfless commitment in building me as a person, to my grandparents for the strong moral foundation that they have set, to my siblings, wife and children for being my constant source of encouragement, to my extended family for being supportive in my social and professional ventures, to my teachers for teaching me the value of lifelong learning, to my school and college mates for adding richness and depth to my life through the bonds we have forged, to my mentors in UESI ministry for their moral and spiritual nurturing, to my colleagues in IFFCO for shaping my professional journey, to my ESAF family for believing in my vision and toiling tirelessly with me to serve the needy, and to the investors and depositors for trusting me with their money. God's grace has guided me through the ups and downs. The blessings and opportunities that have come my way are nothing short of divine providence.

Looking back, I am content with my life so far and I am grateful to God for blessing me to be a channel of blessings to millions of people. Over the years, I have learnt to aspire by trusting in God. I have realised all the dreams I have, but that does not stop me from dreaming for others. The lessons that I have learned and the wisdom that I gained will drive my soul forever.

Thank you once again from the depth of my heart. Together, let us continue to be agents of hope, built on the foundation of servant leadership.

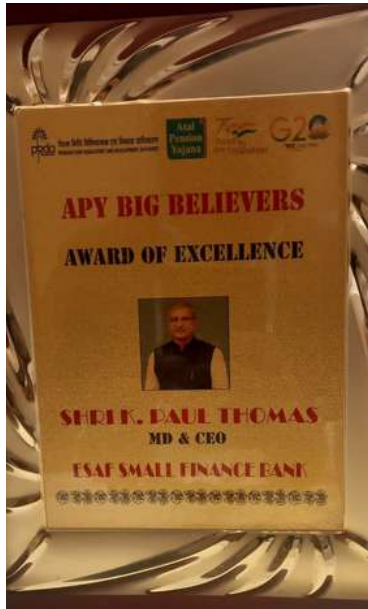
K. Paul Thomas
MD & CEO, ESAF Small Finance Bank

Birthday Celebrations of our Founder



LMS HO Team with ESAF Founders

RECOGNITIONS



Shri K Paul Thomas, Founder of ESAF Group of Social Enterprises, was awarded with both 'APY Big Believers - Award of Excellence' for significant enrollment of APY from PFRDA and 'Circle of Excellence - Exemplary Award of Par Excellence' by PFRDA



K. Paul Thomas becomes Co-Chairman of Sa-Dhan



Congratulations to Shri. K. Paul Thomas, MD and CEO, ESAF Small Finance Bank, on being elected as the Co-Chairman of Sa-Dhan.



Congratulations Shri K. Paul Thomas, MD & CEO of ESAF Small Finance Bank, for being elected as the Co-Chairman of Sa-Dhan, Self-regulatory organisation for micro-finance.

RECOGNITIONS



Nahida, working in Business Planning & Development, Head Office won the title of Miss & Mrs Gorgeous World Royal Global Queen, Organized by Topaz Events and also won a Royal Global Achiever Award.

Inauguration of ESAF Small Finance Bank's first Zonal Office in New Delhi



Dr. Bhagwat Kishanrao Karad, Minister of State, Ministry of Finance, Govt. of India, inaugurated ESAF Small Finance Bank's first Zonal Office in New Delhi in the presence of Shri K. Paul Thomas, MD & CEO, ESAF SFB, and Smt. Mereena Paul, CMD, ESAF Financial Holdings.

Financial Highlights 2022-23



Thank You

Team LLMS

Dear Shri. K. R. Mohanachandran,

ESAF was born from a vision to serve the community. Your support has enabled us to continue as agents of hope. With the support of all the stakeholders, we could manage exemplary business figures for the year ended 31st March 2023. I would like to take this as a celebration of the resilience shown by our customers

I express my sincere gratitude to the entire team of LLMS for your unwavering commitment to the cause of financial inclusion and your ability to align with the values of ESAF.

Operating Profit	₹893.71 Cr	Net Profit	₹302.33 Cr	Total Deposits	₹14,665.62 Cr	Total Business*	₹30,996.89 Cr
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K. Paul Thomas
Founder, MD & CEO, ESAF Small Finance Bank

ESAF SMALL FINANCE BANK
Joy of Banking

Corporate Social Responsibility



ESAF Small Finance Bank allocates 5% of its profits for social development

Management Talk

Accelerate, Break and Clutch our Business

Need of the hour is to Accelerate our business. Look at your portfolio, analyse it with the help of data, understand the merits and demerits of your loan book. Set your goals. Plan the steps required for addressing the issues, and find solutions. Aim at vigorous reduction of BOOK 1 PAR and elimination of BOOK 2 PAR. Adding more and more customers, increasing the loan portfolio, reducing the PAR in both the books - that is the process of accelerating our business.

Break – apply break on all wrong practices. Do not allow business to move with any wrong practices - apply break when you find red signals, to avoid clash and business accidents.

Clutch – clutching your business means holding business with all safeguards. Hold it properly, release the clutch when the road ahead is safe and secure; tighten the clutches to control your business, whenever situation demands.

You are the Driver of the vehicle called Business. It needs Acceleration, Break and Clutch for reaching the destination safely and in time. You would certainly meet your goals, if the ABC principle of Business is followed with determination and commitment. Best wishes.



समय की मांग है कि हम अपने व्यवसाय को गति दें। अपने पोर्टफोलियो को देखें, डेटा की मदद से उसका विश्लेषण करें, अपनी लोन बुक के गुण और दोषों को समझें। अपने लक्ष्य तय करें। मुद्दों के समाधान के लिए आवश्यक कदमों की योजना बनाएं और समाधान खोजें। बुक 1 PAR की जोरदार कमी और बुक 2 PAR को खत्म करने का लक्ष्य। अधिक से अधिक ग्राहक जोड़ना, ऋण पोर्टफोलियो बढ़ाना, दोनों पुस्तकों में PAR कम करना - यही हमारे व्यवसाय को गति देने की प्रक्रिया है।

ब्रेक - सभी गलत प्रथाओं पर ब्रेक लगाओ। व्यापार को किसी भी गलत तरीके से आगे न बढ़ने दें - टकराव और व्यापारिक दुर्घटनाओं से बचने के लिए लाल सिग्नल मिलने पर ब्रेक लगा लें।

क्लच - अपने व्यवसाय को पकड़कर रखने का अर्थ है सभी सुरक्षा उपायों के साथ व्यवसाय को बनाए रखना। इसे ठीक से पकड़ें, जब आगे सड़क सुरक्षित हो तो क्लच छोड़ दें; जब भी स्थिति की मांग हो, अपने व्यवसाय को नियंत्रित करने के लिए शिकंजा कसें।

आप व्यवसाय नामक वाहन के चालक हैं। गंतव्य तक सुरक्षित और समय पर पहुंचने के लिए इसे एक्सेलरेशन, ब्रेक और क्लच की आवश्यकता होती है। यदि व्यवसाय के एबीसी सिद्धांत का दृढ़ संकल्प और प्रतिबद्धता के साथ पालन किया जाता है, तो आप निश्चित रूप से अपने लक्ष्यों को पूरा करेंगे। शुभकामनाएं।

ನಮ್ಮ ವ್ಯವಹಾರವನ್ನು ವೇಗಗೊಳಿಸುವುದು ಈಗಿನ ಅಗತ್ಯವಾಗಿದೆ. ನಿಮ್ಮ ಪೋರ್ಟ್‌ಫೋಲಿಯೋವನ್ನು ನೋಡಿ, ಡೇಟಾದ ಸಹಾಯದಿಂದ ಅದನ್ನು ವಿಶ್ಲೇಷಿಸಿ, ನಿಮ್ಮ ಲೋನ್ ಬುಕ್‌ನ ಅರ್ಹತೆ ಮತ್ತು ದೋಷಗಳನ್ನು ಅರ್ಥಮಾಡಿಕೊಳ್ಳಿ. ನಿಮ್ಮ ಗುರಿಗಳನ್ನು ಹೊಂದಿಸಿ. ಸಮಸ್ಯೆಗಳನ್ನು ಪರಿಹರಿಸಲು ಅಗತ್ಯವಿರುವ ಹಂತಗಳನ್ನು ಯೋಜಿಸಿ ಮತ್ತು ಪರಿಹಾರಗಳನ್ನು ಕಂಡುಕೊಳ್ಳಿ. BOOK 1 PAR ನ ತೀವ್ರ ಕಡಿತ ಮತ್ತು BOOK 2 PAR ಅನ್ನು ತೆಗೆದುಹಾಕುವ ಗುರಿಯನ್ನು ಹೊಂದಿದೆ. ಹೆಚ್ಚು ಹೆಚ್ಚು ಗ್ರಾಹಕರನ್ನು ಸೇರಿಸುವುದು, ಸಾಲದ ಪೋರ್ಟ್‌ಫೋಲಿಯೋವನ್ನು ಹೆಚ್ಚಿಸುವುದು, ಎರಡೂ ಪುಸ್ತಕಗಳಲ್ಲಿ PAR ಅನ್ನು ಕಡಿಮೆ ಮಾಡುವುದು - ಅದು ನಮ್ಮ ವ್ಯವಹಾರವನ್ನು ವೇಗಗೊಳಿಸುವ ಪ್ರಕ್ರಿಯೆಯಾಗಿದೆ.

ಬ್ರೇಕ್ - ಎಲ್ಲಾ ತಪ್ಪು ಅಭ್ಯಾಸಗಳಿಗೆ ವಿರಾಮವನ್ನು ಅನ್ವಯಿಸಿ. ಯಾವುದೇ ತಪ್ಪು ಅಭ್ಯಾಸಗಳೊಂದಿಗೆ ವ್ಯಾಪಾರವನ್ನು ಚಲಿಸಲು ಅನುಮತಿಸಬೇಡಿ- ನೀವು ಕೆಂಪು ಸಂಕೇತಗಳನ್ನು ಕಂಡುಕೊಂಡಾಗ ವಿರಾಮವನ್ನು ಅನ್ವಯಿಸಿ, ಘರ್ಷಣೆ ಮತ್ತು ವ್ಯಾಪಾರ ಅಪಘಾತಗಳನ್ನು ತಪ್ಪಿಸಲು.

ಕ್ಲಚ್ - ನಿಮ್ಮ ವ್ಯಾಪಾರವನ್ನು ಹಿಡಿದಿಟ್ಟುಕೊಳ್ಳುವುದು ಎಂದರೆ ಎಲ್ಲಾ ಸುರಕ್ಷತೆಗಳೊಂದಿಗೆ ವ್ಯವಹಾರವನ್ನು ಹಿಡಿದಿಟ್ಟುಕೊಳ್ಳುವುದು. ಅದನ್ನು ಸರಿಯಾಗಿ ಹಿಡಿದುಕೊಳ್ಳಿ, ಮುಂದಿನ ರಸ್ತೆಯು ಸುರಕ್ಷಿತವಾಗಿ ಮತ್ತು ಸುರಕ್ಷಿತವಾಗಿದ್ದಾಗ ಕ್ಲಚ್ ಅನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿ; ಪರಿಸ್ಥಿತಿ ಬೇಡಿಕೆ ಬಂದಾಗಲೆಲ್ಲಾ ನಿಮ್ಮ ವ್ಯಾಪಾರವನ್ನು ನಿಯಂತ್ರಿಸಲು ಹಿಡಿತವನ್ನು ಬಿಗಿಗೊಳಿಸಿ.

ನೀವು ವ್ಯಾಪಾರ ಎಂಬ ವಾಹನದ ಚಾಲಕರು. ಗಮ್ಯಸ್ಥಾನವನ್ನು ಸುರಕ್ಷಿತವಾಗಿ ಮತ್ತು ಸಮಯಕ್ಕೆ ತಲುಪಲು ವೇಗವರ್ಧನೆ, ಬ್ರೇಕ್ ಮತ್ತು ಕ್ಲಚ್ ಅಗತ್ಯವಿದೆ. ವ್ಯವಹಾರದ ಎಬಿಸಿ ತತ್ವವನ್ನು ನಿರ್ಣಯ ಮತ್ತು ಬದ್ಧತೆಯಿಂದ ಅನುಸರಿಸಿದರೆ ನೀವು ಖಂಡಿತವಾಗಿಯೂ ನಿಮ್ಮ ಗುರಿಗಳನ್ನು ಪೂರೈಸುತ್ತೀರಿ. ಶುಭಾಶಯಗಳು.

Mohanachandran K R, Managing Director & CEO

Integrity and honesty are prominent tools of business

Integrity is the practice of being honest and showing a consistent and uncompromising adherence to strong moral and ethical principles and values. In ethics, integrity is regarded as the honesty and truthfulness or accuracy of one's actions. A person's character is ultimately defined by his/her integrity. Character can be measured by what a person does, when no one else is watching him/her. It means uncompromising conviction towards honesty. A person with conviction will do right and has credibility with his peers. Integrity will also uphold the unity of a group; it is the pillar of efficiency.

Those not manifesting integrity and honesty in work weaken the entire organisation. Lack of integrity in one person can be a challenge for the entire team. A person who possesses high level of integrity does not require any reminder or advice from any one for completing his/her work; he/she works on his/her own. Integrity and honesty will reflect in his/her work, talk and behaviour. He/she will achieve goals in life and always be successful.



As essential characteristics of a noble person, integrity and honesty will be reflecting in his/her social and personal life. Such persons would believe for sure that success will follow hard work and hard work would mean fulfilling the tasks in a transparent and honest manner with high level of integrity. Compliance is a term that is applicable for all; people who are honest would respect it and treat it as an honour to comply with rules and regulations. For them Compliance is a way of life; nothing short of it.

Micro finance can be successful, only by upholding values in behaviour, following ethics in business. Integrity of people working in micro finance organisations is most important, as they deal with the poor strata of the society; members of the segment are not only economically backward, but socially downtrodden. Micro finance would be helpful to them to build and nourish their lives, only if the people in micro finance conduct themselves with absolute levels of integrity and honesty.

Let us exhibit unqualified levels in ethical conduct of business with very high standards of integrity and honesty.

Paramesh VR - Assistant Vice President - South

Events



ESAF Staff Welfare Trust had organised Children's Summer Camp 'Ullasam 2023' from 10th to 12th May, 2023, which was inaugurated by Smt. Mereena Paul, Executive Director, ESAF Foundation on 10th May, 2023.



Environment Day 2023 was celebrated with full vigour at ESAF entities on 5 June 2023



Inter Entity HR Sangamam conducted on 19 May 2023 as part of International HR Day celebrations

Events



Blood donation camp organised on the occasion of 60th birthday of Shri K. Paul Thomas, Founder, ESAF Group of Social Enterprises

Milestone



LLMS Cuttack crossed the Rs.7 cr. milestone with women power

Trainings at a glance



**Training session
conducted by Mr. Thomas
MA, Personnel
Management expert,
ESMACO, for LLMS HO
officers on 16 May 2023.**



**Induction Training and Process Training at Mysore in
June 2023**

Management Outreach



MD & CEO's interaction with Area Managers, Regional Heads and AVP of Karnataka - 18 May 2023



Management Outreach



Interaction meeting by our MD & CEO in UP and Odisha in June 2023

Industry Mirror

Microfinance in India

Like many other countries, modern micro-credit/microfinance industry in India started in 1990s inspired by the Grameen Model of Prof Mohammad Yunus in Bangladesh. Overtime, as this model evolved and became successful, it boosted the confidence of customers, MFIs and other stakeholders and started to scale-up.

From 2005-6, many non-profit MFIs converted into for-profit NBFCs and many new for-profit NBFCs also entered the micro-credit business, attracting private capital, commercialization, professionalism, and scale. This fuelled growth, competition, scale with a sharp focus on specialization in delivering micro-credit efficiently and profitably. As a result, within 5 years, the micro-credit industry in India increased multi-fold to reach an outstanding of nearly Rs 20,000 Cr. However, this period also witnessed the challenges around customer-protection including over-leverage, inadequate disclosures, lack of customer awareness, high pricing as well as risks of geographic concentration, ghosts' loans, local-level interferences and lack of regulations and oversight.

Recognizing this, Reserve Bank of India introduced a new category of NBFCs called NBFC-MFIs in Dec 2011 with specific regulations for the micro-credit sector, focusing on customer protection. On the back of these regulations, the industry had a hugely successful decade.

Today, the micro-credit sector is diverse and competitive with over 100 regulated players – Banks, SFBs, NBFC-MFIs and NBFCs. To ensure a level playing field, in March 2022, the RBI introduced the harmonised guidelines creating an entity agnostic but activity-based regulation. A clear regulatory framework, a sound underlying business model, performance trends overtime, and potentially large un- met demand has attracted private capital to sustain the growth.

As a result, micro-credit in India remains one of the largest micro-credit sectors globally, quite unmatched in terms of its outreach with low-ticket loans, scale, diversity of supply-side, spread, efficiency, performance, customer-protection standards, and contribution of the private sector.

Courtesy: MFININDIA.ORG

Our Team, Our Strength



Tanmay Mistry,
Associate Vice President (NNE)



Paramesh VR
Assistant Vice President (South)



Nayan Pramanik
Regional Head-WAT



Ajit Kumar
Regional Head- Bihar I



Rishab Dev Singh
Regional Head-Bihar-II



Sitakanta Mohanty
Regional Head-Odisha



SK Sumsuddin
Regional Head-Jharkhand I



Sadath Peer
Regional Head-Karnataka I



Chinnamayaiah MD
Regional Head-Karnataka II



Niketkumar Singh
Regional Head-UP

Our Team, Our Strength



Abhinab Bora
Area Manager
Dispur



Kanchan Roy
Area Manager
Rampurhat



Nitesh Kumar Nirbhay
Area Manager
Bhagalpur



Kapildeo Kumar Ranjan
Area Manager
Kursela



Amit Kumar Verma
Area Manager
Gola



Binay Kumar
Area Manager
Garhwa



Rabindra Nath Haldar
Area Manager
Pakur



Md. Rizwan
Area Manager
Dhanbhad



Sanjeev Kumar
Area Manager
Sahasra



Krishna Kant Yadav
Area Manager
Katihar



Ashish Kumar
Area Manager
Sultanpur



Pankaj Shukla
Area Manager
Deoria



Mahadevapurusha
Area Manager
Mandya



Faiyaze
Area Manager
Maddur



Sharath Kumar H R
Area Manager
Hunsur



Yogesha M
Area Manager
Hassan, Karnataka



Sunil Kumar Padhan
Area Manager
Baripada



Narayan Moharana,
Area Manager
Balangir



Mahesh Ram
Area Manager
Basti



Narsingh Gupta
Area Manager
Gorakhpur



Abhijit Dey
Area Manager
Kumarghat



Abhishek Kumar
Area Manager
Bounsi



Tejaswi MP
Area Manager
Mysore



**TOGETHER
EVERYONE
ACHIEVES
MORE**





Nicholas Murmu
 Unit Manager
 Giridih, Jharkhand



Anant Kumar Sah
 Unit Managar
 Saharsa, Bihar



Pravesh Kumar Sah
 Unit Manager
 Katihar, Bihar



Sharmila Hansda
 Assistant Unit Managar
 Godda, Bihar



Chandru B
 Assistant Unit Manager
 Magadi, Karnataka

Wall of Fame

Wall of Fame



Yogesha M
Area Manager
Hassan, Karnataka



Puneethkumar H R
Unit Manager
Srirangapatna, Karnataka



Shivanna C N
Officiating Unit Manager
Kollegala, Karnataka



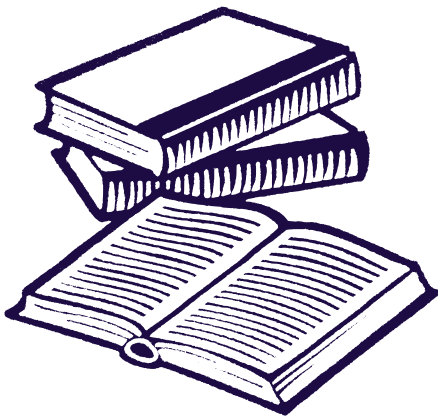
Sagar Kumar Sharma
Officiating Unit Manager
Barharwa, Jharkhand



Kundan Kumar Jayswal
Assistant Unit Manager
Purnia, Bihar

LLMS - Theme for 2023

Education
Ethics
Enthusiasm



As we entered 2023, we shared with you the theme of Education, Ethics and Enthusiasm, which presents a unique opportunity for LLMS to create a positive impact on its employees and customers.

At LLMS, employee development is a top priority, with a focus on providing education and training to improve knowledge and skills. This leads to better service delivery and customer satisfaction, ultimately contributing to the success of the company.

In addition to employee development, LLMS is also committed to providing financial education and resources to its customers, empowering them to achieve their financial goals and improve their overall well-being.

All of these efforts are conducted with the highest ethical standards, prioritizing transparency, fairness, and accountability in operations. With a dedication to social responsibility and environmental sustainability, LLMS is making a significant impact on communities while driving business growth and success.

We believe that the theme of Education, Ethics and Enthusiasm presents a unique standard to make a positive impact on our employees and customers.

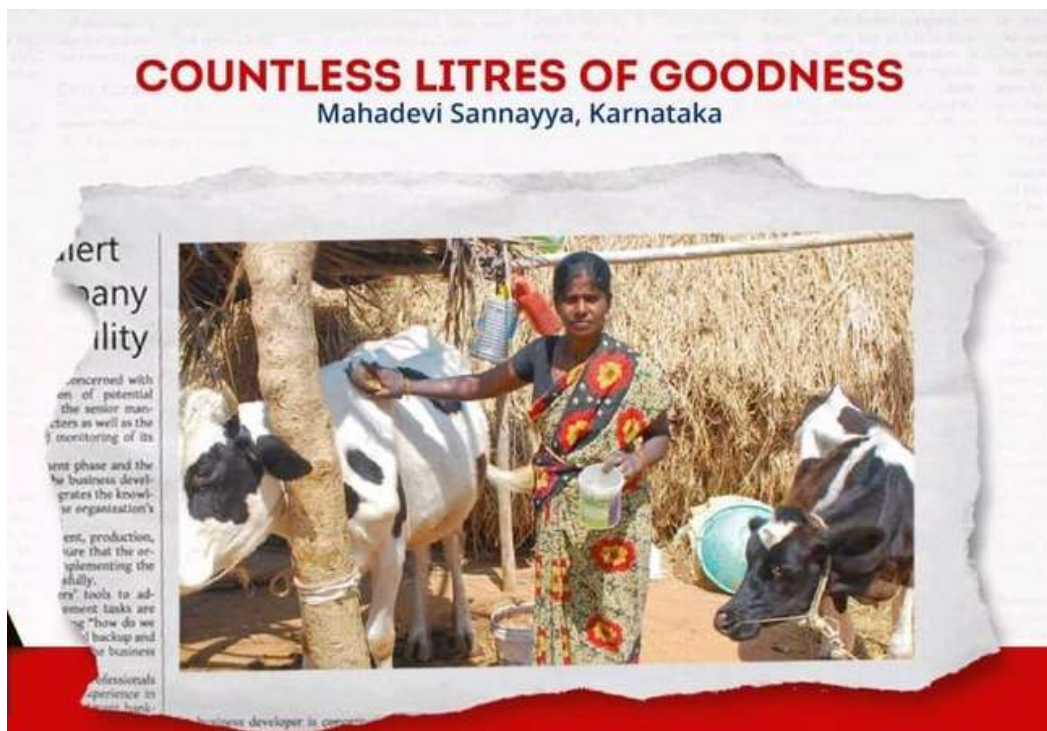
Customer Outreach & Joyful Stories

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.



Hailing from Kiragandur village in Mandya, Karnataka, Mahadevi was struggling to make ends meet. Her life took a turn for the worse when her husband passed away unexpectedly. Upon meeting an ESAF official, her life changed for the better. She took an Income Generation Loan from ESAF and was able to earn a livelihood through goat rearing and cattle farming. Today, Mahadevi is the proud owner of two jersey cows and earns Rs.600 to Rs.800 per day. She thanks ESAF for empowering her to earn a stable income easily. And now she never has to worry about affording daily meals anymore. Mahadevi is one among the many people who started dreaming big with ESAF.

Customer Outreach & Joyful Stories



*Weaving one's way to a
better future*

Kavitha Yadhav
Dumka, Jharkhand

Kavita, who resides in Jharkhand's Dumka district, participated in the ESAF skill training programme. Through the programme, she mastered the techniques of weaving with a variety of materials, including the invasive water hyacinths. As a determined woman, who has invested her time and interest in a variety of weaving techniques, Kavitha is well-known among her co-workers for her spiritedness, creative disposition, and diligence.

The training enabled the weavers to produce standardised, high-quality products. The clusters in which Kavitha worked were able to supply their products to high profile clients like IKEA. Due to her skill and attitude, she was hired as a master weaver at the Cedar Retail Factory, where she excelled. Kavitha's tenacity for knowledge drew her to pursue her goal of earning a Bachelor's degree in Education, an inspiration for many like her from the rural community. As this was the first job that provided the employees a formal salaried income, officers from ESAF Small Finance Bank started visiting the factory on a regular basis and began to give them financial inclusion classes. Through the classes, they imparted critical knowledge on how to save and invest. Kavita was impressed by the programme and sought advice from the bank officials and the Human Resources Department. Following their advice, she opened a monthly Recurring Deposit (RD) account of Rs.2,000 with the bank.

When the RD matured, Kavitha received a sizeable sum that enabled her to repair her house's falling ceiling in a timely manner. "I am eternally grateful to ESAF Bank for imparting sound knowledge and saving and for all the training programmes. The habit of saving has improved our quality of life and the training programmes have been extremely beneficial to the upliftment of rural communities like ours. I feel empowered and strengthened by the prospect of my future," Kavitha concluded gratefully.

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



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

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