



**Lahanti**

Last Mile Services Private Ltd.

# अन्तर्मुखा वीहारा

Chief Executive Officer  
of the Year

Small Finance Bank  
Of the year

Financial Express Pillar  
of the BFSI Industry



JUNE 2022

ISSUE III

NEWS LETTER

K Paul Thomas,  
Managing Director & CEO, ESAB Small Finance Bank  
Founder of ESAB Group of Social Enterprises

**Best CEO of the year - Mr. K Paul Thomas, ESAF Small Finance Bank**  
**Small Finance Bank of the year - ESAF Small Finance Bank**

**Financial Express Pillar of BFSI - Mr. K Paul Thomas**



*Lahanti Last Mile Services Private Ltd. congratulates Shri. K. Paul Thomas, MD & CEO, ESAF Small Finance Bank, selected by the Financial Express, one of India's leading economic dailies, as the Pillar of the BFSI Industry.*

**Recognitions and awards reinforce the ESAF involvement in business and community development**

# MANAGEMENT TALK



## Leadership that matters....

Organisations succeed or fail as its leaders decide. While the internal and external factors largely decide and determine the present and future of any organisation, the ability of the leadership to contain the evil effects of adverse situations and to make use of every favourable situation in the best possible manner matters a lot. How the leaders perceive the business environment and

understand the capabilities of the team to build up business are primarily important. Leaders should be able to identify the strength of the organisation and guide the team to change strategies and plans as appropriate from time to time. Who is then the leader? As the Head of the organisation is the leader for the whole, every employee is a leader in the functionality assigned to him. As leaders, we should understand our role, and frequently test whether we conduct ourselves as leaders and whether the results are visible. Leaders will win, only if all his/her colleagues take part consistently in the endeavours of the organisation. It is for the leader to initiate changes, bring in new norms, and philosophies and to introduce new ways of hope. Organisations succeed if leaders win. Leaders win, if organisations flourish.

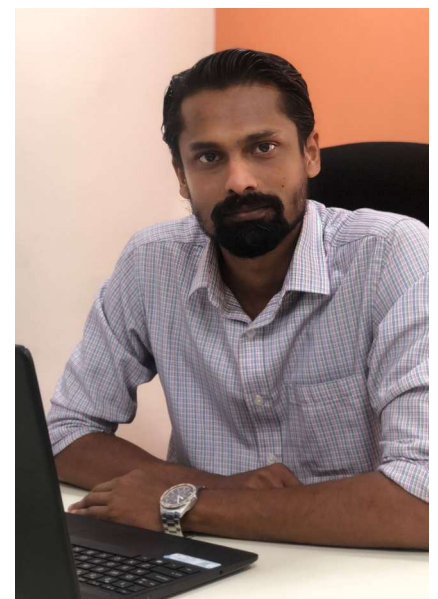
Let us continue to be true leaders, in whichever role we are into.

Best wishes...

Mohanachandran K R, Managing Director & CEO

Lahanti Last Mile Services Pvt Ltd. has entered a new FY with additional vigour and commitment to the service of the community. In FY 2022-23 LLMS seeks to reclaim lost ground during the pandemic. Our focus remains on providing the best experience to our customers while ensuring they are guided suitably during this period of financial disruption. LLMS is working in a consistent manner across the locations to provide all required support to our customers, to bring them back to a stable situation. All our efforts are in line with the vision of the ESAF group to ensure the growth and prosperity of the communities we serve. We continue to strive to serve our customers with total commitment.

Best Wishes...



Samu John, Chief Business Officer

# INDUSTRY UPDATE

The gross loan portfolio (GLP) of the microfinance sector in India rose by 10 per cent to Rs 2.85 trillion as on March 31, 2022 from Rs 2.59 trillion a year ago. Sequentially, the GLP rose by a little more than 11 per cent, from Rs 2.56 trillion on December 31, 2021, according to data by Microfinance Institutions Network (MFIN). Alok Misra, Chief Executive & Director, MFIN said, the microfinance industry has shown good progress during Q4FY22, building on the momentum created in the third quarter ended December 2021.




While the number of unique borrowers served by the industry declined to 58 million in March 2022 from 59.3 million a year ago, the loans accounts rose from 108.3 million in March 2021 to 113.1 million in March 2022.

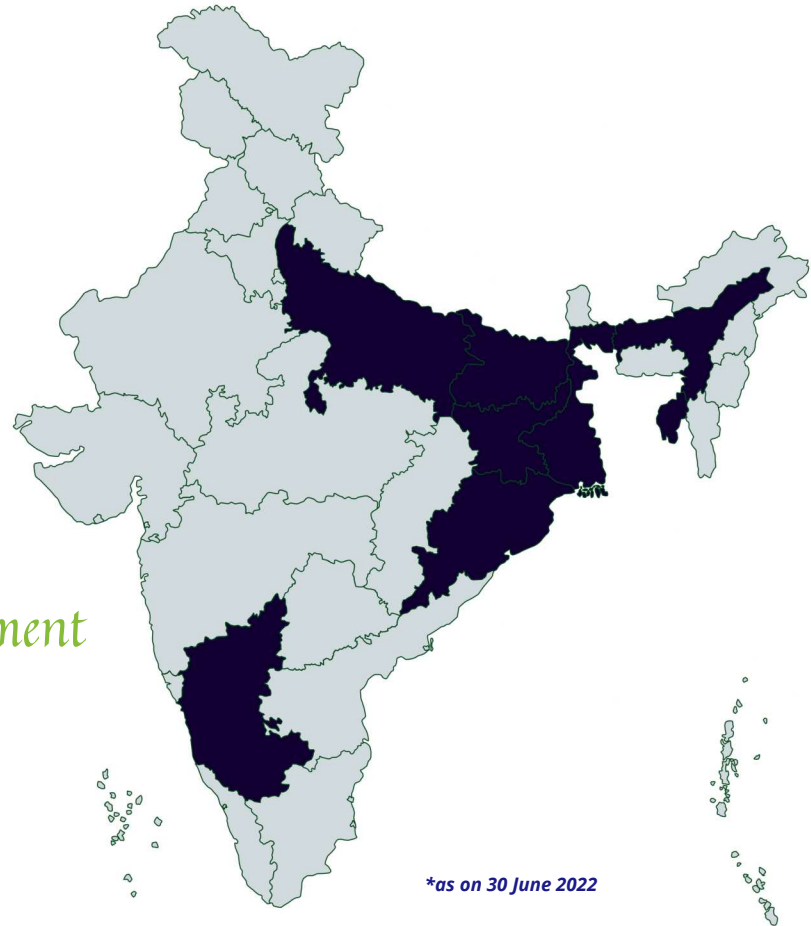
The harmonised regulations for microfinance, near normalisation of collection efficiency and Supreme Court's verdict clearly stating that NBFC regulation is the sole purview of the RBI, are hugely positive trends. These will support good growth in 2022-23, Misra said.

The loan portfolio of non-banking finance companies working as MFIs (NBFC-MFIs) expanded by 19.4 per cent to Rs 96,561 crore at the end of March 2022 from Rs 80,906 crore as on March 31, 2021.

During FY22, the proportion of NBFC-MFI loans in the universe of portfolio increased from around 31.1 per cent as on March 2021 to 35.2 per cent as on March 31, 2022. However, banks continue to be the main contributors with a share of 40 per cent in March 2022, down from about 43.67 per cent a year ago.



-  8 States
-  55 Districts
-  93 Branches
-  2.3 Lakhs Customers
-  21,110 Groups
-  810cr Asset Under Management
-  800 plus Employees



## Skill development and trainings

Conducted 15 Internal Training Programs with 3,660 Man Hours in Q1 FY 21-22

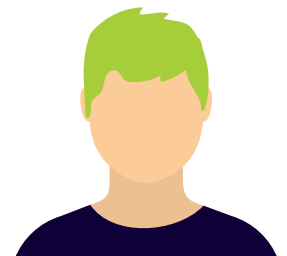


137 employees promoted to higher cadres in June 2022



Average age of LLMS employees - 27.7 years

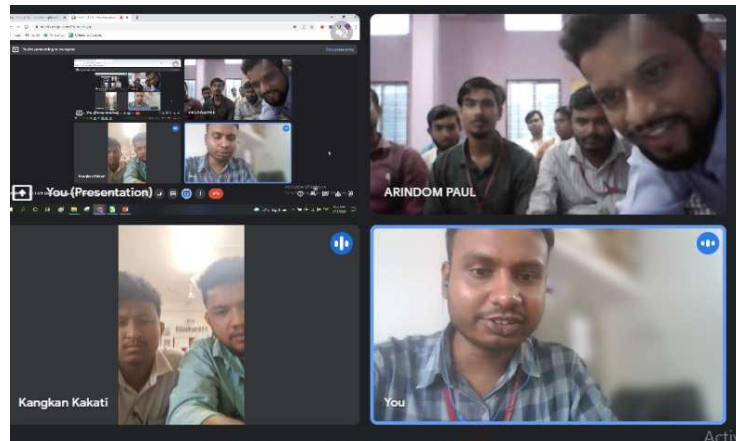
44 Employees attended External Trainings in Q1 FY 21-22



LLMS is crafting employee policies with the aim of being an employer of choice that attracts, retains and nurtures the industry's talent pool. With a culture of inclusivity at the core of our HR strategy, we try to ensure our people grow as 'ambassadors of goodwill' for LLMS. Our HR strategy focuses on identifying, developing and helping people transition into the right roles, besides grooming talent for future leadership positions.



## Training Programs



## Celebrating the Joyous moments

## Giving back to the Society



### New Branch Opening



### Branch Achievement Celebration



Ms. Anitha Sekhar recently took charge as Head - Micro Banking, ESAF Small Finance Bank. Congratulations and best wishes

### Leadership Talk



### Rewards and Recognitions Program

### Medical Camp

MANAGEMENT OUTREACH





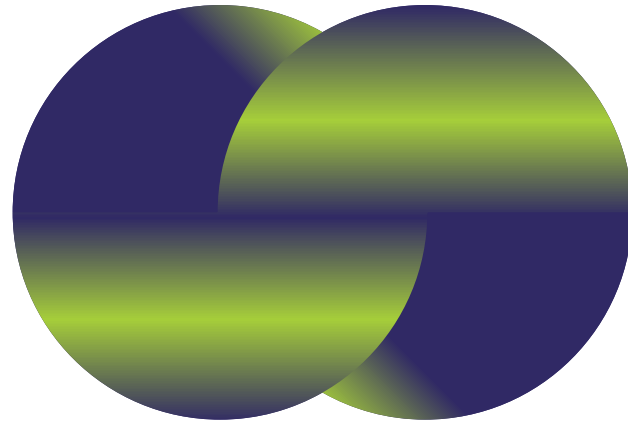


LLMS THEME FOR THE FINANCIAL YEAR 2022-2023

LLMS SLOGAN Q2

সাৰ পাওক আৰু জয়ী হওক

जागो और जीतो



ಎದ್ದೇಳಿ ಮತ್ತು ಗೆಲ್ಲಿ

ଜାଗ୍ରତ ହୁଅ ଏବଂ ଜିତ ।

जागो आर जितो

Wake up & Win

# Customer Grievances Redressal Forum - LLMS

Mr. Bandhu – Karnataka (Kannada)- Phone : +91 7356288988

Mr. Narayan Moharana – Odisha (Oriya) -Phone : +91 7994457012

Mr. Dilip Kumar Mandal – Bihar, Jharkhand, Uttar Pradesh (Hindi)  
Phone : +91 7356056888

Mr. Md. Sajahan Khan – West Bengal, Tripura (Bengali)  
Phone : +91 7994021160

Mr. Jitu Moni Das – Assam (Assamese) – Phone : +91 7356057555

Email: Grievance@llms.in



## ENVIRONMENT DAY PLEDGE

### ESAF WORLD ENVIRONMENT DAY PLEDGE 2022

On this World Environment Day, in the name of God our Creator, I pledge that I will make all efforts to protect the environment by committing to the theme - **ONLY ONE EARTH - Living Sustainably in Harmony with Nature.**

I realize that the protection of the environment is not negotiable as it is the legacy and inheritance that we would pass on to future generations.

I recognize the extreme damage that the earth is now subjected to, because of the careless and extravagant consumerism prevalent in society. I commit to protecting the one earth, with a spirit of **'no second chance for climate justice'**, for future generations.

I will adopt an environment-friendly lifestyle and will actively engage in the protection of our planet, earth. By doing this I will make a visible difference in my own life, and through that, in the life of the community at large. To that end, help us, O' God.



#OnlyOneEarth

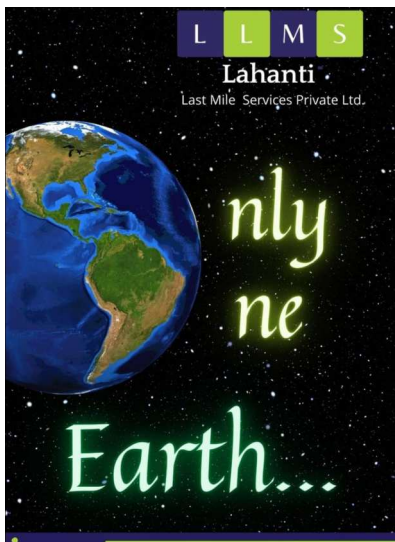


# ENVIRONMENT DAY



Shot on OnePlus  
By kushjee Pandey

2022/06/06  
19:01



*“Only One Earth” was the slogan for the 1972 Stockholm Conference; 50 years on, this truth still holds - this planet is our only home.*

*With nature in emergency mode, the #OnlyOneEarth campaign for World Environment Day 2022, wants you to celebrate the planet through collective environmental action.*

*#OnlyOneEarth advocates for transformative environmental change on a global scale. The campaign shines a spotlight on climate action, nature action and pollution action while encouraging everyone, everywhere to live sustainably. While our individual consumption choices do make a difference, it is collective action that will create the transformative environmental change we need, so we can advance to a more sustainable and just Earth, where everyone can flourish.*



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



Years



**Mantosh Kumar Sharma**  
Asst Unit Manager  
Bounsi, Bihar



**Nicholas Murmu**  
Unit Manager  
Giridih, Jharkhand



**Shailendra Kumar Chand**  
Asst Unit Manager  
Dhanbad, Jharkhand



Years



**JayaKrishnana M V**  
Manager - IA  
Thrissur, Kerala



**Anant Kumar Sah**  
Unit Manager  
Saharsa, Bihar



**Sharmila Hansda**  
Asst Unit Manager  
Godda, Bihar



**Md. Mozib Urrahman**  
Area Manager  
Purnia, Bihar



**Stephan Hansdak**  
Field Officer  
Bokaro, Jharkhand



**Ashoka G**  
Assistant Unit Manager  
Maddur, Karnataka



**Chandru B**  
Assistant Unit Manager  
Mysore, Karnataka



**Mahesha S**  
Unit Manager  
Nagamangala, Karnataka



**Punith Kumar N**  
Regional Head  
Mysore, Karnataka



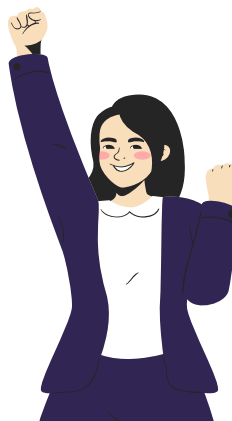
**T M Ashoka**  
Area Manager  
Mandya, Karnataka



**Yogesh B R**  
Unit Manager  
Srirangapatna, Karnataka



**Sreenidhi Sreenivasa**  
Sr.Manager - GRC  
Thrissur, Kerala





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