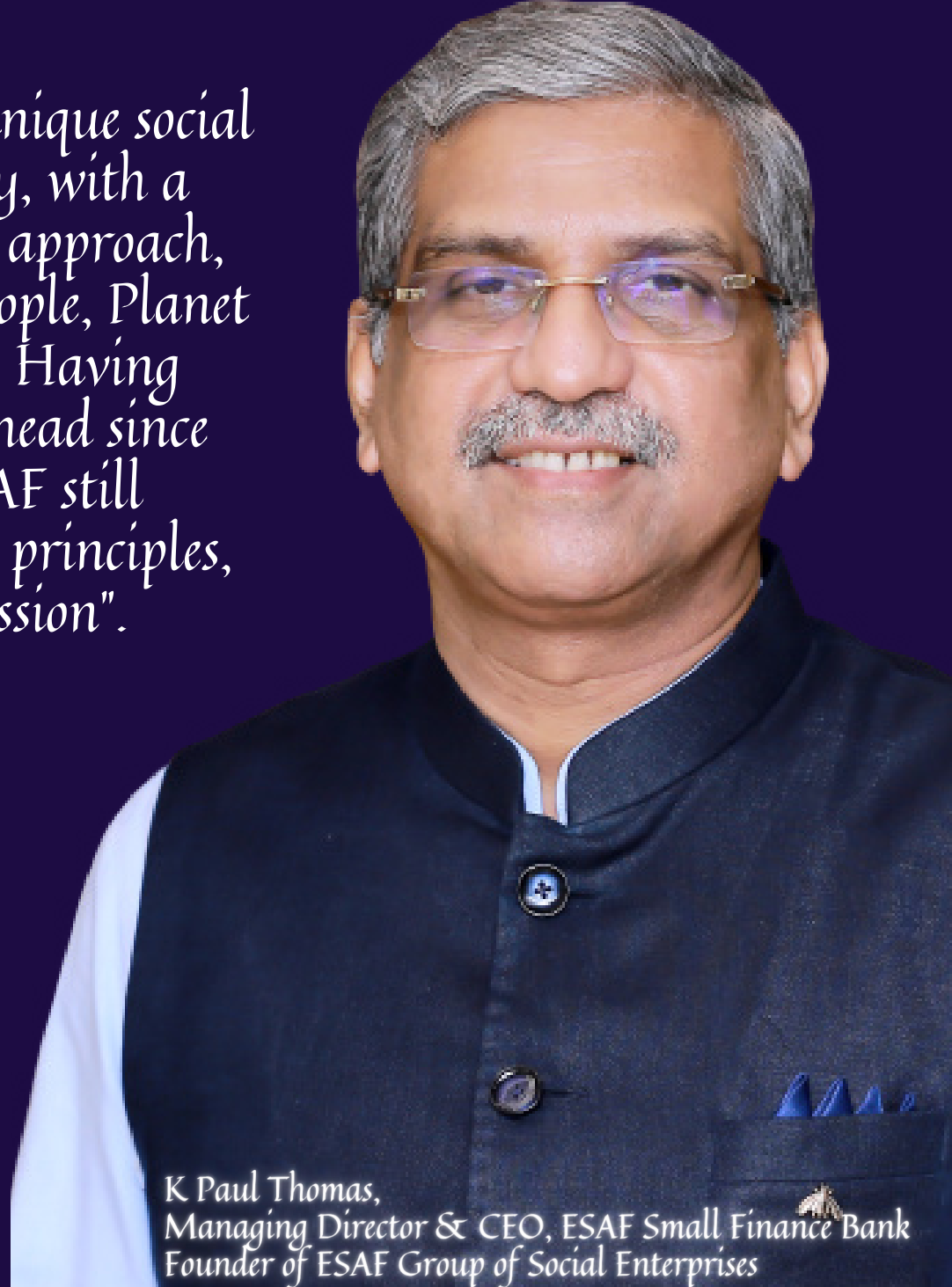


अरुथा दीनारा

“ESAF adopted a unique social business strategy, with a triple bottom line approach, emphasizing on People, Planet and Prosperity. Having travelled miles ahead since inception, ESAF still maintains its core principles, vision and mission”.



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

News letter

Issue II - March 2022

Lahanti Last Mile Services Private Ltd.

Board Of Directors

- LLMS



V L PAUL

Director



K R MOHANACHANDRAN

Managing Director & CEO



Dr. N JEYASEELAN

Director



CHRISTY SUNNY

Director



ANNA MATHEW

Director

The Business Leaders



Sumesh Krishnan
Regional Head - Karnataka



Samu Thomas John
Chief Business Officer
Business Planning & Development
Department



Tanmay Mistry
Regional Head - Bihar,
West Bengal, Assam, Tripura



Debabrata Sahoo
Regional Head - Odisha



Bipin Kumar Mallik
Regional Head - Uttar Pradesh,
Jharkand

BP&DD - Email ID - samujohn@llms.in , PH: 8754437781

RH Karnataka- Email ID - sumesh.krishnan@llms.in , PH: 9388882624

RH Bihar, WB, Assam, Tripura- Email ID - tanmay.mistry@llms.in , PH: 8138976854

RH Odisha - Email ID - debabrata.sahoo@llms.in , PH: 8138969993

RH Jharkand & Uttar Pradesh - Email ID - bipin.kumar@llms.in , PH: 9304817127

Contact Details



Message from the Managing Director & CEO



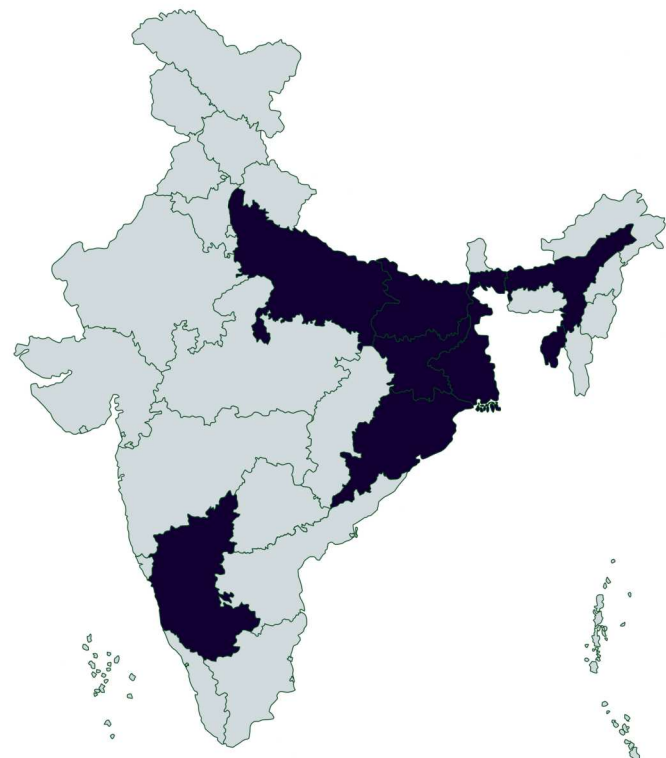
Lahanti Last Mile Services Private Limited (LLMS) ,which was incorporated as an entity on the 13th of April 2016 will be completing six years of its existence in April 2022. LLMS has grown in size and volume to reach 49 districts of 8 states in India, with 800 plus employees on rolls, working in 90 locations of rural India. Our business volume is growing in a consistent manner. 'Amrutha Dhara',the internal newsletter of LLMS, is intended for the employees and other stakeholders of the Company, including investors and customers. The publication is intended to consolidate and make available the important events and developments relating to the Company in a concise form ,for convenient reading.

LLMS functions as Business Correspondent of ESAF Small Finance Bank exclusively , to support and promulgate the ESAF philosophy of Sustainable Banking for the larger interests of the People, Planet and Prosperity of all . As a responsible business partner, LLMS is in pledge to support the vision of ESFB "to be India's leading social bank that offers equal opportunities for the whole society through universal access and financial deepening, thus promoting financial inclusion, livelihood and economic development as a whole". We dedicate ourselves to the mission of ESAF Small Finance Bank " to provide responsive banking services to the underserved and unserved households in India, facilitated by customer-centric products, high quality service and innovative technology". To the cause of serving the underserved and unserved sections of India's population - we dedicate 'Amrutha Dhara', in its new form and appearance, as we believe that this booklet of LLMS in brief would help to reform and refine ourselves to reach our goals as a responsible organisation.

Mohanachandran KR, Managing Director & CEO

LLMS - As of now...

-  8 States
-  49 Districts
-  90 Branches
-  2.22 Lakhs Customers
-  19,852 Groups
-  778 Cr Asset Under Management
-  800 plus Employees



**as on 31 March 2022*

Recent developments

We are rebranding with Brand New Logo



Lahanti

Last Mile Services Private Ltd.



INTRODUCTION OF NEW FUNCTIONS

Governance, Risk &
Compliance And
Vigilance & Quality
Assurance



LAUNCH OF "LLMS Centre Of Excellence"



IN THE OFFING

Organizational
restructuring -
- Each state as
separate Regions
- Creation of
territories of
Business

*" LinkedIn and Facebook pages of LLMS revamped ; LLMS website
'www.lahantilastmile.in' is in the offing"*

Know your Managing Director & CEO

Mr. Mohanachandran KR , eminent banker and socio-economist, joined LLMS as its Managing Director & CEO on 03 Jan 2022.

Mr. Mohanachandran KR has 42 plus years of experience in Commercial Banking and Risk Management. Prior to joining LLMS, he was the Senior Vice President and Chief Risk Officer of ESAF Small Finance Bank. He had served Federal Bank for more than 37 years and completed his term of office in the bank as Chief General Manager and Chief Risk Officer in November 2016.

LLMS family once again welcomes Mr. Mohanachandran KR as its Managing Director & CEO to lead the organisation to further heights of glory, in its journey as exclusive BC of ESAF Small Finance Bank, serving the deprived and underprivileged segments of the economy for their socio-economic upliftment.

Recent developments

E S T A B L I S H E M B R A C E E N H A N C E E X P A N D

LLMS THEME FOR THE FINANCIAL YEAR 2022-2023

ESTABLISH

Establish systems , processes, procedures to suit our business model and to cope with the changing environment

EMBRACE

Embrace good governance, ethical practices, integrity and honesty,

ENHANCE

Business in size, volume, reach and presence , with standards and quality,

EXPAND

Expand to new geographies, people, groups and thoughts

Introduction of Executive Level Committees at Head office

MCE , ACE , BRCE

Management Committee of Executives

Audit Committee of Executives

Business Review Committee of Executives



Recent developments

Whistle Blowing Policy Introduced

Whistle Blowing Policy, was introduced in LLMS in Feb 2022. LLMS is committed to growing to greater milestones with fair practices and high ethical standards. It is also committed to have Zero tolerance towards instances of fraud, malpractices, scams, & wrongful actions. Any employee who spots such instances shall report to MD & CEO. Confidentiality of information received and its source will be maintained by the management.

Introduction of Internal Complaints Committee for prevention of sexual harassment

Ms. Mala Nair Chairperson

Associate Vice President, ESAF Small Finance Bank, Email: mala.nair@esafbank.com PH: 8589978828

Ms. Rejitha V Thomas External Member

Advocate, Thrissur, Email: advrejitha@gmail.com PH: 9387097314

Mr. Roshan Sam C Abraham Employee Member

Manager, LLMS Email: roshan@llms.in PH: 8095091188

Ms. Pooja Mondal Employee Member

Jr. Manager, LLMS Email: pooja.mondal@llms.in PH: 7994922388

Mr. Suresh C G Employee Member

Jr. Manager, LLMS Email: suresh.cg@llms.in PH:7994922525



ESAF 30th Anniversary and ESAF Small Finance Bank's 5th Anniversary celebrations



Departments and Officers In Charge

Business Planning & Development Department

Chief Business Officer – Samu Thomas John



Human Resources Department

Officer Incharge – Pradeep U



Administration Department

Officer Incharge – Roshan Sam C Abraham



Finance & Accounts Department

Officer Incharge – Vipin M



Governance, Risk & Compliance Department

Officer Incharge – Sreenidhi Sreenivasa



Internal Audit Department

Officer Incharge – Jayakrishnan M V



BP&DD- Email ID – samujohn@llms.in, PH: 8754437781

HRD - Email ID – pradeepucym@llms.in, PH: 7593800280

Admin Dep - Email ID – roshan@llms.in, PH: 8095091188

F&AD - Email ID – vipin.vijayakumar@llms.in, PH: 9072602148

GRCD- Email ID – Sreenidhi@llms.in, PH: 9491547121

IAD- Email ID – jayakrishnanmv@llms.in, PH: 6238465438

Contact Details

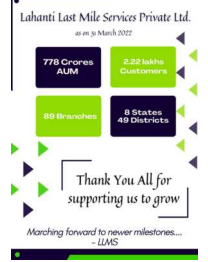


Celebrating the Joyous moments

Giving back to the Society



Felicitating Achievers

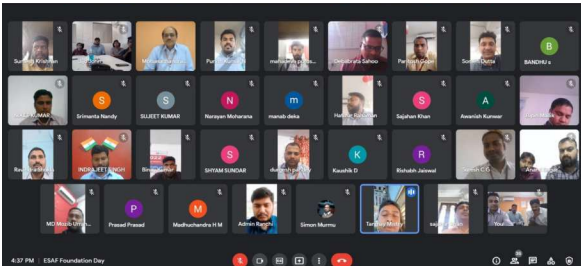


Achievements



New Branch Opening

Medical Camp



ESAF Group 30th Anniversary Celebration



LLMS HO new office Inauguration

COVID-19 Awareness Camp



Suraksha Award From ESAF SFB to LLMS

Womens' Day Celebration

Christmas & New Year celebration

COVID -19 Awareness Camp

ಕೊಡವೀಶಾ

20-02-2022

ದैनिक
भास्कर

ಕಣ್ಣಿನ ತಪಾಸಣೆ ಶಿಬಿರ



ಕೊಳ್ಳೇಗಾಲ: ಲಯನ್ಸ್ ಕ್ಲಬ್ ಮತ್ತು ಇಸಾಫ್ ಸ್ಕಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ವತಿಯಿಂದ ಉಚಿತ ಕಣ್ಣಿನ ತಪಾಸಣೆ ಶಿಬಿರವನ್ನು ನಡೆಸಲಾಯಿತು. ಪಟ್ಟಣದ ಲಯನ್ಸ್ ಕ್ಲಬ್‌ನಲ್ಲಿ ನಡೆದ ಶಿಬಿರವನ್ನು ಬ್ಯಾಂಕ್ ಮ್ಯಾನೇಜರ್ ಶಿವಮೂರ್ತಿ ಉದ್ವಾಟಿ ಮುತನಾಡಿ, ಮಾನವ ಅಂಗಗಳಲ್ಲಿ ಕಣ್ಣಿನ ಪಾತ್ರ ಬಹಳ ಮುಖ್ಯವಾದುದು. ಆದ್ದರಿಂದ ಪ್ರತಿಯೊಬ್ಬರೂ ಕಣ್ಣಿನ ಆರೋಗ್ಯ ಕಾಪಾಡಿಕೊಳ್ಳಬೇಕು. ಈ ಶಿಬಿರದ ಸದ್ಭಕ್ತೆ ಮಾಡಿಕೊಳ್ಳಬೇಕು ಎಂದರು.

ಶಿಬಿರದಲ್ಲಿ 80 ಕ್ಕೂ ಹೆಚ್ಚು ಮಂದಿ ಉಚಿತವಾಗಿ ತಪಾಸಣೆ ಮಾಡಿಸಿಕೊಂಡರು. ಅದರಲ್ಲಿ ಸುಮಾರು 41 ಮಂದಿಗೆ ಶಸ್ತ್ರಚಿಕಿತ್ಸೆ ಮಾಡಲು ಆಯ್ಕೆ ಮಾಡಲಾಗಿದೆ ಎಂದರು.

ಲಯನ್ಸ್ ಕ್ಲಬ್ ಅಧ್ಯಕ್ಷ ಅರ್ಜುನ್ ಸತೀಶ್, ಕಣ್ಣಿನ ಆಸ್ಪತ್ರೆ ಟ್ರಸ್ಟಿ ಚನ್ನಮಾದೇಗೌಡ, ಸದಸ್ಯರಾದ ನಾಗರಾಜು, ಅನಂದರಾಮ ಶೆಟ್ಟಿ, ಲಯನ್ಸ್ ಕ್ಲಬ್ ಜಿಲ್ಲಾಧ್ಯಕ್ಷ ಜಿ.ಎಸ್.ಮಹದೇವಪ್ರಸಾದ್, ಬೆಂಗಳೂರು ಕಣ್ಣಿನ ಆಸ್ಪತ್ರೆ ಡಾ.ಅರ್ಪಿತಾ ಹಾಗೂ ಇಸಾಫ್ ಸ್ಕಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ ಸಿಬ್ಬಂದಿ ಹಾಜರಿರಿದ್ದರು.

ನಿ:ಶುಲ್ಕ ಸ್ವಾಸ್ಥ್ಯ ಶಿವಿರ का आयोजन



ಗೋಲಾ : ಪ್ರಖಂಡ ಕ್ಷೇತ್ರ के गोला स्थित नन्दिनी गौरमेन्ट परिसर में शनिवार को ईशाफ स्मॉल फाइनेंस बैंक के सौजन्य से नि:शुल्क स्वास्थ्य जांच शिविर का आयोजन किया गया। शिविर का उद्घाटन आदित्य नर्सिंग होम के चिकित्सक डॉक्टर के.के. सिंह व शाखा प्रबंधक दिलीप कुमार तथा सुरेंद्र प्रसाद के द्वारा संयुक्त रूप से द्वीप प्रचलित कर किया गया। इस दरम्यान सुरेंद्र प्रसाद कुशवाहा ने अपने सम्बोधन में कहा कि आये दिन बैंक की ओर से आम आदमी के लिए नि:शुल्क स्वास्थ्य शिविर का आयोजन किया जाता है कहा स्वास्थ्य ही सबसे बड़ा धन है तथा इसके प्रति सभी को जागरूक रहना चाहिए। इलाज के पक्षत मरीजों को मुफ्त में दवा दी जाती है जो काबिले तारीफ है। शिविर में पंहुचकर दर्जनों लोगों ने जांच कराया। मौके पर पंकज कुमार शर्मा, अमलेश कुमार, कुंदन कुमार, बटी कुमार, नुमान अंसारी आदि कई लोग उपस्थित थे।

इंसाफ स्मॉल फाइनेंस बैंक ने लगाया नि:शुल्क स्वास्थ्य जांच शिविर, दो सौ लोगों का इलाज... दी गई दवाइयां

आम जनता का स्वास्थ्य जांच व नि:शुल्क दवाओं का वितरण करना पुण्य : बीडीओ

हज़ारीबाग स्थित ईशाफ स्मॉल फाइनेंस बैंक सहायक शाखा की ओर से कटकमसंगीटी ईशर कलेज शिविर में नि:शुल्क स्वास्थ्य जांच शिविर का आयोजन किया गया। शिविर का उद्घाटन कटकमसंगीटी बीडीओ देवराज कुमार तथा कटकमसंगीटी चिकित्सक एस.के.एस. सिंह 'डी' सिंह चौधरी ने संयुक्त रूप से किया।



अपने संबोधन में बीडीओ देवराज कुमार ने कहा कि ईशाफ स्मॉल फाइनेंस बैंक की ओर से आम जनता के नि:शुल्क स्वास्थ्य जांच शिविर आयोजित कर दवाओं का वितरण करना काबिले तारीफ है। इसमें न केवल लोगों में स्वास्थ्य के प्रति जागरूकता बढ़ेगी बल्कि आम लोगों को नि:शुल्क दवाओं भी मिल पाएगी। उन्होंने बैंक के कर्मियों को भी शिविर में शामिल करने का आग्रह किया।

इशाफ स्मॉल फाइनेंस बैंक के कटकमसंगीटी शाखा के प्रबंधक एस.के.एस. सिंह 'डी' सिंह चौधरी ने शिविर में अपने लोगों को संबोधित करते हुए कहा कि स्वास्थ्य जांच शिविर का आयोजन करना काबिले तारीफ है। इसमें न केवल लोगों में स्वास्थ्य के प्रति जागरूकता बढ़ेगी बल्कि आम लोगों को नि:शुल्क दवाओं भी मिल पाएगी। उन्होंने बैंक के कर्मियों को भी शिविर में शामिल करने का आग्रह किया।

Chamarajanagar Edition
Feb 21 2022 Page No. 1
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Wall of Fame

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



Hemchandra Mandal
Asst Unit Manager
Dumka, Jharkand

Barun Kumar
Asst Unit Manager
Hazaribad, Jharkand

Ramesh Kumar Yadav
Sr Field Officer
Giridhi, Jharkand



Amit Kumar
Asst Unit Manager
Dumka, Jharkand



Mahadevapurusha M
Area Manager
Hassan, Karnataka



Gautam Manjhi
Sr Field Officer
Danbad, Jharkhand

Chandan Kumar
Asst Unit Manager
Tarapur, Bihar



Safigul Islam
Asst Unit Manager
Rambagh, West Bengal

ESAF Beyond Banking The Triple Bottom Line Approach



The Triple bottom line approach (People, Planet, Prosperity) is the underlying theme around which the larger vision of ESAF revolves. ESAF believes in the depth and breadth of development and this approach proved to be the right catalyst for the holistic change that ESAF aspires to achieve. On par with the financial bottom line, ESAF gives emphasis to social and environmental bottom lines. This assertive approach was well intact in all stages of ESAF's transformation - from ESAF Society to an NBFC-MFI and from an MFI to a Small Finance Bank. The approach is paying rich dividends in the growth of ESAF as a brand, thanks to the vision of the Founder Shri. K. Paul Thomas and Co-founder Smt. Mereena Paul. LLMS is proud to associate with ESAF in all its noble ventures to ensure that all human beings enjoy prosperous and fulfilling lives and that economic, social and technological progress occurs in harmony with nature.



OUR JOY IS BEING THE PILLAR OF YOUR DREAMS



Dear ESAFians,

30th Anniversary greetings to all. It's a privilege for me to address you on the eve of this remarkable occasion in the history of ESAF. In other words, the 30th anniversary of ESAF makes a powerful statement to the world around - an organization can create a profound impact if it is firmly rooted in the principles of social impact. From the day we commenced operations, to date, our resolve to serve our beneficiaries has only grown stronger. As the organization underwent transformations and assumed new legal forms, the nature of the beneficiaries changed and some even matured to the next level. We mainly focussed on their sustainable improvement, and always considered financial support and empowerment as just one of the key drivers of development. While the focus on economic growth helps us to stay relevant and enhance the quality of the lives of our customers, the focus on customer well-being reflects our DNA. Profit and goodwill are just the by-products. The 3 Ps, People, Planet, and Prosperity, are the cornerstones of our 30- year legacy. I am proud of the fact that during our journey, we have never deviated from these service ideals. Today, as ESAF bank crosses 5 years since its inception, the relevance of our focus holds water. ESAF Small Finance Bank is now spread across 21 States and 2 Union Territories, with 1,067 customer touchpoints including customer service centres and banking outlets and 4,000 staff, in addition to another 6,000 plus in ESMACO and LLMS which are two major business correspondents of ESAF bank, touching the lives of over 5 million families.

For the last couple of years, the world has been witnessing one of the worst catastrophes in its history, the Covid-19 pandemic. ESAF tried to find pearls of wisdom hidden within the folds of adversity and we did not falter. Some of the initiatives worth mentioning are: - We, at ESAF bank, introduced a digital collection process from April 2021, to provide uninterrupted services to our customers. Also, we provided our customers with a variety of options for repaying their loans. In May 2020, the bank developed a Covid care loan scheme which was renamed as 'Pratheeksha Kiran Loan' in August 2021, with the goal of assisting our customers in recovering and restoring their livelihoods. The bank, during September 2021, eased the burden of the borrowers by restructuring their loans and provided them with a two-month repayment break; This was in addition to the six months moratorium given in 2020. Various institutions under the ESAF-umbrella supported Covid mitigation by supplying food kits to needy communities. ESAF's Suraksha vaccination project, with the support of Opportunity International, helped to vaccinate more than 6 lakh people in remote areas. Prior to the pandemic, ESAF was at the forefront of relief efforts in Kerala during the 2018 and 2019 floods. We provided flood victims with material, medical, and financial assistance.

I believe that the soul of our organisation lies with our passionate and committed staff and we are dedicated to nurturing it to the fullest. The bank has been supporting the employees and their families in dealing with the pandemic's challenges.

To reform a society, one must start from the grassroots, which was well captured in our first branding initiative - building the nation from its roots. I take this opportunity to thank you for your sincere and dedicated efforts in being active proponents of our initiatives. Your outstanding contributions to carry forth ESAF's mission of service are nothing short of inspiring. I urge you all to continue making a positive mark in society.

With Regards,



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



10th March 2022

www.esafbank.com

24x7 Toll free
1800-103-3723

Digital Alliance for
Banking on Values

Download our mobile app
Google Play | App Store

Facebook: @ESAFSmallFinanceBank
Twitter: @ESAFBank

Regd. & Corp. Off.: ESAF Bhavan, Mannuthy P.O., Thrissur - 680 651, Kerala.



MICROFINANCE IS AN INCREDIBLY POWERFUL TOOL ... BUT WE MUST MOVE BEYOND MICRO-HOPES AND MICRO-AMBITIONS FOR WOMEN.

-Gayle Tzemach Lemmon (Author)

MICROFINANCE STANDS AS ONE OF THE MOST PROMISING AND COST-EFFECTIVE TOOLS IN THE FIGHT AGAINST GLOBAL POVERTY.

-Jonathan Morduch (Economist)

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Anand S - Admin & IT, Mysore AO

Pooja Mondal - MIS, Ranchi, AO

Jesmi Yohannan - HRD, Thrissur HO

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 **Bangalore Administrative Office - #137, 4th floor, Prakash square, Near metro station, Halasuru, Karnataka 560008**

 **Ranchi Administrative Office - Kanjika Bhawan, 1st floor, Near Bharat Kitchen House, Kadru, Ashok Nagar, Ranchi, Jharkhand-834002**

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