

Wishing all our reader's a very
Happy Pongal.

BUSINESS PROGRESS

We are one of the pioneers in the promotion of Self Help Groups in Tamil Nadu. We are authorized Business Correspondent (BC) for YES BANK. We have formed 388 new SHG's comprising 5687 members and disbursed credit of Rs.1023.60 Lakhs during the month of December-2013. These SHGs are engaged in various economic activities and provide an opportunity for diversifying and enhancing their incomes.

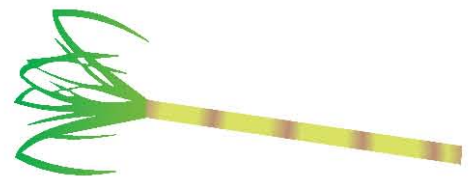
(Rs. in Lacs)	No. of Clients		Disbursement		Future Principle		Over due		PAR	
	Nov-13	Dec-13	Nov-13	Dec-13	Nov-13	Dec-13	Nov-13	Dec-13	Nov-13	Dec-13
Own Portfolio	5839	4130	0.00	0.00	171.85	115.35	17.29	18.53	19.46	20.43
Managed Portfolio	32250	37850	980.10	1023.66	5047.13	5839.11	0.00	0.00	0.00	0.00
TOTAL	38089	41980	980.10	1023.66	5218.98	5954.46	17.29	18.53	19.46	20.43



SKILL BUILDING ACTIVITIES

TRAINING ON POT & GLASS PAINTING

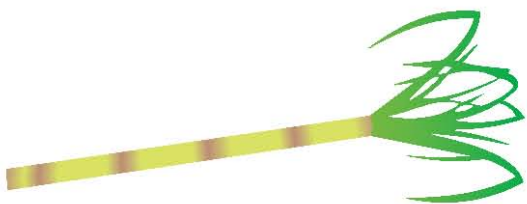
We organized a day long training program on pot and glass painting at Ondipudur branch on 21st December. 32 IASC members participated and gained knowledge in this advance training event. In this exercise member were taught pottery painting, glass fusing and canvas painting. This program was conducted by Mrs. Nithya our in-house trainer.



TRAINING ON REPAIRS AND SERVICING OF MOBILE PHONES



We in Association with Canara Bank sponsored RSETI, organized a month long training program for 10 IASC members on repairs and servicing of Mobile phones at Dindugal branch. This month long program was commenced on 23rd December and will conclude on 22nd of Jan 2014. Members are being trained on chips, Soldering, Triggering of batteries and repairing of mobile phones from basic to touch screens. We are thankful to Mr. Arjunan Muthiah – the Director of Canara Bank-RSETI. केनरा बैंक  Canara Bank



TRAINING ON MANUFACTURING SANITARY NAPKINS

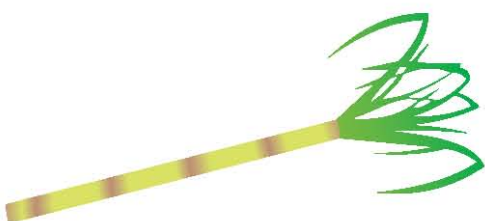
IASC conducted a 5 day training program on manufacturing and usage of sanitary napkins at Vadavalli branch from 25th December to 31st December 2013. Members were trained on manufacturing sanitary product. 5 IASC members participated in this program. We are thankful Ms. Vallinayaki – in house trainer.



TRAINING ON ARTIFICIAL FLOWER MAKING

“The Earth laughs in flowers” - Ralph Waldo Emerson

Artificial flowers capture the essence of nature without actually sacrificing fresh flowers. We conducted a 5 day training program on making decorative from artificial flowers at Tuticorin branch from 16th December to 21st December. 25 IASC members participated in this program. Members were taught techniques of “fresh touch and feel” while the raw materials used were polyester, polymers and plastics. Thanks to Mrs. Rosi – IASC in-house trainer.



IASC conducted a 6 day long training program on Hand Embroidery at Madurai-South branch. 20 participants benefited from this training event held from 18th December to 24th December. Members were taught different types of embroidery work which is an art of decorating fabric using a needle and thread. The training provides huge employment and self employment for members. Thanks to Mrs. Sudha – our in-house trainer.

TRAINING ON HAND EMBROIDERY



TRAINING ON TOY MAKING USING WASTE SOAP

We organized a 2 day training program on making “toy with waste soap” at Madurai-North branch. This training event was held on 16th and 17th December. 25 IASC members were trained in this unique program. We are thankful to Mrs. Sudha – IASC trainer for conducting this program.



ADVOCACY

TRAINING ON ENTREPRENEUR DEVELOPMENT PROGRAM



We in association with MSME conducted day long training program on Entrepreneur development at Vadavalli branch on 21st December. 80 IASC members participated and benefited through this activity. Entrepreneurship development aims at promoting individuals who want to start or possibly expand existing business. The primary focus is on enhancing the ideas and potential of an entrepreneur. The training content includes identification of business opportunities, self motivation and the significance of

management of an enterprise. We are thankful to Mr. P. Sivasubramanian the Assistant Director – MSME Coimbatore branch for his support.



FINANCIAL LITERACY PROGRAM


We in association with State Bank of India sponsored RSETI, conducted a day long program on financial literacy on 18th December for 52 IASC members at our Kovilpatty branch. They were advised on banking needs, financial benefits, saving details, benefits of insurance, etc. We are thankful to Ms. Amutha – FLC coordinator for her support in conducting this event.



WELLNESS

MEDICAL CAMP

Walking is man's best medicine – Hippocrates

We conducted a composite health camp comprising teams of specialized doctors, nurses and lab technicians. Participants were provided free treatment, medicine and health education. This Medical awareness camp was organized at our Authoor Government hospital for 42 members. This camp was held for 21 days from 18th Nov to 11th Dec 2013. We are thankful to DR. Sudhaeshwaran – of Government hospital, Authoor for his support in organizing this camp. 

SUCCESS STORIES

“Opportunists seek for a chance. Entrepreneurs make new chances.” — Toba Beta

Meet Mrs. Rajeswari an active member of Kanna SHG from Authoor branch. She availed loan from IASC and invested the money in developing her Tailoring business. She operates from her residence.

- Business : Tailoring
- Financial gain then : 3000/- month
- Financial gain now : 6000/- month



Meet Mrs. Sumathi an active member of Arruvi SHG from Vadavalli branch. She started making of toys and also tailoring work from the loan money she availed from IASC after joining her SHG.

- Business : Toys and Tailoring
- Earnings before : 4000/- month
- Earnings now : 8000/- month



EMPLOYEE OF THE MONTH



Name : Mr.Lekkan
Designation : Audit Officer
Branch : Virudhunagar

Mr. Lekkan is working in Virudhunagar branch as Audit officer. He is known for his hard work and dedication. His process of knowledge and implementing the same is outstanding. Thanks for your contributions and CONGRATS!

GROUP SAVINGS

As on 30th Dec 2013		(Rupees in Lacs)
Branch	No. of SHG bank accounts	Total savings balances including yes leap (in Rs)
Vadavalli	387	6021932
Ondipudur	156	1746400
Kovilpalayam	131	750800
Kinathukadavu	103	402750
Madurai South	235	2249681
Madurai North	130	621100
Theni	38	32700
Dindugal	110	596700
Tuticorin	238	2148180
Authoor	127	675750
Kovilpatti	183	1749566
Viruthunagar	269	2291400
Sivakasi	17	17450
Udumalpet	203	1476950
Gobi	40	29800
Salem	75	94650
TOTAL	2442	20905809

All our lending is through traditional SHG model. The members are formed into SHG and are made to open a Bank Account. There on, we motivate member to save RS 100/- every month. The saving balance in various Banks has now close to Rs 209 Lacs. We are thankful to all our bankers for supporting this saving initiative.

Our Heart full Thanks to top 3 banks for wonderful support

