

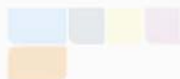
We have reached an important milestone of accomplishing 100 Crores of managed loan outstanding portfolio in the month of March 2014. It is time to remember those who made this possible and thank them profoundly. Now its time to celebrate the accomplishment before we move on to achieve the next milestone!

BUSINESS PROGRESS

We are one of the pioneers in promoting of Self Help Groups in Tamil Nadu. We are authorized Business Correspondent (BC) for YES BANK. During the month of March-2014, we have formed 617 new SHG's comprising 8989 members and disbursed credit of Rs.1797.80 Lakhs. These SHGs are engaged in various economic activities and provide an opportunity for diversifying and enhancing their economics.

IASC Loan Outstanding (Rs. in lacs)

Product	No. of Clients		Disbursement		Future Principle		Over due	
	Feb-14	Mar-14	Feb-14	Mar-14	Feb-14	Mar-14	Feb-14	Mar-14
Own Book	2413	1632	0	0	56.73	32.47	18.57	18.32
Managed Book-YES LEAP	52654	61489	1367.20	1797.80	8207.22	9972.6	0	0
TOTAL	55067	63121	1367.20	1797.80	8363.95	10005.07	18.57	18.32



SKILL BUILDING ACTIVITIES

TRAINING ON FRESH FLOWER

A flower cannot blossom without sunshine, and man cannot live without love. - **Max Muller**

We conducted a day long training program on weaving Fresh flower garlands at Vadavalli branch for 10 IASC members on 13th March. Participants were trained to knit flowers to make wall hangers, bouquets, and fresh flower garlands. We are thankful to Mr. Fazil, our in-house trainer.

TRAINING ON DAIRY FARMING

Annamalai branch : We in association with Canara Bank sponsored ASETI, conducted a weeklong training program on Dairy farming. . 30 IASC members participated and benefited through this training program which was held from 14th March to 21st March. Members were trained on selection, housing and feeding of milch animals. They were also given tips on prevention and protection against common diseases. We are thankful to Mr. Kanakaraj, the Director of ASETI – Canara Bank.



Theni branch : In association with Canara Bank sponsored RSETI we organized a 10 day long training program on dairy farming for 17 IASC members. Members were trained on selection, housing and feeding of milch animals. They were also given tips on prevention and protection against common diseases. We are thankful to Mr. Dharma Sheelan, the Director of RSETI – Canara Bank.




TRAINING ON HAND EMBROIDERY

In association with Canara Bank sponsored ASETI we conducted a 15 days training program on hand embroidery for 30 IASC members from Coimbatore. This program was conducted from 12th March to 28th March. Members were trained on various embroidery techniques by hand, treadle sewing machine and automatic zigzag lock stitch. We are thankful to Mr. Kanakaraj, the Director of ASETI – Canara Bank.



TRAINING ON MUSHROOM CULTIVATION

Madurai : We in association with KIRUBA Trust conducted a 2 day long training program on Mushroom Cultivation in Madurai. 15 IASC members participated in this program. The program was held on 19th & 20th March. Participants were trained on various types of mushrooms like button, paddy straw and Dingri (Oyster). We are thankful to Ms. Hosona, the Director of KIRUBA Trust.

Dindigul : In association with Canara Bank sponsored ASETI, we conducted a 5 days long training program on cultivating mushrooms for 10 IASC members. This training program was conducted from 17th March to 21st march. The participants were trained on compost preparation, spewing and cultivating various types of mushrooms. They were also informed on their market potential. We are thankful to Mr. Arjun Muthiya, the Director of ASETI – Canara Bank. 

TRAINING ON OPERATING CNC MACHINE

We in association with COINDIA conducted a two month long training program on operating CNC machine for the 20 IASC members from Coimbatore. This training program is being conducted at COINDIA training centre which is equipped with state of the art machines. Participants are trained from designing to production on manually operated and automated machines to get the entire knowledge of the industry requirement. We are thankful to Mr. Rajaji – Head Training & Development - COINDIA. 



TRAINING ON BEAUTICIAN

We conducted a 10 day long training program on beautician at Udumelpet branch for 64 IASC members. The training commenced on 21st March and concluded on 2nd April. Members were trained on various types of Hair cut, Eyebrow threading, Facials, Waxing, Cosmetology, Spa therapies and nutrition. We are thankful to Ms. Kalaiselvi – Our in-house trainer.

TRAINING ON SOFT TOY MAKING

We organized a one day long training program on making soft toys at Virudhunagar branch for 42 IASC members. This training program was conducted on 31st March. The members were trained to make soft toys by using various types of natural and synthetic fabrics. We are thankful to our in-house trainer Ms. Subulakshmi.



TRAINING ON TAILORING

We conducted a month long training program on basic tailoring at Author branch from 24th March to 28th April. Participants are being trained on various designs, patterns, marking, cutting, and stitching apparels for ladies, gents and kids. We are thankful to Ms. Manimegalai, Our internal trainer.

TRAINING ON FOOT MAT



We organized a 3 days Training program on manufacturing Foot/ Door mat on Ondipudur branch for 6 IASC members. This training event was conducted from 11th to 13th March. The participants were trained to weave mats, blankets, bedspreads and towels in cotton and wool materials. We are thankful to Ms. Manochitra – our internal trainer.

TRAINING ON DECORATING ACTIVITY

In association with Sangam Trust, we conducted a short and unique training program on decorating home and offices for festivals. This 2 day long program at Madurai branch for 17 IASC members was held on 13th and 14th of March. Outsourcing decoration activity is fast catching up and members can look forward for add-on seasonal income from this activity. We are thankful to Ms. Sudha, Our internal trainer.

ADVOCACY PROGRAMS CONDUCTED FOR THE MONTH

TRAINING ON COTTAGE PRODUCT

Vellakoi : We organized a one day long training advocacy program on cottage industry for 62 IASC members on 22nd March. . The participants discussed market opportunity for products made from jute, food processing, ceramics, bamboo crafts, etc. We are thankful to Mr. Ashok – our in-house trainer.

Kovilpatty : We conducted a 2 day short advocacy program which included demonstration and discussion on cottage industry on 26th & 27th March for 25 IASC members. The participants discussed market opportunity for products made from jute, food processing, ceramics, bamboo crafts, etc. This discussion was conducted by Mr. Joseph – our internal trainer.

TRAINING ON FINANCIAL LITERACY TRAINING

“Investing in yourself is the best investment you will ever make. It will not only improve your life, it will improve the lives of all those around you” - Robin S Sharma

Salem : We are in association with Indian Bank sponsored RSETI we conducted a day long program on Financial Literacy for 36 IASC members. Members were educated on savings, credit, insurance, investments and government pension schemes. We are thankful to Mr. Santhanam, the Director of RSETI – Indian Bank.



Bhavani : In association with Canara Bank sponsored RSETI, we conducted a day long program on Financial Literacy for 36 IASC members. Members were educated on savings, credit, insurance, investments and government pension schemes. We are thankful to Mr. Boopalan, the Director of RSETI – Canara Bank.



SUCCESS STORIES

Meet Ms. Prabavathy, an active member of Punnakai Pookal self help group from Tuticorin Branch. She availed loan and invested money in her business. She had participated in our training program in hand embroidery at Madurai in the past.

Business	:	Hand Embroidery
Earnings before	:	9,000/-
Earnings after	:	15,000/-



Meet Ms. Nirmala, an active member of Mangai self help group from Madurai. She availed loan and invested money in her business. She runs a Tiffin center from her residence



Business	:	Tiffin center
Earnings before	:	5000/-
Earnings after	:	7000/-

EMPLOYEE OF THE MONTH



Name : Mr. Mohan
 Designation : Branch Manager
 Branch : Authoor

Congratulations! His productive capacity is taken into account.

GROUP SAVINGS REPORT

As on 31st March 2014		(Rupees in Lacs)
Branch	No. of SHG bank accounts	Total savings balances including yes leap (in Rs)
Vadavalli	277	2484300
Ondipudur	195	1254243
Kovilpalayam	200	1398150
Kinathukadavu	180	919550
Anaimali	91	127350
Madurai South	231	2245850
Madurai North	198	1669800
Theni	105	215300
Dindugal	185	1136850
Tuticorin	313	3149550
Authoor	195	1279500
Kovilpatti	231	2393957
Virudhunagar	271	2924750
Sivakasi	93	169400
Udumalpet	266	2745500
Gobi	129	97950
Dharapuram	51	85250
Tiruchengode	51	54900
Vellakoil	60	61050
Bhavani	27	20350
Salem	171	660850
TOTAL	3520	25094400

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 251 Lacs. We are thankful to all our bankers for supporting this saving initiative.

Our Heart full Thanks to top 3 banks for wonderful support

