

"May this auspicious festival bring you overflowing happiness, joy and prosperity"

Wishing you a happy Pongal!

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 DEC -2014, we have formed 672New SHG's comprising 9719 members and disbursed credit of Rs.1973.55 Lakhs. These SHGs are engaged in various economic activities and provide an opportunity for diversifying and enhancing their economics.

Particulars (Rs in lacs)	Dec-14
Loan disbursed	1973.55
No of SHGs	672
Active Members	115236
Active SHGs	7971
No of Branches	29
Managed portfolio under BC arrangement with Yes Bank	15906.23





SKILL BUILDING ACTIVITIES



TRAINING ON OWEN BAG MAKING

In association with PSG College, we conducted a 6 days training program on making artificial jewellery for 15 members. The training has conducted from 8th Dec till 12th Jan at Ondipudur Branch. Participants were trained in designing, Stitching and marketing of Owen Bags. We are thankful to Mr. Chandrasekaran, internal trainer of PSG College.

TRAINING ON BPO (BUSINESS PROCESS OUTSOURCING)

Theni: In association with IL&FS skill Development Corporation limited, we organized a month long

training program on soft skills required for BPO industry. 10 members are being trained in this program. The program commenced on 15th of Dec and will conclude on 19th Jan. Members are being trained on basics of the industry, work culture, responsibility, hierarchy of BPO executives, selling skills, customer & complaints handling and communication skills. Post the completion of training the participants are assisted in job placements. We are thankful to Mr. Karunakaran, the



director of IL&FS skill Development Corporation limited & NSDS. △IL&FS | Skills

TRAINING ON RETAIL SALESASSOCIATES

Usilampatty: In association with IL&FS skill Development Corporation limited, we conducted a training program for 15 members in soft skills required for retail sales executives. This training program commencedon 14th Dec and will conclude on 14th Feb. Members are being trained in all aspects of modern retail business and customer expectation from executives. In this regard participants were trained in greeting the customers, offering assistance, providing information on products and updating customer profile records. We are thankful to Mr. Karunakaran, the director of IL&FS skill Development Corporation limited.







TRAINING ON TWO-WHEELER REPAIRS AND SERVICING

Virudhunagar: In association with Honesty Hero centre a leading two wheeler dealer,we conducted a one month long training program on repairing and servicing of two wheelers for 3 members. The training program commenced on 22nd Dec and will conclude on 22nd Jan 2015. Participants are trained

in all aspects ofrepairs and services of two wheelers leading to mechanics with opportunity for selfemployment. We are thankful to Mr. Nataraj, the manager of Honesty Hero centre.

Tuticorin: In association with Joseph auto centre a leading two wheeler dealer, we conducted a 21 days long training program on repairing and servicing of two wheelers for 7 members. This training program commenced on 17th Dec and will conclude on 5th Jan 2015. Participants are trained in all aspects of repairs



and services of two wheelers leading to mechanics with opportunity for self-employment. We are thankful to Mr. Joseph, the trainer of Joseph auto centre.

TRAINING ON ORGANIC FARMING

Authoor: We in association with SCAD, conducted a training on organic farming. The training was held from 24thto 26thDec for 75 members. Members were trained on aspects of farm management, producing organic vegetables, livestock, flowers, fruits and organic farming principles, practises and process of decision making. We are thankful to Mr. Joseph, the internal co-ordinator of SCAD.









TRAINING ON HI-TECH WELDING

Cumbum & Dindigul: In association with IL&FS skill Development Corporation limited, we organized a training program on hi-tech welding for 18 members. The training program commenced on 14th Dec and will conclude on 14th Jan. Members are being trained in all aspects of welding like various equipment's, embossing, bellows, automotive coils, anodizing of motors/ engines and chemical processing. We are thankful to Mr. Karunakaran, the director of IL&FS skill Development Corporation limited.



TRAINING ON HAND EMBROIDERY

Cumbum: In association with PSG College, we conducted a 15 days training program on Hand Embroidery for 26 members at Cumbum branch from 17th Dec to 2nd Jan 2015. The members were trained on various aspects of embroidery techniques by hand like operating treadle sewing machine and automatic zig-zag lock machine. We are thankful to Mr. Chandrasekharthetrainer of PSG College.

TRAINING ON HEALTH CARE ASSISTANTS

Usilampatty & Vellakoil: In association with IL&FS skill Development Corporation limited, we conducted a training program for 15 members in soft skills required for retail sales executives. This

training program commencedon 14th Dec and will conclude on 14th Feb. Members are being trained in all aspects of modern retail business and customer expectation from executives. In this regard participants were trained in greeting the customers, offering assistance, providing information on products and updating customer profile records. We are thankful to Mr. Karunakaran, the director of IL&FS skill Development Corporation limited.



△ILSFS | Skills







FINANCIAL LITERACY TRAINING

Rasipuram: In association with INDSETI, we held a daylong conference on Financial Literacy for 30 members. In this event, members were informed on various aspects of Banking like savings, credit, insurance, investments and government pension schemes. This activity was conducted by Mr. Raju the director of INDSETI.

Tuticorin: In association with SBI—(FLCTeam), we held a daylong conference on Financial Literacy for 95 members. In this event, members were informed on various aspects of Banking like savings, credit, insurance, investments and government pension schemes. This activity session was conducted by Mr. Amuth the coordinator of SBI—(FLCTeam).

NUKKAD PAATHSHALA

THENI NUKKAD PAATHSHALA

Ms. Swarna Kamala, a M.Ed, by qualification was charmed by the work of IASC to empower women and their new initiative to spread knowledge to every Nukkad- and could not wait to be a part of this initiative. She is extremely proud to be a part of this radical plan and hopes to help empower children with the gift of knowledge.



CUMBUM NUKKAD PAATHSHALA



Ms. Divya, a BSc and B.Ed graduate, expresses that she is delighted to be a part of Nukkad Paathshala that wishes to guide the youth to achieve their dreams. She is proud to be a part of an initiative that believes in spreading the power of education to all.





SUCCESS STORIES



Meet Ms. Arukani an active member from Madhulai SHG from Tiruchengode branch. She availed loan and invested money in her business. She runs the business from her residence.

Business : Dairy farming Earnings before : 4,000/-

Earnings after : 8,000/-



Meet Ms. Sandraprabha, an active member from Meenakshi SHG from Dindigual branch. She availed loan and invested money in her business.



Business : Tea stall
Earning before : 3,000/Earnings after : 6,000/-

EMPLOYEE OF THE MONTH

An employee who's one of hundreds, rather than one of a few, is unlikely to feel personally responsible for helping the organization adapt and change. - Gary Hamel

Name : Neethimohan
Designation : Branch Manager

Branch : Cumbum







