



Issue: 4 | October, 2018

FROM THE BUSINESS DESK

"Necessity is the mother of invention" as the quote says; each of our necessities, whether large or trivial, drive us to make a strategic effort to create, implement a strong and sustaining process.

We are in the year 2018, wherein we have automated or digitalized most of business processes starting from sourcing to collection. We are moving towards becoming fully digitalised company, focussed on improved performance with excellence in quality.

When I look back into the past, we have come across many ups and downs in our business during the last few years. We faced near death situation during demonetization, thought-provoking times during Floods in Chennai and Kerala. We faced these tough challenges and have overcome harsh situations because of our timely decision making, execution and team work.

When we were acquired by a new entity, we had Rs.10 crore of portfolio with 15 branches in one state. Today, we are Rs.1,200 crore Asset Under Management company spread across 6 States and 260+ Branches, serving closer to 7 lakh customers.



J. R. Sivakumar
Chief Operating Officer (South)

We have set some challenging goals for the years to come so as to emerge as a futuristic and innovative company with passion for "Controlled profitable growth". To achieve this goal, we have to re-invent ourselves every now and then and keep simplifying the processes. The ultimate aim is to bring down the work load of the Relationship Officers (ROs), the backbone of our business, and finally let me re-confirm that RO is the 'Hero' of our company!



LIFE BEYOND THE DESK

Tree Plantation on Independence Day

This was our fourth consecutive year of planting saplings on Independence Day! This year we planted 9,000 saplings in association with Isha Green Hands. Kids, youths, adults, senior citizens - all joined us in this initiative.

Trees exhale for us so that we can inhale them to stay alive. Can we ever forget that? Let us love trees with each breath we take until we perish!



Independence Day Celebration @ Branches

Independence Day was also celebrated at our Branches, Regional Offices, Zonal Office and Head Office with amazing energy and enthusiasm.

Our colleagues celebrated the day by donating blood, performing skit on social subjects and spreading the spirit of freedom!



Ganeshotsav Celebration:

The most popular festival of Maharashtra, Ganeshotsav, was celebrated at Head Office and Zonal office with devotion. On this occasion, the staff members showed their excellence in dance programmes.



Fungama @ NOCPL

To get the best out of teammates, there is a need to have a true sense of closeness. Team building is important for uniting co-workers and boosting their morale.

Here we are with our Fun Brigade organizing employee engagement activities at Tamilnadu's Chennai and Trichy regions! Did we enjoy? Certainly, the smile on the faces says it all...





JOY OF SERVICE: THE CSR INITIATIVE

Kerala Flood Relief

Beginning 15th August 2018, severe floods affected the 'Gods Own Country', Kerala, resulting from unusually high rainfall during the monsoon season. It was the worst flooding in Kerala in nearly a century.

Our teams reached out to as many as 35 Relief Camps and catered to around 17,000 people in the first phase. Second phase of our distribution of relief materials commenced in mid-September by reaching out to our 3,574 members who have returned home from Relief Camps and started rebuilding their lives.

Our special thanks to all the donors who contributed via our crowd funding partner, Donatekart, to support the flood affected people of Kerala. You are the reason, we are able to reach out to more than we expected! We extend our Gratitude.

And hatsoff to our entire Kerala and CSR teams who toiled day and night to reach out to the maximum flood affected people.



Support To The Thiruthuraiipoondi Fire Accident Victims

Our team proactively got into action to support Thiruthuraiipoondi (Tamilnadu) Fire accident victims!





JOY OF SERVICE: THE CSR INITIATIVE

Nukkad Pathshala

Independence Day Celebration

The 72nd Independence Day was celebrated across our Nukkad Pathshalas with gusto. At our rural Pathshalas, almost the entire Village participated in the celebration enthusiastically. The flag was hoisted by the local Heros - Police Officials, Teachers, Social activists, Retired government officials!

Kids showcased their best talent.





IMPARTING EXPERTISE

Women form a significant proportion of workforce in the country. We believe that skill training is vital in addressing some of the most pressing challenges related to inclusion, gender equality and access. Cognizant of our responsibility, we are working towards empowering women, enabling them to emerge as drivers of the social and economic well-being of their families. We urge women to come forward to acquire new skills, build entrepreneurship abilities and chalk out their own destiny.



Region Wise Skill Training and Impact Report – July 2018 to September 2018:

Region	No. of Programmes	No. of Beneficiary	Impact
Tuticorin	24	799	80
Udumalpet	11	244	32
Salem	7	99	16
Coimbatore	7	82	15
Trichy	7	108	17
Thanjavur	5	86	6
Namakkal	5	118	10
Kanchipuram	1	18	0
Pune	4	234	50
Chennai	1	14	0
Total	72	1802	226



LET'S TALK BUSINESS

BANK WISE ASSET UNDER MANAGEMENT AS ON 30th SEPTEMBER, 2018

Bank Partner	No. Of Branches	Active Clients	Asset Under Management (Rs. in cr)
YES Bank	108	183783	359
RBL Bank	72	254290	475
IDBI Bank	41	108633	178
Reliance Capital Finance	20	75772	121
DCB Bank	25	31257	64
Suryoday Small Finance Bank	1	136	2
Total	267	653871	1199

Highlights of the Quarter

Relocation of Our Zonal Office in Coimbatore

We relocated to our new Zonal Office in Coimbatore on 30th July 2018!

Our super performer HEROs (our Relationship Officers) did the honors of cutting the Ribbon!

The lamp was lit by our teammates who got this special recognition based on their performance.

A proud moment indeed for the Super 18!





LET'S TALK BUSINESS

Wall of Fame

This Quarter we introduced "Wall of Fame", which recognizes the star performers during the month. We call them - Super 18! The Wall of Fame holds photos of best performing Relationship Officers, Audit Officers, Branch Managers as also 3 best performing teammates from various support departments.



CHANGE MAKERS

Everyone seeks success, but it follows only those who make a true approach to get it. We know that hard work and dedication has a destination which is called - Success.

NOCPL Connect congratulates our 50 deserving teammates who got promoted in the second quarter. Keep going!



EMPLOYEE MILESTONES

Wedding Bells

We would like to wish our 26 newlyweds a lifetime of love and happiness!

Congratulations and best wishes for the future.



New Arrivals



NOCPL Connect wishes a future filled with love, happiness, and laughter to our 15 proud parents who welcomed their new baby in the last quarter!

Family Excels

Manoj Mohan: A Singer in the making!

Hard core fan of famous singer, S P Balasubramaniam, whose melodies inspired him at an early age of 10 and voila a singer in him was born!

Manoj joined New Opportunity in 2016 as a Relationship Officer and went on to become a Branch Manager in Kollam branch in Kerala.

He was amongst top 50 selected contestants out of 25,000 for Vijay TV "Super Singer - Season 3".

Manoj aspires to become a playback singer; he has composed a music Album "VAANMUGILE" and has sung 2 songs in that album.





EMPLOYEE / MEMBER SPEAKS



I joined NOCPL as a Relationship officer in December'17 at Bellary branch, Karnataka. Apart from a mid-year salary revision, my performance has been recognized by the Company by selecting me for the "Wall of Fame" for last 2 months. Sincere thanks to NOCPL for giving me the opportunity to prove myself and I promise to maintain my performance.

-Shaiksab Dudekula

While I sincerely thank everyone for inviting me to participate in the inauguration ceremony of the Zonal Office, the Company treating the Relationship Officers as 'Heros' has been particularly gratifying. Genuinely feeling proud to be a part of this great organization. I am sure, other colleagues shall also be encouraged as whoever works hard and perform in NOCPL, receives recognition.

-Vivekanandan - CSR



Meet our member, Ms. Jyothi from Idappadi, Tamilnadu. Jyothi's husband is a farmer and she has two school going kids. Jyothi was running a small shop before getting trained for making Foot mat at our training centre. She used the new opportunity of learning a new skill and made it her business!

She says, "The training arranged by NOCPL has enabled me to make foot mats. I sell those at local market and earn about Rs. 5,000 monthly. Though small, I am proud of the additional family income, which helps me in running the house and supporting my family."

We love the spirit of our women entrepreneurs!.

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