



April, 2019

## FROM THE CEO'S DESK



The year gone by has been a whirlwind of emotions- and we all experienced them first-hand. I'd like to share with you the emotions we went through in this eventful period.

The year 2018-19 began with gratitude - our board of directors were generous in approving better than the industry salary increment for the relentless effort put in by YOU!

During the period, we tried to strengthen the trust of all our stakeholders - Be it Customers, Bank Partners, Employees or Vendors. Trust is the foundation of our business, and all our activities are anchored around deepening it.

Although we have performed exceptionally well in business, what brings us utmost pride is our CSR initiatives like, Nukkad Pathshala or trying to help our adopted village in Pillur. I am overjoyed to see employee's actively helping out in our CSR initiatives and positively impacting others.

In our year-long journey, we also experienced great joy. During floods in Kerala, the entire organization came together, especially the Kerala employees and CSR team, to provide relief materials to flood victims. Together, we were able to reach out to more than 25000 families!

Not every day can be spring! With good days, we faced some bad ones too. The wreck brought about by the Gaja cyclone left us devastated. Lives were lost, houses destroyed, Agri produce ruined and live stock lost or gravely injured. We are continuously working towards rebuilding their lives.

The saddest part of last year was the deaths of 5 of our heroes, all of them losing their lives to deadly road accidents, they will always remain in our thoughts.

Despite our best efforts to build a strong foundation around integrity, we were hurt by the few integrity issues wherein we had to part ways with involved employees.

However, this year gave us enormous learnings. The surprise element was establishing a partnership with 2 new Banks during the last month of the year. We are sure that these new partnerships will help take our business to the next level.

I am truly excited about the FY 2019-20 to see what it brings for us and how we continue to maximize our growth while not losing sight of our core values.

Lastly, a huge round of applause to all of you who continue to inspire with unmatched effort and dedication.

**Ganesh Rao – MD & CEO**

# LIFE BEYOND THE DESK



At NOCPL, our hard work only makes celebrations sweeter. In the year 2018-19, we celebrated several festivals and milestones together!

## Holi at NOCPL

Our team got together to celebrate the festival of color, Holi. This festival symbolizes the positivity of color around us and the victory of good over evil!



## Women's Day at NOCPL

Although we celebrate women and their strength every day, the International Women's day on 8<sup>th</sup> March gave us an excuse to make our celebration grander.







At NOCPL, the josh is always high! We believe in working hard, and celebrating our achievements with equal enthusiasm!



## Recognition for our CSR initiatives

We are honored to have received the 'Best CSR' trophy and appreciation certificate from Coimbatore Collector, Mr. Hariharan. This is truly a proud moment for all us at New Opportunity, as we continuously do our best to make a positive impact on our society.

# JOY OF SERVICE: THE CSR INITIATIVE



## Selection for CUMI's Centre for Skill Development (CCSD)



CCSD of Chennai-based Murugappa Group works closely with various institutions to select deserving candidates from low income families to impart adequate skills that enhances their employability.

In addition to providing free accommodation, food and skill training, and a stipend, the candidates are also provided with qualitative training to enhance their soft skills. Last year, we shortlisted 17 candidates for this program, each of them benefitting greatly from the teachings.

In March, we conducted an entrance exam to shortlist candidates for this year's program. Over 590 individuals from our member's families wrote this test.



17 shortlisted candidates getting trained at Hosur at CCSD.

## Veterinary camp set up at Mettur Village

In the month of February, we conducted a veterinary camp at Mettur village, with the support of a local government veterinary hospital.

Over 55 domestic animals were checked and treated.





# JOY OF SERVICE: THE CSR INITIATIVE



## Azolla Cultivation at Tuticorin

We conducted an Azolla cultivation training program at Authoor Branch, in Tuticorin. Many farmers struggle to produce sufficient feed for their animals due to lack of resources. Azolla is a low-cost feed and also a good biofertilizer. It is an ideal feed for cattle, fish, pig, and poultry.



## Our Pride and Joy, Nukkad Pathshala

Some fun moments from our Nukkad Pathshala centers across Tamil Nadu.



## Nurturing the Gen-Next

New Opportunity sponsors kids from less privileged families, every year, for graduation courses in Ramakrishnan Mission Vidhyalaya, Coimbatore. Our very first batch completed their degree in Bachelors of Automobile, Bachelors of Production Technology and Bachelors of Electrical and Electronic Devices.

We are proud to announce that 9 of our students got selected by a leading Automobile Industry in Coimbatore with a starting salary of 12,000 -15,000 monthly.



# IMPARTING SKILLS



## REGION-WISE SKILL TRAINING AND IMPACT REPORT – APRIL 2018 TO MARCH 2019

Region	No. of Training Program	No. of Benefit Members	Impact
Tuticorin	102	4261	301
Udumalpet	65	1935	174
Trichy	28	383	32
Madurai	6	54	0
Kanchipuram	9	134	13
Chennai	1	16	4
Thrissur	1	21	0
Namakkal	23	367	69
Coimbatore	28	304	37
Salem	26	386	46
Thanjavur	25	403	37
Pune	23	1498	70
<b>G-Total</b>	<b>314</b>	<b>8264</b>	<b>713</b>



# LET'S TALK BUSINESS



## BANK-WISE ASSET UNDER MANAGEMENT AS ON 31<sup>ST</sup> MARCH, 2019

Bank Partner	No. Of Branches	Active Clients	Asset Under Management (Rs. in cr)
YES Bank	108	247428	491.15
RBL Bank	79	268737	545.54
IDBI Bank	37	116784	203.48
Reliance Commercial Finance	22	56285	66.34
DCB Bank	30	58970	107.52
Utkarsh Small Finance Bank	10	2475	5.76
<b>Total</b>	<b>286</b>	<b>750679</b>	<b>1419.79</b>

## NOCPL - GO GETTER'S

Some people go the extra mile and turn their goals into reality!

NOCPL Connect congratulates 46 of our deserving teammates who got promoted in the fourth quarter! Onwards and upwards!





# EMPLOYEE MILESTONES



## Wedding Bells

Our NOCPL family is only getting bigger! We would like to wish our newlyweds a lifetime of love and happiness. Congratulations, and best wishes for the future!



## Beyond 9-5!

Pawan Shelar, our Field Inspector from Maharashtra has shown keen interest in cricket since his school days. He has played under various categories like U14, U19 and currently is playing leather and tennis ball cricket. Pawan was a part of the U19 Runner-Up team for the tournament conducted at Dehradun, where around 40 teams participated from all over India. Currently, he is playing tournaments at various places in Maharashtra and has won 7 trophies so far.

## Welcoming Gen-Next



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





## EMPLOYEE / MEMBER SPEAKS



Marikumar, our Aranthangi branch manager has been working in our organization for 4 years. He always wished to own a Royal Enfield Bike, and a while back, he managed to fulfill his dream! Congratulations Mari, your hard work and effort has paid off!

**- Marikumar, Aranthangi Branch Manager**



**Mrs. Marriyammal** is a member of our Cumbum Branch. Her husband, Nagarajan is a mason, and they have a daughter, Kaviya, who is studying in the third standard.

She enrolled in the week long Mushroom Cultivation training program and post that, started her mushroom cultivation business in January 2019. Marriyammal's main source of income is cattle farming, where she earns around 10,000 a month. Her new business is giving her an additional income of 3,500 per month. With constant effort and dedication, Marriyammal is ensuring that her daughter gets a good education and a great future! An empowered woman is powerful beyond measure. NOCPL Connect wishes the best of luck for her new venture!

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