



January, 2019

FROM THE COMPLIANCE DESK

The prime responsibility of Compliance team is to focus on the mechanism and processes of the Company (vis-à-vis policies / procedures suggested by its Principals) and ensure that all the relevant policies and regulations are being complied with. Being in microfinance industry, the Company has to additionally ensure that the Code of Conduct adopted by the industry self-regulator, MFIN, is also being followed in letter and spirit at the field level.

Keeping in view involvement of cash-based process in microfinance loan recoveries, it has to keep track with customer complaints, efficacy of fraud identification tools including tele-calling as well as investigation of frauds and involvement of employees therein, with periodical reporting to the Audit Committee and Board.

With a view to achieve the aforesaid objectives, the Compliance team has been involved in formulating some of the important policies for the Company, viz. Collections Policy and Risk Management Policy with approval of the Company's Board. Further, in addition to suggesting detailed processes for BC Operations (JLG / SHG modules) and for Risk Control



Mr. Pradip K. Kundu

Head - Compliance & Policy

and Audit, Compliance has also been assisting in preparation of relevant policies for other functions including HR.

I am happy to say that with transformation from manual to digital platform in all key field activities, viz. CIMS for business sourcing, Esthenos for collections and proposed mobile-based apps for audit, the compliance and audit functions are being streamlined effectively, in addition to bringing simplicity of operations at all levels.



LIFE BEYOND THE DESK

Dussehra @ NOCPL

Success & Festivals are celebrated together at NOCPL. Here's taking a look at the festivals celebrated "Together" by our Regional, Head Office and Branch teams.



Diwali Celebrations

The much-awaited festival of light, Diwali was celebrated across NOCPL branches with great enthusiasm. Diwali also means Joy of giving. Our teammates were more than happy to celebrate Diwali with Nukkad Pathshala students and Pillur Village residents by sponsoring new clothes and goodies for them.





JOSH @ NOCPL

Be it team building games, Cricket, Volleyball, Carrom board tournaments - we work hard and play harder!



Visit to CUMI's Centre for Skill Development (CCSD)

CCSD set up by Chennai-based Murugappa Group, works closely with various organizations for selecting deserving candidates from deprived family backgrounds to impart adequate skills for enhancing their employability.

We are happy to know that NOCPL CSR team, in association with CCSD, identified as many as 20

deserving candidates in Tamil Nadu, out of the batch size of 90, from underprivileged families of our members. NOCPL had the honour to be invited to Awards & Induction Day Function held on October 4, 2018 at Hosur.



JOY OF SERVICE: THE CSR INITIATIVE

Cyclone Gaja Initiative

A catastrophe struck Tamil Nadu on November 11, 2018. The deep depression strengthened into a cyclonic storm, and was named **gaja**, meaning 'elephant'.

Cyclone Gaja in the Delta region of Tamil Nadu brought life to a standstill with no electricity, water, houses partially or fully damaged and shortage of food.

Nearly 1 crore coconut trees were damaged, more than 2 lakh farmers became homeless, mainly in the districts of Thanjavur, Pudukottai, Thiruvarur and Nagapattinam of Tamil Nadu.

Our NOCPL Army got into action and reached out to 20,000 members and distributed rice. Around 500 hugely affected household were given solar lamps.

#CSR Vision: Empowering the impoverished

Our NOCPL army on street partnering to customer delight.



Always work for a cause: Our brand ambassadors (CSR Team) distributing food supplies to victims of Gaja.



JOY OF SERVICE: THE CSR INITIATIVE

Nukkad Pathshala - Pride of NOCPL

It was a medals galore at NOCPL during the last quarter!

Ram Suthick, won State Championship in Silambattam (Stick fighting).

Adikesavan won second prize in Interschool Quiz Competition.

Priya, Rajeshwari, Aanadha, Karthika, Vasukipriya, Prakash, Lakshmi, Shalini, Sakthi have won prizes at District and State level for Sports, Drawing and Thirukkural Competitions.



Other Awareness Programme initiated by NOCPL - CSR Team

Learning Computer Skills: A bright future awaits



Health Check-up Campaign





IMPARTING SKILLS

REGION-WISE SKILL TRAINING AND IMPACT REPORT – OCTOBER 2018 TO DECEMBER 2018

Region	No. of Programmes	No. of Beneficiary	Impact
Tuticorin	25	1320	321
Udumalpet	17	409	25
Salem	7	116	6
Coimbatore	8	105	4
Trichy	7	78	3
Thanjavur	6	94	4
Namakkal	5	63	16
Kanchipuram	5	77	7
Pune	10	279	143
Total	90	2541	529





LET'S TALK BUSINESS

BANK-WISE ASSET UNDER MANAGEMENT AS ON 31ST DECEMBER, 2018

Bank Partner	No. Of Branches	Active Clients	Asset Under Management (Rs. in cr)
YES Bank	111	2,13,427	408.48
RBL Bank	76	2,66,112	497.55
IDBI Bank	39	1,18,401	198.54
Reliance Commercial Finance	22	65,948	90.57
DCB Bank	29	42,058	79.65
Utkarsh small Finance Bank	10	54	0.12
Total	287	7,06,000	1,274.92

NOCPL - GO GETTER'S

Some people dream of success....
While a few get up & make it happen.

NOCPL Connect congratulates our 50
deserving teammates who got promoted
in the third quarter.

Keep going!





EMPLOYEE MILESTONES

CUPID STUCK: Wedding bells ringing

Our NOCPL family flourishes...We would like to wish our 20 newlyweds a lifetime of love and happiness!

Congratulations and best wishes for the future!



New Arrivals - GEN NEXT



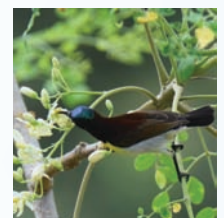
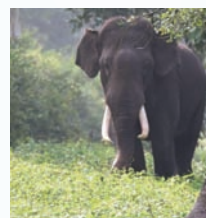
NOCPL Connect wishes a future filled with love, happiness, and laughter to our 15 proud parents who welcomed their new baby in the last quarter! Beginning of a new Era.



Chase Your Dreams

Meet Manoraj, our Risk Head for YBL-South BC Operations.

He is a wildlife enthusiast and often visits the sanctuaries / forests like Mudumalai, Masinagudi, Kabini, Wayanad to capture the wild life. He is an amateur photographer and uses professional camera Nikon with Tamron 300 - 600m lens, best suited for wildlife pics. Follow your passion!!





EMPLOYEE / MEMBER SPEAKS



I joined NOCPL on 18th February, 2015 as Operations Officer for YBL West & was based out of Head Office – Navi Mumbai. I always had a burning desire to learn & explore MS Office & hence often used to help my colleagues & supervisors on excel reports. It was this desire that led to growth in my career as I got promoted to Asst. Manager Ops & now again, I have got promoted to “Manager - Payroll & Benefits”

#Innovative & Responsibility – CORE VALUES of NOCPL

-Prashant Gaikwad - Manager, Payroll & Benefits

Meet Rani, a tailor by profession and her husband a lorry driver. She attended 30 days Training in manufacturing sanitary napkins organised by NOCPL and Rajendran Mani Educational Trust. Learning an additional skill helps her earning an income of Rs. 8,000 a month.

With the additional income, she is now able to support her routine expenses and her daughter, Kavipriya's education.

We wish more power to our women entrepreneurs!



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