

From The Chairman's Desk



Mohan Tanksale
Independent Director

Dear Members of the NOCPL Family,

My greetings!

I am extremely proud to be associated with NOCPL as we are truly dedicating ourselves to the cause of financial inclusion that is reaching the last mile to offer Banking and Credit Services. We are equally committed to the Financial Literacy of our customers thereby creating socially and economically responsible citizens and supporting their economic growth.

We are corporate Business Correspondents to many Banks and this opportunity is growing to enlarge sufficiently as ours is the most cost-efficient model which Banks would

like to adopt going forward for credit growth in the Rural and Semi-urban sector.

However, we are not to forget that we are a Commercial Organization and thus have the responsibility to maximize profit for us by minimizing cost by improving efficiency, reducing cash losses/delinquency in Borrower's account as we stand Guarantee for first loss.

Above all, we need to abide by Good Governance, Honesty and Integrity.

My compliments to NOCPL family for discharging effective Corporate Social Responsibility.

With Best Wishes,

Mohan Tanksale

LIFE BEYOND THE DESK

Celebrations @ NOCPL !!

All work and no play makes us crabby and dull! Where there is laughter, joy, and fun, high performance-teams thrive.

A glimpse of the fun activities we did in the second quarter.

Spirit of Unity, Celebration of Independence

NOCPL heroes standing tall to celebrate the spirit of Independence - **JAI HIND**



Ganesh Chaturthi



Head office team decides to give a grand welcome to our **"BAPPA"**



Onam

Our Branches in Kerala celebrated the grand harvest festival by ornating our branches with beautiful Rangolis and enjoying a grand sadya!



Awareness & Safety: Our Prime Motto! You can argue with Police..not with YAMRAJ!



Our Chennai team joined hands with the Traffic Police for World Helmet Day (17.08.2019) celebration and Helmet awareness Rally at Ashok Nagar, Chennai.

JOY OF SERVICE: THE CSR INITIATIVE

The joy of Service: The CSR Initiative Pillur Village- Borewell Project

The borewell project was taken up by us at our adopted village, Pillur, which was successfully completed. The village, which suffered from a scarcity of water up until now, is getting an ample supply of fresh water. We are overwhelmed by the smiles on the local resident's faces!

The event was inaugurated by Deputy Collector of Coimbatore Mr. Prabhakaran and Tahsildar Mr. Nagarajan on 26th July.



Karnataka Flood Relief initiative



Due to heavy water discharge from the Maharashtra reservoir, the North Karnataka districts of Belagavi, Bijapur, Raichur, Kalburgi, Yadgir, and Uttara Kannada were severely impacted. Karnataka received nearly five times the rainfall than it normally does, adding to the severity of the ongoing floods in 12 districts.

Our Karnataka team got into action and distributed essentials to the flood-affected victims.



JOY OF SERVICE: THE CSR INITIATIVE

Madhya Pradesh Flood Relief Initiative

Heavy rainfalls in MP also resulted in floods in many areas. In September 2019, our MP team reached out to Mandsaur Flood affected victims and distributed grocery items.



Our Pride and Joy, Nukkad Pathshala



Five of our Nukkad Pathshala got a makeover during the last quarter!

Special thanks to team Arthropathy and our CSR team for brightening up our Nukkad Pathshalas.



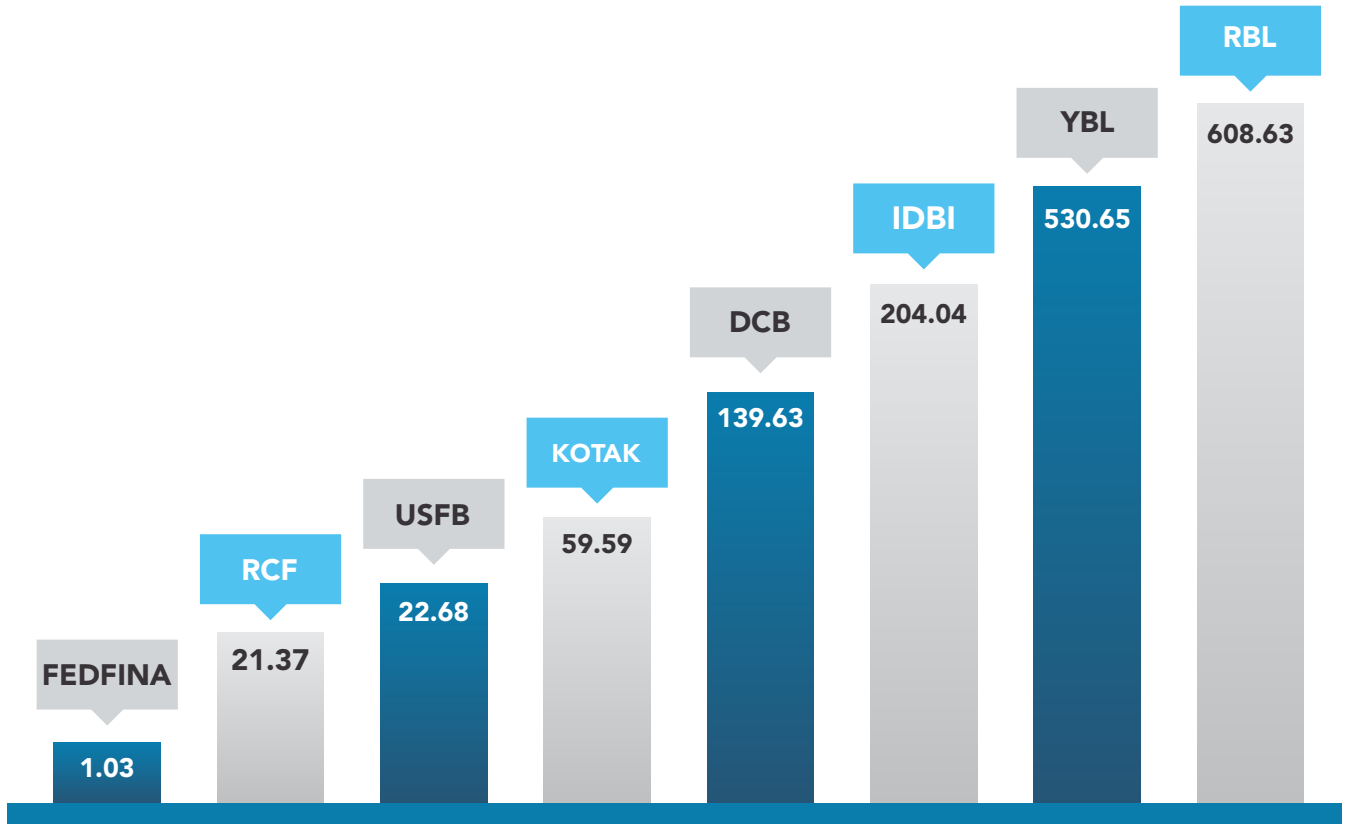
IMPARTING SKILLS

REGION-WISE SKILL TRAINING AND IMPACT REPORT: JULY - SEPTEMBER 2019

REGION	NO OF TRAINING PROGRAMMES	NO OF BENEFICIARY	IMPACT
Tuticorin	24	1047	58
Udumalpet	12	253	12
Trichy	8	141	12
Kanchipuram	10	352	8
Salem	6	62	6
Thanjavur	4	70	5
Namakkal	4	260	0
Coimbatore	5	75	6
Chennai	14	490	8
Jalgaon	3	88	0
Grand Total	90	2838	115



Bank-wise Asset Under Management as on 30th September, 2019



RBL BC Team set a new benchmark by crossing 600+ Crore club (608.63 Cr)

YBL BC Team new entrant to the blockbuster 500+ Crore club (530.65 Cr)

NOCPL GO-GETTERS

NOCPL Connect congratulates 112 teammates who got promoted in the second quarter. This promotion is just the beginning of your career, keep working harder and you will rise higher.



EMPLOYEE MILESTONES

Wedding Bells - Soul mates for life!!

Wishing a lifetime of love and happiness to the newlyweds.



Welcoming Gen-Next

We are blessed with 48 newborn babies in the second quarter. NOCPL Connect Congratulates the new parents on the arrival of their bundle of joy.



Beyond Office Hours

Be the Change you want to see!

Caption well justified by Pawan.

Pawan Beldar, our Relationship Officer from Jalgaon Branch spent his Independence day distributing pens and notebooks to the kids in his village's school.

Such an awesome way to celebrate freedom!





I joined NOCPL 5 years ago. We conduct skill development programs for our members, mobilize students for Murugappa's CUMI center for skill development, we sponsor students for Ramkrishna mission's diploma courses and we also run Nukkad Pathshalas for less privileged students. We support a tribal Village- Pillur, near Coimbatore too. I feel proud in saying that "Yes, we are making a difference in the society!"

I would like to share an impactful story. Mrs.Sanmugapriya, a housewife having 2 kids once came up to me saying she wants to help her husband in running the family and give quality education to her kids. Her husband works as a mechanic and earns Rs.8000 per month. With the kids growing, the income is not sufficient. I asked her to join our cell phone repairing training and she agreed.

She not only completed the training but also took it up as her small entrepreneurial venture. She now earns RS.18,000 a month. She says, "I got my wings, and my confidence is high! I am happy supporting my family and the quality of our lives has improved."

I feel happy to be a part of her success story.

Vivekanandan-CSR



Ms.Jothi attended our Tailoring training for 30 days and on completion started stitching the blouse and salwar kurtas for her neighbors and friends. Before joining the course, Jothi was a housewife and now she is also an entrepreneur.. Her husband is a porter. Her son Vignesh is studying in second grade.

The tailoring course empowered her. She earns around Rs.4,000 monthly which enables her to support her family.

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