

# Chilli - December 2017

Quarterly Newsletter of Planned Social Concern

Planned Social Concern



## In this quarter:

### NEW ARRIVAL

Anita Sharma (Registered Office) is blessed with baby girl in December. Her name is Peehu and she is already one lovely baby darling of PSC staff.

### IN & OUT

Sonu Sahu (Branch Executive, Dudu) left us after 8 years of working in many branches and many positions. Puspa and Deepika have also decided to move on. Poonam and Sonam joined PSC in this quarter.

### VISITORS AND TRAVELS

Mr. Ravi Gupta (COO) and Mr. Praneet Chowdhry (CFO) visited head office of PSC's affiliate PCI at San Diego, US. They met "Jaipur Investors" and presented them PSC's five year business plan (2018- 2022).

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## Overall Performance

Performances in this quarter remained mostly silent. No major event happened. There was no additional funding in this quarter and as a result loan placements and portfolio growth were subdued.

MNP branch performed the best (amongst worst) by adding 82 customers to its net base. At the end of Dec 2017, MNP almost become (3 short only) the branch with maximum active customer base. As of now, Dudu branch has the maximum active customer base. In this quarter Dudu branch added INR 1.93 million to its net portfolio. All other branches failed to both parameters. Worst performing branch was GGR. They lost 96 active customers and INR1.47 million worth of portfolio. Two troubled branches (highest delinquencies) together lost 108 active customers and INR.92 million worth of portfolio. Overall, during this quarter PSC's active customer base has come down by 122 to 7,123 customers. Loan outstanding also come down by INR 2 million to INR 141.4 millions (drop of nearly 1.43%). A total of 1,085 loan are placed compare to 1,750 in previous quarter. Amount disbursed as loan in this quarter is INR 36.7 millions compare to INR 53.8 millions in previous quarter. Portfolio quality remained almost similar to the previous quarter with 2.7% of portfolio under PAR category. Among staff, Ram Singh (Dudu), Arjun Verma (GGR), Babli Gurjar (MNP and Khema Ram (PHL) has performed well during the quarter.

## Chilli of the quarter

This quarter's chilli is Achal Jain. He is Finance Officer at Registered Office since March 2016. He works closely with Branch Offices and specially with Branch Accountants. He ensures that loan placements in branches are done smoothly and ensures that loan amount reach customers on time. He also supports functioning of Finance Manager in his day to day functioning specially in cash flow management.

PSC wish him best!