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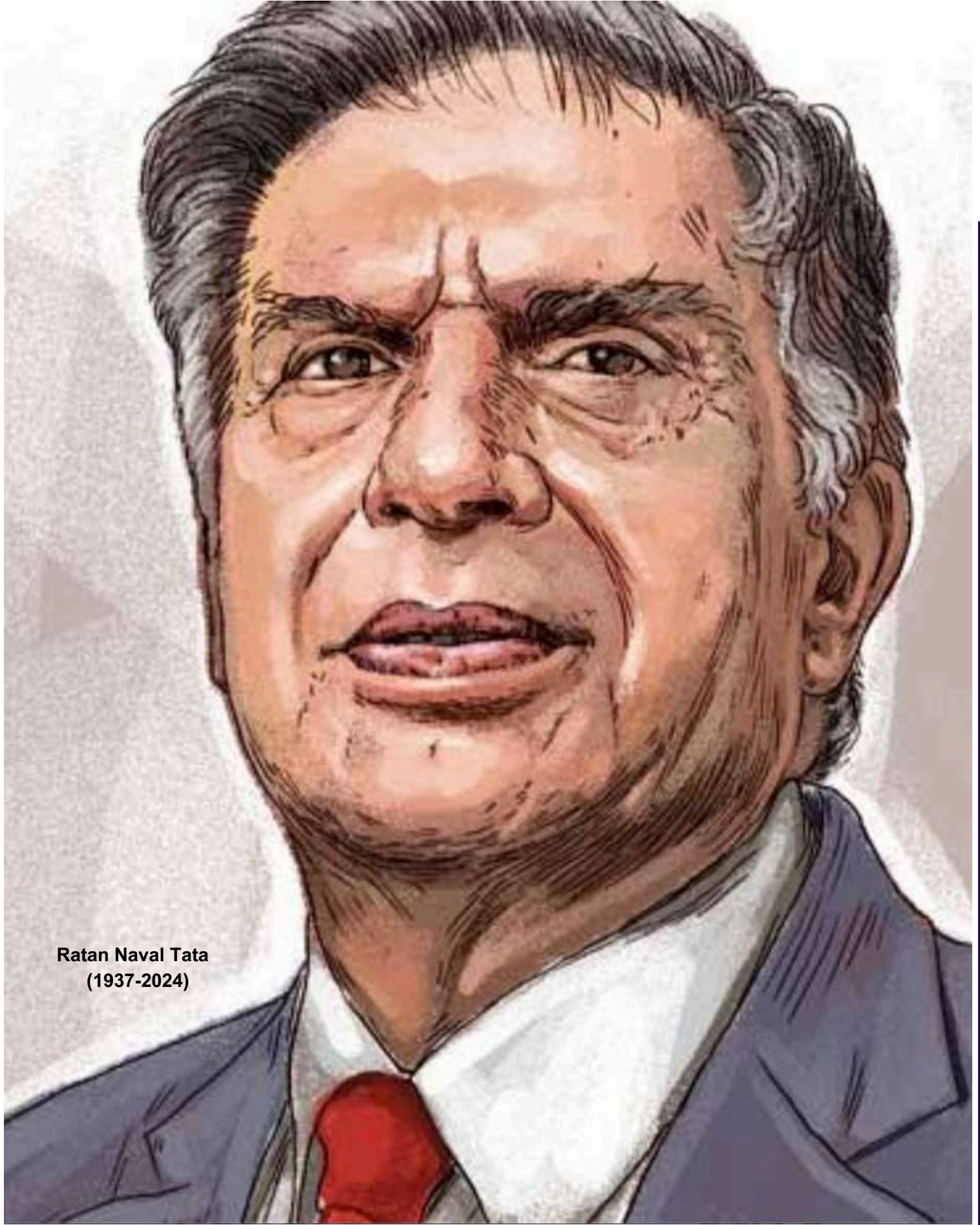
Last Mile Services Private Ltd.

Amrutha Dhara

Quarterly Newsletter

Issue XIII - September 2024

SCAN TO VISIT LLMS WEBSITE



Ratan Naval Tata
(1937-2024)



ESAF Small Finance Bank receives ISO/IEC 27001:2022 Certification

ESAF Small Finance Bank has been granted the internationally recognised ISO/IEC 27001:2022 certification. This achievement is a testament to our commitment to ensuring top-tier data protection across the IT and related operations within the Bank.

ESAFB_2024_28_05_24

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GOALS

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Fortune India - Grant Thornton Bharat has identified
ESAF Small Finance Bank as the number one among small
finance banks for best corporate governance.

* Source: Fortune India - Grant Thornton Bharat

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ESAF Platinum Credit Card - INORI - was launched on 28 August 2024 at the Global Fintech Fest held in Mumbai. The card was introduced by Shri. P. R. Ravimohan, Chairman, ESAF Small Finance Bank, along with Shri. K. Paul Thomas, MD & CEO of the Bank

Mr. Sudhansu Sekhar Dash **joins LLMS as Chief Business Officer**

Mr. Sudhansu Sekhar Dash, a veteran banker and microfinance professional joined LLMS on 29 July, 2024 as Chief Business Officer.

Mr. Dash belongs to Bhubaneshwar in Odisha state. He started his 34 years long banking career as Probationary Officer in Vijaya Bank in the year 1990; joined ICICI Bank in the year 1997, ING Vysya Bank in 2004 and Kotak Mahindra Bank in 2015, before joining ESAF Small Finance Bank in 2017. He had exposure to various lines of business while working in different banks, such as branch banking, trade finance, SME finance, microfinance, wholesale and commercial banking, corporate lending, information technology, centralized operations, and asset operations.

Mr. Dash joined ESAF Small Finance Bank as Head- Centralized Operations at Head Office, Thrissur in the year 2017 and subsequently got assigned with the prime responsibility of setting up retail banking branches in East and North East , and supervising Business Correspondents of the Bank in East and North East as Regional Head for BC operations.





Management Talk

Mohanachandran K R, Managing Director & CEO

The Law of Respect

When people respect you as a person, they admire you.

When they respect you as a friend, they love you.

When they respect you as a leader, they follow you.

People naturally follow better leaders than themselves. People do not follow others by accident. They follow individuals whose leadership they respect. Gaining respect is, therefore, important. What causes one person to respect and follow another ?

According to John C Maxwell, the top seven ways that leaders gain respect of others are –

1.Natural leadership ability

First and foremost is leadership ability. All leaders are not created equal. Some are born with greater skills and ability to lead. If you possess natural leadership ability, people would prefer to follow you. They would like to be around you. They will listen to you. They will become excited when you talk to them. However, natural leadership ability alone is not sufficient. If you do not exhibit some of the additional abilities that you have acquired by constant practice and learning, people will not follow you for longer periods. One of the biggest shortfalls for natural leaders is relying on natural talent only.

2.Respect for others

Respect for others sets good leaders. When leaders show respect for others- especially for people who have less power or a lower position than theirs- they gain respect. The more respect you have for someone, the more open you are to their leadership. If you continually respect others and consistently lead them well, you will continue to have followers.

3.Difficulties overcome

Respect is gained on difficult ground. Any time leaders care enough about people to solve a problem, overcome a difficult situation, or change a destructive behavior; all of them grow. The leaders grow in the respect they have earned. The followers grow because they experience breakthroughs, which they might not otherwise experience.

4.Courage

People do not follow titles. They follow courage. A leader does not deserve the name, unless he is willing occasionally to stand alone. Good leaders do what is right, even at the risk of failure, in the face of great danger, and under the brunt of relentless criticism. A leader's courage has great value. It gives the followers, hope.

5.Success

Success is very attractive. People are naturally drawn to it. Success is even more important when it applies to the people who lead others. People respect other's accomplishments. When leaders are successful in their own endeavors , people respect them. When they succeed in leading the team to victory, then followers believe they can do it again. Followers want to be a part of success in the future.

6.Loyalty

In a culture of constant change, turnover and transition, loyalty is an asset. When the leaders stick with the team until the job is done, remain loyal to the organization when the situation is tough and look out for followers even when it hurts them, followers respect them and their actions.

7.Value added to others

The greatest source of respect for a leader comes from his determination to add value to others. Followers value leaders who add value to them.

When leaders are respected, their followers are ready to take risks, put in long hours of work, or do whatever is necessary to get the work done. When leaders who are respected ask for a change, followers are willing to embrace it. When leaders who are not respected ask for commitment or change, people doubt, they question, they make excuses, or simply walk away.

Enlarging others makes you larger.

(Courtesy : 'The 21 irrefutable laws of leadership' – John C Maxwell)



Message from CBO

Mr. Sudhansu Sekhar Dash

Chief Business Officer

Back to Basics

It is my pleasure to convey my thoughts on our performance that I have observed in last 2 months after my joining as Chief Business Officer.

Over the period, with routine work, our Unit Manager and Assistant Unit Manager are overlooking the Basic Rules of Micro Finance on daily routine activities.

For Unit Managers and Assistant Unit Managers, it is very important to manage, guide and monitor the Field Officers [FO] working in the Branch/CSCs. You all must divide the day's work in to 2 halves, morning to Lunch time and post Lunch to evening. This is required to have equal focus on collections as well as New Customer Sourcing. We all know that we need to keep our collection efficiency at 100% on Regular Demand to ensure there are no further slippage into SMA bucket. To achieve this, you all need to plan your day well in advance, preferably by previous day evening being ready with next morning demand schedule for all Fos. Discuss the schedule of each FO in the evening and plan/guide them on visiting the schedule groups with timelines. Ensure that FOs are reaching the group meeting starting as early as by 7.30am since customers' availability will be high at early morning. This planning will ensure that FOs are able to complete their group visits for collection on time and achieve 100% collection before lunch time. With this, UM/AUM will be knowing the FOs activities with timeline from morning till lunch time when all FOs need to compulsorily report back at Office and give collection update along with deposit of cash. UM/AUMs need to monitor FOs progress in field by frequently downloading collection report from System at every 30 minutes starting from 8 am. This will help UM/AUM to monitor collection progress made by each FO of the Branch/CSC on regular basis and if anyone is slow on making collection, UM /AUM can immediately provide them proper guidance from the branch. As a rule, either the UM or AUM, needs to be at office from morning till lunch time to ensure proper monitoring of FOs in the field to ensure all collection demand is over by lunch time.

Post lunch, FOs who have done 100 % collection for the day need to be given guidance on either new customer sourcing or SMA bucket collection. UM/AUM also need to visit customers places for either GRT/HV or for SMA 2 and NPA collections as per detail process guidelines issued by HO. All staff present for the day need to reassemble at office by 6 PM and complete paperwork, discuss on next day's plan and process note / circular received from HO.

Remember that we need to have equal focus on Collection as well as New Customer Sourcing for over all growth of branch business. These activities are the Basic activities that any Micro finance team performs and it is time to brush up our memory.

All Area Managers need to ensure above steps are being practiced in all branches under their supervision, apart from their other responsibilities, to achieve the business targets set for the area. You all need to make this part of your daily routine and be disciplined in implementing these steps to achieve your targets.

Best Wishes,

Sudhansu Sekhar Dash

Interactions by Senior Officials from H0

July 2024



**Meeting with Unit Manager Dhanbad Branch
11 July**



**Meeting with Unit Manager - Nagar Untari
Branch - 9 July**



**Staff meeting at Giridih Branch with Unit
Manager and all staff on 11 July**



**Meeting with Unit Manager, Garhwa Branch - 09
July.**



**Meeting with Unit Manager, Area Manager and
Auditor at Bagodar Branch on 10 July**



**Meeting with staff members in Daltonganj
branch on 08 July 2024**

Interactions

July 2024



**Center Visit by HO officials on 24
July - Maddur ,Karnataka**



Srirangapattana



Malavalli



Magadi



Mysore



Koppa



Mandya

Interactions by Chief Business Officer

August 2024

Karnataka



Ramanagara branch



Maddur



Srirangapattana



Mandya

Interactions by Managing Director & CEO

August 2024

Assam



Dispur CSC



Sonapur CSC



Tezpur CSC



Nagaon CSC



Morigaon CSC



Mangaldoi CSC



Nalbari CSC



Baihata CSC

Interactions

August 2024



MD&CEO visited ESAF Small Finance Bank Branch in Mukalmua, Assam along with our RH, Mr. Manoranjan Das and Area Manager Mr. Jitumonidas. LLMS has Xamahar lending operations in the location with the support of ESFB branch.



Assistant Vice President - Head HR's visit to Karnataka August 2024



Visit by HO Officials to Uttar Pradesh branches 26- 30 August

Interactions

August 2024



Visit by CBO & DVP to Bokaro Branch



MD&CEO's meeting with AMs of Purnia and Saharsa Areas, Unit Managers of Thakurganj, Purnia, Saharsa and Araria branches and Audit Team Manager in Purnia, Bihar



MD & CEO with Bhagalpur, Bihar team



MD & CEO in Katihar branch, Bihar

Interactions

August 2024



MD&CEO had discussions with Area Managers of Bhagalpur, Rosera and Khagaria Areas, Audit Team Manager, Manager (Training) and Admin Support Officer in Bhagalpur, Bihar branch in the presence of RH and DVP - 20 September 2024



MD&CEO visited Godda branch in Jharkhand state along with RH, Bihar and DVP(Operations) - 20 September 2024



Bounsi branch - 20 September 2024



Chief Business Officer with Area Managers in Mysore

LLMS Center Of Excellence
 Saturday Quiz winners Date-27/7/2024

190/250
Syed Saad
 REGION- KARNATAKA

180/250
Puneeth Kumar HR
 REGION- KARNATAKA

170/250
Anand Sagar
 REGION- KARNATAKA

Congratulations

LLMS Center Of Excellence
 Saturday Quiz winners Date -03/8/2024

46/50
Sanjeev Kumar Singhania
 REGION-BIHAR

46/50
Bikash Dash
 REGION-TRIPURA

42/50
Mohamad Anif
 REGION- KARNATAKA

Congratulations

New Beginnings...



LLMS 118 at Barhi, Jharkhand inaugurated on 11 July 2024



LLMS 119 at Mangaldoi, Assam inaugurated on 25 July 2024

New Beginnings...

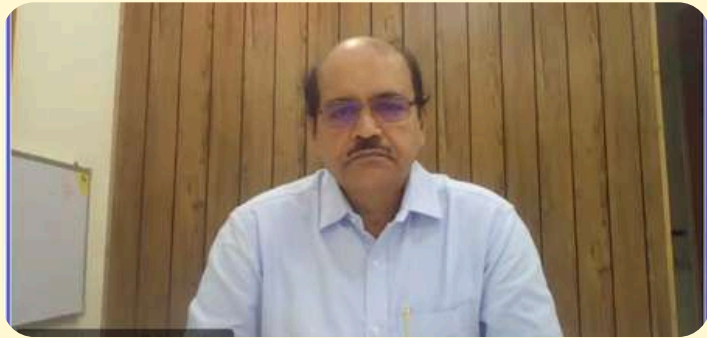


LLMS 120 at Tezpur, Assam inaugurated on 26 July 2024



LLMS 121 at Nagaon, Assam inaugurated on 01 August 2024

New Beginnings...



LLMS 122 at Barhalganj, Uttar Pradesh inaugurated on 02 August 2024



LLMS 123 at Simrahi, Bihar inaugurated on 09 August 2024

New Beginnings...



Inauguration of 124th CSC in Mriza, Assam on 20 August 2024



Inauguration of 125th CSC of LLMS in Balia, Beusarai District, Bihar, on 23rd August 2024.



Inauguration of 126th CSC of LLMS in Rasra, Deoria Area, Uttar Pradesh Region, on 28th August 2024

New Beginnings...



Inauguration of 127th CSC of LLMS in Araria, Purnia Area, Bihar Region, on 25th September 2024

Mr. George K John, Executive Director of ESAF Small Finance Bank visited LLMS Head Office on 4th September 2024



Addition to the Leadership



Manoranjan Das
Regional Head
WAT Region



Umakanth Shukla
Area Manager
Prayagraj



Taj Hasan
Area Manager
Hazaribagh



Our Director, Dr. N Jeyaseelan conducted a training session for senior officials of ESAF Small Finance Bank in Thrissur on 26 August 2024, assisted by Ms. Jesmi Yohannan of LLMS HR Dept.



Ajaydas, Deputy Manager HR, LLMS addressing MBA students of Nehru Institute of Technology, Coimbatore, July 2024.



Mr. Shubhankar Sengupta, Senior Vice President and Head - BC Channel, ESAF Small Finance Bank and his senior colleagues visited our Head Office on 03 July 2024 for business review and discussions.



Building Trust and Respect in the Workplace

Sanoj Kumar, Manager - Training

Establishing trust and respect in the workplace is essential for creating a productive and harmonious environment. Trust among colleagues serves as the foundation for effective collaboration, while respect enhances interpersonal relationships and boosts employee morale. To cultivate these vital elements, both organizations and individuals should actively practice transparency, communication, and recognition

Transparency—first and foremost, transparency is critical for developing trust between leaders and team members. Open communication regarding expectations, decisions, and organizational changes promotes an honest work atmosphere. Employees who feel knowledgeable are more likely to trust their leaders and co-workers. Organizations can improve transparency by offering regular updates and feedback sessions and implementing an open-door policy that allows team members to raise problems without fear.

Effective communication builds trust and respect among individuals. Engaging in discussions, whether in team sessions or one-on-one meetings, promotes mutual understanding and collaboration. Valuing others' opinions encourages respect for differing viewpoints and enhances teamwork. Additionally, actively listening to people's thoughts and concerns can strengthen relationships and foster respect in the workplace.

Recognition and appreciation contribute to fostering respect among team members. Acknowledging individual efforts through rewards and celebrating accomplishments can boost morale and reinforce the importance of each employee's contributions to the organization. Even simple forms of recognition, such as verbal praise, written acknowledgements, or formal recognition programs, can significantly impact feelings of respect and belonging within the organization.

By following these principles, you will create a positive and supportive environment that fosters trust and respect. Encouraging open communications and recognizing individual contributions are essential strategies that lead to this outcome. This type of culture not only drives high productivity, enhances collaboration, and leads to a highly satisfied workforce.

Skill Development Program - Assam

August 2024



Skill development program for Unit Managers , Assistant Unit Managers, Auditors and Area Managers of Assam state on Sunday 18 August 2024 in Guwahati, guided by the Regional Head, WAT Region and MD & CEO

Training Program conducted at Thrissur on 3rd September 2024

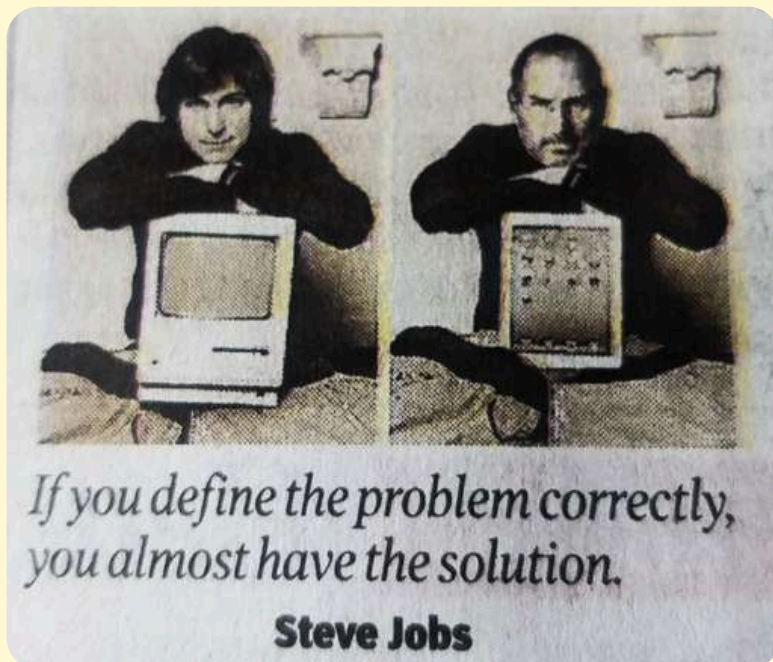
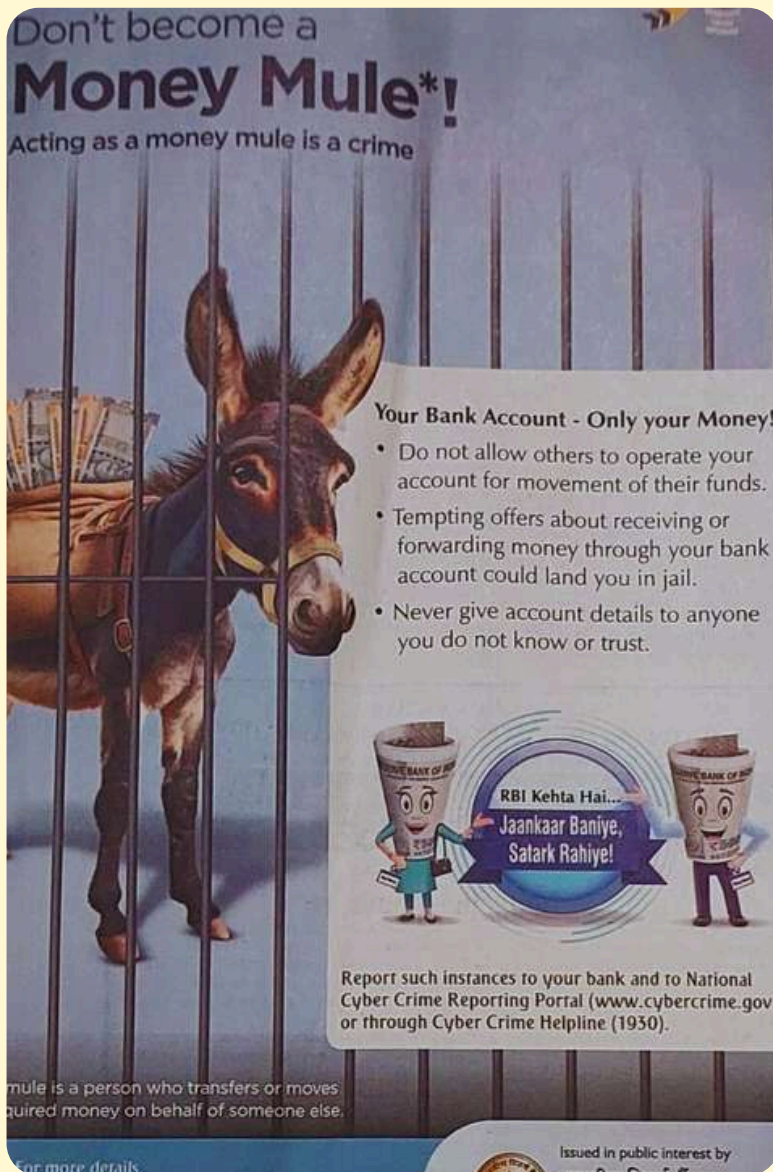


Training for HO staff at Thrissur on 3 September 2024

Training Program conducted at Thrissur on 3rd September 2024



Training for HO staff at Thrissur on 3 September 2024



📢 Importance of Confidentiality at workplace

Confidentiality in the workplace is crucial for maintaining trust, protecting sensitive information, and ensuring compliance with legal and ethical standards. Here are some key aspects of workplace confidentiality:

1. **Employee Information:** This includes personal details, performance reviews, and any other sensitive information about employees. It's important to handle this information discreetly and only share it with authorized personnel.
2. **Managerial Information:** This covers information about management decisions. Such information should be kept confidential until it is officially communicated.
3. **Organizational Information:** This includes proprietary information like business strategies, business data, financial data, and customer lists. Protecting this information is vital for maintaining a competitive edge.
4. **Building Trust:** Maintaining confidentiality helps build trust between employees, management, and customers. It ensures that sensitive information is handled responsibly and ethically.

Capacity Building Program

led by Dr. Jose A V



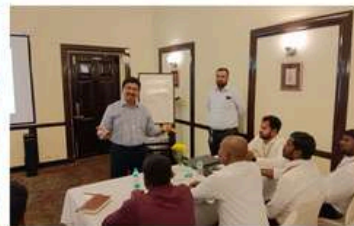
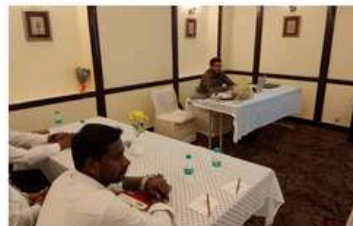
**Capacity Building Training in Tripura on
02.09.2024**



**Capacity Building Training in Assam on
04.09.2024**

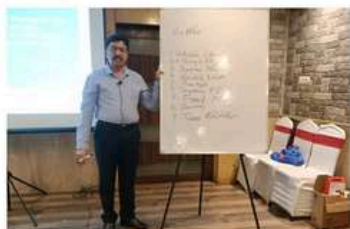


**Capacity Building Training in Uttar Pradesh on
06.09.2024**



**Capacity-building training in Karnataka on
18.09.2024**

Capacity Building Program



**Capacity Building Training in Odisha on
23.09.2024**

**Capacity Building Training in Jharkhand for
Jharkhand and West Bengal states on 27.08.2024**



**Capacity Building Training in Bihar on
24.08.2024**

Onam Celebration

September 2024





Arun Das P, Manager - BPDD, winner of ESAF MAARAN competition, receiving memento from Mr. Alok T Paul



Winners of Tug of War competition - Vishnu Chandran from LLMS



Nahida Mohammed, runner up of ESAF Manka competition





Onam at Nanjangodu branch



Onam at Mysore branch



Dear ESAFIans,

Joyful and warm festive greetings to all!

This is a time to come together in celebration, sharing blessings and prosperity within our communities. May the festive season give us the power to dream big and express ourselves.

ESAF has been spreading the 'Joy' by offering tailor-made services and products to various sections of society. A recent example is the launch of the Inori Premium Credit Cards by the Bank for our retail customers. Similarly, all entities that are part of EPASE (ESAF Paul Alliance of Social Enterprises) have made their mark, making rapid progress in their areas of intervention. Through these entities, we have strengthened our community connections and developed loyalty. The focus on the three Ps by all the entities was remarkable. In this context, I would like to specifically mention the Pulses Processing Factory being set up by ESAF Co-operative. Our journey continues as we strive to be the leading social organisation in the country, empowering the bigger dreams of people across our diverse nation.

Despite the cheers of snake boats echoing in the background, I want to take a moment to express solidarity with the people of Wayanad. ESAF Foundation and Prachodhan Development Services are actively involved in providing relief on the ground. Let us all pray for a positive way forward for Wayanad.

As we celebrate the abundance of Onam, we must be mindful of the 'partiality of prosperity.' As a social organisation, we are committed to eliminating inequality and promoting inclusive growth. Let us share our bounty with the marginalised and underprivileged. Remember, giving is the beginning of receiving, and giving sincerely multiplies back to you.

On the CSR front, I am pleased that we have expanded our interventions and launched activities that can profoundly impact the community. On the business front, I am proud to acknowledge the commendable performance of all the entities in our group this financial year. Let us continue to build on this momentum. This achievement, made possible through your dedicated efforts, symbolises the hope and promise we extend to society through our actions. I firmly believe that the success of any entity is intrinsically linked to its positive impact on society. Therefore, it becomes the collective duty of each ESAFian to ignite hope within our communities. I am happy to note that our sustainable development initiatives are bearing fruitful outcomes, and these initiatives align well with the spirit of Onam.

In this spirit of gratitude, I am happy to announce that the annual bonuses and ex gratia payments have already been credited or will be credited to your accounts before the festival.

As we embrace the essence of Onam, let us remember that it is rooted in the very act of sharing our abundance and multiplying joy. This spirit of generosity, deeply embedded in our culture, aligns seamlessly with our core values and reflects in how we bring positivity into the lives of those around us.

As we prepare to welcome another festive season, let us rededicate ourselves to this mission by continuing to power the bigger dreams of our customers.

Once again, I send my heartfelt wishes to you and your families for a joyful and prosperous Onam. May the blessings of this special occasion bring lasting happiness and prosperity to your lives.

With joyful regards,



K. Paul Thomas

K. Paul Thomas
Founder,
ESAF Group of Social Enterprises

ESAF
ESAF FOUNDATION
SINCE 1992

13th September 2024

In Pursuit of Skill Development...



Vipin M
Chief Manager
Finance & Accounts
Department



Jesmi Yohannan
Officer
Human Resources
Department



Geevarghese P Kurian
Senior Officer
Governance, Risk &
Compliance Department



Winners from Odisha during their picnic in Puri, with the CBO



Winners from Jharkhand and West Bengal during their picnic at Digha Beach



Winners from Tripura during their picnic at Jongpui Hill



Winners from Uttar Pradesh during their picnic in Varanasi



Winners from Karnataka during their picnic at Madikeri & Coorg

Winners of

CHOOSE A PICNIC

01 JUNE 2024 TO 31 JULY 2024

L L M S
Lahanti
 Last Mile Services Private Ltd.

Industry Mirror

Microfinance market expands by a fourth in FY24 with asset quality showing significant improvement

The microfinance market expanded by a fourth in FY24 with asset quality showing significant improvement following better loan recovery from the field and several rounds of balance sheet cleansing.

The bad loan ratio fell to 7.9% from 8.6% a year back, according to industry data. The bad loan ratio was highest at 10.6% as on December 31, 2022 on account of pandemic-induced default.

Industry leaders said that the sector's asset quality stress has reduced over time with the lenders writing off bad loans from their portfolio as balance sheet exercise. They said that write-offs of bad loans are technical in nature and they would continue with their recovery attempt.

The microfinance industry served 7.8 crore unique borrowers, through 14.9 crore loan accounts, which increased by 15.4% over the past 12 months.

In terms of regional distribution, East, Northeast and South account for 62% of the total portfolio with Bihar remaining the largest state in terms of portfolio outstanding followed by Tamil Nadu and Uttar Pradesh.

NBFC-MFIs as a group remained the largest provider of micro-credit accounting for 39.4% of total industry portfolio, followed by banks with 33.2% share, small finance banks 17.1% share, non-banking finance companies 9.3% share and other micro lenders accounting for the balance 0.9% of the universe.

Banks which reported sluggish growth of 4.5% in portfolio last year have reported a much healthier growth of 20.9% this year. NBFC-MFIs on the other hand reported a relatively lower growth of 23.6% in their cumulative portfolio this year as compared to 37.7% last year, MFIN chief executive Alok Misra said.

"Another important development noticed in the last financial year is the considerable increase of 39% in equity of NBFC-MFIs. This will allow the entities to leverage and expand their operations in the coming years," Misra said.

Courtesy:

Economic Times

June 11, 2024

Wall of Fame



Years



Lal Mohammad
Unit Manager
Raniganj



Pikesh Mishra
Unit Manager
Naugachia



Sunil Kumar Jha
Assistant Unit
Manager
Garhwa



Pratik Anand
Manager
Internal Audit



Years



Subhash Kumar Jha
Area Manager
Khagaria



Years



Nishan Das
Senior Unit Manager
Pakur



Rohit Hansda
Unit Manager
Bounsi



Years



Khokan Konai
Assistant Unit Manager
Nalhati



Kumar Manish
Senior Field Officer
Pakur



Years



Jesan Burh
Assistant Manager
Internal Audit



Ujjal Sarkar
Assistant Unit Manager
Nalbari



Ranjan Kumar Modi
Assistant Unit Manager
Dumka



Pintu Kumar
Senior Field Officer
Bagodar

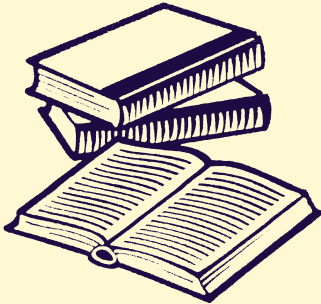


Amit Kumar
Field Officer
Naugachia



Prawesh Kumar
Field Officer
Tarapur

E ducation thics nthusiasm



Educating oneself and educating all others; conduct of business with ethics, honesty and integrity; developing and fostering enthusiasm for business at all levels are the fundamentals of sustainable business development.

Hold on to the basic principles of Education, Ethics and Enthusiasm, and follow the theme of the year 2024 - Growth and Sustainability of Business, supported by Process, Compliance and Ethics.

Year 2024

We stand for-

**'Growth and Sustainable Development of
Business, supported by Process, Compliance
and Ethics.'**

Trust, but verify.
Ronald Reagan

"the leading principle...."

ICC - Internal Compliance Committee (Prevention Of Sexual Harassment) members -

1. Ms. Mala Nair, Associate Vice President, ESAF Small Finance Bank, Head Office, Thrissur, Kerala - 680651 - mala.nair@esafbank.com
2. Ms. Rejitha V Thomas, Advocate - advrejitha@gmail.com
3. Ms. Merina Josephine P, Senior Manager, ESAF Foundation - merinajp@esafindia.org
4. Mr. Roshan Sam C Abraham, Senior Manager, LLMS - roshan@llms.in
5. Ms. Ashwini H Gowda, Deputy Manager, LLMS - miskarnataka@llms.in
6. Mr. Arindom Paul, Manager, LLMS - arindom.paul@llms.in

CGRF (CUSTOMER GRIEVANCES REDRESSAL FORUM)

1. MR. MOHAMED ANIF - KARNATAKA (KANNADA) - PHONE : +91 7356288988
2. MR. PRIYADARSHAN PARIDA - ODISHA (ODIA) - PHONE : +91 7994457012
3. MR. RAJU KUMAR - BIHAR, JHARKHAND, UTTAR PRADESH (HINDI) - PHONE : +91 7356056888
4. MR. KAUSHIK D- WEST BENGAL, TRIPURA (BANGLA) - PHONE : +91 7994021160
5. MR. MANORANJAN DAS - WEST BENGAL, ASSAM AND TRIPURA (ASSAMESE & BANGLA) - PHONE : +91 7356057555
EMAIL - GRIEVANCE@LLMS.IN

Jose Anto K, Head Office
(Chief Editor)

Jitu Moni Das, Assam
(Member)

Sanoj Kumar, Bihar
(Member)

AMRUTHA DHARA EDITORIAL COMMITTEE

Mohammed Nawaz Khan, Karnataka
(Member)

Syama A S, Head Office
(Member)

Geevarghese P Kurian, Head Office
(Member)



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Head Office - Green Tower, 2nd floor, Pattalakkunnu, Ollukkara Village, Mannuthy- Nadathara PWD Road, Thrissur, Kerala, India 680651