Grameen Financial Services Pvt. Ltd.

Supporting Technology From Within Organization
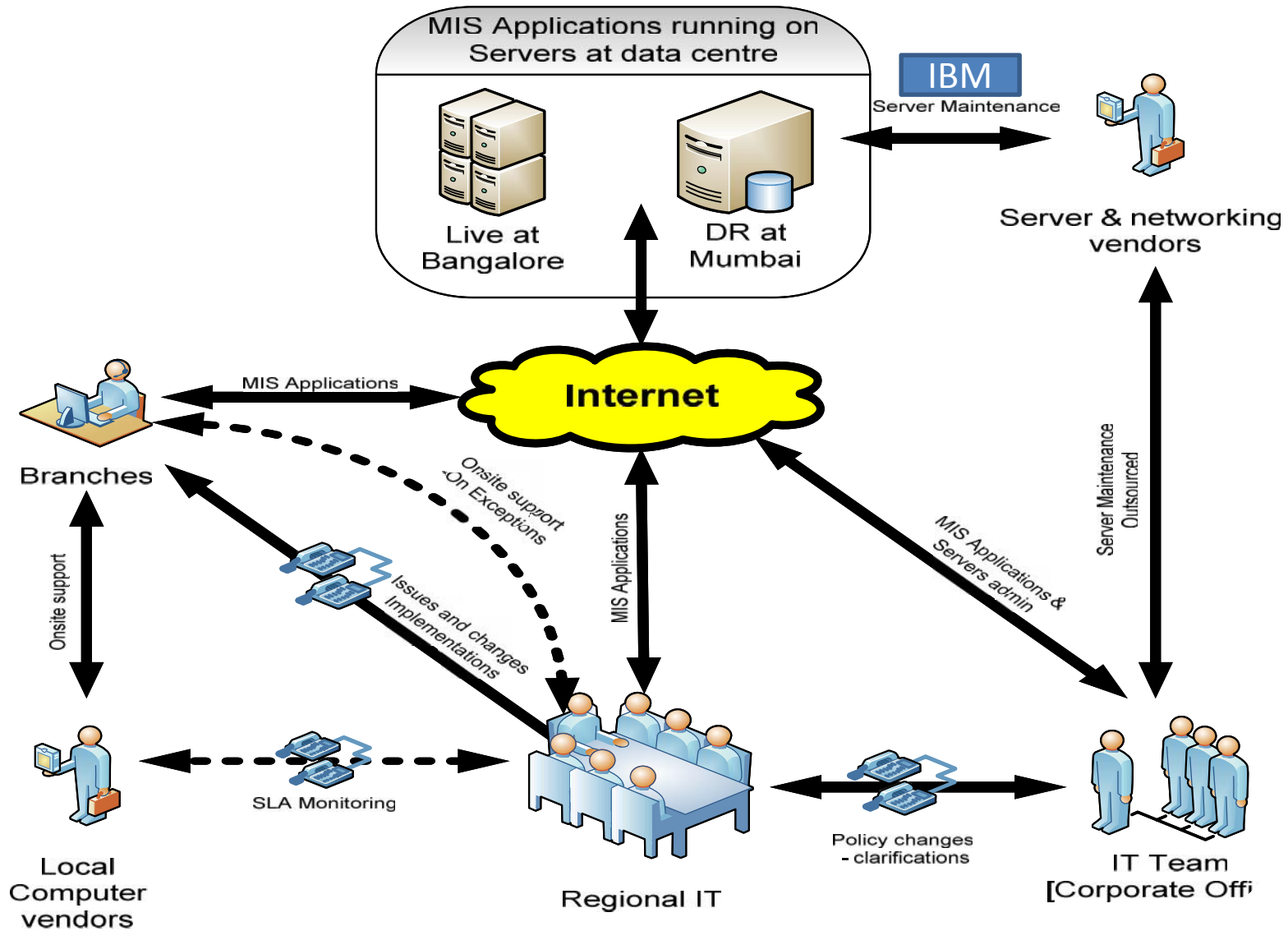
INDIA

Maharashtra

Karnataka

Tamil Nadu

■ Present operational areas

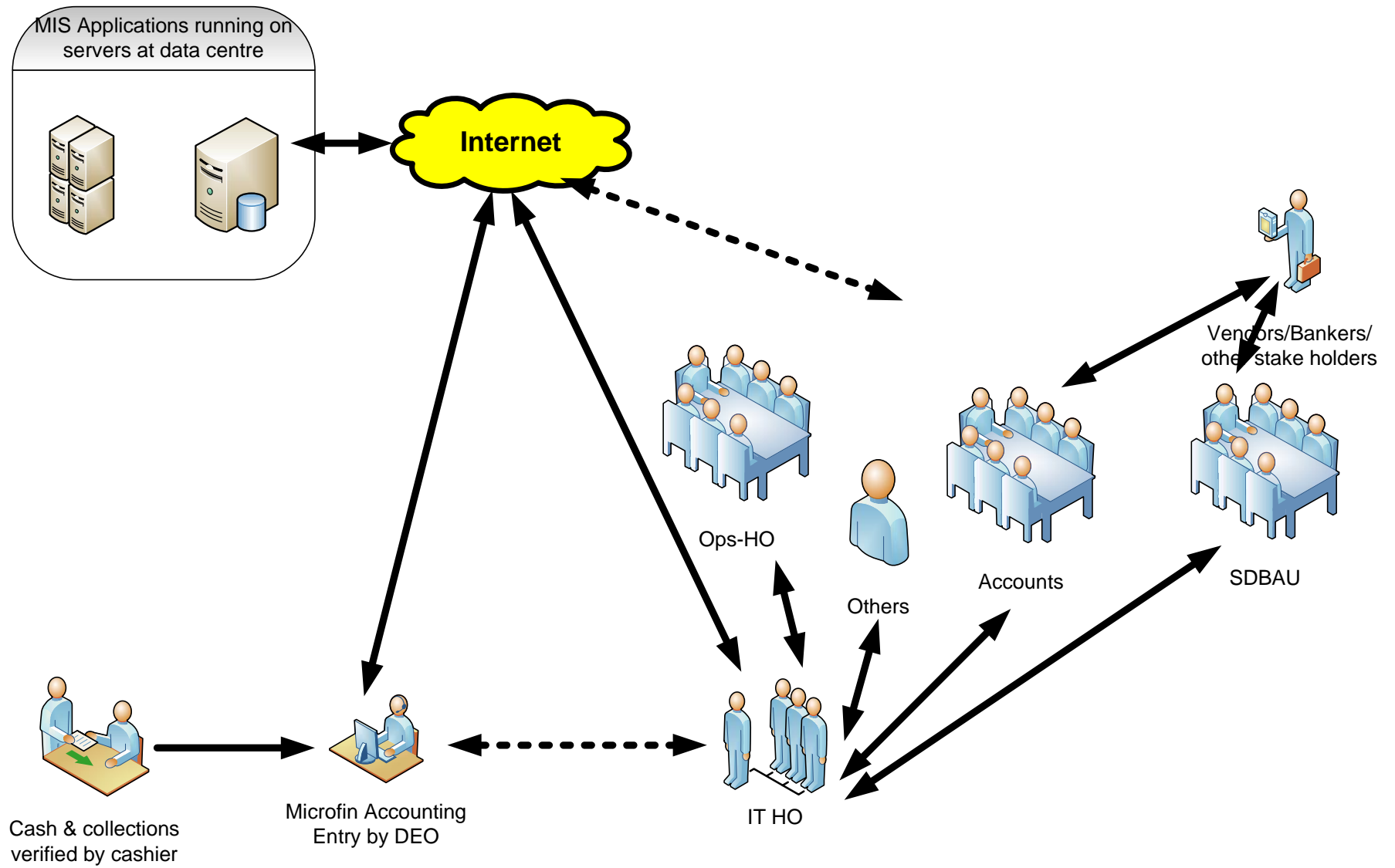|	Grameen Financial Services Pvt Ltd	
	Glance as on Sep-13	
Sl.No	**Particulars**	**GFSPL Group Lending**
1	Branches	**161**
	a) Karnataka	*112*
	b) Maharasthra	*44*
	c) Tamil Nadu	*5*
2	Districts	**41**
3	Kendras - (Centers)	*18,187*
4	Groups	52,248
5	Members	416,400
6	Active Borrowers	*391,026*
7	Portfolio O/S (Rs. Lakhs)	50,065
	a) Karnataka	37,444
	b) Maharasthra	11,927
	c) Tamil Nadu	694
8	Repayment Rate (%) *(for current financial year)(%)*	99.99%
9	Portfolio at Risk *(>30 Days) (%)*	**0.23%**
10	Dropouts	27,880
11	Field Operation Staff (including field managers)	1,074
12	Total Staff	1,266
13	Members /Field Officer	508
14	Average Active borrowers/Field Officer	478
15	Amt. Outstanding per Field Officer (Rs. Lakhs/Field Officer)	61

CURRENT TECHNOLOGY SETUP & VENDORS

Technology Head (Arun Kumar.B)
- Application & MIS Manager (Praveen Kumar)
  - MIS & Data Management Officers — 3 officers for MIS & Reporting
  - Data Base Administrator — 1 outsourced
  - Software Developers — 2 Developers/Testers & 1 tester
- Project Manager (Bindhu Madhuri)
- IT-Helpdesk (Ramya)
  - IT-helpdesk Officers — 4 Resources at HO
  - Regional Office IT-officers — 4 Resources at RO
- IT-Infrastructure (Mansoor)
  - Hardware Management
  - Email Management

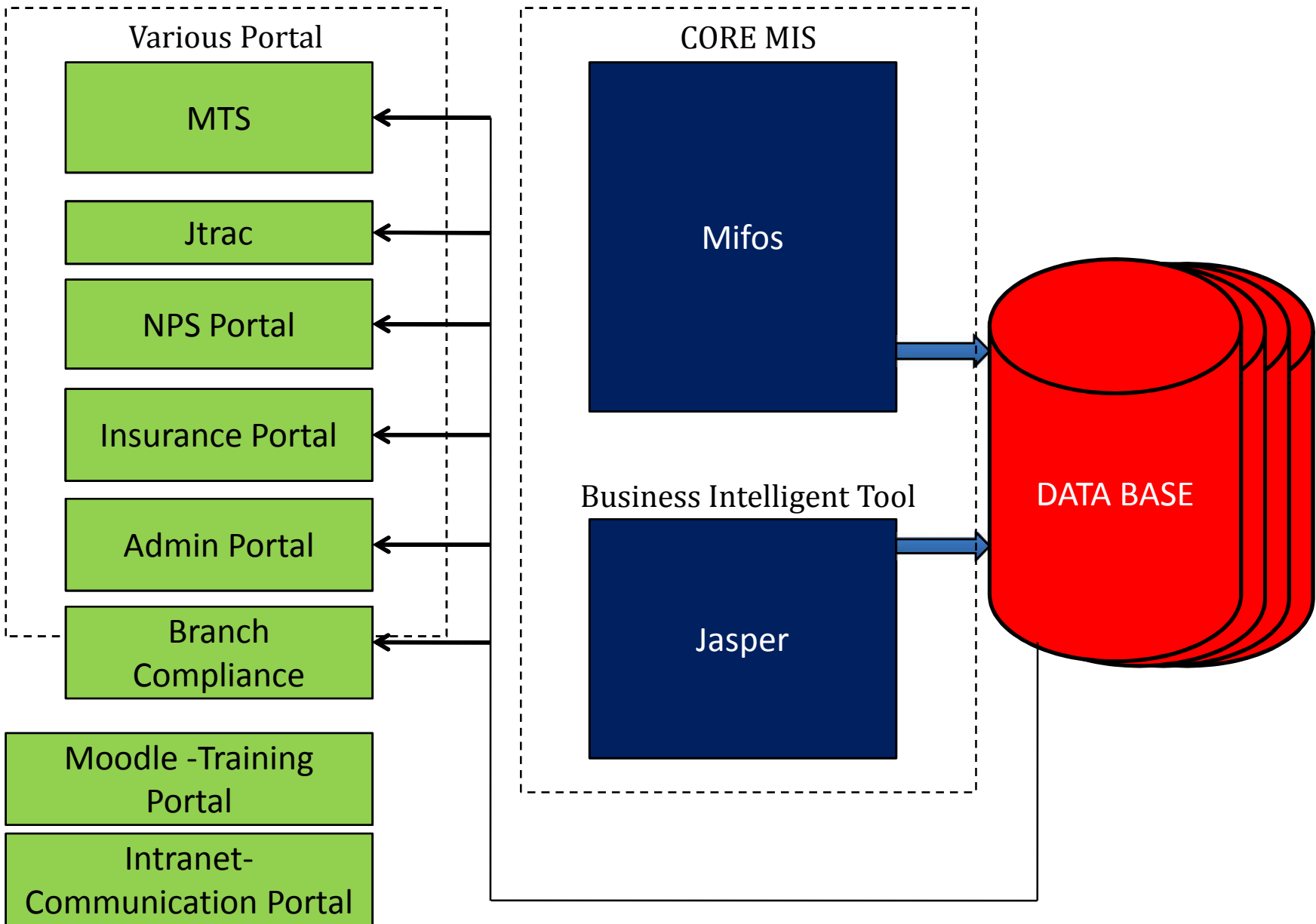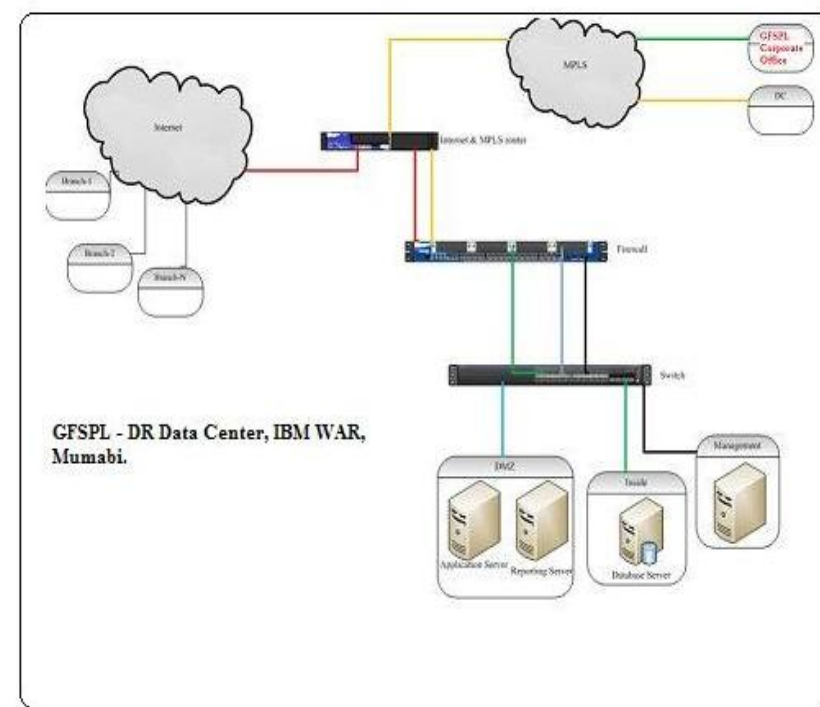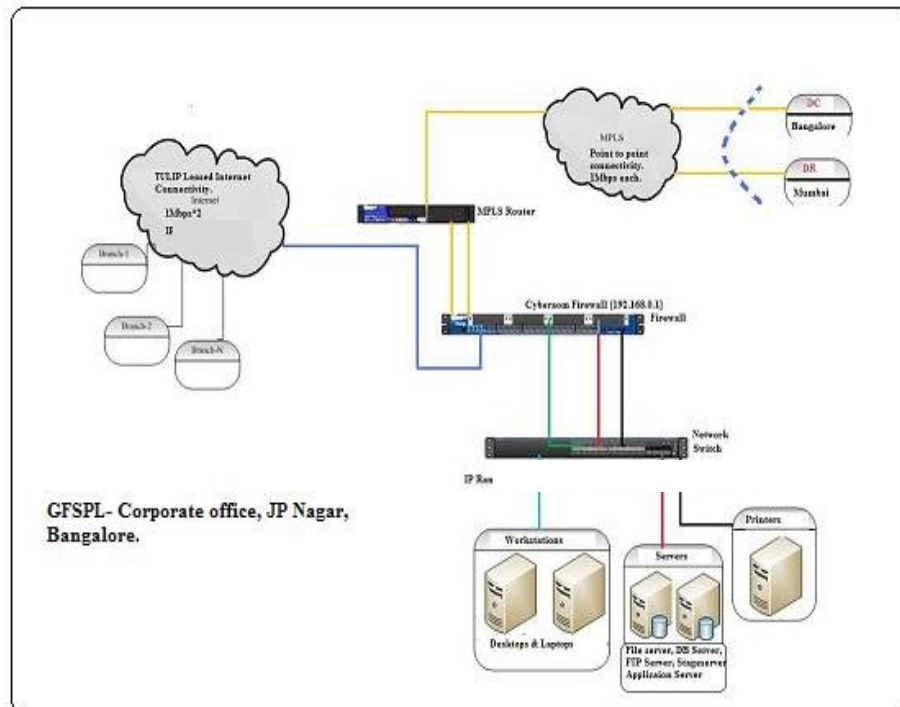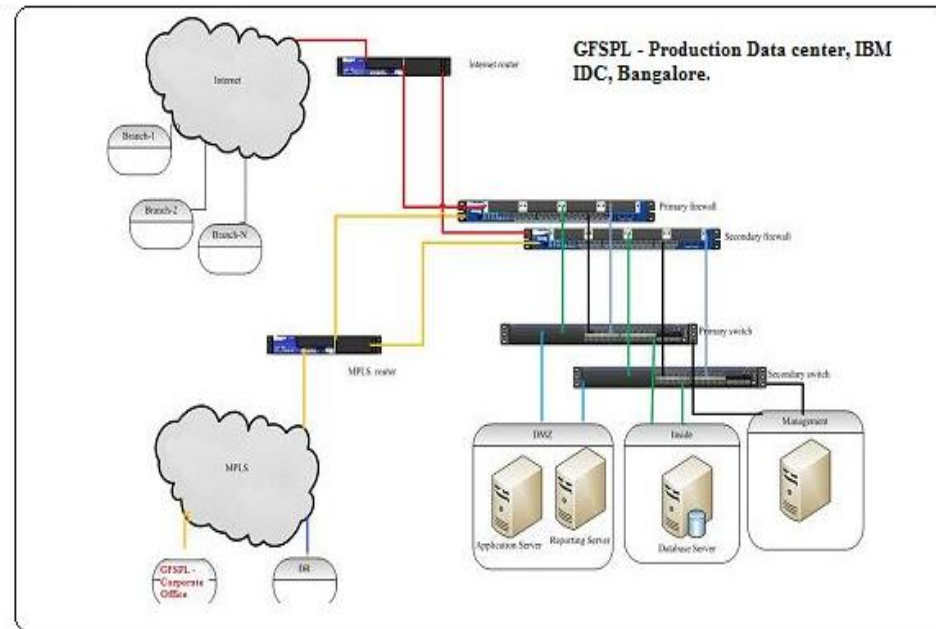| VENDOR NAME	SERVICE(S) PROVIDED
IBM	Data Centre and DR Hosting (Server Infra & Maintenance)
Tulip (ISP)	Network & Connectivity for Head Office
Airtel (ISP)	Network & Connectivity at DC & DR site
Sungard, Conflux Technologies	MIFOS Support (on demand)
3s Infotech	Email server, Bank signatory application
Ascent	Payroll software
Scorpion computers	Hardware support (on demand)
Uniphore Technology	Field force automation using hand-held devices
Hugo Technologies	Accounting Integration with MIFOS

Technology Framework

MIS Applications running on Servers at data centre

IBM
Server Maintenance

Live at Bangalore

DR at Mumbai

Server & networking vendors

Internet

MIS Applications

Branches

Onsite support - On Exceptions

Issues and changes Implementations

MIS Applications

MIS Applications & Servers admin

Server Maintenance Outsourced

Onsite support

SLA Monitoring

Local Computer vendors

Regional IT

Policy changes - clarifications

IT Team [Corporate Offi

Information flow

MIS Applications running on
servers at data centre

Internet

Vendors/Bankers/
other stake holders

Ops-HO

Others

Accounts

SDBAU

Cash & collections
verified by cashier

Microfin Accounting
Entry by DEO

IT HO

Current Application Architecture

GFSPL High Level Network Diagram.

GFSPL - Production Data center, IBM IDC, Bangalore.

Internet

Branch-1

Branch-2

Branch-N

Internet router

Primary firewall

Secondary firewall

Primary switch

Secondary switch

MPLS router

MPLS

GFSPL - Corporate Office

DR

DMZ

Inside

Management

Application Server

Reporting Server

Database Server

GFSPL- Corporate office, JP Nagar, Bangalore.

TULIP Leased Internet Connectivity. Internet 1Mbps*2 IF

Branch-1

Branch-2

Branch-N

MPLS Router

MPLS Point to point connectivity. 1Mbps each.

IDC Bangalore

DR Mumbai

Cyberoam Firewall [192.168.0.1] Firewall

Network Switch

IP Ran

Workstations

Servers

Printers

Desktops & Laptops

File server, DB Server, FTP Server, Stageserver, Application Server

GFSPL - DR Data Center, IBM WAR, Mumabi.

MPLS

GFSPL Corporate Office

IDC

Internet

Branch-1

Branch-2

Branch-N

Internet & MPLS router

Firewall

Switch

DMZ

Inside

Management

Application Server

Reporting Server

Database Server

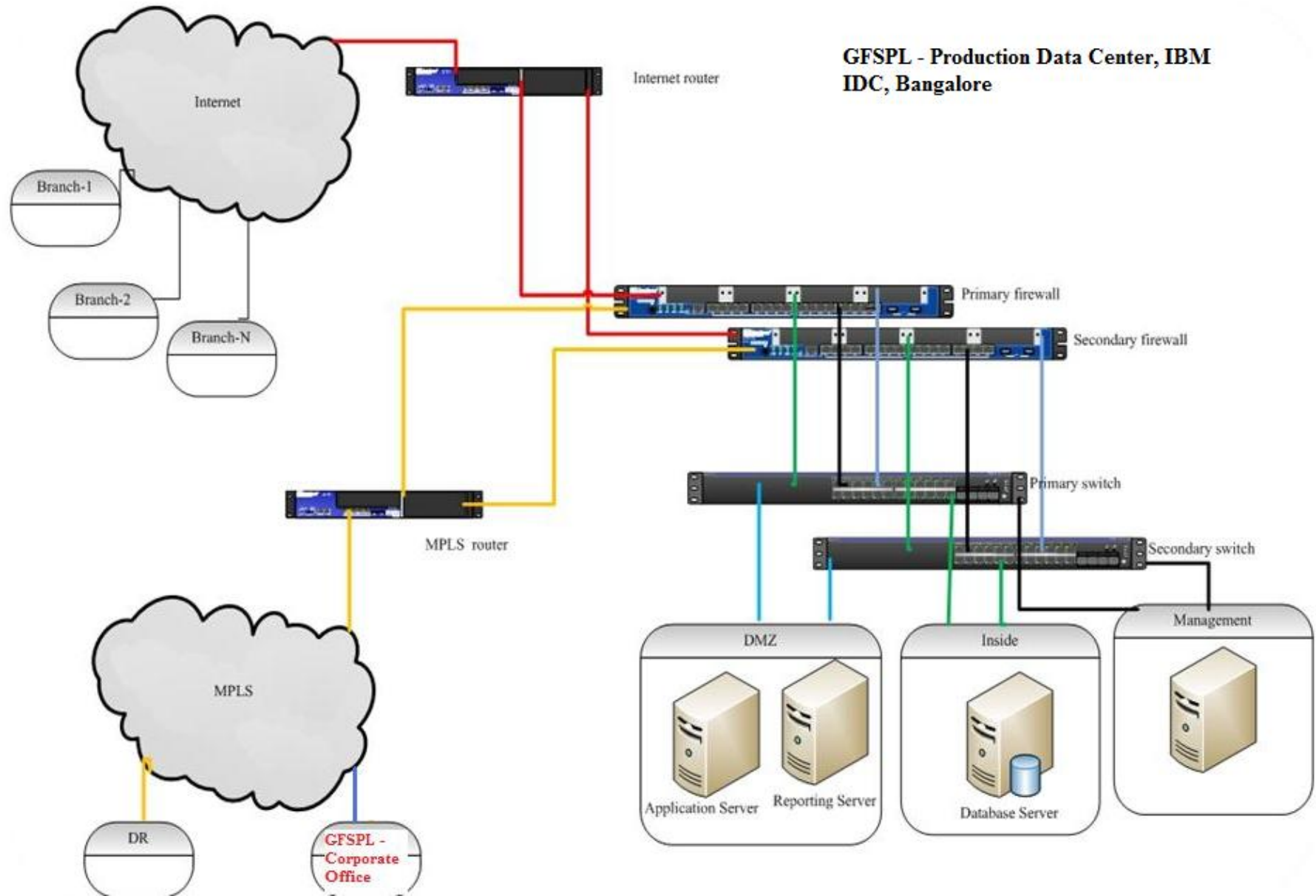# GFSPL-Corporate office.

Diagram: High Level Network diagram at GFSPL-CO

GFSPL-Production data center, IBM IDC, Bangalore

Key Responsibilities

- Application maintenance & support (MIFOS-Core operational MIS, Microfin accounting, tally, Bank signatory, intranet portal, & all in house applications)
- Data maintenance
- Providing Standardized & Customized MIS to the internal & external stakeholders of the organization
- Managing the credit bureau process
  - Weekly & Monthly data submission to the bureau
  - Day to day target customer Join & proposed loan application inquiries to the bureau
  - Updating bureau response to the system
  - Analyzing the rejections
- System support for branches regional offices, state office and Head office (Desktop, Laptop, Desk Printers, Network Printers, UPS, Thin Clients/N-Computing, Mobiles & Tablets)
- Infrastructure management (IBM servers & ISP)
- Other Vendors Management

IT- Helpdesk Role

- **About Complaint & inquiry tracking**
  - Regional Office –IT person is the 1st point of contact for the branches for any inquiry & complaints.
  - RO-IT will take the complaint either on phone or on mail & register the complaint in the Jtrac (A complaint tracker)
  - Assign the Jtrac unique complaint ID to the branches to track the complaint further.
  - If the complaint could be resolved by RO-IT he will resolve it & inform & take the confirmation from the branches & close the ticker in Jtrac.
  - Else, the complaint will be assigned to the HO-IT Help desk along with the required approval attached in it.
  - HO-IT help desk accept the task & resolve the same & confirm back to the RO-IT to inform the branches & close the ticket after confirmation from them.
- Monitor the data entry happening at the branches & followup with the branches on the same.
- keep the information posting to the respective operational supervisors.
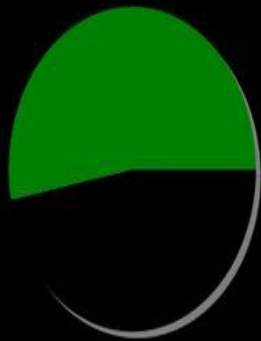- Analysis of the inquiries, complaints & troubleshooting logged in Jtrac.

Monitoring Data entry completion in Mifos
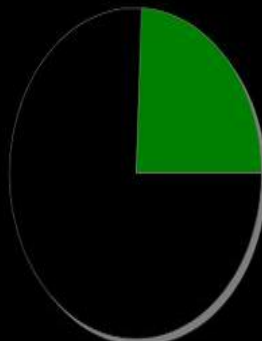

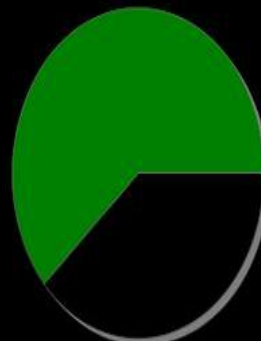**GRAMEEN FINANCIAL SERVICES PVT.LTD.**

26 July, 2013 2:26:20 PM

Attendance	Disbursement	Due Collection	Overdue
53.0 %	24.63 %	61.84 %	0.01 %

Status at Different Offices:
Bhokardhan: Not Started
Buldhana: Not Started
Challakere: Not Started
Chikkabanavara: Not Started
Chikkodi: Not Started
Deulgaon Raja: Not Started
Dhayari: Not Started
Haveri: Not Started
Herekerur: Not Started
Hubli-02: Not Started
Huliyara: Not Started
Jagalur: Not Started
Kuruduwadi: Not Started
Madhugiri: Not Started
Naigaon: Not Started
Navalagunda: Not Started
Palacode: Not Started
Rahata: Not Started
Ramdurg: Not Started
Sangali-01: Not Started

	Branches	Kendras	Clients	Collection	Overdue	Disbursement
	Values in Numbers			Values in Lacs		
Target	158	3650	80185	299.83	291.68	434.40
Completed	51	2091	47096	185.43	0.05	106.99

54	83	24

GRAMEEN FINANCIAL SERVICES PVT.LTD.

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Attendance — 53.0 %
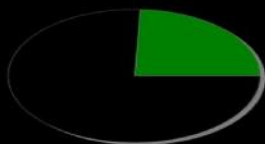
Disbursement — 24.63 %

Due Collection — 61.84 %

Overdue — 0.01 %

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GRAMEEN FINANCIAL SERVICES PVT.LTD.

26 July, 2013 5:47:10 PM

Attendance — 80.0 %
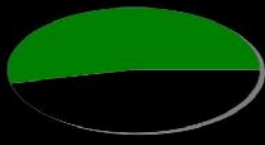
Disbursement — 53.35 %

Due Collection — 92.42 %
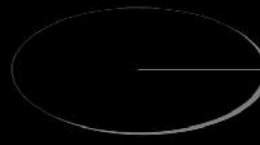
Overdue — 0.07 %

	Branches	Kendras	Clients	Collection	Overdue	Disbursement
	Values in Numbers			Values in Lacs		
Target	158	3650	80194	299.83	291.68	442.03
Completed	125	3134	70788	277.11	0.57	235.84

128   30

Status at Different Offices:
Chikkabanavara: Not Started
Kurudwadi: Not Started
Navalagunda: Not Started
Konanur: No transactions today!
Saswad: No transactions today!
Yelahanka: No transactions today!
Akalkot: Coll—94.17%, Disb—13%, Abs—18.94%
Altmi: Coll—8.23%, Disb—0%, Abs—1.57%
Aurangabad-01: Coll—89.81%, Disb—80%, Abs—0.00% ;
Basi: Coll—95.08%, Disb—70%, Abs—1.36% ;
Belgaum: Coll—99.74%, Disb—19%, Abs—13.82% ;
Bhadravathi: Coll==94.44%, Disb—70%, Abs—9.33% ,
Bhokardhan: Coll—79.60%, Disb—68%, Abs—5.07%

GRAMEEN FINANCIAL SERVICES PVT.LTD.

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Attendance — 80.0 %

Disbursement — 58.93 %

Due Collection — 98.98 %

Overdue — 0.09 %
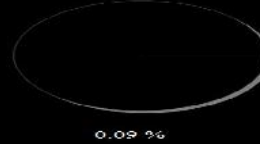
	Branches	Kendras	Clients	Collection	Overdue	Disbursement
	Values in Numbers			Values in Lacs		
Target	158	3650	80194	299.83	291.68	442.03
Completed	145	3134	70788	296.79	0.76	260.51

146   12

Status at Different Offices:
Chikkabanavara: Not Started
Konanur: No transactions today!
Saswad: No transactions today!
Yelahanka: No transactions today!
Akalkot: Coll—94.17%, Disb—13%, Abs—18.94%
Basi: Coll—95.08%, Disb—70%, Abs—1.36% ;
Belgaum: Coll—99.74%, Disb—19%, Abs—13.82% ;
Buldhana: Coll—99.69%, Disb—44%, Abs—8.82% ;
Degloor: Coll—28.87%, Disb—0%, Abs—0.00% ;
Humm: Coll—83.98%, Disb—43%, Abs—0.76% ,
Jamkhandi: Coll—99.98%, Disb—58%, Abs—4.71% ;
Kolhapur-II: Coll—99.87%, Disb—80%, Abs—9.89%

Current challenge to support the application.(Mifos)

- Defining maker & checker process
- Data archival process.
- Accounting Integrity & other Application program interface.
- Defining Flexible products
- Managing customize field.
- User level dashboard

THANK YOU