

SAMBANDH'S WAY OF DEEPENING CLIENT RELATIONSHIPS



Sambandh keeps itself in a unique position in the micro-lending sector by giving practical emphasis on engaging with clients constantly. Through periodical awareness and knowledge building measures the organisation tries to establish connection with the clients in its operational areas. One of them was the month-long story-telling initiative on the occasion of International Women's Day. During the celebratory period the branch staff shared the case studies of successful clients who have taken the benefit of Sambandh's financial services and established their individual small businesses or other economic activities. In the last month it tried to do something different – the team invited the children of the clients to take part in a drawing & handwriting competition, more than 50 children participated in the event. They all eagerly took part in the program and showed their respective skills to win special prizes, certificates and goodies. It was a special feeling to be associated with the clients and their children on that day.



Spreading Financial Literacy

Household budgeting is an important aspect in the rural and semi-urban pockets. Letting the clients learn about it can help the clients from those areas develop savings and other healthy money management habits. Riding on the success of the SIDBI-PSIG supported FL & WE program, Sambandh again with the support from the PSIG program, building the financial capabilities of its clients through four comprehensive financial education modules that is being delivered in three phases.



Branches Opened in the Areas



SUBDEGA | Sundargarh, Odisha



RIMULI | Kendujhar, Odisha



GUMLA | Jharkhand

Snapshot : 30th Apr, 2018

States in Operation	3
Districts	21
Branches	49
Clients	136104
Portfolio (In INR Mn.)	2264



Internal Job Postings (IJP) & Promotion at Sambandh

Sourcing and promoting employees internally many a times reduces the training & onboarding time – in the microfinance sector it is important the candidates have good knowledge about your products and the brand image of your company. Hence the IJP becomes a fruitful option to internally encourage the talented employees to come forward and take leadership roles in the respective domains. The HR team internally invited applications for the posts of “Trainee Area Manager” & “Trainee Branch Manager” – where significant number of eligible employees participated in the written test and interview. 4 out of them were selected for the post of Trainee Area Manager and 3 employees successfully promoted to the post of Trainee Branch Manager, to be posted in different locations.



Mr. Anil Xalxo promoted to Trainee Branch Manager



Mr. Birendra Ekka promoted to Trainee Area Manager



Mr. Dilip Majhi promoted to Trainee Area Manager



Mr. Manoj Kumar Ekka promoted to Trainee Branch Manager



Mr. Rajesh Kumar Xalxo promoted to Trainee Branch Manager



Ms. Rohilkela Topno promoted to Trainee Area Manager



Mr. Roshan Ekka promoted to Trainee Area Manager

Visitors for the Month



Visitor from ICICI Bank



Visitor from YES Bank





Visitors from BASIX Consulting



Visitor from Microbuild

Other Ongoing Projects

-  **SIDBI-PSIG CBNA** Support to undertake multiple capacity building efforts at different levels in Sambandh. The 2nd phase of **Financial Literacy & Women Empowerment (FL & WE)** initiatives is in full-swing for the target clients of Sambandh.
-  **Asian Development Bank's (ADB)** Technical Assistance is underway on standardising key focus areas at the organisational level; under the TA Sambandh would also get the benefit of understanding different facets of Digital Financial Literacy and the expert support on finalising the 5-year strategic business plan as well.

Sambandh brings home HR Excellence Award



Sambandh is recognised in the industry for its most employee centric culture at workplace. Recently at a UBS Transformance's Culture Summit, Sambandh was awarded for maintaining the most conducive environment for employee grooming at workplace. The Great India Workplace Award 2018 was received by our HR team at a Culture Summit organised in Mumbai on 27th April 2018.

Best Performing Branches Awarded

The Internal Audit team has come out with a plan to award the best performing branches who comes in top in its devised framework. Though the competition was very close between the branches, however Champa (Chhattisgarh), Simdega (Jharkhand) and Karanjia (Odisha) edged past their compatriots to win the certification.



Champa (Chhattisgarh)



Simdega (Jharkhand)



Karanjia (Odisha)

