

TRAINING PROGRAM ON DELINQUENCY & CREDIT RISK MANAGEMENT



The training had been organised keeping in mind the current issues concerning credit risk and delinquency management that keep the microfinance managers on the edge of their seat while handling microfinance operations at various levels. Besides it was more of an eye-opener for many, as the program mostly centered around arranging group activities based on different case studies that covered multiple risk elements hampering the growth and goodwill of the exemplified microfinance entities. Ardent professionals from Ananya Finance for Inclusive Growth were invited to conduct the one-day workshop, where departmental managers and key staffs from the field operations department showed keen interest participating in the training program.



In-house Training Programs

It's Sambandh's unique culture that keeps it apart from the rest, culture in-term of encouraging knowledge sharing among the team members and giving emphasis on more and more employee engagement through different activities. One of such events was when the key field staffs (those participated in the above training program) took some time out from their respective busy schedules and shared the understanding as well as sample case studies arising out of different man-made risky errors in the field.

Similarly, in the case of internal audit & control systems, all the branch staffs from the states of Chhattisgarh and Jharkhand were given orientation on how to follow best



practices in the field as well as at the branch-level while reporting and maintaining records of various transactions/events. Department heads like Corporate Strategy, Internal Audit and Field Operations facilitated in conducting the training programs.

Snapshot | 31st Jan, 2018

States in Operation	3
Districts	19
Branches	46
Clients	126584
Portfolio (In INR Mn.)	1885



New Branch Opening



Sambandh has opened two new branches – at Umerkote(Odisha) and Dhamtari (Chhattisgarh) in the last month, both branches come under its Microfinance (owned) Portfolio. The company has some well-thought out strategy for opening the branch in Umerkote, where it plans to roll out its Agri-financing product as the area is known for extensive maize and paddy cultivation.

Visitors for the Month

Sambandh's long years of impactful work in the Chhotanagpur region has been well-perceived among the wide-range of stakeholders, and the organisation feel privileged to host visitors coming from different entities and places every month to oversee its operations. In the last month Senior Representatives from IFMR, AFTHAC, BASIX Consulting, Ananya Finance, Base of Pyramid Asia (BOPA), Opportunity International – USA, Bankers from Public & Private Sector Banks visited Sambandh (Head Office as well as Branches) for different purposes.



Ms. Laxmi Prasad: She is the true testament of Hard-work and Perseverance that helped her build a better life!



Innovation does wonder but most of the time it comes with high price. You need to experiment to get something new. And these experiments are costly. But the sense of accomplishment is unmatched once you create something new. Laxmi Prasad, 30 of Baba Balia JLG owns a fast food cum grocery shop and is engaged in preparing tasty dishes that keep her delicious food items high on demand.

She has inherited the art of cooking from her ancestors and has used this as a powerful weapon to earn her livelihood. She is an independent woman who hails from Bortoli, Jolda A block, Rourkela, Odisha. Married to an auto rickshaw driver, Laxmi Prasad has a family of five. Educating two young sons and taking care of old parent-in-laws with a hand to mouth income was never a cake walk for Laxmi Prasad and her husband. They had to struggle hard to make the family's end meet. When she was losing all hopes for leading a better life with the all-time prevailing financial crisis, Sambandh came as a ray of hope for her. When she heard about Sambandh providing loans for small women entrepreneurs from her neighbours, she narrated the same to her husband and both decided to take loan from Sambandh and here the spark of passion to rise again was

ignited and they worked hard to achieve it. She is presently at her 7th cycle loan amounting to 35,000 INR. Loans from Sambandh has helped Laxmi Prasad increase her income exponentially and thus leading to a better standard of living and better educational facilities to her sons. Along with purchasing stocks for her fast food cum grocery shop, she has purchased a new Photo Copy machine to increase her day to day income. Her food items fly off the shelves of her shop within no time and the returns have made her financially self-sufficient.

Laxmi Prasad says that the increased income will help her in building her dream home, where she will enjoy a happy and contented living with her family. Laxmi Prasad extends her heartfelt gratitude to Sambandh for bringing a ray of hope in her life.

