

## SAMBANDH WINS IFI AWARD



Sambandh won MFO of the year 2017 (Small & Medium) award at the Inclusive Finance India Summit, organised by Delhi based industry body Access-Assist between 11-12 December 2017. The Summit is a global platform and organised every year to deliberate on different issues or developments related to Financial Inclusion in India and around the world. It was a splendid moment for team Sambandh to receive the award in front of hundreds of sector leaders and related stakeholders. The award is a trust as well as a great sense of acknowledgement towards years of commitment by the entire team of Sambandh who has worked tirelessly to make available – customised and value-added financial services at the doorstep of its clients who have very limited access to formal financial resources. The 1 lakh cash award received by Sambandh was subsequently donated for charity purposes.



## Gender Sensitivity & Mainstreaming Training

A three-day training program was organised on Gender Sensitivity and Mainstreaming at the Rourkela (Corporate Office) training centre. SIDBI-PSIG very strategically and in a systematic way organised the whole exercise, per se they engaged BASIX Consulting Services to identify the gaps in the above two areas in the PSIG partner institutions. Following which they associated Ms. Ujjwala Jatkar, a thoroughly experienced and senior Consultant to conduct the training programs at partner locations. Ms. Jatkar using her years of experience on the gender sensitivity and mainstreaming, tactfully engaged about 30 key trainees throughout the 3-day long



training period. The program has been conducted through a participatory process, with an abundance of group exercises, practical knowledge-sharing modules, quiz and fun-filled games.

### Fin/Ops Snapshot : 31st Dec, 2017

|                        |        |
|------------------------|--------|
| States in Operation    | 3      |
| Districts              | 19     |
| Branches               | 46     |
| Clients                | 123049 |
| Portfolio (In INR Mn.) | 1860   |



## Training on Digital Financial Literacy



Govt. has been continuously showing their interest in going digital – for majority of financial transactions happened at various levels in the country. That can only be successful if a common man/woman fully understands the fundamentals of different

mediums of doing digital transactions, especially people from the backward and rural areas. Chhota Nagpur being a densely tribal populated area, this becomes a priority for Sambandh to let its clients from that area to understand the essence of digital financial literacy. This can only be possible if the field staffs are well trained about the same. Hence the team organised a two-days training program on this aspect by inviting an external consultant, Mr. Sachin Kumar who’s well-versed with the technical aspect and practical knowledge on different digital transaction methods. He applied his practical knowledge while explaining the intricacies of

doing various cashless transactions. Mr. Kumar explained about use of ATM, micro-ATM, PoS, Debit Cards, NUUP, UUSD, UPI, IMPS and mobile banking; besides encouraging participants to do some practical (small-value) transactions during the program as well.



## Training on PERDIX Tech-platform



Perdix being an adaptive technology suite which caters to all the needs of the organization. Sambandh looking ahead to route all its activities through the technological platform and the ease of using the software would lead to reduction in the operating expenditure, better tracking system, field force automation, elimination of paperwork, enhanced operational controls and overall increase in the efficiency in the operations.

The suite is designed to also be integrated with multiple credit bureaus and provide back-end support to the bank’s CBS in performance with BC operations. A training program on this software platform for the targeted field and MIS staff was organised in the month of January 2018. In the course of the program the participants were given a detailed orientation on the PERDIX platform and practical examples on its usage.

## HIL Product Launch

Sambandh realising the household need of the rural/semi-urban class on renovation/extension of their houses, rolled out the Home Improvement Loan (HIL) at its Sundergarh branch in Odisha. On the launching itself four women clients were provided with the loan facility by Team Sambandh.



## New Branch Opening

Team Sambandh recently established a new IDBI-BC Branch at Gosala, Sambalpur. Gosala is a high potential area in respect to economic activities where handloom, agriculture and agri-allied have been the predominant occupations in that area.

