

WORLD ENVIRONMENT DAY CELEBRATION



To have a better environment for the generations to come, we need to focus on environmental issues. Women must be a part of the solution towards ensuring a less polluted and greener environment. At Sambandh to celebrate this important day, the team thought out a noble idea of distributing saplings to its women clients and participating in the plantation through all of its branches. While handing over the sapling the clients were explained how important it is to nourish the sapling for today's and future environment. Each branch of Sambandh took part in the **"Plant a Tree"** initiative and presented saplings to its women clients to plant and see a prosperous future in it.



Health Camp for Clients

Organising health camps, is another form of client-centric initiatives being constantly taken up by the team at Sambandh to reinforce the deepening of client relationships at field level. In the very recently organised health camp at Bonaigarh (a branch location in Sundargarh district), many clients and their family members turned up for a regular health check up and were given with some general medicines. A renowned and experienced physician from Rourkela was invited to the camp who had a great time out there while giving consultation to the visiting women and their family members.



Augmenting Clients' Financial Capabilities

Exploring an alternate and innovative form of disseminating financial education, Sambandh joined hands with Awaaz.De. Awaaz.De here helps Sambandh to directly connect to its clients through push calls and messages on different financial aspects that a marginalised and ignorant household got to know. The clients while taking the benefit, appreciating the effort of Sambandh even from a feature phone. The results that came out from the first phase of seamless interaction with the clients are intriguing – many of them found it worthwhile to listen to the benefits of banking, insurance and credit score in their vernacular language.

New Branches Opened



Balod, Chhatisgarh



Chandbali, Odisha



Laikera, Odisha



Raiboga, Odisha

Snapshot : 30th June, 2018

States in Operation 3

Districts 23

Branches 54

Clients 141871

Portfolio (In INR Mn.) 2331



Employee Engagements at Sambandh

Appreciation Week

This is an interesting way of creating a platform where every employee get a chance to share an appreciative note to someone who has brought in joy and happiness in his/her personal or professional life in the preceding year. It is observed in the month of June every year. Here many of the employees find it so surprising and overwhelming to get a good note on them sent by someone they haven't thought of. The SPM & PE team take the lead in this initiative and send across all those notes to the addressees.

Brain Train

How good you're in quizzes?? In this exercise, people are randomly visited and a quick-fire of questions are being asked to them. Whosoever answers all the questions they're presented with surprise gifts. The SPM & PE team carries out this activity by visiting the departments and arbitrarily select someone to be bombarded with a set of questions.



Visitors for the Month



Visitor from Ananya Finance



Visitor from MAS Financials



Visitor from SIDBI-PSIG



Visitor from Shriram City

Other Ongoing Projects

SIDBI-PSIG CBNA Support - The 2nd phase of Financial Literacy & Women Empowerment (FL & WE) initiatives covering different financial aspects, health care and information on Government's different social security schemes being clearly shared with the clients of Sambandh; as on June 2018 more than 10000 clients have been covered in this ongoing phase.

Asian Development Bank's (ADB) Technical Assistance Extending technical support in developing a Risk Management Framework & Report and Training to the Key Managers by an Industry Expert being undertaken; Developing a comprehensive and client-focussed financial literacy module through a thorough consumer research.



Successful Case of Ms. Regina Tirkey

Darkness looms with the setting sun in several households in remote parts of India. Apart from power-outages through the day, there are often several hours in the evenings when the households in Purnapani need to make do with the light from a dim

kerosene lamp. Regina Tirkey, 47, lives in a kaccha house at Purnapani, of Simdega with her husband Ranjit Tirkey and four children. Being a literate lady, Regina never wanted to burden her retired old husband with the household and her children's educational expenses. She was finding difficult to meet her expenses and joined Sambandh's JLG Group named "Milan" in April 2017 by taking a loan of INR 20,000. Her aim was to help the man of the house in supporting the family after his retirement. Taking into view, the erratic power supply conditions in the area, she decided to utilise the loan amount in candle manufacturing business. Moreover, she was aware about the health hazards caused out of the toxic fumes by the kerosene lamps used by the majority of households. In order to cut down expenses on kerosene and choose a cheaper, cleaner energy source, Regina started selling candles to all the households in her locality. She was more than happy with the return she got on her investment. She was able to transform the life of her children by

providing them good educational facilities and increased earnings made her capable of building her own dream house thereafter. With a twinkle in her eye and gleam of happiness Regina is thankful to be a part of the Sambandh family and owes her gratitude to Sambandh which helped her to find her own identity and respect in the society."

Celebrating Yoga Day



This important day which brings with the customs of doing different "Asanas" – is such an occasion where you find a chance to completely engage yourself while celebrating the occasion. This was the 4th time that 21st June was world-wide observed as "International Yoga Day" since its inception in 2015, same day. The team at Sambandh showcased their spirited approach in participating in the event facilitated by the SPM & PE team at the Corporate Office. Well-experienced mentors who have been doing Yoga for several years were invited to guide the participants.

