# The Communiqué



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# **FUNDERS MEET**



As the micro-lending sector going through temporary liquidity crunch, it was thought out to organise an event where all the existing funders can come together and share the ideas on how to overcome the situation. The networking dinner event witnessed participation from Banks, SFBs, NBFCs, Consulting Agencies, Audit and Industry Experts. Mr. Deepak Kindo MD & CEO of Sambandh Finserve while welcoming the Guests, acknowledged the support Sambandh has been getting from its funders and well-wishers and said, "he is confident of the work of Sambandh as well as its team members to receive same kind of backing from the funders and all other related entities in the coming years." Starting with a short video on the impact of Sambandh's work, the CFO Mr. James Dinesh Raj, went through the sector updates as well as Sambandh financials through a short presentation. Concluding the formal session, the Corporate Strategy Head - Mr. Sanjib Puhan expressed his sincere gratitude to all the participating guests and to the team who coordinated well to organise the event in such short span of time.







### **SBI MSME & SHG Mela**



State Bank of India, one of the most valuable debt funding partner of Sambandh, organised an MSME & SHG Mela to pay tribute to its Chairman Mr. Rajnish Kumar who was visiting for the 1st time to Odisha after taking over the role at SBI. While visiting the booth, the

SBI Chairman appreciated the effort of Sambandh and Mr. Deepak Kindo, the MD & CEO of Sambandh also expressed his vision of promoting sustainable livelihoods through inclusive finance to the Chairman.



#### Felicitating Bandhan Bank MD & CEO



During this month and on the side-line of the Make in Odisha Conclave, the MD & CEO of Bandhan Bank – Mr. C.S. Ghosh visited the state. Taking the opportunity, the Odisha State Association for Financial Inclusion Institutions (OSAFII) felicitated

Mr. Ghosh at one of the Partner NBFC-MFI's office in Bhubaneswar. Mr. James Dinesh Raj, CFO of Sambandh welcomed Mr. Ghosh there at the program and passed on the words that Sambandh takes high pride for being one of the partners of Bandhan Bank.



#### Snapshot 30th Nov 2018

States in Operation	3	
Districts	24	
Branches	62	2
Total Staff		532
Clients	15	54,570
Portfolio (In INR Mr	1.) 25	23.33





# **Opportunity International Australia Team Visit**

A large contingent from Opportunity International Australia team visited Sambandh, accompanied by their CEO Ms. Meredith Scott and Mr. Manas Bid, General Manager - Dia Vikas, which is the Indian subsidiary of the global Impact Investor. The team visited some branches, clients and had an engaging discussion with the Sr. Management at the Corporate Office of Sambandh in Rourkela. They found the work and the lasting impact on the lives and livelihoods of the clients very appreciative, and they took home some of fascinating memories from the field as well as from their engagements with Sambandh Team.





# FL & WE (Financial Literacy & Women Empowerment)

This initiative under the SIDBI-PSIG program has undoubtedly helped the clients in gaining different basic knowledge about budgeting, banking habits, insurance etc. With the constant engagement of Master Trainers (MT) with the clients, more than 1100 clients were being linked with several Government Schemes. Additionally, to understand the impact of the initiative the end-line data of about 2600 clients have been synchronized in the PSIG online Database.

## Client Engagement: Health Camp & Awareness Camp



Another health camp for the clients at the neighbourhood of Talkipada, Rajgangpur organised by the SPM & PE team. About 136 clients and others from the locality attended the camp, got consultation from the doctor and took home some general medicines as prescribed by the doctor, free of cost.

# **Training Programs**

#### "Client Protection Mechanism in Microfinance"- 2 Days Training **Program organised by OSAFII**



Four members from the SPM & PE and Operations Training team participated in the above program. The participants got to know many key aspects from Code of Conduct of NBFCs & NBFC-MFIs, SMART Campaign's Client Protection Principles and Consumer Protection Act as well. OSAFII has been periodically facilitating in arranging such knowledge building training programs for the staff of the member institutions working in the state of Odisha. This was one of the training program which is critical for all the NBFC-MFIs and adhering to these client protection principles can give reaping benefits (to an NBFC-MFI & its clients) not only in achieving its social goals but that will differentiate it from its peers.

#### "Challenges of Managing Inclusive Finance in India" - 5 Days of Executive **Education Program jointly organised by SIDBI and IIM Bangalore**



Mr. Sidhant Mohanty a key team member from finance the team participated in the said program. This has become one of the highly acclaimed program looking at the pedagogy, relevant program content with real life cases

& analysis and most importantly the institutions - SIDBI & IIM Bangalore, jointly involved in orchestrating such a wonderful curriculum targeting the stakeholders working in the inclusive finance domain. Mr. Mohanty has certainly gained a lot from the five days program.

#### Visitors in this month





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