

## SUPPORTING FLOOD AFFECTED CLIENTS



In the recent years, flood has been one of the reasons to worry about during the rainy season in different parts of Odisha. Our clients of 'Bhoitakra' centre, 6 kilometres away from Sambandh's Goshala branch which comes under Sambalpur district, faced the serious repercussions of recent flood due to the overflowing of water from the nearby canal. The floods that have costed lives of people and animals, resulted in loss of property, valuable assets and seasonal crops as well. Some of the people managed to take shelter on the high spots of land and relief camps, but were deprived of basic requirements such as food, water and clothes. The SPM & PE team of Sambandh took an initiative of meeting the affected clients and provided them with some essential relief materials. Ten clients from the area faced the devastating effects of the flood. However, the team took a great initiative by reaching out to those clients, taking a stock about their situation and handing over them absolutely necessary things like utensils, blanket, food items among others.



## Augmenting Clients' Financial Capabilities



Sambandh focuses on providing financial education to its clients that helps them in taking informed decision with respect to their household borrowing, spending and savings. Mass awareness campaigns were organized in Rajgangpur, Rourkela, Sundargarh and Jharsuguda from

25th to 29th September 2018. About 1300 clients participated in the above campaigns. They were all given knowledge about banking habits, health facilities, importance of sanitation, usage of ATM and financial linkages and various government schemes in presence of the Sarpanch of respective villages, ward members, Anganwadi teachers and Asha workers.



## First Anniversary: Odisha State Office



Odisha State Office, situated in the temple city Bhubaneswar, celebrated its first anniversary on 27th September 2018. The office was established in Bhubaneswar a year back with the objectives of better coordination with stakeholders and lenders, investors and regulatory authorities, keeping in view its proximity to the airport. All the team members have contributed their best to make this year a successful and fruitful one as the office has increasingly helped in establishing first point of contact with visitors coming from different organisations.



## Snapshot | 30th Sept 2018

States in Operation	3
Districts	24
Branches	57
Clients	150155
Portfolio (In INR Mn.)	2507





## Induction Training

Induction program is imperative as it helps the employees to settle in the new work environment and assists the new employees to know about the company's work culture, compliance, retention and productivity. It helps to establish a professional impression of the business, including the way company delivers the customer service. This month induction training was organized for two batches in which 21 trainees participated. The mission, vision, code of conduct and core philosophy was clearly disseminated to them. Also, three days field exposure was also provided to them to have a hands-on experience on microfinance and group models.



## Mentorship Training



Here the training is given to those field staff who have demonstrated leadership attributes in their domain of work. In the training program, the selected field staff mostly Sr. FSOs were shown motivational & leadership videos, participated in different situational role plays, interaction with Sr. Management and given opportunities to present their individual learnings and key take-aways from the two days' training program.

## Visitors of the month



Visitor from Bandhan Bank



Microbuild Consultants



Centrum Financial Services



Visitors from SIDBI

## Successful Story of Ms. Nirmala Singh



Ms. Nirmala Singh aged 37 years, lives with her family of five in Adarsh Nagar locality that comes under Bilaspur, Chhattisgarh state. It's more than three years that she joined Sambandh promoted group called "ASTHA". Nirmala

always wanted to do something on her own so that she can take some burden of her husband who runs a small bicycle repairing shop. She says that "I didn't have the required documents and time to go to a bank and apply for credit to start some economic activities, however the microfinancing activity of Sambandh in my neighborhood brought in elation and a sense of positive hope inside me. So, I joined in the ASTHA group, received training on money management and took a loan of Rs. 20,000 for the 1st instance to start an in house stationary-cum-fancy store." Since then Nirmala hasn't looked back, she has devoted time towards the business and that paid off quite well for her and her family. Currently she is into her 3rd cycle and taken Rs. 50,000 to purchase more stocks in her shop, as demands for items in her shop is increasing day by day. Both of their earnings have helped in

sending three of their children to school and she thanks Sambandh for the timely assistance and spreading the knowledge on household budgeting as well as savings that helped her taking some wise decisions wrt to managing her funds.

## Employee Engagement Activity: Human Skill Day (HSD) & Funtastic Friday



To improve workplace morale and work on building trust, employee motivation is essential. Sambandh comprehends this very well that "To win in the marketplace it should must first win in the workplace". SPM & PE team took the initiative to organize Funtastic Fridays (at Corporate Office) and Human Skill Day (at all Branches) during the month. In the first event, employees takes part in interesting games to de-stress their mind and to have a jovial time apart from their routine job. On the other hand HSD gives the field staff an opportunity to share knowledge and develop inter-personal skills while presenting on different soft-skill development subjects. This time they presented the topic of "Email Etiquettes" to their respective branch staff.

