



OSAFII Conclave



Sambandh provided the technical and organisational impetus in coordination with other member institutions to make the 2nd Financial Inclusion Conclave of OSAFII a successful event. OSAFII stands for Odisha State Association for Financial Inclusion Institutions, where all the state-grown institutions, engaged in the promotion of affordable financial services for the last mile, are the members. The one day event saw a participation of more than 400 delegates, that included 300 plus Women Clients who have been a part of the mission of all these member institutions striving for their economic upliftment by provisioning need-based financial services at their doorstep. Looking at the success of the program, the association aims to replicate the effort and take the awareness building about the quality of work of the member institutions to the district level as well.

SNAPSHOT AS ON FEBRUARY 2019

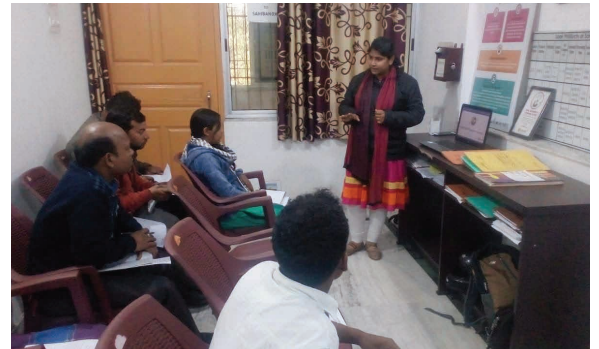
3 States 24 District 62 Branches

168,423
Active Clients

2795.28
POS (In INR Mn)

CGRM - Refresher Training

Understanding the critical and compliance related aspect of the Client Grievance Redressal Mechanism, the field staff were given orientation, updates, code of conduct and importance of the services in a series of trainings. The branch staff even raised some of the practical queries and suggestion that clients generally give during their interaction, and how that can be addressed.



PERDIX: A Core Banking Solution



The Core Banking System (CBS) has been successfully implemented at Sambandh, all the own-portfolio branches are Live and the microfinance business is being managed through the system. The client onboarding and repayment collection is being done at the field level using the Mobility Application. The system has been integrated with Credit Bureau check which gets done on real time basis at the time of client onboarding as well. With the implementation of Core Banking System, access to real time MIS reports has become easy and is immensely helping the management in taking decisions. The training of the branch staff is going on a full-fledged manner and the in-practice issues, like the tab application being used for data capture from the field, are being addressed simultaneously during the training phase.



ADB's support for Digital Financial Literacy Trainings



Providing the financial knowledge that best fits the requirements of clients has been one of the core focus area of Sambandh. This is part of its client engagement activity, where the field staff are given ample opportunities and reasons to get connected with the clients in a meaningful way. ADB's support in this regard is highly beneficial to Sambandh in devising different strategies on reaching out to the clients with an objective of building financial capabilities as much as possible. In the ongoing initiative, the field officers will now become the change agents who will directly educate clients on different financial modules in each stages of the client on-boarding program i.e. from the CGTs to the Disbursement process. There are several informative and short videos being sourced from MFIN, SBI, NPCI etc being shown and explained to the clients in the above mentioned events by the field staff. The videos cover topics like, benefits of CLLI (Credit Linked Life Insurance), EMI, Interest Rate, Processing Fees, Loan Agreement, Loan Card, usage of ATM, savings habit, insurance, pension among other critical aspects.

Campus Recruitment



This initiative is paying off well at different departments of Sambandh, where talented youths are being recruited from well-known regional and national level Universities. The recruitment team from HR took part in the campus recruitment of Kalinga University (Raipur), Banaras Hindu University and Ravenshaw University in this month and recruited about 18 freshers who will be working in various areas and learning new things at Sambandh. Besides, the HR team also participated in the recruitment programs under National Career Service (NCS) Project to recruit eligible candidates for field officer roles.

Visitors during the month



BOPA Pte. Ltd.



ADB



Dvara Solutions



Frankfurt School Financial Services



Grameen Capital



MAS Financials



NABKISAN



NABSAM



Sa-Dhan

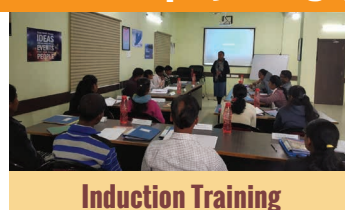


SMERA

Employee Engagement Activities



Refresher Training



Induction Training



Kite Flying Competition



Funtastic Friday

