



International Women's Day 2019



8th March is Internationally celebrated as the "International Women's Day (IWD)" and encourages everyone to take action for equality. Organisations world-over celebrate the day while acknowledging women's achievement at different levels. At Sambandh each day is an occasion to define ways to reach out thousands of women and to become the reasons of their achievement. Team Sambandh ensured that each of its office understands the importance of the day and women staff as well as clients were congratulated on the day. A talk series by the Chairman and MD & CEO was organized at the Corporate Office where they shared how important it is to maintain the balance in the pay, respect, opportunity etc for both men and women in the society as a whole and at work. A drawing and painting competition was organized on the theme "Balance for Better" – where the participants demonstrated their skills by drawing different colorful and theme specific paintings. Besides, the team took the celebrations on air and a jingle on the IWD theme was played over the FM radio as well.

SNAPSHOT AS ON MARCH 2019

3 States 24 Districts 62 Branches

177,275
Active Clients

3220.6
POS (In INR Mn)

**provisional figures*

Sambandh has successfully undergone the 1st ECB DD by Frankfurt School Financial Services (FSFS)

Sambandh's 1st ever Due Diligence (DD) for External Commercial Borrowings (ECB) by Frankfurt School Financial Services, which is wholly-owned by the Frankfurt School of Finance and Management GmbH, Germany, has been successfully completed. Mr. Utpal Chakraborty, the Investment Manager from FSFS visited Sambandh and undertook all the formalities of the Due Diligence (DD) with the support of the Finance Team at Sambandh.



Cyber Security Workshop

Mr. P. Elias Lugun, Manager – Internal Audit and Mr. Budhnath Oram, Dy. Manager – MIS with their colleagues attended the awareness workshop on "Hands-on learning in Cyber Security" held on 15th March 2019 at the Software Technology Park of India Complex, Rourkela. The resource persons at the Cyber Security Workshop, explained about the role of non-repudiation of accounting, audit and explained about different terminologies associated with the topic. The participants also got to know about how hackers do extensive research for executing online transaction frauds and how it is necessary to change the passwords frequently and ensure the team members are always vigilant while doing multiple transfers to different client accounts.



MFIN Workshop on “Digitalization in MFI Recollections”



Mr. Johnson Franklin Khakha and Ms. Milan Smita Topno, from the MIS team attended the workshop which was organized in Kolkata. Both of them got the chance to know about “Digital Payment” and the benefits of non – cash disbursement and non – cash repayment at the field and client level. A Pilot on “Incubating models of digital transactions for microfinance lending” through the support of HSBC India, was undertaken at the branches of some MFIs. The learnings and findings from the pilot were shared with the participants. A panel discussion was also organized regarding the current issues and about future technology-based solutions for microfinance institutions in the country.

Campus Recruitment



The recruitment team took the initiative to participate in the campus recruitment at Bhopal School of Social Sciences. They interacted with the professors, students, shared about how Sambandh started and the core philosophy of the organization. About 7 freshers were recruited from the School who will be mostly working in the Field Operations department of Sambandh.

Client Engagement: CGRM Training



Every month during the collection event, CGRM team visits branches and centers to make the staff and clients aware about the use of Client Grievance Redressal Mechanism in case of need. They also explain the procedure about three level complaint resolution mechanism, Sambandh's as well as MFIN's toll-free numbers being mentioned in the respective clients' loan card and at the branch.

ADB's Technical Assistance



During their last visit, Mr. B. L. Parthasarathy shared his insightful observations on the corporate governance practices at Sambandh and suggested to work out on certain aspects so

that Sambandh addresses all the benchmarks of industry best practices. While Mr. Biswaranjan Pattnaik following-up with the SPM & PE team talked about the importance of disseminating “Financial Education Videos” to the clients – which is being regularly shown at the centre meetings by the field officers. Moreover, Ms. Veena Yamini Annadanam and Ms. Farzana Bijur visited Sambandh State Office, branch, clients and after having a thorough discussion with concerned team, they shared an all-inclusive consumer protection principle report and highlighted some important areas to be sorted out by the Sambandh Team.

ESAF (BC) Branch Opening at Nabrangpur



Holi Celebration at Sambandh



Visitors during the month



ADB Team



Dvara Solutions



Satin CreditCare

Personalized Birthday Cards



Employee Engagement Activities



HSD



Induction Training



Funtastic Friday

