



Cyclone Fani and Subsequent Measures

The tropical cyclone Fani, said to be the most severe storm to hit the Indian subcontinent in two decades, made a landfall on the coast of Odisha. The cyclone unleashed heavy rains and windstorm that left people devastated with lack of food, shelter, scarcity of drinking water, loss of crops & agriculture, overpopulated rescue shelters, demolished the green covers that spanned across the three affected districts of Puri, Khurda and Cuttack. On the operational front, Sambandh has very strategically not expanded its branch network here in the coastal belt of Odisha. However, operations under two of its branches – Bhubaneswar (in Khurda) and Chandbali (in Bhadrak) have faced the adverse effect of the cyclone, particularly the areas under Bhubaneswar branch. There are about 719 clients under Bhubaneswar branch – out of them about 225 clients saw their livelihoods being severely affected by the cyclone. During the extreme situation faced by the clients, the branch staff have been vigilant and visited client places to understand the extent of the impact and enquire about any kind of support required to bring them back to their normal life. While understanding the grievous nature of the cyclone which has poorly affected the livelihoods of the clients – the branch staff were encouraged and supported by the Corporate Office in providing a helping hand to the clients. Out of the 225 clients, about 200 clients have been provided with necessary relief materials (tarpaulin sheet, biscuit packets, flaked rice, sugar, candle and match box). The response from the state association OSAFII on how to deal the after-effects of cyclone in a credible way has been commendable; simultaneously the quick review meetings, sharing of regular updates, helpful suggestions (Do's & Don'ts – after the advent of such natural disasters) by the SRO and industry association – MFIN were also appreciable. While joining other OSAFII members, Sambandh contributed to Chief Minister's Relief Fund, Odisha, for relief and rehabilitation of the cyclone affected families.

SPI4 SCORE 80% AS ON MARCH 2019

Define & monitor social goals

84

Commitment to social goals

62

Design product that meet clients needs

80

Treat client responsibly

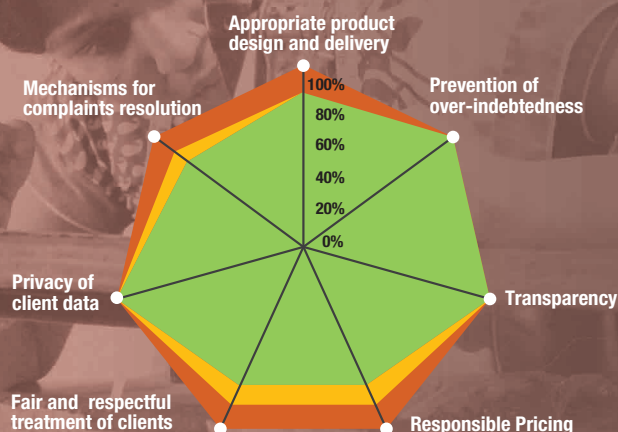
95

Treat employees responsibly

79

Balance social and financial Performance

82



SNAPSHOT AS ON MAY 2019

3 States 24 District 63 Branches

172887 Active Clients

3156 POS (In INR Mn)

The Social Goals and SPM activities are on track and gained momentum, resulting in 80% score as on 31st March 2019 with respect to 66% in December 2018. The SPI4 score is reviewed and vetted by an experienced resource person from Dia Vikas and is being shared with CERISE, which is a French non-profit organisation and pioneer in the matter of Social Performance Management.



Book Launch



Chairman of Sambandh, Mr. Livinus Kindo, IAS (Retd.) is a voracious reader and a prolific writer – in multiple languages. He has been writing out of his own interest in different topics ranging from agrarian economy, tribal security to organization as well as personality development. Very recently he has penned a book on "Personality Development", which is already published and recently launched by the respected Board Members of Sambandh in Bhubaneswar. The Chairman in the book says that "personality is an entity that signifies speciality of a person and thus enhances or reduces the scale of that speciality in terms of scaling the crest or diving the trough."

No Tobacco Day

World No Tobacco Day is marked on 31st May to urge people to refrain from smoking or chewing tobacco. This day is aimed at bringing attention to tobacco's adverse health effects that can often lead to untimely loss of health and life.



Sambandh observed this important day with the branch staff & support departments by showing awareness videos that covered the benefits of avoiding chewing tobacco.

Financial Education Training under ADB TA

There were about 4085 no. of clients were given awareness on financial literacy aspects through audio-visual mode during the month of May 2019.



Visitors during the month



Northern Arc

InCred

OSAFII Training Program



Odisha State Association of Financial Inclusion Institutions (OSAFII) on 30th & 31st May 2019 organized a training program on SRO principles, Code of Conduct & RBI guidelines for MFIs in Odisha. Mr. Nishant Sagar from the SPM & PE department participated in the program and got the opportunity to learn and gain valuable insights about the principles, Code of conduct (COC) & updated RBI guideline at the event. Knowledge gained in the training will be soon presented by Mr. Sagar to the cluster trainers to acquaint them with the above-mentioned topics.

Employee Engagement Activities



Super Saturday



Appreciation Week



Induction Training

Funtastic Friday



Brain Train

HSD

