



OSAFII Training Program on Digital Payments

Odisha State Association for Financial Inclusion Institutions (OSAFII) as a part of their sector and capacity building initiatives, organizes training programs on different themes for the employees of its members every month. During the month of December 2019, OSAFII organized another 2 days' training program on "Digital Payment Mechanism for MFIs", where external resource persons were invited to share their insights and knowledge on this subject matter. The trainers gave an overview on the concept of Electronic Clearance System (ECS) which can be promoted in the field for the repayment collection while avoiding the cash transactions. A team from Airtel Payments Bank advocated on the use of Banking Points which will help in doing away with the risks of robbery/theft/fraud at the field level as majority of the collection undertaken by the MFIs is in the form of cash only. From Sambandh Finserve, Ms. Shraddha Suman, Product Manager, participated in the 2 days' training program and shall pass on those key aspects learned there to the team-mates.

Building Capabilities through Financial Education



Having adequate knowledge to take informed decisions on household finance – can be a boon for rural households and households having limited income opportunities. Out of more than a decade long association with the indigenous communities, the team has learnt that the clients they serve should have basic understanding about their cashflow, savings and affordable credit options. Sambandh has taken up the matter in two different ways, one of them is the Technical Assistance (TA) from ADB and the other one being self-orchestrated out of the association with Awaaz.De. In the former engagement, the Field Officers reach out to the clients and show them short visual documentaries on judicious use of their incomes; while with Awaaz.De – the company sends repayment reminder, welcome calls, short audio messages that cover financial education aspects among other key things. This is being done through push calls/messages by using IVRS.

Operational Snapshot DECEMBER 2019



States

5



Districts

33



Branches

89



Active Clients

211,412



POS (In INR Mn)

4086



New Branches Opened at Various States of our Operation



Itki



Ghatsila



Dimna



Ghamaria



Hanspal

Sambandh Experience...Employee Speaks!!



Frisca Madhuri has covered quite a long journey of 5 years in Sambandh. Frisca says "I was confused and nervous to join the organization as it was my first job and thinking about fieldwork - I was bit hesitant. However, I joined the organisation. Since then, each day I have learned

many new things during my work in the field. Working at Sambandh helped me in growing my confidence and developed me into a self-dependent person". Young Frisca has gained quite a good amount of experience in these 5 years, as she got the opportunity to work under five different branch managers, experts in their field, she got the exposure to 4 branches of various cities, where she experienced the different cultures, dialects, and people that she worked with. All these changes had made her stronger, courageous and made her a better professional and a responsible individual. While narrating her journey, Frisca says "Staying away from home sometimes made me feel weak. But my passion and dedication towards work and the work atmosphere at Sambandh have given me the required strength and that feeling of a second home as well. Sambandh has stood by me in my difficult days, I not only get the financial entitlements here but also I get the encouragement to be positive in every situation - it has given me the new hope and courage to live."

Deepening Client Connect: Organising Health Camp



Health Camp is one of such aspect where Sambandh tries to reach out to the clients with a social cause that aims at improving the health and hygiene of the clients. The SPM & PE team in coordination with the Operations, periodically organizes such health camps in various locations where they distribute general medicines and the clients as well as their relatives get the treatment from experienced medical practitioners. About 140 clients and their relatives participated in the health camp organized at Bhamsa area of Sundargarh district in December 2019.

Employee Engagement Initiatives



Funtastic Friday

a team building exercise/game conducted on each Friday at the Corporate Office



Brain Train

a fun-filled rapid-fire quiz round being organized once in a month.



Human Skill Day (HSD)

a soft skill development activity targeted for the field staff to boost their confidence and motivation.

One of Sambandh's Enterprising Client



Ms. Lakshmi Devi

Loan used for vegetable vending

Place- Simdega, Jharkhand

