



OSAFII SHG Convention

Sambandh along with other members of the Odisha State Association for Financial Inclusion Institutions (OSAFII) organized a grand event on the theme “Self Help Groups (SHGs): Key Architects of Financial Inclusion & Women Empowerment”, where thousands of women SHG members turned up on 29th November 2019. The event provided a platform for those enterprising women who showcased their products to the participants including the invited guests. The Guest Speakers representing the Government, Banks and Industry Bodies reiterated the fact that it is the movement of women groups in various forms have largely bolstered the financial inclusion across the country. The day-long program has brought in many insightful thoughts from experts and industry veterans about the importance of providing economic access to women for building a better future.

Initiating Operations in Gujarat



To diversify its portfolio and client-base, also to increase risk aversion capacities with respect to geographic concentration, Sambandh has established its footprints in the western states of Gujarat. The state known for its entrepreneurial traits, the team thought that there is no better place to start the operations than the city of Ahmedabad. Very recently Sambandh inaugurated its 1st branch at Chandkheda, Ahmedabad in the business intensive state.



Operational Snapshot November 2019



States

5



Districts

30



Branches

77



Active Clients

205,574



POS (In INR Mn)

3926



Health Camps



Sambandh recognizes the challenges faced by its clients in accessing primary healthcare. Therefore, it ensures periodical health camps are organized for its clients not only to have them checked by medical practitioners but also to establish a deeper client connect. The SPM & PE team in coordination with Operations organized a series of Health Camps in 5 different branches of Sambandh in the month of November 2019. More than 550 clients, their family and friends paid a visit to the Camps organized in Soro, Sundergarh, Keonjhar, Rourkela and Raigarh locations. At the health camps, the people are thoroughly checked by doctors, general medicines are distributed without any cost along with some specialized tests are undertaken. Organising such health camps many-a-times address immediate health care needs of the target clients and their households.

ADB Financial Education Training



In this activity which is supported by Asian Development Bank's (ADB) Technical Assistance, clients are shown short informative videos about financial planning and household budgeting by the field staff during their monthly meetings. During this month about 486 clients of different branches were given orientation on the Financial Education (FE) modules in November 2019.

Employee Engagement Initiatives



Funtastic Friday



Induction Training

Visitor during the month



Easy Home Finance

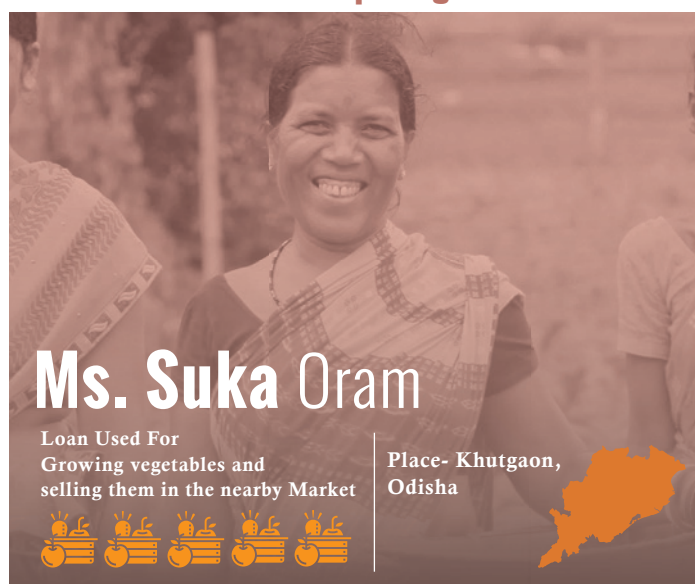
Sambandh Experience...Employee Speaks!!



Ajit joined Sambandh as a Trainee FSO and worked his heart out to establish himself as a Branch Manager in 6 years. He holds a bachelor's degree in Philosophy. Being a student of humanities, initially, it was quite tough for him to adapt to the nuances of the microfinance industry. However, his keen interest to know about the operations and his curious nature gradually helped him to understand client's

demand and the organization's needs. Ajit said, "Sambandh has provided me a kind of life that I always desired to have, it made me a confident person who believes in himself. Working here not only made me financially independent but also made me a disciplined person. Participating in the HSD activity made me smart, confident and I can easily interact with any visitors without any fear or nervousness." He also added, "Comparing my life with my friends I feel I am in a right place with an amicable environment where everybody gives equal respect to each other." Providing services for underprivileged people makes him feel immensely proud and happy. Ajit Kullu has faced ups and downs while working in this organization, however these challenges have never hindered the spirit of Ajit in remaining goal oriented.

One of Sambandh's enterprising client



Ms. Suka Oram

Loan Used For
Growing vegetables and
selling them in the nearby Market

Place- Khutgaon,
Odisha

