



Foundation Day Celebrations

Sambandh Family along with its Parent Institution RRDC, celebrated its 13th Foundation Day on Gandhi Jayanti, the 2nd October 2019 – Sambandh's Core Philosophies are aligned with the Gandhian Values & Principles. Together with about 1100 clients, the program was celebrated across all the branches of Sambandh. At Rourkela, the main function was presided by Dr. Abhishek Agrawal, Chief Regional Officer of ACCION as the Chief Guest to join the Chairman, Mr. Livinus Kindo IAS (Retd.), Mr. Deepak Kindo, MD & CEO and other eminent guests, employees to simultaneously celebrate the big day along with branch/clients. While addressing the house, Dr. Agrawal said that "it is commendable to see the impact of Sambandh's intervention in the Chhotanagpur region. It's because of the remarkable client connect over the years that Sambandh was able to establish, in these difficult terrains that enable the organisation to place itself as a unique entity having special emphasis on overall wellbeing of its clients." The half-a-day program ended with a sumptuous lunch having different tribal cuisine and delicacies.

Venturing into a New State: Bihar



As per the Strategic Business Plan Sambandh has established its foothold in the state of Bihar. Team Sambandh embarked on a new journey when they opened their first branch at Motipur, in Muzaffarpur district of Bihar. The city of Muzaffarpur is famous of its Litchi production and other Agri/allied products. Sambandh did extensive secondary data analysis in this market and the management thought that it is viable to expand in this state starting with this potential location where there are ample opportunities to reach out the populace by providing access to Sambandh's financial services.



Operational Snapshot

October 2019



States

4



Districts

24



Branches

73



Active Clients

198,944



POS (In INR Mn)

3751



Induction



The Training team in coordination with other Departments successfully completed this month's induction programs where about 39 trainees were given orientation on different subjects related to responsible lending, departmental overview, culture dynamics and organizational values, among other practices related to employee onboarding.

Drill on Fire and Safety



A fire drill on safety practices was organised at the Corporate Office. The teammates in the drill were given awareness on the responsibilities and precautions one should take in case of emergencies related to unforeseen fire related incidents.

Training Program on Responsible Finance Practices



The Odisha State Association of Financial Inclusion Institutions (OSAFII) organized another training this month between 23-24 October 2019 on "Responsible Finance". Industry Experts were invited as resource persons to orient participants on undertaking best practices of Responsible Lending, adherence to RBI Guidelines and how important it is to design the products as per the need of the clients and strictly following the Fair Practices Code as well as the Industry Code of Conduct. Colleagues from our Training and Operations Team took part in the two days' program – they'll then share the key takeaways and learnings of the program with their teammates as well as trainees going forward.

One of Sambandh's enterprising client

Sumita Tirkey

Place- Magdampur,
Jamshedpur,
Jharkhand

Group- Kumkum Jyoti

Joined Sambandh
2017

Loan Used For
Poultry of Hens,
Ducks, Goats,
(Mainly Pig Farming)

Sambandh Experience...Employee Speaks!!



Ms. Sanbari Kisan of Laing, Khijurdih Village is one of the finest data-entry operators of Sambandh, and has great command over Hindi and English typing. She started her professional journey from Desktop Publisher of a small printing house and that helped her being suitable for a position in the MIS department of Sambandh. Her journey at Sambandh started almost 6 years back when she decided to leave the previous job. Sanbari has

done Bachelors in Arts and carries a degree in PGDCA (basic computer course). Sanbari is well-known in Sambandh for her punctuality. She believes in taking initiatives, and one can always find Sanbari with the same passion, enthusiasm and zeal for her work throughout the day. She says that, "Sambandh has provided her the runway to fly high and is the safest place to work."

