



Samparna Business
Correspondence Pvt. Ltd.



THE SPECTRUM

EDITORIAL

Demographic remoteness and lack of awareness is a big hurdle in the way of attaining cent percent financial inclusion. Understanding basic financial concepts allow people to navigate in the financial system. In the essence of financial inclusion, microcredit is an important concept and is basically developed for the rural population of the country where banks are yet to reach. Access to credit is still very limited outside of the urban areas.

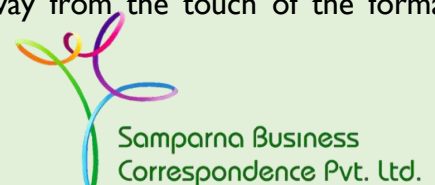
Microcredit plays a very crucial role for these people to earn their livelihood by taking small loans from the institutions and engaging themselves in various income generating activities. Credit allows households to borrow against their future income as guarantee and thus helps in lessening poverty. *Samparna Business Correspondence Pvt. Ltd.* is operationalised in the western part of Odisha, mainly in the KBK region that is one of the most poverty-stricken region of the country. **“The Spectrum”** is the quarterly publication by *Samparna* that covers financial highlights with social impact.



ABOUT US

Samparna Business Correspondence Pvt. Ltd., a private limited company is the Business Correspondent of Yes Bank Limited and is promoted by a leading livelihood promoting institution of Odisha, Mahashakti Foundation. Currently, it has a portfolio of about 66.39 Crores with YES Bank. The portfolio which was earlier handled by Mahashakti Foundation has been transferred to *Samparna* as MSF being a Public charitable trust won't be able to be engaged in for-profit activities. *Samparna* works as a Business Correspondent to YES Bank, which is created for the purpose of growth of the microfinance operation in the areas which are still away from the touch of the formal financial system of the economy.

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Business operations of *Samparna Business Correspondence Pvt. Ltd.* extended to Chhattisgarh. The central team of YES Bank Ltd. gave approval to open three new branches in the Mahasamund district of the state at Basna, Saraipali and Bagbahra. The branches have been set up and will be fully operationalised in the next quarter.

OUTREACH DETAILS

Indicator	June
No. of States	2
No. of Districts	7
No. of Branches	17
Portfolio O/S (Cr)	66.39
Active Borrowers	39,261

Having its registered office at New Delhi and head office at Bhubaneswar, *Samparna* runs in the vicinity of Odisha and Chhattisgarh. It is presently covering 7 districts with a portfolio outstanding of ₹ 66.39 Cr and is working with 39,261 members.

REFRESHER TRAINING

Refresher training should be organised periodically to review, reinforce & upgrade employee's existing knowledge and skills. Humans have a tendency to forget things. So, to make them remember their roles and responsibilities, retraining is very important. With this, the employee efficiency gets improved which in turn improves the efficiency of the organisation.

Samparna Business Correspondence Pvt. Ltd. organised a refresher training programme at RITE Centre, Balangir to acquaint the employees with new skills, methods & processes required to improve their performances and productivity.



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YOGA DAY CELEBRATION

VISIT OF YBL OFFICIALS



EMPLOYEE ENGAGEMENT



VISIT OF YBL VICE PRESIDENT

SAMPARNA BUSINESS CORRESPONDENCE PVT. LTD.