



Bandhan
IGNITING POTENTIAL

Bandhan-Konnagar



**POSSIBILITIES.
POSITIVITY.
PERFORMANCE.**

Annual Report 2021-22



Health Forum

Organized by:
Bandhan Health Program, Bandhan-Konnagar

Supported by: Bandhan Bank Ltd.
Dighirpar, South 24 Paraganas, West Bengal

The banner features the logo of the Government of West Bengal on the left and the Bandhan Bank logo on the right. The text is centered and clearly legible.



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Message From The Secretary



We are thankful to our donors who have always been our guide and supported us to challenge social and economic inequalities present in deep pockets of the country. Without their continued help and encouragement the miles that we have crossed with a cumulative outreach to over 36 lakh households since 2006 would never have been possible.

Dear readers,

With immense pleasure and humility, I present before you the Annual Report of Bandhan-Konnagar for the Financial Year 2021-22.

An organisation that has remained essentially focussed on the goals of alleviating poverty and empowering women, Bandhan-Konnagar has always carved a niche in its interventions and strongly built its Theory of Change drawing from vital lessons while working with the community. As the country and its most vulnerable social groups,

particularly women and children in most marginalised communities emerged out of the fatal impact of COVID-19 on health and livelihood, the organisation strived forward to extend its support to the people in diverse, remote, and far reached areas.

The year 2021-22 has brought Bandhan-Konnagar closer to witness strong impacts in its programme interventions in every sphere and successfully laid the foundation for building larger partnerships and expand its outreach geographically. The year was also marked with strengthening its management and operations with new ventures planned and expanding the horizon of activities in the development marketplace. Bandhan-Konnagar has successfully touched the lives of 35,78,299 beneficiaries across 13 States including 180 districts as on March 2022.

The pandemic and the resurgent economy had strong influences on our operational strategies and norms. We learnt to engage more digitally and use Information Technology for better information systems, reporting and accuracy in monitoring which eventually has helped us to strive forward in becoming one of the rare development agencies to transform into technology drive for effectiveness and efficiency.

Our partnership with the Government has improved and widened with responsibilities bestowed upon as partner to set the first government-led model in the world addressing transformative change amongst ultra-poor women households in the State of Bihar. We are thankful to the Government of Bihar to appreciate Bandhan-Konnagar's flagship programme, Targeting the Hardcore Poor (THP) Programme and adopt the model in their Satat Jeevikaoparjana Yojana (SJY) through the collaboration between Bihar Rural Livelihoods Promotion Society (BRLPS) or JEEViKA and Bandhan-Konnagar, targeting 2,00,000 Ultra-Poor in Bihar.

We are thankful to our donors who have always been our guide and supported us to challenge social and economic inequalities present in deep pockets of the country. Without their continued help and encouragement, the miles that we have crossed with a cumulative outreach to over 36 lakh households since 2006 would never have been possible.

The commitment of Bandhan-Konnagar to support in achieving SDGs for India remains firm. We seek support from donors, development partners and Governments in India to help us expand our services to secure SDGs in more geographies and in deep pockets of deprivation or marginalisation. We have introduced newer programmes in the year with Bandhan Climate Action Programme (BCAP) to integrate efforts at climate resilience, productivity and livelihood. We have strengthened our entrepreneurship support to rural & semi-urban youths, particularly women entrepreneurs to emerge as sustainable producers and micro businesses. For us at Bandhan-Konnagar learning from the community, fulfilling aspirations of marginalised social groups and seeking to resolve development challenges remain the core business. Our wonderful team, committed to the cause and excelling in delivery will continue to dream, challenge the most difficult barriers, grow in our outreach and ensure sustainable impacts.

Best wishes,
Jayanta Biswas
Secretary

Executive Committee

Ms. Ambalika Das

President

Prof. Jayanta Biswas

Secretary

Mr. Sanjay Mukherjee

Treasurer

Prof. Ashok Kumar Dutta

Member

Dr. Smita Premchander

Member

Ms. Ashoka Chatterjee

Member

Mr. Gobinda Banerjee

Member

Ms. Rupa Chakravarti

Member

Management Team

Mr. Shantamay Chatterjee

Vice President

Mr. Arijit Dutta

Deputy Vice President - BEP, EUP & RI&C

Dr. Uttam Ghosh

Deputy Vice President - BHP & BFLP

Mr. Debasish Ray Choudhuri

Advisor - THP

Mr. Malay Basu Mallik

Advisor Administration

Mr. Satyakee Roy Chowdhury

Head - IT

Ms. Soma Debnath

CEO - Bandhan School

Mr. Himadri Das

Chief Finance Officer

Mr. Biplab Ghosh

Deputy Vice President - THP

Mr. Rama Prasad Mohanta

Deputy Vice President - THP

Mr. Alok Kumar Mondal

Assistant Vice President - BEP

Mr. Santanu Poddar

Assistant Vice President - EUP

Mr. Subhadip Roy

Assistant Vice President - BHP

Mr. Mohiuddin Mollah

Incharge - BCAP

Mr. Baman Dutta

Incharge - BFLP

Mr. Tanmay Ghosh

Manager - Safe Water and Sanitation

Mr. Sujoy Mukherjee

Manager - Accounts

Mr. Rajdeep Mukherjee

Manager - Training and Organisational Development

Dr. Meenakshi Bose

Manager - Research, Innovation, & Communication

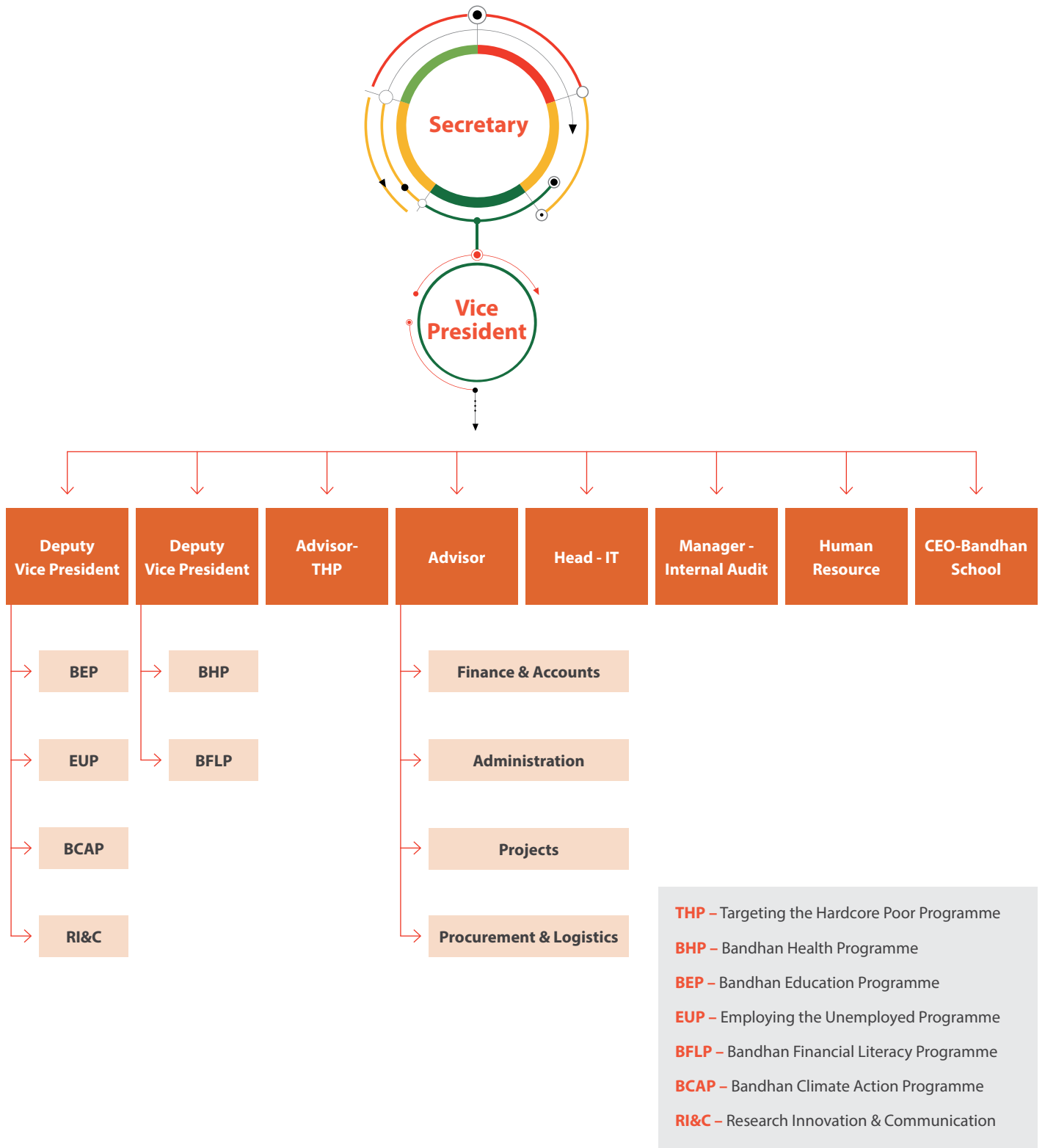
Mr. Bappaditya Banerjee

Manager - Internal Audit

Mr. Surajit Paul

Assistant Manager - Human Resources

Organisational structure



An Overview

Bandhan was conceptualised in 2001 as a non-governmental organisation (NGO) to meet the dual objectives of women empowerment and poverty alleviation. The organisation started with delivery of microfinance and development services. As microfinance activities grew, a Non-Banking Financial Company (NBFC) was acquired. This NBFC went on to acquire a universal banking licence and set up Bandhan Bank, without losing its core values. The NGO, meanwhile, continued to focus on development work and does so, even today, with the aim to upgrade the lives of the underprivileged. It shares similar values, ethos, and philosophy with which Bandhan was born. Bandhan-Konnagar, the NGO endeavours to widen the scope of services and provide holistic support to the marginalised sections of the society.



35,78,299
Total households covered



3,159
Total employees



13
Presence in States



Our Vision

“A society free from poverty, illiteracy, ill health and where rights and opportunities of everyone are ensured.”



Mission

“To facilitate socio-economic development of the disadvantaged communities through programmes and services in health, education, livelihood, environment and empowerment of the disadvantaged groups & communities.”



Values

C | Cost Effective and Simple

R | Respect for All

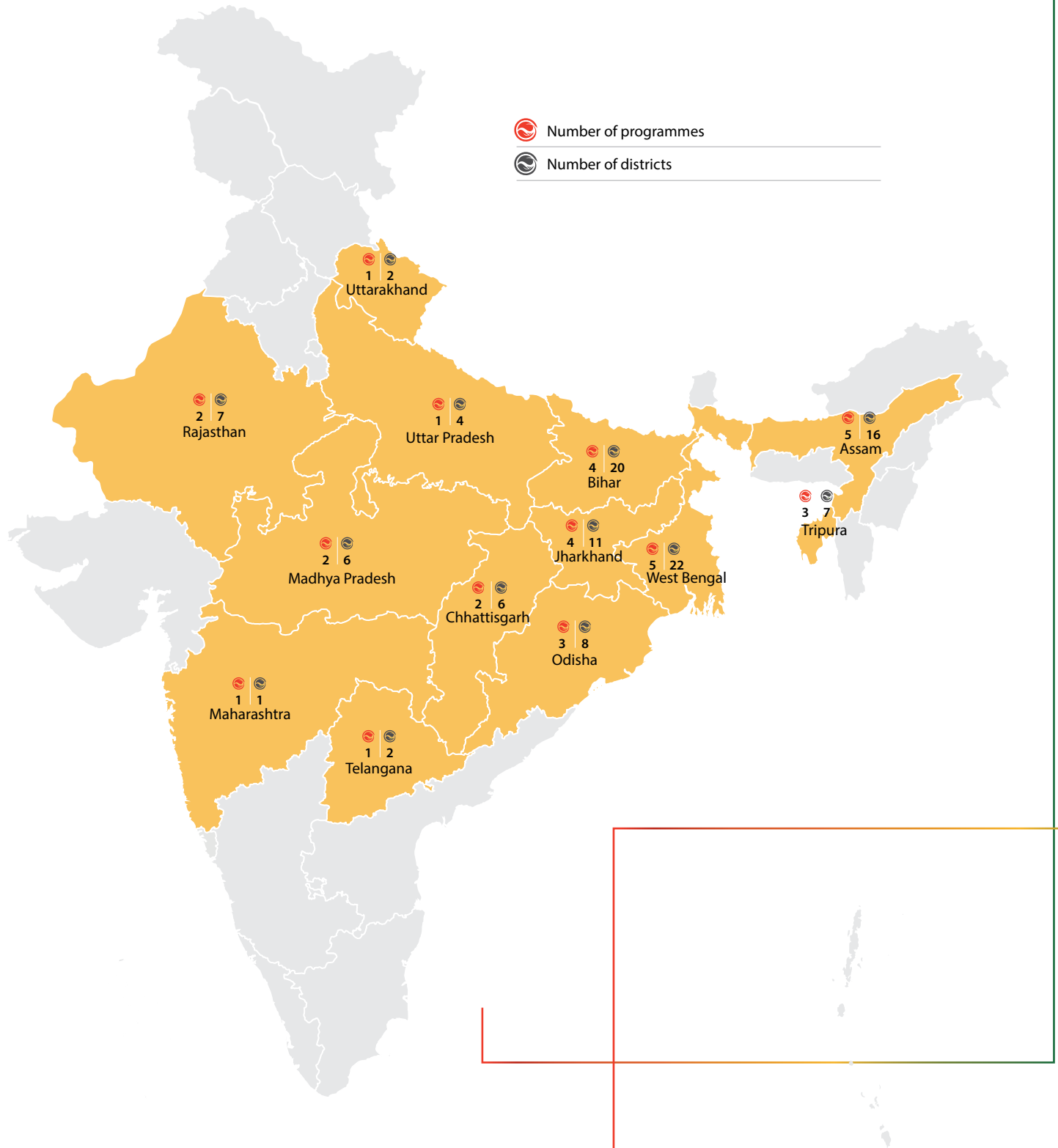
E | Exemplary Governance

A | Accountability, Professionalism & Discipline

T | Transparency & Integrity

E | Effective Teamwork and Commitment

Our Presence



Development Programme Highlights as on March 31, 2022

| Particulars | FY 2021-22 |
|--|------------|
| States | 13 |
| Village/Wards | 19,460 |
| Staff | 3,159 |
| Total Households Covered | 35,78,299 |
| Hardcore Poor Families | 1,50,849 |
| Bandhan Education Centres and Bandhan Academies | 4,710 |
| Education Facilitators | 3,012 |
| Students | 1,46,511 |
| Health Volunteers | 12,019 |
| Beneficiaries Under Health Programme | 22,66,554 |
| Youth Employed | 30,935 |
| Beneficiaries Under Financial Literacy Programme | 9,72,064 |

Data other than States and Staff are cumulative numbers.

Targeting the Hardcore Poor (THP) Programme



Reach

63
Districts

272
Blocks

2,685
Panchayats/
Municipalities

1,631
Staff

10,009
Villages

Impact

1,50,849
Beneficiaries

1,19,165
Women graduated out of extreme poverty

India has a total of 14.56 million women-headed households, as per SECC data-Government of India 2011. Women are the sole breadwinners for their families, but lack of confidence and skills compel them to live in distressed socio-economic conditions. They do not have any regular savings, which may help them during emergencies. The households are often excluded from public assistance programmes, as they do not have the awareness and necessary identity documents to access entitlements. Most of them live in makeshift residences with poor access to basic amenities and are classified under the Below Poverty Line (BPL) category.

Bandhan-Konnagar was set up in the year 2001 and was engaged in microfinance service. The viability of microfinance encouraged Bandhan-Konnagar to adopt a credit-plus approach and the organisation's first attempt towards poverty alleviation was "Targeting the Hardcore Poor (THP) Programme" in 2006 which targeted 300 women in Murshidabad district, one of the poorest districts in West Bengal.

Targeting the Hardcore Poor Programme is amongst the most successful evidence-based cost-effective models in the world addressing extreme poverty. The THP programme brings transformational changes in the lives of the poorest of the poor. The programme targets women in extreme poverty conditions and transforms their lives by ensuring access to livelihood security, self-reliance, empowerment, financial inclusion and social inclusion. The programme was designed to address the special needs of the 'Ultra-Poor' groups. Over the years, the effectiveness of the THP model has been proved through multiple rounds of research and has featured as a unique model with sustainable impacts in diverse research studies from the world's leading economists and agencies. The THP programme fulfils the Sustainable Development Goal (SDG) 1 (End Poverty in all its forms everywhere) and SDG 2 (End Hunger, Achieve Food Security and Improved Nutrition).

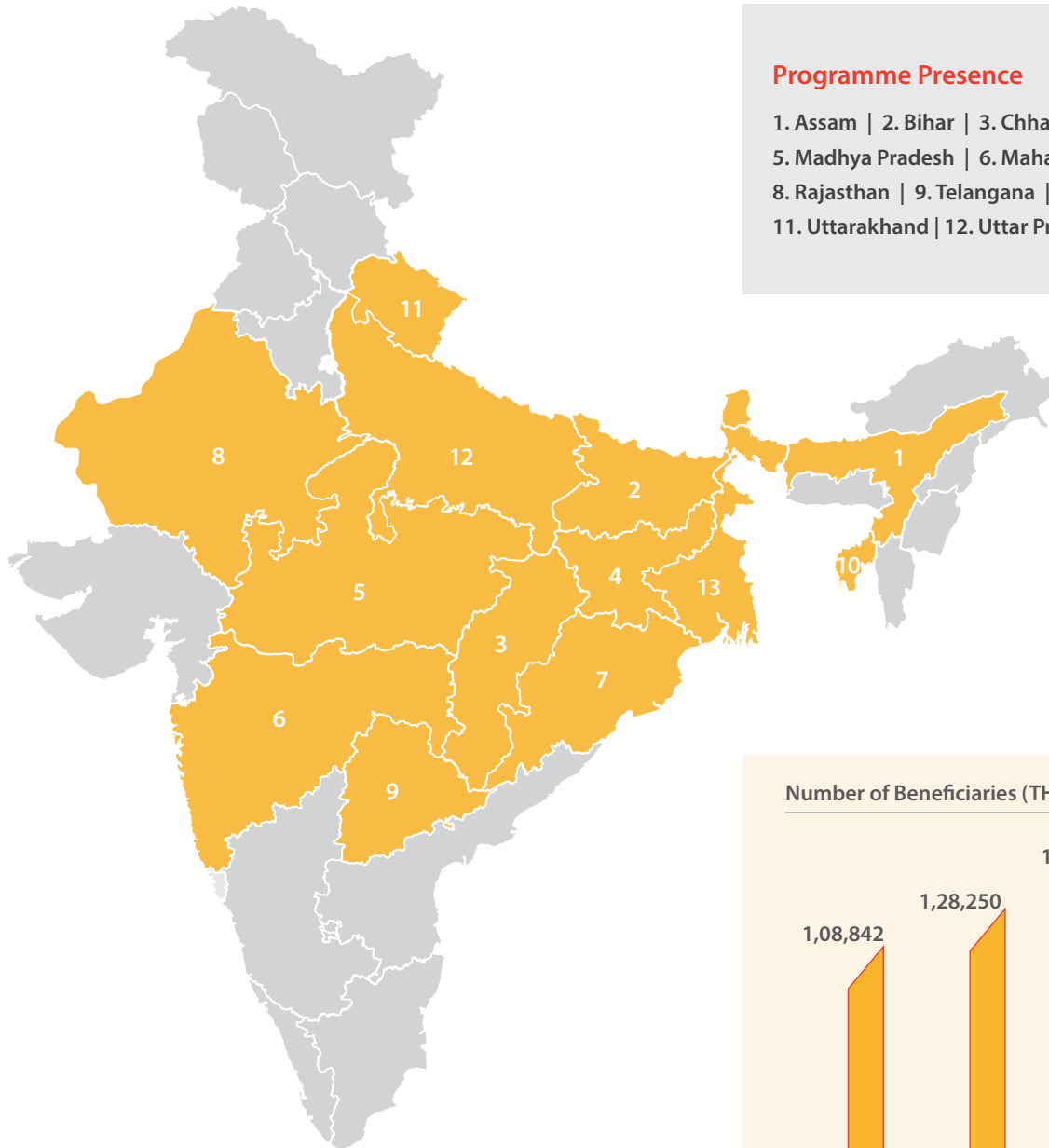


The programme impacts have been evaluated by J-PAL and Nobel Laureates Prof. Abhijit Binayak Banerjee and Prof. Esther Duflo – both being professors at Massachusetts Institute of Technology (MIT); Prof. Raghendra Chattopadhyay of Indian Institute of Management (IIM) Calcutta, and Mr. Jeremy Shapiro - Research Director of European Council on Foreign Relations were also part of the research team.

The THP programme follows a 360-degree approach. The poorest of the poor households (HH) are selected through a Participatory Rural Appraisal (PRA) exercise. Grants (in the form of free assets, not cash) are offered to ultra-poor women who are single or lead households amidst severe economic stress and social marginalisation. Prior to extending the grant, necessary training is provided to manage the assets. They start generating income from this asset and sustain their livelihoods. Within 24 months of this grant intervention, the ultra-poor beneficiaries are seen developing enterprise skills. They are able to graduate

transitioning themselves from extreme poverty and connect with the mainstream society, thereby leading a life of respect with economic security.

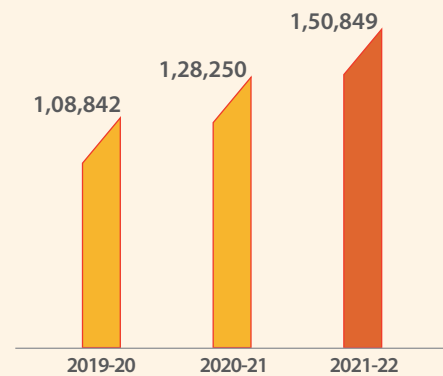
Besides free assets, the programme provides consistent counselling, mentoring and extensive capacity building in asset management, savings, enterprise promotion, basic business accounting, among others. A weekly consumption stipend is also provided to the women to meet their daily expenses until the assets begin to yield returns. To ensure that they make informed financial decisions, the programme imparts financial literacy to them. To enable them to live better and seamlessly enter the mainstream economy, there is empowerment around socially relevant issues and access to diverse social protection schemes under the government. Achieving holistic indicators of family well-being enables the target beneficiaries to move out of abject poverty and thereby avoid risks of going back to poverty.



Programme Presence

1. Assam | 2. Bihar | 3. Chhattisgarh | 4. Jharkhand |
5. Madhya Pradesh | 6. Maharashtra | 7. Odisha |
8. Rajasthan | 9. Telangana | 10. Tripura |
11. Uttarakhand | 12. Uttar Pradesh | 13. West Bengal

Number of Beneficiaries (THP)



Cumulative Programme Impact since 2006

- ▀ The programme has impacted **1.50 lakh** ultra-poor households and helped them to graduate out of extreme poverty with high aspirations.
- ▀ Over **1.19 lakh** graduated ultra-poor households have been mainstreamed and become economically self-reliant, socially acceptable and part of the community institutions (SHGs).
- ▀ Over **1.45 lakh** households have been involved in the larger financial and social eco-system and converged with the Govt. schemes and entitlements.

Technical Assistance to Satat Jeevikoparjan Yojana (SJY) - JEEViKA, Bihar Rural Livelihood Promotions Society (BRLPS), Government of Bihar



The Government of Bihar, through the Bihar Rural Livelihoods Promotion Society (BRLPS), an autonomous body under the Department of Rural Development, is spearheading the World Bank-aided Bihar Rural Livelihoods Project (BRLP), locally known as JEEVIKA with the objective of social & economic empowerment of the rural poor.

The Satat Jeevikoparjan Yojana (SJY) was launched by the Government of Bihar on

5th August 2018 with a budgetary outlay of ₹ 840 crores. SJY is implemented by JEEVIKA in partnership with Co-Impact Collab with technical support from Bandhan-Konnagar. The objective of the Satat Jeevikoparjan Yojana (SJY) is to empower ultra-poor households mostly belonging to SC/ST and other communities through diversified livelihoods, capacity building, and improved access to finance. JEEVIKA is implementing the Satat Jeevikoparjan Yojana (SJY) programme which is based on the THP

model of creating entrepreneurs from the poorest of the poor that is 'Ultra-poor' households.

Leveraging the community infrastructure already established by JEEVIKA, SJY aspires to reach 2 lakh ultra-poor households by 2024. Bandhan-Konnagar is proud to be the technical assistance partner to JEEVIKA for the SJY and continues to offer strategies, designs and tools in monitoring, supervision, training, and guidance for the successful implementation of SJY.

Case Study



to three daughters. This further strained the economic condition of her household. Gradually, with every passing day, she faced rigorous abuse that escalated to domestic violence.

However, after 10 years of marriage, Mrs. Sahu realised the worth of being economically liberated and decided to take a stance. She was already in acute helpless condition when the THP programme identified her as a beneficiary. As a beneficiary, she was mentored, motivated, and trained in basic financial management, savings habit, and business skills. She took up an enterprise of her choice based on her level of education and skills. In addition, she was provided with an asset (in terms of cosmetic items) to start a business. Also, a consumption stipend was provided to her during the initial phase. The THP staff members ensured handholding support to her and conducted weekly follow ups. She started attending the weekly group meetings and refresher trainings held quarterly, which helped her gain knowledge on enterprise development, business-related skills, and various social issues. She is now a confident entrepreneur with positive financial behaviour and actively uses banking services and saves for future insecurities. Later, she purchased two second-hand sewing machines from the profit she earned from her cosmetic business. This further helped her in improving her earnings. She is an active member of the SHG group and accesses all public health services confidently. The THP programme guided and supported her to access various entitlements such as Aadhar, PDS ration, and Voter cards. Her association with this programme helped her build a sustainable livelihood and live a life of dignity and respect.



“Poverty is not just a lack of money; it is not having the capability to realize one’s full potential as a human being.”

– Amartya Sen

Women’s struggle for empowerment has never been an easy journey because they have been combating various discrimination issues emerging from patriarchal norms. Mrs. Taramati Sahu, a women beneficiary under the THP programme of Bandhan-Konnagar, hails from Rawabhata village of Raipur district in Chhattisgarh and her story reflects the struggles faced by the Indian women. Mrs. Sahu was forced to drop out of formal education soon after the 10th standard. She had to give up on her dream of attaining higher education and was compelled to marry a daily wage earner at the age of 18 years. Destiny had different ways of examining her level of patience. Within a few years, she gave birth

Bandhan Health Programme (BHP)



Reach

54
Districts

180
Blocks

610
Panchayats/
Municipalities

707
Staff

6,885
Villages

12,019
Health volunteers
(Swasthya Sahayikas)

Impact

22,66,554
Beneficiaries

63,83,603
Total footfall at health forums



This programme aims to increase health awareness with improved health and well-being of underprivileged families. Greater awareness also helps to reduce healthcare expenditure of these families. The programme lays special emphasis on children under 5 years of age, pregnant women, lactating mothers, and adolescent girls. The areas of focus are safe motherhood, child nutrition, personal hygiene, and water & sanitation issues. Under this initiative, interested women from villages are selected and provided adequate training to develop them into health volunteers, who are referred to as Swasthya Sahayika.

This programme works in line with Sustainable Development Goals 3 (Ensure healthy lives and promote well-being for all at all ages) and Sustainable Development

Goal 6 (Ensure availability and sustainable management of water and sanitation for all).

The core aspect of the health programme includes health education imparted through health forums and doorstep counselling by the Swasthya Sahayika and staff members of the programme. The Swasthya Sahayika distributes health kits comprising commonly used medicines, antiseptic solutions, sanitary napkins, among others at the doorstep of the beneficiaries. The programme also provides linkage and referral services like institutional delivery, immunisation, ANC etc. for easy accessibility of Government healthcare schemes.

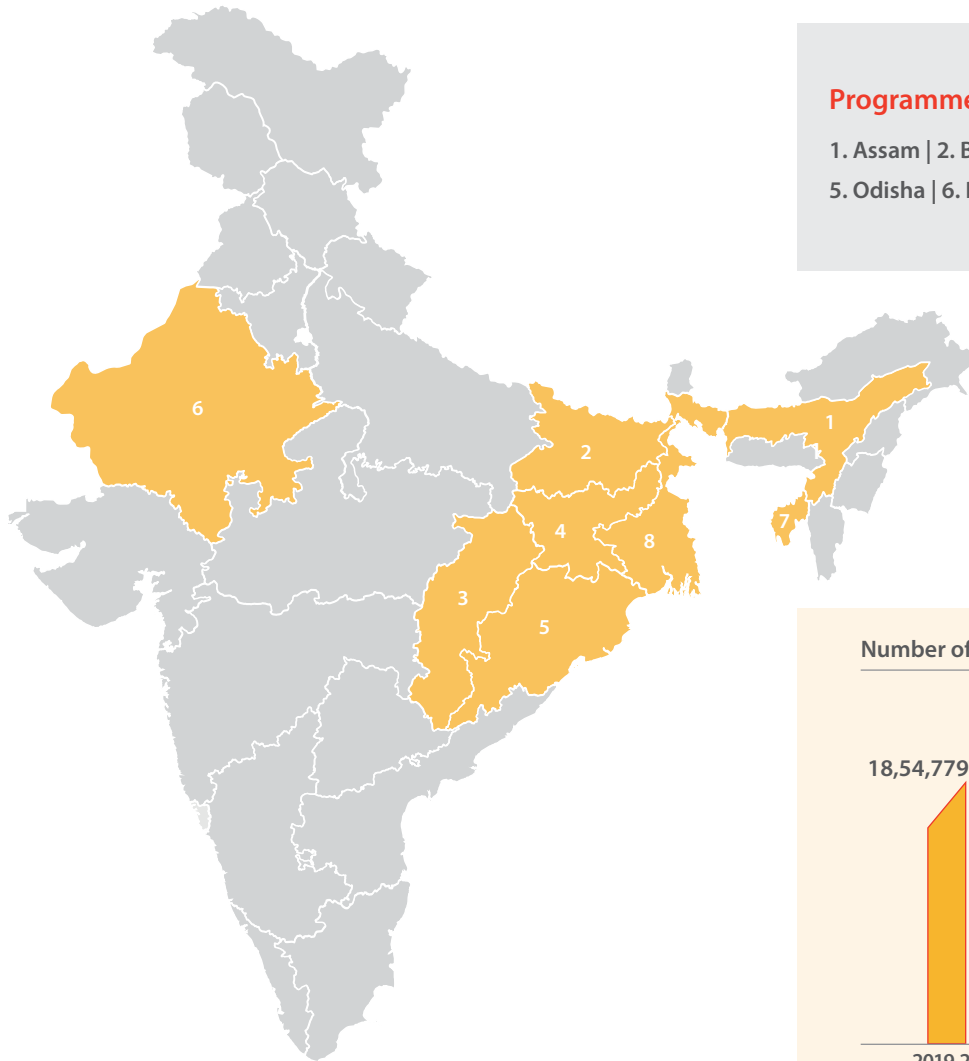
The intervention addresses the challenges of inadequate understanding of healthcare needs that often prevent rural women from

availing basic health services. The team works closely with families to make a real and lasting change in their behaviours. Through this programme, women are now increasingly adopting health services, thereby improving their lives and well-being of their children.

BHP also includes setting up water treatment plants to provide safe drinking water to the communities at a low cost. At the end of the financial year 2021-22, the total number of water treatment plants stands at 62.

Various health initiatives undertaken by the programme include:

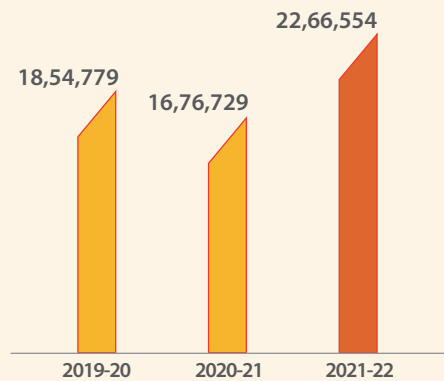
- Creating health awareness amongst mothers regarding safe motherhood.
- Educating families on the necessity of age and gender specific diet diversity.
- Spreading the awareness of sanitation and hygiene to control water and foodborne diseases.
- Stressing the importance of hand washing, especially among school-going children for maintaining good health.
- Emphasising the importance of clean drinking water.
- Organising awareness sessions with adolescent girls in schools regarding menstrual hygiene practices.
- Motivating households for growing nutrition garden.
- Participating in government initiatives for immunisation.
- Managing affordable safe drinking water access in geographies where conventional water sources are highly contaminated and much below the standards of safety in drinking water.



Programme Presence

1. Assam | 2. Bihar | 3. Chhattisgarh | 4. Jharkhand
5. Odisha | 6. Rajasthan | 7. Tripura | 8. West Bengal

Number of Beneficiaries



Case Study



Health Programme. Ms. Besra acknowledges the significant efforts made by Sundori Murmu, Swasthya Sahayika to educate her about ante-natal care, hygiene and children's health that helped both the mother and child. Furthermore, she affirmed that earlier even though they were aware of sanitation and hygiene yet, they did not practice the same due to negligence. Attending the health forums and the discussions helped her and other women understand the impact of nutrition and hygiene. Soon, she was empowered to address the needs of improvement in her diet, household hygiene and other hygienic behaviour. She got a positive reinforcement on adopting safe health and hygiene behaviours with the adoption of the diverse positive behaviour that Swasthya Sahayikas and Bandhan Health Community Organisers were teaching. She underwent regular ANC check-ups, got her vaccines and improved her diet and ensured similar improvements in the health and nutrition behaviours of other family members. She also asserted the importance of attending health forums regularly.

According to the Indian Medical Text Book, Moderate Acute Malnutrition (MAM) children are identified when MUAC measurement is in the range of (12.5 cm – 13.5 cm) and MAM is indicated in yellow colour. During an anthropometric assessment on 20/8/2021, her daughter aged 2 years 4 months, was found to be a MAM category child with MUAC measured at 12.5 cm (moderate wasting), with a weight of 7.1 kg, and a height of 34 cm. The primary reason for this situation was lack of knowledge and nutrition positive behaviour at the household level. There has been a positive improvement under the continuous supervision and guidance of Swasthya Sahayika and during the second visit on 26/10/2021, it was found that MUAC was 13.5 cm (Green –well nourished), weight: 10 kg, and height: 42 cm indicating a significant improvement in the health condition of the child. She ensured age specific nutritious diet with proper dietary diversity for her daughter which improved her health condition. She also ensured a cleaner and sanitised household that has reduced diverse diseases like diarrhoeal episodes and improved the overall health conditions of all the family members.



“Hunger and malnutrition have devastating consequences for children and have been linked to low birth weight and birth defects, obesity, mental and physical health problems, and poorer educational outcomes.”

– Marian Wright Edelman

Health is considered a wealth that comprises mental and physical well-being of an individual. Health crisis at the individual and community level intensifies with existing socio-economic problems such as poverty, poor behaviour and lack of access to quality health services. Health remains a cause and an effect of poverty in India and developing economies across the world.

The Bandhan Health Programme plays a significant role in empowering the communities by educating beneficiaries about health and hygiene. Efforts have been made by the BHP team to create awareness among the beneficiaries that in order to ensure healthy babies, it is necessary to ensure mothers' health right within the 1000-day life cycle stage since conception. Hence, the BHP programme lays strong emphasis on maternal health from the anti-natal period to the postpartum period.

Ms. Sumitra Besra, from Bharabpur village, East Singhbhum District in Jharkhand was one of the beneficiaries of the Bandhan

Bandhan Education Programme (BEP)



Reach

39
Districts

200
Blocks

842
Panchayats/
Municipalities

359
Staff

1,782
Villages

3,012
Education
Facilitators

Impact

1,46,511
Total Students

4,710
Total Education Centres
(Bandhan Education Centres and Bandhan Academies)



Children in remote and rural communities in India lack access to quality education due to diverse social and economic barriers. While access to schools has largely improved in the country with near to saturation in enrolment and qualifying primary school access; however, there are dropouts and weak performance issues, particularly post the pandemic in recent times. The Bandhan Education Programme (BEP) seeks to address dropout issues, weak performance of students and dependency on private tuitions particularly among first-generation learners with emphasis on quality primary education, thereby targeting Sustainable Development Goal 4 (Quality education). There are two key interventions under Bandhan Education Programme (BEP) - the Bandhan Education Centre (BEC) and the Bandhan Academy.

Bandhan Education Centres (BECs):

BECs are set up in rural pockets for 4 years, where school dropouts or grade

wise performance among children are the major concerns at primary school level. BECs are elementary support centres that enrol weaker students from existing primary schools and children from families & communities where drop-out rates tend to be high. Children from underprivileged communities are mostly found to be weak performing or tend to drop out of schools in the age group of 4-6+ years. BECs train locally educated women as facilitators and use improved teaching and learning materials following state specific syllabus to empower children to improve their performance. Children find an environment of joyful learning and assistance at the BECs which offer free support to the children. BECs assist families and children to find education empowering. BECs support enrolment and retention in formal schools with much better grade-wise performance.

BECs provide free complimentary education kits and focus on classroom learning, attendance, and extra-curricular activities.

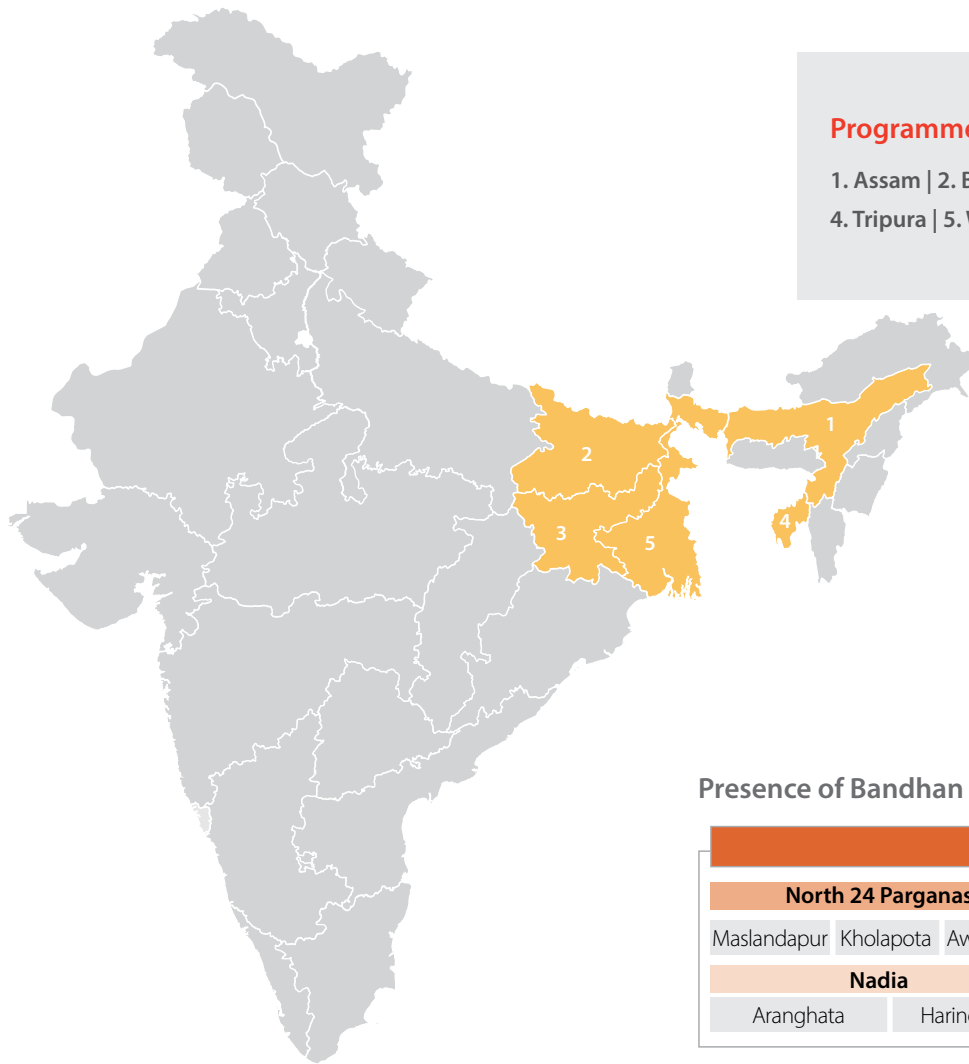
The children acquire good reading, writing and comprehension skills with strong numerical skills. BECs not only build a strong foundation in curriculum but also helps in personality development and cultural aspects. Children find BECs having the most conducive and child-friendly environment where students love to attend, enjoy and perform. Various cultural and talent activities including celebrations and community events lead to character-building of the child and help to improve their talents in diverse areas of creativity.

Bandhan Academy:

Bandhan Academy was conceptualised in 2012 as schools offering quality formal education in rural geographies. Bandhan Academy focuses on quality education including supporting extra-curricular and creative talent nurturing. The academies charge nominal fees and are dedicated to provide quality primary education to children from low-income communities and rural middle class.

Approach to support quality education:

- Meeting and sensitising parents and community members on the importance of education and the need to be actively monitoring and participate in BECs activities and meetings
- Ensuring that children receive quality education focussed on reading, writing, basic arithmetic, and critical-thinking skills in the classrooms
- Encouraging students to take part in extracurricular activities in addition to the standard curriculum



Programme Presence

1. Assam | 2. Bihar | 3. Jharkhand
4. Tripura | 5. West Bengal

Presence of Bandhan Academy

| West Bengal | | | | | |
|-------------------|------------|------------|-------------------|-----------|-------|
| North 24 Parganas | | | South 24 Parganas | | |
| Maslandapur | Kholapota | Awalsiddhi | Falta | Ghatakpur | Taldi |
| Nadia | | | Howrah | | |
| Aranghata | Haringhata | | Bagnan | Panchla | |

Case Study



“Children are like buds in a garden and should be carefully and lovingly nurtured, as they are the future of the nation and the citizens of tomorrow. Only through right education can a better order of society be built up.”

– Jawaharlal Nehru

Education is the most imperative instrument that eradicates poverty and unemployment. It determines the quality of an individual's life. However, the irony is that it remains a dream for many underprivileged children. The primary cause that deprives children of their education is poverty. Eleven-year-old Rehana Begum is the daughter of a poor sharecropper, Mr. Manik Miah who lives in Chanberia village of Tripura. Rehana belongs to the household of four dependent family members including three children. Rehana was good in her academics and other co-curricular activities. However, it was difficult for Manik to ensure quality education for his three children. He was helpless although somewhere his soul realised that Rehana was good at her studies. He felt that she could perform better if she was provided with proper guidance. However, due to their meagre income, it became difficult for Manik to safeguard the dream of his children.

She was identified by the BEP team and her father Mr. Manik was encouraged to visit Bandhan Education Centre (BEC). He visited the Bandhan Education Centre where he expressed his willingness to ensure proper education for his children. He was explained about the learning process at BEC and encouraged to enrol his daughter Rehana at Chanberia Bandhan Education Centre. Rehana's aspiration to excel in her academics got fulfilled through regular support at the BEC. She got admission to the Bandhan Education Centre at Chanberia where she could prove her potential both in academics and co-curricular activities under proper guidance. Currently, she is a student in Standard IV at Pejurla Higher Secondary School. Rehana is one of the most well-disciplined and talented students in her village. She is ambitious and aspires to become a school teacher and support other underprivileged children in her village.

Employing the Unemployed Programme (EUP)



Reach

29
Districts

36
Blocks

52
Panchayats/
Municipalities

164
Staff

114
Villages

24
Bandhan Skill
Development Centres

Impact

30,935
Youth gainfully employed

42,321
Youth trained



EUP aims at addressing unemployment issues in India. India is widely known for its huge demographic dividend, with almost half of the country's current population under the age of 28¹. However, to optimally leverage this advantage, the country needs to continuously find ways to keep its manpower skilled to meet the increasing demand of the industries while seizing global opportunities by supplying talent to the international job markets (India Skills Report 2020). Vocational centres known as Bandhan Skill Development Centres (BSDC) are set up which provide training to unemployed youth. The youth can choose from an array of domains such as sales, hospitality, ITeS-BPO, computer hardware & networking, warehouse management, computerised accounting, refrigerator and air conditioner repair, among others. Post the successful completion of these skill development courses, candidates either explore entrepreneurial opportunities or find employment with reputed companies.

Bandhan Skill Development Centre (BSDC)

This is a skill development initiative that equips unemployed youth with industry relevant skills for seeking employment

in emerging sectors and industries. The primary objective of these centres is to build a skilled workforce and provide equal access to skill development opportunities to underprivileged youth. Skill training covers classroom and on-the-job training, thereby increasing the employability of the participants.

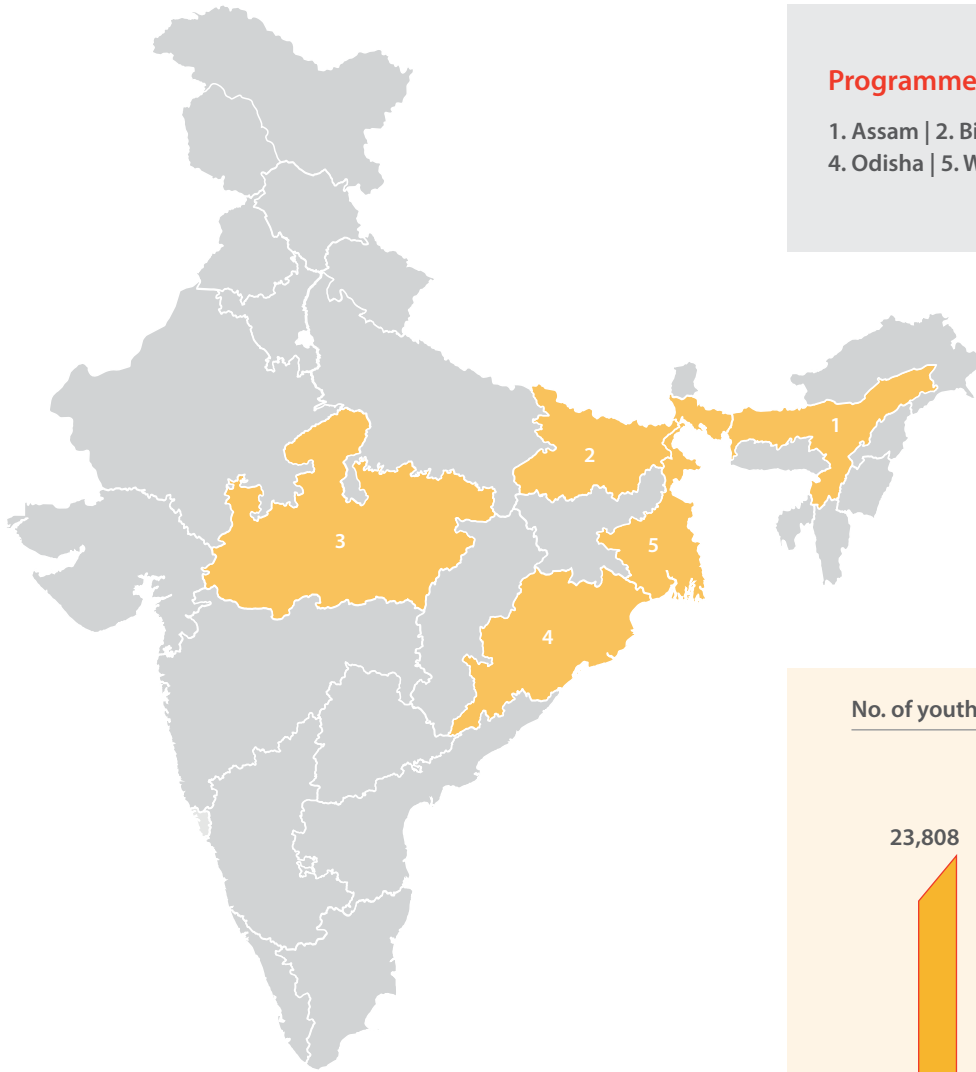
The organisation has its own pool of experienced skill development trainers who are specialised in imparting training on standard courses or subjects. The trainers conduct the courses in a comprehensive manner interact with industries, communities, parents of the youth, organise on-the-job training, assist in placement and monitor the progress of the trainees.

Each course has distinct objectives and contents are broadly categorised as core skill, professional knowledge, professional skill, and technical skill development. Sector specialists are consulted to refresh skills of the trainers and prepare course content to make them up-to-date and relevant to industry environment. On-the-job training is organised at industry outlets where participants learn practical work skills relevant to specific jobs.

Generally, the team encourages skill development in popular sectors like Electronics, Banking & Finance, ITeS & BPO, Retail and Logistics. Post the employment, the team tracks and monitors the employment status and helps the participants to adapt to their jobs. This procedure provides useful feedback and motivates other young trainees at the centres. At least 70% of the trained youth are successfully placed and are performing well at their jobs.

The National Skill Development Corporation (NSDC) and Sector Skill Council (SSC) approved curriculum is followed in each course. Experts from the sectors are invited to share their knowledge, experiences, and ideas with the trainees and enrich them with global and national experience. Upon successful completion of the course, they find employment with brands like Pantaloons, Tech Mahindra, ITC Fortune, Samsung, Airtel, Vodafone, Mainland China, Big Bazaar, Reliance Cash & Carry, Spencer's, Godrej, HDFC Finance, Bajaj Finance, KFC, Café Coffee Day, Landmark Group, Barbeque Nation, Value Retail Plus, PC Chandra Jewellers, Sysnet Global Technologies Pvt. Ltd., Wishnet Pvt. Ltd., and authorised services centres of Godrej, LG, Daikin, and others.

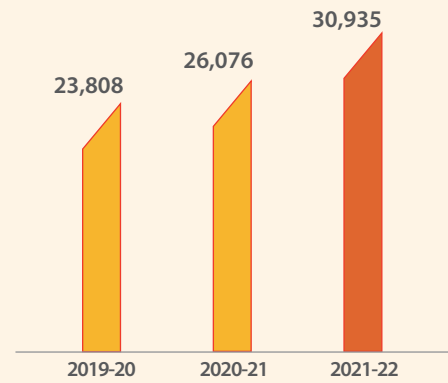
¹ India at 75: Skilling overdrive needed to cash in on demographic dividend - The Economic Times (indiatimes.com)



Programme Presence

- 1. Assam | 2. Bihar | 3. Madhya Pradesh
- 4. Odisha | 5. West Bengal

No. of youth employed (Cumulative) under EUP



Presence of Skill Development Centres

| West Bengal | | | | | |
|-------------------|-------------------|-----------------------|----------------|--------------|--------|
| South 24 Parganas | | | East Midnapore | | |
| Garia | Behala | Kulpi Patuli | Kanthi | Tamluk | Haldia |
| West Midnapore | | | Hooghly | | |
| Kharagpur | Midnapore Town | | Uttarpara | Chandannagar | |
| Murshidabad | North 24 Parganas | | Nadia | Darjeeling | |
| Berhampore | Barasat | | Chakdah | Siliguri | |
| Jalpaiguri | | | East Burdwan | Malda | |
| Jalpaiguri | Dhupguri | Maynaguri Malbazar | Burdwan | Malda | |
| Bihar | | Madhya Pradesh | | Odisha | Assam |
| Patna | Patna II | Indore | Bhubaneswar | Guwahati | |

Case Study



“The economic issues are most vital for us and it is of the highest importance that we should fight our biggest enemies - Poverty, unemployment.”

– Lal Bahadur Shastri

Unemployment has severe consequences on individuals and society. The story of Muskan Sen illustrates the plight of a young girl from Indore, Madhya Pradesh aged 22 years who was trapped in the cycle of unemployment and poverty. The death of her parents at a young age negatively impacted the life of Muskan and her elder brother. She was trapped under the burden of poverty (belonging to the BPL family) which became precarious because the savings of her parents were gradually spent and they had to depend for financial support on their married elder sister. She completed her graduation, but was worried about the sustenance of their livelihoods.

Muskan was identified by the Bandhan's Employing the Unemployed Programme (EUP) team which motivated and enrolled her with Bandhan Skill Development Centre (BSDC) in Indore. She was trained in the sales domain for three months at BSDC which empowered her with sales skills and strengthened her self-esteem, communication skills, and confidence. Thereafter, she was able to qualify for the job interview and find a suitable job as a sales executive in the We Do Help Shopping Mart (WDHS) Company based in Indore.

Bandhan Sustainable Livelihoods Programme (BSLP)



Reach

| | | | | | |
|----------------------|--------------------|---|-------------------|-----------------------|-----------------------------|
| 1 District | 2 Blocks | 7 Panchayats/ Municipalities | 3 Staff | 15 Villages | 1 Training Centre |
|----------------------|--------------------|---|-------------------|-----------------------|-----------------------------|

Impact

51
Youth being trained

India's continued progress in economic development and social security relies a lot on livelihood and employment beyond agriculture and allied activities. Entrepreneurship hence has become a subject of major attention. World Bank estimates that, more than 12 million youths between 15 and 29 years of age are expected to enter India's working age population every year. While finding a job is a challenge, there are diverse related factors that enables employment through jobs like skills, education, ability to migrate, gender, etc. Entrepreneurship particularly among the youth can be an answer, that will not only help in reducing unemployment; but significantly will showcase that educated and skilled youths of the country, particularly women can create their own destiny by starting their own enterprises and also support in generating employment for others. Entrepreneurship definitely can help to strengthen local economy and can support the youth in rural India find means of employment nearby.



Over the years, lot of constraints and perceived barriers to youth entrepreneurship have been identified like lack of capital, poor infra-structure, strict and cumbersome regulations, lack of guidance and awareness etc. In spite of the increasing recognition of entrepreneurship as a source of job creation, there have been limited investments to support aspiring youths to gain knowledge, skills and financial support to the entrepreneurship journey. During and post the Pandemic, a number of youth trainees approached Bandhan Skills Development Centres (BSDCs), and requested whether the organization can consider to support the educated and skilled youths on developing capacity to emerge as entrepreneurs. The Government of India in recent years has been stressing on developing entrepreneurship capabilities across all sectors and providing support through innovation, financing and other structural supports to encourage and grow entrepreneurship actions. Bandhan Sustainable Livelihood Programme (BSLP) was conceived in 2021 to take forward the agenda by identifying aspiring youths from

rural and semi-urban areas and support them in creating business in manufacturing, retail and trading that could support local economy and also provide employment to others.

Bandhan-Konnagar & Youth Entrepreneurship

At a nascent stage BSLP is considered as an innovative pilot for the organization. Till March 31st 2022 51 youths were being guided to emerge as successful entrepreneurs in diverse trades. Bandhan-Konnagar is working with diverse stakeholders like municipalities, Panchayats, colleges, banks, etc to also create awareness on entrepreneurship journey to remove the barriers i.e. social attitudes, lack of skills, inadequate entrepreneurship education, lack of work experience, under capitalisation, lack of networks, market barriers, etc.

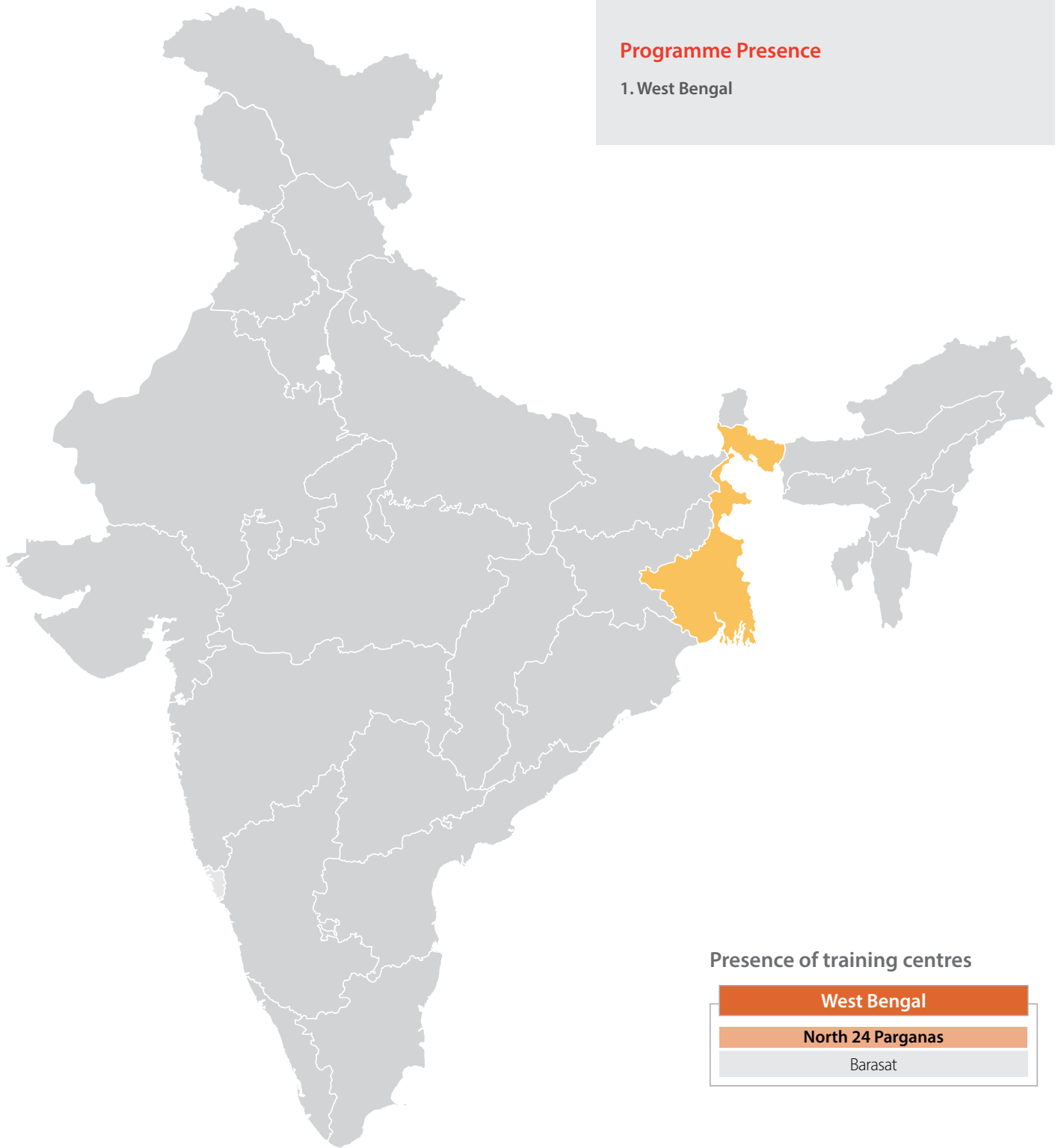
BSLP is supporting men and women from diverse vulnerable backgrounds to take the entrepreneurship journey by:

- ▶ Fostering an entrepreneurial mindset
- ▶ Developing entrepreneurship skills
- ▶ Developing infrastructure for entrepreneurship
- ▶ Providing information, advice, coaching and mentoring
- ▶ Equipping with life skills
- ▶ Business counselling
- ▶ Investment services – providing financial linkages

BSLP started as pilot project

Programme Presence

1. West Bengal



Presence of training centres

West Bengal

North 24 Parganas

Barasat

Case Study



“The success of the young entrepreneur will be the key to India’s transformation in the new millennium.”

– Dhirubhai Ambani

The COVID-19 pandemic had a severe disruptive effect on the socio-economic conditions of many households. This negatively impacted individuals’ access to productive assets and their financial conditions. Mr. Mrinmoy Halder, aged 34 years of Kalyani in West Bengal emerged as an entrepreneur during such an economic crisis who received help and support from the Bandhan Sustainable Livelihoods Programme (BSLP). Mr. Halder was an owner of a small business, manufacturing paper plates and bowls since 2018 which was adversely impacted during the pandemic. This got reflected in his irregular income and lack of social support which got him into a vulnerable situation.

He enrolled himself in BSLP Training Centre at Barasat on 20/08/2021 with the hope of improving his business. He asserted that the

decision of joining the EDP Training Centre has been a wise judgement because it helped him improve his existing knowledge of business, banking, account keeping, etc., and master different entrepreneurial skills including financial decision-making. He had planned to install an automatic machine to escalate his existing business. He availed loan at 35 percent subsidy under Pradhan Mantri Employment Generation Programme for the expansion of his business.

He got the Khadi and Village Industries Commission (KVIC) certification for availing loan at a subsidised rate with assistance from BSLP. Bandhan-Konnagar influenced the production capacity of his microenterprise through BSLP which enabled him to hire seven manpower in his production unit. He is now in a position to pay back his EMLs on time.

Bandhan Financial Literacy Programme (BFLP)



Reach

14

Districts

74

Blocks

339

Panchayats/
Municipalities

163

Staff

3,025

Villages

Impact

9,72,064

Beneficiaries

Financial literacy is a crucial tool for addressing poverty at the household level and achieving gender equity through empowerment and greater access to financial resources. This programme seeks to reduce the massive gaps in knowledge and increase access to financial aid to women and households from the rural marginalised social groups. This initiative seeks to empower underprivileged women with access to diverse financial products and promote financial literacy and improve their household incomes, savings and investment capacity.



The programme supports the following -

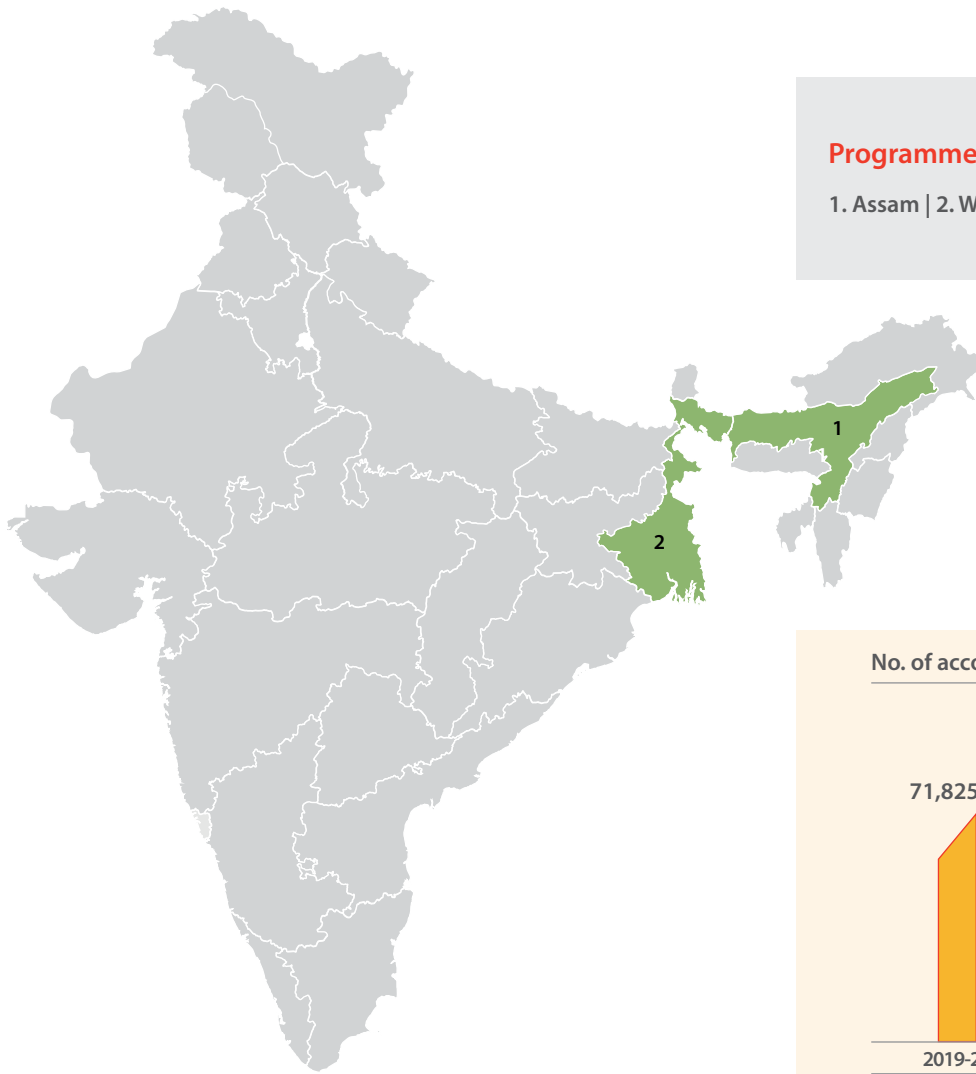
- ▣ Save safely, make informed and intelligent financial and investment decisions.
- ▣ Become more responsible, reduce financial risks and look at long-term gains.
- ▣ Stay protected from fraudulent investment schemes and money lenders.
- ▣ Understand the terms and conditions of the financial product being consumed/availed.
- ▣ Understand productive and consumptive use of money while borrowing.
- ▣ Gain self-esteem by achieving incremental success in meeting financial goals.

This programme aims to empower people from low-income families by imparting knowledge on cash flow, savings, debt management, investments, asset creation and budgeting. The beneficiaries develop confidence and invest in safe instruments, negotiate debts astutely, and use facilities such as ATMs, cheque books, and SMS alerts.

This intervention supports women and low-income households to break their cycle of poverty. The programme supports communities in minimising or eliminating wasteful household expenditure, utilising savings for useful purposes, reducing the rate of impulsive borrowing habits for consumption purposes, increasing household income through proper investments and improving the standard of living, and ensuring creditworthiness, among others.

The components of the Financial Literacy Programme include teaching people how to -

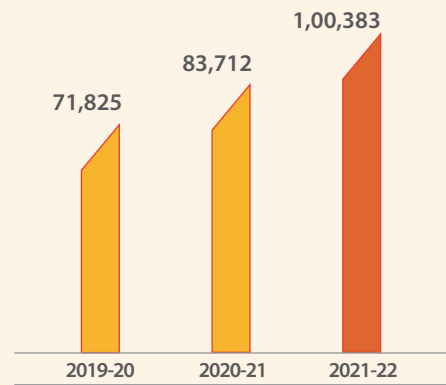
- ▣ Manage their money and resources, and avoid indebtedness
- ▣ Save regularly and keep money in a safe location, like a bank
- ▣ Strengthen bargaining position vis-à-vis financial institutions and input suppliers
- ▣ Make maximum use of banking services such as ATMs to manage their financial needs financial goals



Programme Presence

1. Assam | 2. West Bengal

No. of accounts opened



Case Study



has positively influenced the economic condition of her household.

Mrs. Rai belongs to a poor household which was dependent on the meagre earnings of her spouse who was a daily wage earner. Though she had a bank account, she lacked knowledge on financial planning to secure the future of her family. The couple found it difficult to handle their household expenses including the medical and educational expenses of their child. Besides, she was a liver patient and her treatment costs had burdened the family with expenses.

The educator Pratima Rai from the Agomani branch had identified and encouraged her to attend the forums on financial literacy under the Bandhan Financial Literacy Programme (BFLP) implemented by Bandhan-Konnagar. She took the initiative to attend the forums which were meant to create awareness of financial planning. In addition, she gained knowledge on the use of various banking services, the benefits of the banking system, and various insurance schemes and loans.

She is now able to make informed financial decisions for herself and her family. This encouraged her savings behaviour which further helped to improve the financial condition of the household. She started saving money through a recurring deposit and later on the maturity, the same the amount was fixed for securing the future of the household. She also gained access to other social security schemes like PMSBY and Atal Pension Yojana. In addition, she availed a loan to start a small-scale business of livestock which improved their livelihoods.



**“Go Digital,
Go Secure.”**

– RBI

Financial literacy offers an individual the ability to handle money and seek financial security. It promulgates the competency of managing money. Bandhan’s Financial Literacy Programme (BFLP) is offered to women to improve their financial literacy and capability. The story of Mrs. Purnima Rai aged 32 years of Jhapshabari, Assam describes how financial literacy

Bandhan Climate Action Programme (BCAP)



Bandhan-Konnagar launched the Bandhan Climate Action Programme (BCAP) in 2021 to address the impact of rapid climate change and drastic weather events in the country. One of the first projects undertaken was the adoption of a Green Verge on 14th July 2021 through an agreement with New Town Kolkata Development Authority (NKDA). The formal inauguration of the initiative was on 20th August 2021 marked by the gracious presence of Smt. Chandrima Bhattacharya, Hon'ble Minister (Urban Development and Municipal Affairs, Health and Family Welfare, Land and Land Reforms, Refugee and

Rehabilitation of the Government of West Bengal), Sri Debashish Sen (CMD, WBHIDCO and Additional Chief Secretary, Government of West Bengal) and Sri Chandra Shekhar Ghosh (CEO and Managing Director, Bandhan Bank Ltd.).

“Green Verges” aim to improve the overall green cover of the city and break the monotony of urban scape which is expected to contribute significantly to urban biodiversity and ecosystem. This programme targets to produce 5 to 6 tonnes of Dragon

Fruit after three years due to which the SHGs could earn a sustainable livelihood.

The second significant initiative under BCAP was a plantation drive in 6 states with a target to plant high oxygen-producing indigenous species with the support of the community in collaboration with non-financial MoUs with local Gram Panchayats. The plantation drive was supported by different existing projects under Bandhan-Konnagar in the respective states and involved children, youths, women from SHGs & micro-finance groups and community stakeholders.

The coverage of the plantation was as follows:

| States | No. of Gram Panchayats | No. of Trees Planted |
|--------------|------------------------|----------------------|
| Assam | 3 | 1,500 |
| Bihar | 2 | 1,800 |
| Chhattisgarh | 1 | 1,500 |
| Jharkhand | 1 | 1,000 |
| Rajasthan | 3 | 2,590 |
| West Bengal | 12 | 18,725 |

20 Years of Bandhan-Konnagar

The completion of FY2022 is not the completion of just any year. This year has been of special significance in Bandhan's journey as it marks 20 years of existence. Two decades ago, on April 11, 2001, Bandhan-Konnagar began its phenomenal journey of transforming lives and communities.

Bandhan-Konnagar decided to commemorate the milestone by organising a webinar with stalwarts from the field of development and social transformation. We had the privilege to host distinguished guests – Prof. Abhijit Vinayak Banerjee, Nobel Laureate and renowned economist, and Mr. Sanjiv Puri, Chairman and Managing Director, ITC Limited. Prof. Banerjee has made remarkable impact with his work on the experimental approach to alleviate global poverty. Further, he has also closely worked on the impact assessment for Bandhan-Konnagar's flagship programme, Targeting the Hardcore Poor (THP) Programme. Mr. Puri and ITC's overarching commitment to creating societal value is also a matter of learning for all of us. ITC's initiatives embrace the most disadvantaged sections of society, through economic empowerment based on capacity building at the grassroots.

Keynote Speaker and Chief Guest, Dr. Abhijit Vinayak Banerjee, addressed the audience. He spoke about 'The real development focus in the post-COVID world'. His perspective on the development space was very insightful for the audience.

Further, we had Mr. Sanjiv Puri join us as the Guest of Honour. He spoke on 'Preparing for tomorrow's development agenda: Through the looking glass'. His speech comprised insights on the future focus of development programmes. He substantiated his thoughts with concurrent, practical experiences, which was interesting for the audience to learn and absorb.

The LIVE webinar saw encouraging engagement from varied audiences across the country and beyond. We are thankful to Dr. Banerjee and Mr. Puri for keeping the audience engaged and making this occasion a joyous one.

As we step into our 21st year of operations, Bandhan-Konnagar hopes to continue creating impact in the lives of its beneficiaries. There are many more milestones to achieve, many more communities to touch, and many more lives to transform. And, this is truly just the beginning for us.



Bandhan's 20th Anniversary Celebration



Prof. Abhijit Vinayak Banerjee
Nobel Laureate
& renowned economist



Mr. Sanjiv Puri
Chairman &
Managing Director,
ITC Limited

Bandhan-Konnagar's Support During Emergencies

Kolkata Police Hospital



On 24 May 2021, Chief Minister Mamata Banerjee virtually inaugurated the 300-Bed Kolkata Police Hospital at Bhabanipur which was converted into a Covid Care facility supported by Bandhan. The much-needed timely intervention, was also supported by Medica Hospitals, provided the best treatment available. This underpins the noble and continuous efforts of Bandhan-Konnagar in fighting the COVID-19 pandemic.

Medical Equipment and Infrastructure Upgradation Support

Bandhan-Konnagar had taken the initiative of extending infrastructural support including medical equipments to various block level and district level hospital in 20 blocks of 16 districts across 5 states in India during the spread of COVID-19 second wave. These supports included Hospital beds, furniture, air-conditioners, automatic sanitizer machine, suction machine, ambulances and medical equipments such as oxygen concentrator, ECG machine, nebulizer, BIPAP, wheel chair, thermal gun, oxygen cylinder trolley, glucometer etc. This initiative was possible with the financial support of New Venture Fund (Co-impact) towards emergency hardship and disaster relief to augment COVID-19 care management.

OFFICE OF THE CHIEF DISTRICT MEDICAL & PUBLIC HEALTH OFFICER: BALASORE. DISTRICT PROGRAMME MANAGEMENT UNIT.

Letter No: 16654 Date: ০৪.০৭.২০২১

From: Chief District Medical & Public Health Officer, Balasore

To: Mr. Shantanay Chatterjee Vice President Bandhan Konnagar DN-32, Sector-V, Salt Lake City, Kolkata-700091 West Bengal

Sub: Thanks giving letter for providing COVID-19 care equipments

Sir,

The undersigned takes the opportunity to thank Bandhan Konnagar for providing the COVID-19 care equipments during the critical situation to serve the people. We are grateful for your overwhelming support and providing the following items.

1. Oxygen Concentrator
2. ECG Machine
3. Nebulizer
4. BIPAP Machine
5. BP Apparatus
6. Sphygmoscope
7. Glucometer with 10 strips
8. Osmeter
9. Wheel Chair
10. Accessories for Oxygen Cylinder
11. Oxygen Cylinder Trolley
12. Personal Weight Machine
13. Thermal Gun
14. Auto Padder Sanitizer Dispenser
15. Mucus Extractors, Plasm Suction Machine
16. Critical Thermal Gun

Hope the same cooperation will continue in coming future to make a difference & great interest of general public of Balasore district.

My best wishes to the organization for prosperous in future.

Thanking you

Yours faithfully

CDM & Public Health Officer, Balasore

Email: cdmbsd@gmail.com , Phone /Fax No- +91-9782-28859

সিভিল সার্জন কাম কার্যালয়, রামগড়

Letter: 429/2021

From: Civil Surgeon cum CMO, Ramgarh.

To: Mr. Shantanay Chatterjee Vice President Bandhan Konnagar DN-32, Sector-V, Salt Lake City, Kolkata-700091 West Bengal

Ramgarh, Date: 07/08/2021

Sub: Thanks giving Letter for receiving COVID-19 care equipment

Sir,

The undersigned takes the opportunity to thank Bandhan Konnagar for providing us the COVID-19 care equipments for our two blocks during the critical situations worldwide as a part of commitment to the community. We are grateful for your overwhelming Support from your end. This support will continue to make a difference to million people and we want to continue this relation forever.

Memo no. 429/2021
Copy for information to the :
Deputy Commissioner-Cum-District Magistrate Hon'ble, Ramgarh.

Civil Surgeon cum CMO Ramgarh

Civil Surgeon cum CMO Ramgarh

SAHAY

Employing the Unemployed Programme, Bandhan-Konnagar and Barasat Police District jointly took a noble initiative of spreading awareness of the COVID-19 pandemic in different places of North 24 Parganas in West Bengal. Awareness regarding on different concerns of COVID including do's and don'ts, avoid of mass gatherings, and use of mask and sanitizers. Shared of helpline numbers related to ambulance, COVID test centres, isolation or quarantine centres, hospitalisation, oxygen arrangement, telemedicine, and funeral of deaths was ensured. This awareness programme was organised in the month of May 2021 and carried out through leaflet distribution, posters, mike announcement, and canopy at the street corner.



YAAS CYCLONE: Bandhan-Konnagar Extended its Helping Hand to 3,000 Families

Bandhan-Konnagar continues its relentless efforts in combating the exceptional circumstances caused by the COVID-19 pandemic and the Cyclone Yaas. Relief camps were organised on 29th May 2021 in Basanti block of South 24 Parganas, Mahishadal block in East Midnapore, and Ramnagar-I block in East Midnapore District. Bandhan-Konnagar distributed the much-needed dry foods and utensils to 3,000 needy families affected by the Cyclone Yaas.



Donor Support

The development initiatives of Bandhan-Konnagar have been receiving grant support from leading national and international donor agencies. The organisation is extremely grateful to all its past and present donors for their support, which helps them in implementing programmes successfully to the downtrodden section of society in a holistic and inclusive manner.

DONOR SUPPORT (2021-2022)

| Name of donors | THP | BHP | BEP | EUP | BFLP | BCAP | BSLP |
|---|-----|-----|-----|-----|------|------|------|
| Jharkhand Tribal Development Society (Government of Jharkhand) | ✓ | | | | | | |
| Kushal Yuva Programme (Bihar Skill Development Mission, (Government of Bihar) | | | | ✓ | | | |
| Bandhan Bank Limited | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Bandhan Financial Services Limited | ✓ | | | | ✓ | | ✓ |
| Bandhan Financial Holdings Limited | | | | ✓ | | | |
| Bajaj Finance Limited | ✓ | ✓ | ✓ | | | | |
| Citibank N.A. | | | | ✓ | | | |
| Founder's Pledge | ✓ | | | | | | |
| HDFC Life Insurance Company Limited | | ✓ | | | | | |
| Healthy World Foundation | | ✓ | | | | | |
| ITC Limited | ✓ | | | | | | |
| Bajaj Auto Limited | ✓ | | | | | | |
| New Venture Fund (under Co-Impact) | ✓ | ✓ | | | | | |
| HDFC ERGO General Insurance Company Limited | ✓ | | | | | | |
| Rotary Club of Calcutta Mahanagar | | | | ✓ | | | |
| Bajaj Allianz General Insurance Company Limited | ✓ | | | | | | |
| The Hongkong and Shanghai Banking Corporation Limited (HSBC) | | | | ✓ | | | |

Note: Targeting the Hardcore Poor Programme (THP), Bandhan Health Programme (BHP), Bandhan Education Programme (BEP), Employing the Unemployed Programme (EUP), Bandhan Financial Literacy Programme (BFLP), Bandhan Climate Action Programme (BCAP), Bandhan Sustainable Livelihoods Programme (BSLP)

The Statesman

FRIDAY 25 FEB 2022

Launch job-oriented courses with 100 per cent placement: Mitra urges banks

STATESMAN NEWS SERVICE KOLKATA, 25 JULY

State finance minister Amit Mitra today urged banks to introduce job-oriented courses with 100 per cent guaranteed placements in collaboration with universities by taking a cue from Bandhan Bank that has started a post-graduate diploma course in banking and finance along with the Madrasa Bank-dam Azad University of Technology (MAKAUT).

Mitra said he would place the issue at the next State Level Banking Committee's meeting. "The courses should guarantee 100 per cent placement and give scope to the financially weaker students to avail the Students' Credit Card scheme. They should learn from the model that has been conceived by Bandhan Bank and implement it in their banks as well," said Mitra.

He also said that students are issued certificates jointly by Bandhan Bank and MAKAUT. "It is a fully residential course and the total fee is Rs 2.5 lakh but currently it is Rs 1.2 lakh. Hostel and lodging fees are not being charged. MD and CEO Chandra Shekhar Ghosh stressed on rural banking and said only 11 per cent branches are in the rural areas though 70 per cent population resides there. "Through the course we are trying to prepare the mind-set of the students to work in villages so that banking services can be reached in rural areas," said Ghosh.

Ghosh said that a new training centre is coming up in Santalpuri which is likely to start operating from early 2022. "Currently, this is the 16th branch which has 60 students, of whom six have availed loans under the Students' Credit Card scheme. Till now 604 students had enrolled in the previous nine batches of the course and got recruited by the bank," he said.

The Statesman Fri, 30 July 2021
https://epaper.thestatesman.com/c/62142378

बर्तमान

संस्कृत समाचार पत्र

ब्याङ्किङ प्रशिक्षण एगिसे आसुक बेसरकारि ब्याङ्क, चान अमित मित्र

निज्ज प्रतिनिधि, कलकता: इतिमयेहो नेत्र जेन ब्याङ्कर्स पिङ्गि अत्याधुनिक प्रयुक्तिनिर्भर परिषेवा डिप्लोमा कोर्स चालू करेछे। तारई देओयार केछे कर्मिसेर प्रशिक्षण जकरि। याँरा ब्याङ्के चकरिर्न जना छेत्ता चलाछेन, सेहो छात्रछात्रिन्ना याते एहि बिषये कोर्स करते पारनेन, तार जना ब्याङ्कगुलिर्न काछे आबेन जानावे राख्ख सरकार।

वृहत्पतिवार राज्जेर अर्धमन्त्री अमित मित्र एक अनुष्ठाने बनेन, एहि बिषये स्टेट लेडेल ब्याङ्कर्स कमिटीर परवर्ती बैठके आलोचना हबे। बन्धन ब्याङ्क बेसरकारि ब्याङ्केर एगिसे आसा उचित। तार कथाय, राज्ज सरकार पडुयानेर्न जना ये क्रेडिट कार्ड चालू करेछे, एकेछे तारओ बेठके आलोचना हबे।

अन्याय एगिसे आसा उचित। तार कथाय, राज्ज सरकार पडुयानेर्न जना ये क्रेडिट कार्ड चालू करेछे, एकेछे तारओ बेठके आलोचना हबे।

बन्धन ब्याङ्क बेसरकारि ब्याङ्केर एगिसे आसा उचित। तार कथाय, राज्ज सरकार पडुयानेर्न जना ये क्रेडिट कार्ड चालू करेछे, एकेछे तारओ बेठके आलोचना हबे।

NEWS

बिहार के विकास

बिहार के विकास

बिहार के विकास के लिए सरकार ने कई योजनाएं शुरू की हैं। इन योजनाओं के माध्यम से बिहार के ग्रामीण क्षेत्रों को आधुनिक बनाने का प्रयास किया जा रहा है। सरकार की यह पहल किसानों को अधिक लाभ पहुंचाने और उनकी आय बढ़ाने के लिए है।

बिहार के विकास के लिए सरकार ने कई योजनाएं शुरू की हैं। इन योजनाओं के माध्यम से बिहार के ग्रामीण क्षेत्रों को आधुनिक बनाने का प्रयास किया जा रहा है। सरकार की यह पहल किसानों को अधिक लाभ पहुंचाने और उनकी आय बढ़ाने के लिए है।

सामयकोत बापु निये ह्यामसे विभक्त ग्रामगुलिन पावे बनबना

सामयकोत बापु निये ह्यामसे विभक्त ग्रामगुलिन पावे बनबना। यह पहल किसानों को अधिक लाभ पहुंचाने और उनकी आय बढ़ाने के लिए है। सरकार की यह पहल किसानों को अधिक लाभ पहुंचाने और उनकी आय बढ़ाने के लिए है।

सामयकोत बापु निये ह्यामसे विभक्त ग्रामगुलिन पावे बनबना। यह पहल किसानों को अधिक लाभ पहुंचाने और उनकी आय बढ़ाने के लिए है। सरकार की यह पहल किसानों को अधिक लाभ पहुंचाने और उनकी आय बढ़ाने के लिए है।

रांची एक्सप्रेस

गरीब महिलाओं को आत्मनिर्भर बना रहा है जेटीडीएस और बंधन संस्था

गरीब महिलाओं को आत्मनिर्भर बना रहा है जेटीडीएस और बंधन संस्था। यह पहल किसानों को अधिक लाभ पहुंचाने और उनकी आय बढ़ाने के लिए है। सरकार की यह पहल किसानों को अधिक लाभ पहुंचाने और उनकी आय बढ़ाने के लिए है।

दैनिक गण आधिकार

गौरवाञ्जल अतिव्याप यात्रा २५ता वर

दैनिक गण आधिकार। यह पहल किसानों को अधिक लाभ पहुंचाने और उनकी आय बढ़ाने के लिए है। सरकार की यह पहल किसानों को अधिक लाभ पहुंचाने और उनकी आय बढ़ाने के लिए है।

राजस्थान पत्रिका patrika.com

सोकर, शुक्रवार, 04 फरवरी, 2022

छात्राओं को स्वास्थ्य संबंधी जानकारी दी

फतेहपुर, बंधन स्वास्थ्य कार्यक्रम के तहत गुरुवार को रामावि बलोद बडी, रामावि ताजसर में छात्राओं को मासिक धर्म स्वच्छता प्रबंधन पर जानकारी दी गई। सेनिटर नेपिकन का प्रयोग करने, स्वच्छता रखने, खान-पान आदि के बारे में बताया गया। इस अवसर पर बंधन स्वास्थ्य परियोजना के वरिष्ठ अधिकारी लालचंद रेगर, प्रधानाध्यापक ओमप्रकाश, रामदयाल मील, फील्ड कार्यकर्ता वर्षा पाराशर आदि मौजूद रहे।

नीमकाथाना भास्कर 16-02-2022

बंधन स्वास्थ्य कार्यक्रम में दी स्वच्छता की जानकारी

यता | मार्बडा खुर्द के राउमार्नि में 15 से 18 वर्ष की किशोरी बालिकाओं को मासिक धर्म स्वच्छता प्रबंधन पर जानकारी दी गई। सेनिटर नेपिकन का प्रयोग करने, स्वच्छता रखने, खान-पान आदि के बारे में बताया गया। इस अवसर पर बंधन स्वास्थ्य परियोजना के वरिष्ठ अधिकारी लालचंद रेगर, प्रधानाध्यापक ओमप्रकाश, रामदयाल मील, फील्ड कार्यकर्ता वर्षा पाराशर आदि मौजूद रहे।

चाकुलिया : बंधन से चलाया जागरूकता कार्यक्रम

चाकुलिया, बंधन कोनार को आर से मंगलवार को चाकुलिया में कोरोन से बचाव को लेकर लगातार लोगों को जागरूक किया जा रहा है। टीपे पर बिन लागार मार्किंग की जा रही है। चाकुलिया नगर पंचायत क्षेत्र के स्टेशन रोड, बैंक ऑफ इंडिया, कुचियागोली रोड, विद्या चौक, मिर्छी पाया, पुनन बाजार व ब्लॉक हॉस्पिटल के निकटवर्ती क्षेत्रों में जनसभाओं के बीच कोविड के विभिन्न भयावह लक्षणों के बारे में जागरूकता के लिए प्रचार अभियान चलाया गया। यह अभियान बंधन बैंक के सहयोग से कोनार कोनार की ओर से संवालिर्न किया गया, इस अभियान के माध्यम से कोविड-19 के लक्षण व इससे बचाव के तरीकों के बारे में जानकारी दी, लोगों से टीकाकरण करने के लिए अपील की गयी। जागरूकता अभियान में मातृकुल के राष्ट्रीय प्रथम प्रिनाम हाजिर, रुमन सिंग व दिवांगिणर चकरवर्ती उपस्थित थीं।



Bandhan
IGNITING POTENTIAL

Bandhan-Konnagar

FINANCIAL STATEMENTS

as on March 31, 2022

Auditor's Report



F2/2, GILLANDER HOUSE
8, NETAJI SUBHAS ROAD
KOLKATA-700 001
TEL : +91-33-2242 5858/4277
FAX : +91-33-2242 0650
E-mail : lbjha@lbjha.com
Website : www.lbjha.com

Ref: SA/B/24R

INDEPENDENT AUDITOR'S REPORT TO THE EXECUTIVE COMMITTEE MEMBERS BANDHAN KONNAGAR

Opinion

We have audited the financial statements of **BANDHAN KONNAGAR**, a society registered in India under West Bengal Societies Registration Act, 1961 and operating as a Non- Government development Organization (the Society), which comprise the balance sheet at March 31st 2022, the receipts & payments account, the income and expenditure account, the statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion and to the best of our information and according to the explanations given to us, the accompanying financial statements give a true and fair view of the financial position of the entity as at March 31, 2022, of its financial performance and its cash flows for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the aforesaid Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity's financial reporting process.



L B Jha & Co
CHARTERED ACCOUNTANTS

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

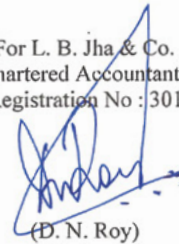
As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtained an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the Society has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



Place : Kolkata
Date : 27th September, 2022

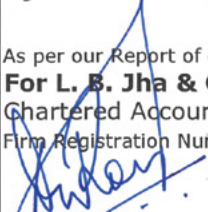
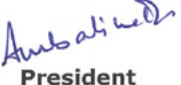


For L. B. Jha & Co.
Chartered Accountants
Firm Registration No : 301088E



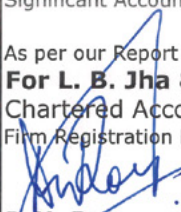

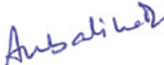

(D. N. Roy)
Partner
Membership No. 300389
UDIN: 22300389AWXLHF5058

Balance Sheet

as on March 31, 2022

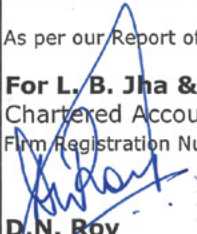



| BANDHAN - KONNAGAR | | | |
|---|-----|---|-----------------------|
| Balance Sheet as at 31st March, 2022 | | | |
| | SCH | 31-Mar-22 | 31-Mar-21 |
| | | ₹ | ₹ |
| ASSETS | | | |
| Property, Plant and Equipment | | | |
| Gross Block | 1 | 96,13,07,437 | 75,64,04,253 |
| Less: Accumulated Depreciation | | 24,93,47,831 | 20,32,01,341 |
| Net Block | | 71,19,59,606 | 55,32,02,912 |
| Capital WIP | | 64,20,03,529 | 37,54,78,817 |
| | | 1,35,39,63,135 | 92,86,81,729 |
| Loans & Advances | | | |
| Long Term Loans & Advances | 2 | 1,29,08,217 | 2,08,71,577 |
| Short Term Loans & Advances | | 30,76,33,349 | 23,62,90,187 |
| Current Assets | | | |
| Other Current Assets | 3 | 5,55,94,461 | 15,94,43,091 |
| Cash & Bank Balances | 4 | 3,32,40,38,326 | 78,22,53,070 |
| Fixed Deposits | | 6,34,71,647 | 28,29,04,034 |
| | | 3,76,36,46,000 | 1,48,17,61,959 |
| Total Assets | | 5,11,76,09,135 | 2,41,04,43,688 |
| LIABILITIES | | | |
| Grant Unutilized | 5 | 32,98,37,598 | 48,61,74,429 |
| Capital Grant | 6 | 19,28,49,559 | 12,19,06,660 |
| | | 52,26,87,157 | 60,80,81,089 |
| Current Liabilities | | | |
| Payables | 7 | 12,67,01,990 | 10,48,13,316 |
| Other Current Liabilities | 8 | 1,80,13,343 | 1,51,85,569 |
| Short Term Provisions | 9 | 1,95,14,780 | 1,60,69,940 |
| | | 16,42,30,113 | 13,60,68,825 |
| Corpus Fund | 10 | 4,43,06,91,865 | 1,66,62,93,774 |
| Total Liabilities | | 5,11,76,09,135 | 2,41,04,43,688 |
| Significant Accounting policies & Notes on Account 16 | | | |
| As per our Report of even date annexed herewith | | | |
| For L. B. Jha & Co. | | For Bandhan Konnagar For Bandhan Konnagar | |
| Chartered Accountants | | | |
| Firm Registration Number:- 301088E | | | |
|  | |  | |
| D.N. Roy | | President | |
| Partner | | | |
| M.No - 300389 | |  | |
| | | Secretary | |
|  | | | |
| Place : Kolkata | | | |
| Date : 27 SEP 2022 | | | |

Income & Expenditure Account for the year ended March 31, 2022

| BANDHAN - KONNAGAR | | | |
|---|---|---|---|
| Income & Expenditure Account for the year ended 31st March, 2022 | | | |
| | Sch | 31-Mar-22 | 31-Mar-21 |
| | | ₹ | ₹ |
| INCOME | | | |
| Donors Grants | 11 | 1,29,07,78,533 | 89,76,29,661 |
| Other Income | 12 | 27,88,56,219 | 19,78,81,189 |
| Total Income | | 1,56,96,34,752 | 1,09,55,10,850 |
| EXPENDITURE | | | |
| Administrative Expenses | 13 | 11,60,25,452 | 9,97,25,881 |
| Subscription & Donation | | 1,30,316 | 3,22,186 |
| Training and Capacity Building expenses | | 43,49,270 | 39,18,823 |
| Distribution of Farm and Non Farm Assets | | 3,81,53,874 | 6,05,42,135 |
| Expenses Incurred for Development Activities | | 1,74,40,380 | 1,39,48,618 |
| Personnel Cost | 14 | 14,55,85,300 | 9,45,69,170 |
| Donors Grants Utilized | 15 | 1,29,07,78,533 | 89,76,29,661 |
| Depreciation | | 4,36,76,963 | 4,13,36,887 |
| Total Expenditure | | 1,65,61,40,088 | 1,21,19,93,361 |
| Tax For Earlier Year | | - | 75,75,386 |
| Surplus/(Deficit) | | (8,65,05,336) | (12,40,57,897) |
| Significant Accounting policies & Notes on Account | 16 | | |
| As per our Report of even date annexed herewith | | | |
| For L. B. Jha & Co. | | | |
| Chartered Accountants | | | |
| Firm Registration Number:- 301088E | | | |
|  | | For Bandhan Konnagar | For Bandhan Konnagar |
| D.N. Roy |  |  |  |
| Partner | | President | Secretary |
| M.No - 300389 | | | |
| Place : Kolkata | | | |
| Date : 27 SEP 2022 | | | |

Statement Showing Cash Flow

 for the year ended March 31, 2022

| BANDHAN - KONNAGAR | | | |
|--|---------|---|-----------------------|
| Statement Showing Cash Flow for the year ended | | | |
| Particulars | | 31-Mar-2022 | 31-Mar-2021 |
| | | ₹ | ₹ |
| Cash flow from Operating Activities : | | | |
| Surplus of Income Over Expenditure | | (8,86,10,442) | (12,40,57,897) |
| Adjustment for : | | | |
| Depreciation | | 4,36,76,963 | 4,13,36,887 |
| Operating Profit Before Working Capital Changes | | (4,49,33,479) | (8,27,21,010) |
| (Increase) / Decrease In Other Current Assets | | 10,38,48,630 | 1,15,61,456 |
| (Increase) / Decrease In Loans & Advances | | (6,33,79,802) | (7,09,66,866) |
| (Decrease) / Increase In Current Liabilities | | 2,81,61,288 | 4,55,09,044 |
| (Decrease) / Increase In Corpus Fund | | 2,85,30,08,533 | 11,44,04,747 |
| (Decrease) / Increase In Capital Grant | | 7,34,12,426 | (19,75,27,197) |
| (Decrease) / Increase In Unutilized Grant | | (15,63,36,831) | 58,90,176 |
| Net Cash Provided By/(Used In) Operating Activities | (A) | 2,79,37,80,765 | 17,38,49,650 |
| Cash flow from Investing Activities : | | | |
| Purchase of Fixed Assets | | (47,14,27,896) | 6,39,05,404 |
| Net Cash Provided By/(Used In) Investing Activities | (B) | (47,14,27,896) | 6,39,05,404 |
| Cash flow from Financing Activities : | | | |
| (Decrease)/ Increase In Long Term Borrowings | | - | - |
| Net Cash Provided By/(Used In) Financing Activities | (C) | - | - |
| Net Increase In Cash And Cash Equivalents | (A+B+C) | 2,32,23,52,869 | (10,99,44,246) |
| Cash and Cash Equivalents At The Beginning of the year | | 1,06,51,57,104 | 1,17,51,01,350 |
| Cash And Cash Equivalents At The End of The Year | | 3,38,75,09,973 | 1,06,51,57,104 |
| Cash And Cash Equivalents Comprises of : | | | |
| 1 Cash in Hand | | 4,86,024 | 6,93,781 |
| 2 Balances With Scheduled & Commercial Banks | | 3,32,35,52,302 | 78,15,59,289 |
| 3 Balances With Deposits accounts | | 6,34,71,647 | 28,29,04,034 |
| | | 3,38,75,09,973 | 1,06,51,57,104 |
| As per our Report of even date annexed herewith | | | |
| For L. B. Jha & Co. Chartered Accountants Firm Registration Number:- 301088E  D.N. Roy Partner M.No - 300389  | | For Bandhan Konnagar  Anubali President | |
| | | For Bandhan Konnagar  Secretary | |
| Place : Kolkata | | | |
| Date : 27 SEP 2022 | | | |



Bandhan
IGNITING POTENTIAL

Head Office

**Bandhan-Konnagar,
Shrachi EK Tower, 7th Floor, Street No. 692, Plot No. II D/30, Action Area – IID,
New Town, Kolkata - 700161**