

FROM THE EDITOR'S BOARD

We, the editorial team of "Saija Darpan" have the pleasure of launching the 35th edition of the monthly newsletter.

CHAIRMAN'S MESSAGE

Dear Friends,

Saija continues to provide good service to its clients and the company is now further exploring additional financial support services which could further improve their economic and social well being. We have crossed a client base of 26 thousand, which have shown commitment and allegiance to Saija.

We had a visit of Mr. Sam Sharpe, country head, DFID, who was highly appreciative of the work we are doing in Bihar. IFC has also stepped in to extend technical support to Saija Finance. All this augurs very well for our company.

Best Wishes

Shashi Ranjan Sinha

BUSINESS SNAPSHOT

Total Clients	26,037
Active Clients – SKR	3275
Active Clients – SMR	22762
Portfolio Outstanding (Crores)	24.52
Branches	7
Districts Served	5
Total Staff	114

TRAINING OF TRAINERS (TOT)



A three day in-house TOT was organised by the training Department for our BMs, ABMs and HO executives. The training was conducted with a view to enhance the training design and delivery skills of the line managers who are regularly conducting technical training for their staff. It was attended by the Branch Managers, Assistant Branch Managers and HO Executives. On the 3rd day of training the participants were asked to present their learnings and were facilitated for the same.

UJJIVAN EXPOSURE VISIT

Three members of our Audit team went for an exposure visit to the Regional Office of Ujjivan (Bangalore based MFI) on the 21st Jan.'13. The visit helped them to learn and appreciate audit process of a large MFI, some of which could be introduced at Saija.

MAKING MICROFINANCE WORK (MMW)

Making Microfinance Work: "Managing for Improved Performance" (MMW), was a ten day highly interactive and comprehensive management session organised by Accion for mid and senior level managers of microfinance institutions. The session was attended by Ms Nishi Sinha & Mr. Bahauddin from Saija.

SUGGESTION SCHEME

Our continuous thrust on the Suggestion Scheme has borne results with a large number of suggestions being received from all levels across the branches and HO. Sixteen suggestions out of forty six received have been accepted and implemented. The concerned employees are duly felicitated.

AUDIT PROCESS

Internal Audit system has been strengthened by introducing new audit process with enhanced focus on field activities and customer service.

EMPLOYEE INTERFACE



Name: Chandan Kumar
Branch: Patna

Mr Chandan Kumar from Patna branch is working as a Field Executive in Saija since March 2011. Here he is sharing his experience with Saija.

"It has been almost two and half years with Saija and it has been a great journey for me. Now Saija has become an integral part of my life. Saija is a store house of activities. The regular training sessions have helped me enhance my skills and now I feel more confident in field related work. The best part of Saija is the Transparency in its System. I am proud to be associated with Saija."