

CHAIRMAN'S MESSAGE

Dear Friends,

You would be happy to know that Saija has been upgraded to level 4 from the existing level 5 by Crisil, the top most rating agency in India. This is of particular significance, as inspite of operating in a very challenging territory, we have been kept ahead of our peers.

The most critical element in our success has been high quality loan portfolio which has been made possible only through adherence, by the entire team, towards laid down systems and processes. Let us keep up this good work as we strive to reach level 3 which shall spin us to the big league.

I am more than confident that this team can do wonders!!!

Best Wishes
Shashi Ranjan Sinha

BUSINESS SNAPSHOT

Total Clients	35,340
Active Clients – SKR	4478
Active Clients – SMR	30862
Portfolio Outstanding (Crores)	25.08
Branches	7
Districts Served	5
Total Staff	117

CORE VALUE ACTIVITY



Activity on 'Core Values of Saija' was conducted at Patna and Danapur branches, with a view to reinforce the commitment to our core values. It was followed by a collage competition where all field executives and BOEs participated.



SMART CAMPAIGN VISIT

A three day Client Protection Assessment was conducted by SMART team. The campaign members visited branches to assess the level of adherence to Client Protection Principle in the organization. Saija is expected to receive a report on this assessment by July 2013 and a certification by the year end

SOFT SKILL TRAINING



To further enhance the soft skills of its managers, a three day Soft Skill Workshop was organised by the Training department in coordination with Accion. The training covered modules on skill management, negotiation, leadership, team building, etc.

EMPLOYEE SPEAK



Name : Kumar Harsh Priyadarshan
Designation: BOE
Branch : Muzaffarpur
Date of Joining: May 24th 2013

"I have been working at Saija since May 2012 and it has been a wonderful journey. Saija has helped me not only enhance my skills and but also gave me a chance to prove my worth. As an employee I have received support from my team member and seniors. The best part of Saija lies in its systems and processes. It follows the system of promoting its own people at the senior level. I feel proud that I am a part of such an organization which provides ample career opportunities to its employees."