

CHAIRMAN'S MESSAGE

Dear All,

Microfinance sector is once again coming of an age in India. The Government of India and Reserve Bank of India is extending full support to this sector. Saija remains the only NBFC MFI with headquarters in Bihar. The fund flow to the company is slowly but surely opening up. Our efforts for mobilizing low cost resources are in full swing. I am happy to inform that Saija Finance shall be closing its half year financial in September'13 with a healthy profit. I would request the team to continue putting their best foot forward, as soon, our company shall be a force to reckon with in the Microfinance Space in India.

Best Wishes

Shashi Ranjan Sinha

BUSINESS SNAPSHOT

Total Clients	32,236
Active Clients – SKR	4341
Active Clients – SMR	27895
Portfolio Outstanding (Crores)	28.61
Branches	7
Districts Served	5
Total Staff	123

TRAINING ON ESG MATTERS, MONEY LAUNDERING & ANTI BRIBERY

An In house training on ESG matters, Money laundering & Anti Bribery was conducted on 26th August'13 at Danapur Branch for all branch Supervisors and Head Office Executives. The training was delivered by Ms. Harshi Rastogi from Pragati International.

TRAINING FOR TRAINERS PROGRAMME

In line towards enhancing the training skills of the Line Executives, Training Department has conducted program on Promotion, Compulsory Group Training (CGT) and Collection Process for Branch Supervisors in the month of July & August'13.

CRISIL & M-CRIL TEAM AT SAIJA

As a part of PSIG programme of SIDBI, Social Performance Assessment and Loan Portfolio Audit for Saija was conducted by CRISIL & M-CRIL respectively. The reports are expected shortly.

HR AND SKILL CONCLAVE WORKSHOP



HR and Skill conclave was organised by CII in collaboration with NHRD, on 27th July'13 at Maurya Hotel. Distinguished speakers graced the occasion. Ms. Rashmi Sinha was also invited as one of the speakers where she presented a case study on Saija and also shared the best practices followed in the organization.

STAFF SATISFACTION SURVEY

Staff Satisfaction Survey was conducted for all employees of Saija. The Survey has helped Saija to identify the employees' area of interest and concern & is expected to go a long way in making Saija as one of the most preferred employer.

SESSION ON TAXATION FOR FINANCE EXECUTIVE

To enhance the level of understanding on taxation matters Saija organised a session on "Taxation related to MFIs" for Finance Executives at Head Office on 24th August'13. The session was delivered by Mr. Ranjan Kumar, Chartered Accountant.

EMPLOYEE INTERFACE



Name: Sania Hajra
Designation: Executive- HR
Date of Joining: 23rd May 2012
Place of work: Head Office

Ms. Sania Hajra has joined Saija on 23rd May'12. Here she is sharing her experience at Saija.

"I joined Saija on 23rd May 2012 as an Associate in HR Department. Saija is a great learning platform for me and has given me immense career growth as I have been promoted to a level of Executive within a short span of one year. I would also like to mention that the working environment is very conducive and I enjoy working here".