

### CHAIRMAN'S MESSAGE

Dear Friends,

I am pleased to inform that our good work has been recognised on a big platform like **BIF II** (Bihar Innovation Forum). Out of 67 finalists across the country only three companies from Bihar were identified under High Impact Innovation category, Saija being one of them. It feels great to be honoured on such platform within a period of 6 years. Not only that, we have also received great appreciation for the work that we are doing from Sir James David Bevan, British High Commissioner to India on his visit to Saija.

Best Wishes  
Shashi Ranjan Sinha

### BUSINESS SNAPSHOT

<b>Total Clients</b>	<b>41719</b>
<b>Active Clients – SKR</b>	<b>4873</b>
<b>Active Clients – SMR</b>	<b>36846</b>
<b>Portfolio Outstanding (Crores)</b>	<b>43.16</b>
<b>Branches</b>	<b>7</b>
<b>Districts Served</b>	<b>5</b>
<b>Total Staff</b>	<b>132</b>

### BIHAR INNOVATION FORUM II AWARD



**Bihar Rural Livelihoods Promotion Society (BRLPS)** in collaboration with **State Innovation Council** conducted the process of identifying **high impact innovations** through **Bihar Innovation Forum II** across the country. Out of 491 applications received in High Impact Innovation Category under 9 themes and 1075 applications in Grassroots Innovations category, only 67 were able to make it to the final. Saija was in the final list and was awarded with the **Certificate of Excellence** in recognition of innovative work in the area of **Financial Sector**.

### ORIENTATION AND INDUCTION TRAINING

After the recruitment of a new batch of 11 FEs, an Orientation and Induction Training was organised. This program included a one day introduction session to the industry, company and the work profile of the trainees; a 'three days' field visit and finally a 'four days' classroom training. The program started on 15<sup>th</sup> January and ended on 23<sup>rd</sup> January '14 with a session with the CMD.

### CMD ADDRESS TO THE MIDDLE MANAGEMENT

Our CMD, Mr. S R Sinha, addressed the middle management on 23<sup>rd</sup> December'14 at Hajipur Branch where the HO Executives and Branch Managers were present.

### LOAN FROM MAS (5<sup>TH</sup> TRANCHE), RELIANCE CAPITAL AND MAANAVEEYA

We are glad to inform that we have received the following sanctions in the month of January'14:-

- M/s Maanaveeya Development & Finance Private Limited" has sanctioned a term loan of INR 5 crores
- Sanction of term loan of Rs.5 Crores, from Reliance Capital Limited
- 5<sup>th</sup> Tranche Loan of Rs.10 Crores, from Mas Financial Services Limited

### DFID TEAM AT SAIJA



Sir James David Bevan, British High Commissioner to India, Ms. Ragini Choudhary, Pvt Sector Advisor DFID and Ms. Sonmani Choudhary State Director PSIG visited Saija on 7<sup>th</sup> Jan'2014. They met and interacted with some of our groups at Patna branch. They were highly impressed with the clients' updated knowledge about products and services.

### VILLAGE IMMERSION PROGRAM

Mr. Rajnish kumar, Head Internal Audit attended a "**Village Immersion Program**" conducted by BRLPS in collaboration with State Innovation Council on 8<sup>th</sup> & 9<sup>th</sup> January'14 at Patna. The objective behind this was to provide an opportunity to the entire applicants of Bihar Innovation Forum II about the **Operational & Thematic Structure of BRLPS**.

### CLIENT SPEAK

Name: Kamala Devi  
Group Name: Patan Devi Maa  
Branch: Patna  
Business: Dairy Business

#### Loan Detail:-

1st Cycle: Rs. 8,000  
4th Cycle: Rs. 20,000



I have been with Saija since 2010 and it was its customer service which attracted me to be a part of Saija. Earlier I had only one cow but with the help of Saija my business expanded and at present I have four cows and am planning to have one more. I am very happy that Saija made me independent and self reliant. Now I am running my own business. The field staff is very disciplined and provides excellent customer service. I have built a very strong relation with Saija and would like to thank for making my life worth living.