

CHAIRMAN'S MESSAGE

It gives me immense pleasure to inform all that we have been successful in obtaining the investment of Rs. 3 crores as OPCS investment by SIDBI in Saija. We have also received a term loan support of Rs. 2.5 crores from SIDBI under the PSIG Program. SIDBI support & partnership is an important milestone in the life of Saija. This association is expected to give us mileage not only in terms of smoother fund flow at better terms but also greater credibility in the sector.

I would like to reiterate that this would not have been possible without the commitment and hard work of the entire Saija team. I am confident that we shall successfully meet the challenges which the future throws at us as we move forward.

Best Wishes
Shashi Ranjan Sinha

BUSINESS SNAPSHOT

| | |
|---------------------------------------|--------------|
| Total Clients | 37121 |
| Active Clients – SKR | 4546 |
| Active Clients – SMR | 32575 |
| Portfolio Outstanding (Crores) | 39.24 |
| Branches | 7 |
| Districts Served | 5 |
| Total Staff | 119 |

SECURITY SESSION

Mr. Rajendra Prasad, Advisor Security and Corporate Communication, conducted a session on "Security and Fraud" with all Field Executives, BMs, ABMs and BOEs on 30th November '13 at Patna Branch. The session will be taken in other branches in the month of December '13

IFC CONFERENCE

Mr. S R Sinha & Mrs Rashmi Sinha were invited to attend the IFC conference on 21st & 22nd November '13 held in Kochi. This meet was designed to provide strategic guidance to IFC's partners in these turbulent times for South Asian economies. Leading financial sector experts and IFC clients from across the globe shared best practices and tools, latest trends, and growth strategies for financial institutions.

VISIT OF SHRI SATYA MURTI

Mr. Satyamurti, Sr. Manager Operations from Maanaveeya visited Saija branches and met with HO team members with effect from 18th to 20th November '13 as part of his due diligence exercise.

INTERFACE ON FINANCIAL INCLUSION



Sa-Dhan in association with MFIN, organized an interface on Financial Inclusion which took place on 21st November, 2013 at Indian Habitat Centre, New Delhi. Two of Saija clients along with Nishita, Assistant Manager Training participated in the program. The event witnessed an engaged discussion between the women clients and senior officials from policy making bodies. The issues covered were chiefly relating to the financial challenges being faced by women in rural areas and the immensely positive experience they have had with microfinance. It was also urged upon Member of Parliament to make extra effort and get the MF Bill passed. There was good participation from women clients across different states of the country. Member of Parliament, representatives from SIDBI, NABARD, DFID, RBI, Ministry of Finance (MoF), and PFRDA, NRLM, Researcher also participated in the interface.

CLIENT SPEAK

Name: Shabnam Praveen
Group Name: Prince
Branch: Danapur
Business: Juice Shop
Loan Detail:-
1st Cycle: Rs. 10,000
2nd Cycle: Rs.15, 000



Shabnam is very glad to be a part of Saija as earlier her economic condition was pathetic but there was a remarkable change in her living standard after her association with Saija. She faced financial problem in purchasing raw material from the market but with the support received from Saija her problem got resolved to a great extent. She is grateful to Saija for bringing incredible change in her life.

EMPLOYEE SPEAK

Employee Name: Ravindra Kumar
Department: IT
Designation: Executive Data Entry Operation
Work Place: Head Office
Joining Date: 1st June 2011



"My experience in Saija has been really very good. It has been two and half years since I have been working here and these years were a great learning experience for me. The best part of Saija is its working environment. The co-operation we receive inter-department and intra-department is truly very appreciable. I'm glad to be a part of the Saija family."