

CHAIRMAN'S MESSAGE

Dear Friends,

Over the years Saija has emerged as a strong entity in the Microfinance arena. As we have always kept quality ahead of quantity today we have reached the stage where we can put a collective effort to enhance the productivity and take all necessary steps to minimize the cost at all levels. We have positioned ourselves not only to bring perfection but to be the best amongst the major players operating in the market.

I am confident of receiving continuous support from all to reach the achievable targets in the coming months.

Best Wishes
Shashi Ranjan Sinha

BUSINESS SNAPSHOT

Total Clients	34,534
Active Clients – SKR	4,439
Active Clients – SMR	30,095
Portfolio Outstanding (Crores)	35.10
Branches	7
Districts Served	5
Total Staff	118

ESSAY COMPETITION AT SAIJA

An essay competition on the topic **“How Core Values are interlinked with your day to day activities”** was conducted which received overwhelming response. It was a group activity where all the branch and Head Office staff participated.

FINAL REPORT ON LPA

Through support from PSIG programme of SIDBI, Saija had got Loan Portfolio Audit (LPA) done through M-CRIL in the month of Aug'13. The final report of the LPA has been received.

INDUSIND TEAM AT SAIJA

Mr. Srinivas Bonam (Head – Inclusive Banking Group) from IndusInd Bank visited Saija for two day due diligence. The purpose of his visit was to see the overall operations and processes at Saija.

SHARING OF INTERNAL STAFF SURVEY REPORT

The findings and observation of Staff Satisfaction Survey was shared with all employees across the Head Office and branches.

IT SECURITY, AWARENESS AND MAINTENANCE TRAINING AT HO

Head Office employees underwent **“IT Security Awareness and Maintenance Training”** to ensure proper compliance and security issues at the HO level.

ACCION AND PRAGATI TEAM AT SAIJA

As a part of Project on **“Responsibility Matrix”** Mr. Roland Knorren from Accion & Mr. M V Ramesh from Pragati visited Saija where they interacted with the management team at all levels.

CONFERENCE ON FINANCIAL INCLUSION

Mr. Manish Thakur (Manager IT, HOD) attended **“Global Conference on Financial Inclusion and Concurrent Development of Payment Systems and Infrastructure”** at New Delhi from 23rd to 25th Oct'13.

FINANCIAL INCLUSION 2020

Our CMD Mr. S. R. Sinha attended the **“Financial Inclusion 2020 A Global Forum”** organised by CFI, Accion from 28th to 30th Oct'13 held in London

DAIRY STAKEHOLDER CONSULTATION WORKSHOP

“Dairy Stakeholder Consultation workshop” was organised in collaboration with IFC and Bills & Melinda Gates Foundation on 23rd Oct'13 at Patna. Ms. Rashmi Sinha (Senior Advisor HR & Non Financial Linkages) attended the workshop.

CLIENT SPEAK

Name: Brij kishor
Group Name: Arjun
Branch: Danapur
Business: Grocery shop
Loan Detail:-

- 1st cycle – Rs. 10,000
- 7th cycle – Rs. 30,000



“Saija has been a great support for me and my family. This business was started by my father 15 years ago but the things were not the same as it is today. With the support extended by Saija I have not only been able to expand my business but also admitted my children in good school. Now I am capable enough to afford one helper in my shop. Saija has been a great source of inspiration for me that not only helped me to achieve my financial goal but also improved the quality of life”