

CHAIRMAN'S MESSAGE

Dear Friends,

Saija has covered miles and has been recognised as a strong entity in the microfinance sector. This has become possible as we have always focused on growth with efficiency which not only brought down the cost of operation but also helped us to grow as a true leader in this space. We have always emphasised on our Vision and Mission, Code of Conduct, Ethical Practices, Transparency, Employee Retention, Training, Growth and Internal Promotion to keep up the momentum of oneness alive.

At Saija we strongly believe in making men out of people first, money out of business later but we still need to incorporate the mantra of clapping for success more frequently.

Best Wishes
Shashi Ranjan Sinha

BUSINESS SNAPSHOT

Total Clients	44754
Active Clients – SKR	5247
Active Clients – SMR	39502
Active Clients – SVR *	5
Portfolio Outstanding (Crores)	47.89
Branches	7
Districts Served	5
Total Staff	158

*Saija Vridhi Rin (SVR)

INDUCTION TRAINING FOR NEW JOINEES

Orientation and Induction training was organised on 24th Feb'14 for a batch of 20 Field Executives. This program included one day classroom of introductory session followed by five days of field exposure. The group reassembled again for two days classroom training which gave them further insight into products and processes of the business.

WORKSHOP ON MICRO INSURANCE

Under the SAMRIDDHI (PSIG) Program implemented by SIDBI and supported by DFID, a state level workshop was organized on 14th February'14 in Patna. Micro Insurance was the core theme of the workshop. The Program was attended by Mr Rajnish Kumar, Head Internal Audit.

APPOINTMENT OF MR. RAHUL PRIYADARSHI AS A NOMINEE DIRECTOR

It gives us immense pleasure to inform all that Mr. Rahul Priyadarshi has been appointed as a Nominee Director (SIDBI). He is presently working as a Deputy General Manager in Small Industries Development Bank of India (SIDBI), having more than two decades of experience in financial and development assistance.

ICRA TEAM VISIT AT SAIJA

Mr. Saket Kumar (AVP) and Arushi Garg (Senior Analyst) from ICRA visited Saija on 20th and 21st February '14 for due diligence. They visited our branches to see the overall operations and processes and also interacted with HODs at HO level. **We have been subsequently rated as M2 by ICRA.**

IFC TEAM AT SAIJA

Mr Russell Sturm and Ms. Naomi Bruck from IFC visited Saija on 10th Feb'14 to discuss the opportunities of Solar Energy space in Bihar. The team visited and interacted with few groups at Danapur with limited access to energy.

EMPLOYEE SPEAK

Name: Ajit Kumar
Branch: Patna Main
Designation: Field Executive



"Before joining Saija it did not known that I would work for the upliftment of the society but now I feel proud that I have served the society and helped thousands of people to improve their quality of life. I feel great that my work is linked with the Vision and Mission of the company. Within the span of few years with the company, I have been exposed to a variety of work. I have been a part of the change in frequency of collection process from daily to alternate and weekly to fortnightly. Earlier I used to handle only SKR product but now I am handling both the products which greatly enhanced my level of confidence. It was with the support of my Team Mates, Supervisors and the Training Department that helped me to climb the ladder of success in Saija. I have done quality work which resulted in OD free groups of mine. What really attracted me in Saija is the transparency in the company. I am privileged to be part of Saija family."