

**CHAIRMAN'S MESSAGE**

Dear Friends,

Over the past six years Saija is acknowledged as a strong value based company with high level of customer focus, strong corporate governance and sound ethical practices. This year Saija will focus to ensure quality at all levels.

We have identified few areas like Core values, Policy and Procedures Recruitment and Training, Target versus Achievements and Performance Appraisal where we must ensure high level of quality and commitment. Going forward every employee of Saija must adhere to the success mantra that *"Today is better than Yesterday"*.

Best Wishes

Shashi Ranjan Sinha

**BUSINESS SNAPSHOT**

<b>Total Clients</b>	<b>47680</b>
Active Clients – SKR	5459
Active Clients – SMR	42216
Active Clients – SVR *	5
Portfolio Outstanding (Crores)	51.38
Branches	11
Districts Served	8
Total Staff	158

\* Saija Vridhi Rin

**TRAINING ON CASH REPORT**


Training Department has organised following trainings in the month of March'14:-

- IT Data Security and Awareness Training on the 3<sup>rd</sup> of March'14, attended by all BOEs, BMs and UMs
- Training on new Cash Report on the 7<sup>th</sup> and 11<sup>th</sup> March '14 at Danapur and Hajipur respectively for BMs and BOEs
- Induction Training for 20 Field Executives from 3<sup>rd</sup> to 8<sup>th</sup> March'14


**WORKSHOP ON LIGHTING ASIA/INDIA**


Workshop on **"Lighting Asia/India"** was organized by IFC on 4<sup>th</sup> April'14 at Jaipur. Mr S R Sinha and Ms. Rashmi Sinha were invited to attend the session where they have interacted with the potential players operating in the energy sector. Ms Rashmi Sinha was one of the panelists on the session **"Emerging role and opportunity for MFIs and NGOs in this sector"**.

**SANCTION FROM CENTRAL BANK OF INDIA, IDBI AND SIDBI**

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

- Central bank of India has sanctioned a term loan of INR 3 crores
- IDBI has sanctioned a term loan of INR 1 crores
- We have also received much awaited sanction of INR 3 crores from SIDBI in the form of Optionally Convertible Preference Share (OCPS)

**IFC TEAM AT SAIJA**

IFC Team visited Saija on 6<sup>th</sup> and 7<sup>th</sup> March'14 for conducting due diligence for support to Saija in the area of **Micro Housing Finance**. During their visit they interacted with the HODs and clients in the branches.

**HOLI CELEBRATION**


Festivity and bonhomie marked the celebration of Holi in the Head Office and Branches. The festival of colours was marked with distribution of sweets and smearing of colours on each other.

**EMPLOYEE SPEAK**

Name: Nikhil Verma  
Date of Joining: 15<sup>th</sup> July' 2013  
Work Place: Head Office



"I joined Saija on 15<sup>th</sup> July'13 as an Executive Trainee where I have been exposed to various departments and were also assigned variety of tasks to perform. Saija has given me a platform to prove my worth and helped me to learn various skills like managing team, resolving conflicts, how to operate in the field and dealing with the clients. In fact Saija has given me wings to fly and I am privileged to be a part of the Saija Family".