

CHAIRMAN'S MESSAGE (as dictated by a bunch of fresh blood in the organization)

Dear Friends,

2015 a big year for Saija, we have crossed the milestone of INR 175 Crores of portfolio and have served nearly 1.5 lakh clients. Grabbed two awards in a row on a big platform like Skoch. We have written our own success story which makes us different and phenomenal in this league. Over the years, we have seen how our presence has drastically transformed the economic health and living standards of the rural communities. A big round of applause to all Saijaites. We have scored distinction and have become the talk of the town. It speaks volume as we always chase quality not quantity.

As we grow further we have to ensure the followings to reach next level:-

1. Maintaining portfolio quality
2. Recruitment and retention of skill manpower
3. Standardization of processes at all levels
4. Promotion of Saija's core value so that it reaches to the DNA of all

The above key points must be taken care for glitch free expansion. This is possible only when each one of us give our best no matter what. We have to tighten our belts and pull up our socks to make this miracle happen.

Best Wishes
Shashi Ranjan Sinha

BUSINESS SNAPSHOT

Total Clients	145757
Active Clients – SKR	8446
Active Clients – SMR	134402
Active Clients – SUR	2909
Portfolio Outstanding (Crores)	175.34
Branches	39
Districts Served	21
Total Staff	466

VISIT OF MR KSHATRAPATI SHIVAJI, CMD SIDBI TO SAIJA


It was a great privilege and honour to have amongst us Dr Kshatrapati Shivaji, CMD SIDBI. He visited Saija on 24th Oct'15 where he interacted at length with HO employees and shared his rich and varied experience. It was a great learning and inspiring experience for all.

SKOCH AWARD FOR SAIJA

It was an indeed a proud moment for Saija as we were awarded the prestigious "*Skoch Order-of-Merit Award 2015 for Technology*". The pre selection presentation was jointly and successfully made by Thakur Manish Singh Manager (IT) and Soubhagya Ranjan, Manager (Strategy and Quality) before a select panel of judges.

SAIJA WELCOMES MS SONAL KULSHRESTHA, GM F&A

Sonal Kulshrestha joined Saija as GM (Finance & Accounts). She is a Chartered Accountant with 14 years of experience in the sphere of Finance & Audit. We wish her great success and a long and fruitful innings in Saija

QUALITY MEETING @ SAIJA

Quality meet was conducted on 5th December'15 to ensure quality in all processes across the organization. A detailed discussion on how to achieve business with quality was initiated by Ms.Rashmi Sinha, Whole-Time Director. The meeting concluded with a consensus on an action plan for sustained quality achievement across the organization.

INAUGURATION OF BC BRANCHES

Saija in collaboration with IDBI Bank opened two new BC branches at Nawada and Bakthiyarpur on 10th & 16th December respectively. On the day of Inauguration we disbursed loan to 40 clients in Bakthiyarpur and 75 in Nawada.

INAUGURATION OF SOLAR PRODUCTS

Saija recently tied up with Envirofit India Private Limited to continue with its commitment towards clean energy solutions. We are now providing Biomass cook stoves to our clients, apart from solar products, which is expected to give a big relief from traditional cooking methods and environmental degradation.

WORKSHOP ON FINANCIAL INCLUSION

Ms Nishi Sinha, Senior Manager HR & Ms Zareen, Manager, Training attended **National Financial Inclusion Conference** on 8 & 9 October 2015, at Hotel Ashok in New Delhi. The theme of the Conference was **“Reaching the Unbanked through the Digital Revolution”**. Ms Rashmi Sinha, Whole-Time Director shared her views as a panelist on the session on **“Clean Energy Access”** held on 9th October’15. The discussion was chiefly on challenges and recommendations related to tapping the potential of MFI to enhance access to finance for clean energy technologies.



TRAINING ON LEADERS FOR THE FIELD PROGRAM

“Leaders for the Field Program” under the aegis of SIDBI and Grameen Foundation was organized on 8th & 9th October ’15 and 7th & 8th December’15 in Patna. The program was attended by Mr. Ankit Kumar Gautam (Regional Manager), Mr. Ranjeet Kumar (Regional Manager) Mr. Dhiraj Gopal (Head Internal Audit) and Mr. Shubham Vineet (Head Operations). It was a part of the three months extended program where our leaders were exposed to classroom training followed by webinar and online learning.



WORKSHOP ON POVERTY MEASUREMENT PROGRAM

Mr Soubhagya Ranjan, Manager Strategy attended second phase of training on Poverty Measurement in Lucknow on 15th Dec’15, conducted by Grameen Foundation, sponsored by DFID & SIDBI. The second phase focused on **“Management of Poverty data and its application”** based on the PPI tool.

INTERNAL TRAINING

Internal Unit wise training for BMs & ABMs on GRT, Monitoring, HR Policies, Code of Conduct, Insurance, IT Security & revised RBI guidelines was conducted in December ’15.

EMPLOYEE SPEAK

Name: Dhiraj Gopal
Designation: Assistant Manager Internal Audit
Date of Joining: 4th June 2012
Place of Duty: Head Office



“Saija means a lot to me. It gives me courage to fly high. It’s been 3.5 years in Saija but I do remember my first day and since then I never looked back. I thank Saija for giving me an opportunity to attend several training programs which enhanced my learning curve. Today I possess rich experience which has helped me to lead a team of 8 members. I genuinely thank Saija for shaping my career and pave the way for new avenues. I feel proud to be a part of this family”.

CLIENT SPEAK

Name of the Client: Manorama Devi
Group: Shanti
Loan Cycle 3rd Cycle
Occupation: Men’s Parlour



“I took Rs 10000 as my first loan from Saija and that I believe to be the best thing which happened in my life. Thanks to the group members who convinced me to join Saija, this has completely transformed my life. I used to teach children in neighbourhood areas but somehow the income was never sufficient to lead a decent life. My husband, unfortunately, was also unemployed. The loan helped us establish a Men’s Parlour which my husband is running. I help him in his business apart from continuing with my teaching assignments. In the hindsight, we realise that association with Saija has been our wisest decision. Saija has brought lot of joy and happiness in our life.”

CLIENT SPEAK

Name of the Client: Geeta Devi
Group: Durga
Loan Cycle 4th Cycle
Occupation: Pot Making



“Me and my husband were for a long time in clay making business but it was hardly viable. We were barely able to make ends meet. One day we heard about Saija and decided to take Rs 12000 as a loan. The amount helped us invest in our business. We made good quantity of fine pots which we sold in Sonepur fair. Since then we have never looked back and today we have a beautiful shop where we sell beautiful clay pots and decorative items. Saija has completely transformed our life.