

CERTIFICATE

Saija Finance Pvt Ltd- a NBFC-MFI based out of Bihari and operations in five states(Bihar, Jharkhand, UP, Haryana and Punjab) has green financing initiatives to its women clients. As a part of our Technical Assistance project- Micro Financing Technical Assistance Facility- Renewable Energy/ Energy Efficiency capacity strengthening, we have carried out impact assessment study of the measures initiated by Saija finance.

This is to certify that the initiatives carried out as a part of their campaign to microfinance solar products to their women entrepreneurs has resulted in **substantial reduction of carbon emissions** and also improved the quality of life by providing better environment in the households.

This is based on the data provided by Saija finance, filings in my climate portal, field visits and interaction with women entrepreneurs

Under the continued guidance as a part of this project, Saija is expected to further increase their renewable energy loan portfolio contributing to improvement in quality of life in rural India

December 30,2018



(I V Ramesh Kumar)
Accredited Energy Auditor
AEA 0084
Bureau of Energy Efficiency