

August 2011, Issue #17

FROM THE EDITOR'S BOARD

We, the editorial team of "Saija Darpan" have the pleasure of launching the 17th edition of the monthly newsletter.

BUSINESS SNAPSHOT

Total Clients	15010
Active Clients – SKR	1705
Active Clients – SMR	13305
Portfolio Outstanding (million)	74.2
Branches	7
Districts Served	5
Total Staff	82

CAPACITY BUILDING

EKO Training

The Mobile based repayment transfer system TOT (Train the Trainer) programme took place in the month of August 2011 for Patna & Danapur Branches. The Field Staffs were trained to give training to their clients regarding the mobile based transfer system.



(Promotion Speech being delivered by a Field Staff in branch)

Credit Process Training

Regular credit process training took place in all the branches for the field executives. This is chiefly through role plays and this is expected to go a long way in standardization of the operations manual.

IT Training

In-house IT training for BMs/ABMs/BOEs has been planned for all the branches to familiarize and equip the branch team with OMNI software. A two day program was comprising of different modules was held in Arrah. All the remaining branches are proposed to be covered in coming months.

Train the Trainer Training:

Mr. Rakesh Kumar, Mr. Ujjwal Gaurav Jamuar & Ms. Nishi Sinha participated in the "Train the Trainer" program held in Bangalore from 2nd to 5th August 2011. It was conducted by ACCION.

Training Program on Financial Analysis:

Mr. Ujjwal Gaurav Jamuar attended the Financial Analysis Training Program in Lucknow from 28th August -28th August 2011. The Objective of the program was:

- ❖ To gain in-depth understanding of the financial statements and financial analysis.
- ❖ To understand the importance of financial analysis for a variety micro finance institutions.
- ❖ To learn how financial statements & financial ratios can be prepared, analyzed & interpreted

MONITORING GUIDELINES

As Saija is committed to deliver quality services to its clients, a detailed Monitoring Guidelines has been developed. In the event of strong monitoring system, Saija would be able to work closely with clients, field staffs and there is expected to be greater awareness of field level activities. Each event may have direct or indirect impact in the quality of service extended to the clients.

EMPLOYEE SATISFACTION SURVEY

The HR team made visit to different branches to share the outcome of the employee satisfaction survey. The result of the survey threw the light on those areas which affected directly the satisfaction level of employees. It also brought out the factors contributing to higher level of satisfaction among the employees. The company will undertake various initiatives in identified areas of concern.

CLIENT'S INTERFACE



Ms. Sangita is from "Jai Bajrang Bali" Group from Danapur Branch. She is in 3rd loan cycle and she has taken money for her husband's business. She is very happy with the services provided by Saija. In future she wants to start her own business with the help of Saija.