

FROM THE EDITOR'S BOARD

We, the editorial team of "Saija Darpan" have the pleasure of launching the 16th edition of the monthly newsletter.

MOBILE REPAYMENT PILOT BEGINS

Saija has tied up with EKO to initiate Mobile Based Payment Transfer System in their collection process. The first phase of pilot is successfully complete at Patna branch. The customers and staffs are very happy and motivated to see the collection process through EKO. It really reduces the operational cost and increases the productivity of field staff and radically minimizes the risk esp of cash handling.



(From left to right: Group Leader, CSP Owner)

CAPACITY BUILDING

International Banking & Finance Conference:

Saija Finance was one of the three MFIs from India invited by SIDBI for a presentation at the **International Banking and Finance Conference held at London** on the 19th and 20th of July, 2011. Mr. S. R. Sinha (CMD) had attended this meeting. There was great interest to support MFIs like Saija which are working in the unbanked and underserved territories of India.

Making Microfinance Work Training: Mr. Ghanashyam Dey, Mr. Purushottam Ranjan & Mr. Kunal Priyadarshi participated in the 3rd and last Session of MMW training conducted by ACCION in Mumbai in the month of July.

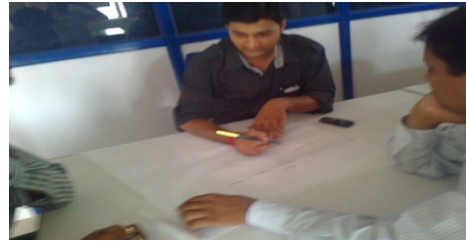


(A session in MMW programme)

Technical and Behavioral Trainings at Saija:

Regular technical trainings took place during the month of July 2011 for Saija's staffs at all levels. The main objective behind the session of technical training was to emphasize standardization of operations across the branches with the help of our revised Operational Manual. Training on Time

Management was conducted for the branch supervisors to enhance their performance and productivity.



(Training on Time Mgmt.)

Microfinance Conference at CIMP, Patna:

Chandragupta Institute of Management, Patna organised an International Conference on Microfinance on 29th Jul'11. The conference saw technical sessions on Microfinance and Financial Inclusion, Economic Growth, Financial Markets and Social Inclusion through Self Help Groups-Bank Linkage Programme. Saija was invited to share its experience and contribution in the microfinance space. Mr. Pravin Kumar (Head Operations) represented Saija in the conference.

BUSINESS SNAPSHOT

Total Clients	15,820
Active Clients – SKR	1840
Active Clients – SMR	13980
Portfolio Outstanding (lakhs)	780
Branches	7
Districts Served	5
Total Staff	84

EMPLOYEE SATISFACTION SURVEY

Employee Satisfaction Survey was conducted in Saija Finance Private Limited during the month of April & May 2011. The objective of the survey was to gather information of an employee satisfaction in terms of their job content and profile relationships within the organization, advancement opportunities, and overall satisfaction. The survey threw up interesting results and insights into employees satisfaction and areas of concern from employer's perspective.

CLIENT'S INTERFACE



Client:Poonam Devi

Ms. Poonam is from "Tara Devi" Group of Danapur Branch. She is 45 years old and runs a small shop of mixture and pickle. She is in 4th loan cycle and has been with us since the last 3 years. She says "With the help of these loans, I am able to expand my business and now I can take care of my family members and their needs. Saija is like a ray of hope for people like us. Thanks Saija for being with us."