

FROM THE EDITOR'S BOARD

We, the editorial team of "Saija Darpan" have the pleasure of launching the 18th edition of the monthly newsletter.

BUSINESS SNAPSHOT

Total Clients	12980
Active Clients – SKR	1270
Active Clients – SMR	11710
Portfolio Outstanding (million)	61.2
Branches	7
Districts Served	5
Total Staff	81

CAPACITY BUILDING
Code of Conduct Training

In order to adhere to the code of conduct laid down by Sa-dhan & MFIN, Saija conducted a one day training session on Code of conduct for its BMs and ABMs, who in turn conducted the same for their branch staff.

IT Training

In September, comprehensive in-house IT training for BMs/ABMs/BOEs took place in two branches of Saija which enabled the branch to perform IT related work & entries in the branch itself.

Exposure Visit:

Rashmi Sinha (Director-HR) and Pravin Kumar (Head Operations) went for a week long exposure to two of Accion's partner MFIs in Ecuador. Technology, innovation and strong value systems, they found, were chiefly contributing towards making the two organizations robust and efficient.



(Exposure Visit to Ecuador)

Entrepreneurs Development Training Program:

As Saija has always believed in going beyond provision of credit to its clients, Saija developed and piloted entrepreneur development programme for its SMR

Clients (Saija Mahila Rin) who want to start or are already engaged in small-scale business. In the month of September'11, the session was conducted for our clients in Patna and Danapur.



(Entrepreneurs Development Training Program Photo)

EMPLOYEE INTERFACE


Rakesh Kumar, Executive, Internal Audit, joined Saija in 2009. Rakesh today feels very much a part of the Saija team where he finds open channels of communication, freedom to share one's views and smooth inter department coordination a very inherent part of the organization culture.

CLIENT'S INTERFACE


Urmila Devi is from "Sagar" Group from Arrah Branch. She is in 2nd loan cycle and has taken loan to run her "nasta" business.. "Saija," she says, "helped me improve both my business & family life."

APPRECIATIVE INQUIRY

A session on Appreciative Inquiry was conducted for Saija with the help of IFMR team. The process which was started in September is long drawn and would involve all the employees of the company. The intervention would help the employees identify "what is going right in the organization" and build on it to bring about better cohesiveness, efficiency and synergies within the organization.