

## FROM THE EDITOR'S BOARD

We, the editorial team of "Saija Darpan" have the pleasure of launching the 23<sup>rd</sup> edition of the monthly newsletter.

## CHAIRMAN'S MESSAGE

Dear Colleagues,

The New Year brings with it hope and promise for Saija as well as the micro finance space in the country.

At Saija our concerted and committed efforts, through thick and thin, seem to be finally bearing fruits. With the sector getting better organized and structured, it is well managed and quality focused company like ours which is evincing great interest from investors and funders alike.

With the months of trial and wait finally seeming to get over, the business and client outreach are expected to grow in the coming months.

Needless to mention I would be looking forward to your continued support and commitment for the onward journey of Saija. The culture of transparency and quality which we together have so painstakingly built over the years would need to be the cornerstone of all our activities in days to come.

S. R. Sinha

## BUSINESS SNAPSHOT

Total Clients	7871
Active Clients – SKR	1581
Active Clients – SMR	6290
Portfolio Outstanding (Million)	30
Branches	7
Districts Served	5
Total Staff	75

## IT TRAINING

In line with Saija Code of Conduct which restricts multiple lending, the IT team of Saija has conducted the IT Training for the BMs, ABMs, BOEs & Auditors during the month of January 2012. During the training the trainees were made aware of Introduction of Credit Bureau, Benefit & Importance of Credit Bureau, Enquiry Format, Uploading of Report, Validation Summary, Overlap Report, tools required to fill up the data and verification of reports. This is expected to go a long way in adherence to the laid down Code of Conduct.

## LAUNCH OF PENSION PRODUCT: NPS - LITE

A National Pension System product, namely NPS-Lite, has been piloted for our clients as well as target non clients during Jan.2012. Regular intensive training took place at our training centre in Danapur before its pilot at Danapur branch. The initial response to the product has been very encouraging itself. The team is expecting large turnout for enrolment soon.

## GROUP MOTIVATIONAL ACTIVITY



To enhance and strengthen the knowledge of field executives with respect to Saija's process and policies and raise their motivational level, the Group Motivation Team (Mr. Purushottam and Mr. Ankit) led by Mr. Purushottam had their first activity in Patna branch. The activity involved learning through participative and fun activities like rapid fire rounds, group quiz, role plays etc which were very well received by the field executives and which apart from learning, generated a lot of enthusiasm and bonhomie .

## REVIEW MEETING ALONG WITH CELEBRATION



Saija started its new year 2012 with the review of the performance that took place during December 2011. A review of the difficult last year and clearing of the climate for microfinance space in the coming days was discussed. All reconfirmed their commitment to work with the same, zeal and enthusiasm in 2012.

We also celebrated the birthday of Randhir Kumar, Assistant Branch Manager of Arrah.

## CUSTOMER INTERFACE



Name : Ranjana Devi  
Business : Bangle shop

### History with Saija

1<sup>st</sup> cycle : 10,000  
2<sup>nd</sup> cycle : 15,000  
3<sup>rd</sup> cycle : 18,000

### Perceived benefits from SAIJA:

- Income of the household has been increased
- She is able to expand her business
- She is now able to save 200/- per day as compared to early days when the saving was 20/- per day

She said "SAIJA is like "A Ray of Hope" for the people like us who are unable to give any collateral against loan".