

CHAIRMAN'S MESSAGE

Dear Friends,

SAIJA continues to both grow its outreach and improve its service quality as we connect with the more and more women entrepreneurs and housewives, in the states of Bihar, Jharkhand and now Eastern UP.

The good work by the SAIJA team has now started attracting the attention of Government, Think tanks and the Regulator.

SAIJA -MUDRA -IDBI tie up to provide MUDRA debit cards to our women clients, first in the Country activity, is the PET project of the Prime Minister of India and the unique initiative by SAIJA has provided us great visibility and recognition.

We were recently awarded with the prestigious *SKOCH* award, along with leading banks like YES bank. A great *WAY TO GO*, by any standards.

We have now successfully withered all the storms and the limitations which even till a year ago made many doubt if BIHAR can incubate a world class institution. We are today well recognized as a good fast growing MFI.

Many institutions slip the minute going gets good. We have to guard against such *COMPLACENCY* from creeping in the organization. Also, for the first time we are venturing in a big way outside of Bihar. This is the time when the strong systems and procedures, we have so slowly and painstakingly built shall be put to full test.

I am sure, my team of smart and well trained FEs and the management chain above them shall continue to march ahead with promise and precision.

For the clients - *WALKING THE TALK* - is most important. Then comes the due importance to be given to the *FEEDBACK* we receive from them.

Institutions that treat the above two aspects of business with *UTMOST* importance never ever get hit by competition. They keep growing from strength to strength.

The *RAINS* have just arrived with a bang. Let us do the *MONSOON MAGIC at SAIJA*.

Best Wishes
Shashi Ranjan Sinha

BUSINESS SNAPSHOT

Total Clients	129981
Active Clients – SKR	8484
Active Clients – SMR	121497
Portfolio Outstanding (Crores)	146.02
Branches	35
Districts Served	15
Total Staff	372

SAIJA IN LIME LIGHT
SAIJA TIE UP WITH MUDRA & IDBI

Saija Finance became the first Microfinance Company in India to tie up with **MUDRA & IDBI** bank to provide "**MUDRA Cards**" to the Microfinance clients. A low cost working capital limit that promises to revolutionize the terms of credit delivery to the unorganized and micro business community in India. This is an innovative solution to meet the credit requirement in the state of Bihar and Jharkhand.

SKOCH AWARD FOR SAIJA

We feel proud that Saija's good work has been recognized on a big platform like Skoch. The prestigious "**Skoch Order-of-Merit Award 2015**" was bestowed on Saija Finance for its exemplary work in the field of financial inclusion. It feels great to be honoured on such platform within a period of 7 years. It was a wow moment for all Saijaites.

MR CARLOS @ SAIJA

Mr Carlos Castello, Nominee Director ACCION, visited Saija on 19th June'15. He visited to Patna Sahib Branch and interacted extensively with Branch Supervisors, Field Executives and clients. He also interacted with the HODs and the new cadre of Managers who recently joined Saija. He made very pertinent observations on the issues to be taken care of, when Saija today is on high growth trajectory and is entering different states. All hugely benefited through interactions and his long years of experience in the area of Micro finance.

CDC TEAM @ SAIJA

Mr. Ryan Wagner and Mr Piyush Jhawar from CDC Group visited Saija on 9th June'15 to learn about the recent developments of the company. Amongst others, during their visit they interacted with the Head of the Departments.

INCLUSIVE FINANCE CONFERENCE



ACCESS ASSIST in association with the Government of Madhya Pradesh, NABARD, SIDBI and DFID, has convened the Madhya Pradesh Inclusive Finance Conference under the aegis of the Poorest States Inclusive Growth (PSIG) Programme. The session was attended by Mr S R Sinha, our CMD.

CONFERENCE ON GOVERNANCE PRACTICES AMONG MFIS IN INDIA

Mr. Navin Parasrampur (CFO) attended the conference on **“Corporate Governance among MFIs in India – A Sector Report’ among MFIs in India”** at PHD Chamber of Commerce, New Delhi on 3rd June’15.

INITIATIVES @ SAIJA

SAIJA HOSTED FREE HEALTH CHECK-UP CAMP FOR CLIENTS



Saija Finance & Saija Sahyog in association with Magadh Hospital successfully organized a free health check up camp on 6th June 2015 where the clients and others in the community greatly benefitted through medical check up. This marked an important step towards ensuring greater client connect and benefit.

GET TOGETHER



Saija had a gala celebration and get together on the 15th April’15. It was an occasion where all the Saijaites joined to celebrate the spirit of Saija. The day was marked with a spirit of bonhomie. There were activities like singing, dancing and mimicry. 28 of our employees, who have put in more than 5 years of their service to Saija, were also recognized at the meeting.

EMPLOYEE SPEAK

Name of the employee: - Ankit Kumar Gautam
DOJ: 23rd Jul 2007
Designation: - Regional Manager
Location: - Bihar Unit



“I have spent almost 8 years in Saija and so far it has been a great journey. I joined here as an FE and rose to become a Regional Manager within the span of 8 years. In fact I have started my career as a college student and now I have attained an MBA degree. These years were a great learning experience. Saija gave me an opportunity to learn and implement the same in my personal and professional life.

CLIENT SPEAK

Name of the client: - Kiran Devi
Name of the group: - Abhilasha
Branch: - Samastipur
Loan cycle: - 1st Cycle
Occupation: - Agriculturist



“This is the first time I am borrowing from Saija. I found this company to be very transparent and customer centric. I feel good to be a part of Saija as its policy and procedures of disbursement is easy to understand. During collection meeting the concerned Field Executive trained us so well that enhance our knowledge on Company and Products. My main reason for the association with Saija is its easy repayment methods. The Field Executives are well behaved and provides quality services to us. I am looking forward to have a long term relationship with Saija.”