

Dear colleagues,

The year just rolled by has been indeed **Historic**. The nation elected its first government with full majority after over two decades. The regulators have opened more avenues for NBFCs to grow. We can now aspire to become a **Small Finance Bank** soon and ultimately a full service bank.

Saija recorded quality business growth well exceeding the business plan for the first time since inception. In fact, MFIN has reported Saija logging the fastest growth in the **Sub Hundred** category in the country. All of the above is historic in potential and in impact.

A hearty congratulation to the entire team! What a confident and robust way for a team to enter a **New Year!** What is indeed creditworthy to note is the fact that we have excelled in each department of the business, client satisfaction, employee productivity, company profitability and credit rating. Everywhere there is only unidirectional indicator, **Up!**

The credit goes to the **ENTIRE TEAM.**

Friends! The board is excited, the shareholders are excited, they are confident, and this team shall **excel** in the coming years. Like a successful batsman in cricket, scoring a century is indeed noteworthy and a time to celebrate but also take a fresh guard from the umpire and play ahead with greater confidence and concentration for the mission is still to be accomplished.

I may repeat -a disciplined conduct, adherence to quality and a burning desire to achieve shall only ensure- we live the mission and vision of the institution.

We reaffirm our belief that-

**HAPPY EMPLOYEES ENSURE HAPPY CUSTOMERS.  
GOOD IS THE FIRST ENEMY OF GREAT.**

I wish all of you and all your near and dear ones a very prosperous and joy filled 2015

Best Wishes  
Shashi Ranjan Sinha

## BUSINESS SNAPSHOT

<b>Total Clients</b>	<b>88697</b>
<b>Active Clients – SKR</b>	<b>6982</b>
<b>Active Clients – SMR</b>	<b>81715</b>
<b>Portfolio Outstanding (Crores)</b>	<b>98.59</b>
<b>Branches &amp; Spokes</b>	<b>11 &amp; 14</b>
<b>Districts</b>	<b>9</b>
<b>No of Employees</b>	<b>273</b>

## GET TOGETHER @ SAIJA



Post the board meeting on 15th Dec'14 Saija hosted a get together party at Exotica which was attended by Mr Esteban Altschul COO (Accion), Saija Board members, Deloitte team, HO Executives, Unit Managers, BMs and ABMs. The occasion gave an opportunity to interact with key stakeholders and marked a new beginning in Saija.

## INVESTORS @ SAIJA

Mr S S Banarjee, Chief General Manager, IDBI visited Saija on 19th Dec'14 and shared his experiences with the HO employees.

Mr Aditya Vikram Aggarwal, Program Manager, Reliance Capital visited Saija on 23rd & 24th Dec'14 for due diligence

## VISIT OF MR. DAVID WALLACK (IFMR)

Mr. David Wallack from IFMR visited Saija from 16th to 19th Dec'14 with a view to understand the overall operations at Saija. During his visit he met the Head Office staff and visited Danapur branch where he interacted with the BM, ABMs, BOEs, FEs and Saija clients. The visit was paid with an objective to understand the current managerial capabilities and competencies necessary to take Saija through the next expansion phase

## REVIEW MEETING @ SAIJA

Saija conducted Review meeting on the 1st of Nov'14 in Patna. The meeting started with opening session of Mr. S.R Sinha sharing his future vision for Saija which was followed by a presentation on "Key Points from Jim Collin's book - **Good to Great Companies**" by Mr. Anirudh Shah. Finally, each unit presented the key achievements of their respective branches and the major issues faced. The meeting concluded with the closing remarks by Ms. Rashmi Sinha emphasizing on quality focus in our systems and processes

### GENDER SENSITIZATION PROGRAM

In order to sensitize the gender concern in Microfinance, SIDBI had organized a two days workshop on Gender Sensitization on 13th & 14th Oct'14 in Varanasi. Team from Head Office and Branch went to Varanasi to attend the workshop.

### LEADERSHIP PROGRAM FOR MID LEVEL MANAGERS

Ms. Zareen, Manager (Training) and Mr. Randhir Kumar (Unit Manager) attended the "Leadership Skills for Microfinance Mid-level Managers" (LMM), a five days hands-on course organized by ACCION that prepares participants to manage and lead teams efficiently and effectively.

### WORKSHOP ON CREDIT BUREAU

MFIN in collaboration with IFC has organized a Training of Trainers (TOT) Workshop on Credit Bureau Training Toolkit on November 21, 2014 in Mumbai which was attended by Ms. Zareen, Manager (Training).

### WORKSHOP ON HUMAN RESOURCE MANAGEMENT

ACCESS ASSIST with support from SIDBI organized a workshop on Human Resources Management in microfinance with the objective of sharing key findings of the study on critical aspects of HR management and development and stimulates discussion on HR best practices in MFIs. The workshop was held in Mumbai which was attended by Ms. Rashmi Sinha (Senior. Advisor HR & NFL) and Ms. Nishi Sinha, Manager (Human Resource)

### REWARD & RECOGNITION @ SAIJA

As a part of Reward and Recognition scheme, the best Unit Manager Mr. Ranjeet Kumar was invited for "Coffee with CMD". It was a proud moment for Mr. Ranjeet. The Best Branch Manager Mr. Amit was taken out for dinner by Head (Commercial)

### CELEBRATIONS @ SAIJA



On the occasion of Diwali we organized a Puja at the Head office, followed by a "Jewellery making competition" where all the HO employees participated with zeal & fervour.

We had a gala time while celebrating Christmas at Head Office on 24th Dec'14. It marked an auspicious occasion where we cut the cake and decorated the Christmas tree.

### EMPLOYEE SPEAK

Name – Nisha  
Designation – Associate F & A  
Place of Duty – Head Office  
Date of Joining – 2nd Sep 2014



"It has been four month since I joined Saija. Here I have been able to connect myself and find meaning in my work. My colleagues are supportive and cooperative which has helped me to learn faster and adapt to the work culture. The guidance I received as a fresher has helped me in enhancing my skills and empowered me as an employee."

### CLIENT SPEAK

Name- Madhuri Devi  
Group - Shankar  
Branch – Patna  
Cycle – 2<sup>nd</sup>



"Saija has brought a valuable change in my life. This is my 2nd loan with Saija. With my first loan I purchased an autorikshaw which helped my husband to generate more income. Now my family has a decent life style. I send my kids to school and constructed my own house. This is big achievement for my family which would not have been possible without Saija. I feel great to be a part of this family".