

**Nani Kumar Saikia**  
**Managing Director**

Nani Kumar Saikia is a science graduate from Guwahati University. After completing his graduation in the year 1991, he involved with several voluntary organizations and in the year 1997, he became the General Secretary of Sipajhar Diamond Club Community Centre (SDCCC). Being a Secretary of the club he tried to transform the football club into a developmental institution. Under his leadership SDCCC, started its Micro credit programme in the year 1998 for extending credit support to poorest of the poor for starting income generating activities. That was the beginning of Micro Finance career of Nani Kumar Saikia. With the help of Rashtriya Grammeen Vikas Nidhi (RGVN), SDCCC expanded its Micro credit activities in Darrang District and started an economic development programme in Darrang Dist. The poor who were not given credit by banks (Nationalise and Rural) they came to SDCCC and SDCCC provided credit to them. Thus economic change has started in the rural areas due to intervention of SDCCC. In the year 2003, Nani Kumar Saikia left SDCCC and in the meantime SATRA which was formed in the year 2002 invited him to becoming the Executive Director of the organization. Finally on 1st day of January 2004, he joined at SATRA as Chief Functionary.

As a Secretary of SDCCC Mr. Saikia felt need of NGOs in the rural areas for development as well as a group of dedicated and sincere youth team. So initially Mr. Saikia tried to find out a very young group and involved them with SATRA and with the help of RGVN, SATRA started Micro Finance in the last part of 2004 and train and guide the youth team.

Being a Micro Finance practitioner Mr. Saikia attended several training workshop on Micro Finance development held in different parts of India and gain firsthand knowledge on it. In the year 2009 Mr. Saikia visited Nobel laureate Dr. (Md) Yunus in Bangladesh and gained knowledge regarding their operation. Due several legal constraints Mr. Saikia decided to acquire an NBFC in the year 2011 and he is one of the promoters of the company.

**Mr. Biplab Saharia**  
**Director (Operation)**

Biplab Saharia has joined as Volunteer in 2002-03 at Social Action for Appropriate Transformation and Advancement in Rural Areas (SATRA) when he was doing his Graduation. During that period, he organised some awareness meets in different issues as well as entrepreneurship development programmes along with three other friends. In 2004, he became Chief Coordinator of SATRA and latter he acted as Board Director of the organization for tenure of three years. Under the

guidance of Nani Kumar Saikia, he learnt about micro finance and started the programme at SATRA in 2004.

To gain firsthand knowledge, he undergo 15 day long Micro Finance Training at Basix field office at Ranchi, Jharkhand on December, 2015. Coming back, he started credit delivery towards JLG model. Then he went to Hyderabad in January, 2007 in exposure to APMAS. Moreover he has participated in some training programs regarding management of Finance, Accounts etc.

Biplab Saharia has guided the entire field staff of SATRA in successful implementation of Micro Finance programe. Moreover he was active in fund raising. As a result, when management of SATRA, decided to take over NBFC, he is asked to become a promoter director of SATRA DEVELOPMENT FINANCE PVT. LTD.

**Mrs.Olee Bora**  
**Nominee Director**



Presently working as General Manager, NEDFi, Guwahati  
Presently General Manager of North Eastern Development Finance Corporation Ltd who has been nominated by NEDFi as Nominee Director of SATRA Development Finance Private Ltd. Prior to joining NEDFi in 1996, worked as personal officer in Bongaigaon refinery and petrochemicals Ltd. (BRLPL) presently IOCL and Tata energy research institute (TERI). She has done graduation from the university of Allahabad and MBA from Gauhati University. Has also done PG diploma in training and development from Indian society of training and development (ISTD), New Delhi, she is a nominee director in Kanaklata mahila Urban co-operative Bank Ltd. And a few other NBFCs and societies assisted By NEDFi. She has been resource person to a number of NGOs and institute. She is also associated with the MBA Dept. of Gauhati University and external expert. She has presented and published papers in national and international conferences.

**Mr. Ajit Kumar Saharia**  
**Independent Director**



Mr. Ajit Kumar Saharia is a retired bank officer. His highest education qualification is B.Sc(h). He has 37 Years banking experience. Serve as bank officials at UCO bank at various capacities in different parts of India. Being a senior manager served at various levels of UCO bank. During bank manager tenure deal on advance (Credit) to various agencies, Firms, individuals, industries, etc