

Financial details of MFIs extended support in the form of Capital Support (CS) and / or Revolving Fund Assistance (RFA) as on 31 March 2010

(Rs. lakh)

Sl. No.	Name of the Agency	Details of financial support extended by NABARD							Terms and conditions & other particulars being prescribed by MFI				
		Support in the form of (CS and/or RFA)	Date	Amount sanctioned	Service Charge	Repayment + Moratorium Period (Yrs)	Type of borrowers	Special conditions of sanction, if any	Rate of interest (flat / reducing balance)	Other charges, if any	Security deposit or risk fund, if any	Whether interest paid on (Col.12) & other such conditions	Effective rate of interest
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
ANDHRA PRADESH													
1	Payakaraopeta Women's MACS (PWWACS)	CS	20.03.09	50.000	3.5%	5+2	SHGs and JLGs	--	18.5% (RBM)	Rs.25/-	--	--	18.75%
2	Rashtriya Sevan Samithi (RASS), Tirupati	CS	27.02.08	100.000	3.5%	5+2	Individuals	--	15% (RB)	1%	--	--	16.48%
2a	Rashtriya Sevan Samithi (RASS), Tirupati	RFA	25.03.10	500.000	8%	3+2	Women SHGs	--	17% (RBM)	1%	--	--	18.37%
3	SPANDANA, Hyderabad	CS	04.09.08	200.000	6%	5+2	Members of SHGs	--	10% to 12.5% (Flat)	2%	--	--	23.68% to 24.70%
ASSAM													
1	ASOMI, Guwahati	CS	27.11.07	100.000	3.5%	5+2	SHGs / JLGs & Individuals	--	10% (flat)	3%	10%	--	23.47%
2	BOSCO Reach Out, Guwahati	RFA	04.09.08	60.000	9.5%	5+2	Members of SHGs	--	12% (flat)	0%	200	--	23.60%
3	Rashtriya Gram Vikas Nidhi (RGNV), Guwahati	CS	30.03.07	100.000	3.5%	5+2	Members of SHGs/JLGs	--	10% (flat)	5%	--	--	ranging from 17.05% to 25.26%
3a	Rashtriya Gram Vikas Nidhi (RGNV), Guwahati	RFA	30.03.07	100.000	7%	5+2	Members of SHGs/JLGs	--	10% (flat)	5%	--	--	ranging from 17.05% to 25.26%
4	Weavers Development Society, Nalbari	RFA	24.11.09	25.000	7.5%	5+2	Individual / SHG	--	15% (Flat) / 12% (Flat)	1% & 1%	--	--	25% to 26%
GUJARAT													
1a	FWWB, Ahmedabad	CS	30.04.07	100.000	3.5%	5+2	MFIs / NGOs	--	13.5% (RBM)	--	--	--	13.5%
1b	FWWB, Ahmedabad	RFA	12.05.03	740.000	7.5 %	4+1	MFIs / NGOs	--	13.5% (RBM)	--	--	--	13.5%
1c	FWWB, Ahmedabad-II	RFA	04.05.07	500.000	7.5 %	5	MFIs / NGOs	--	13.5% (RBM)	--	--	--	13.5%
1d	FWWB, Ahmedabad-II	RFA	18.01.10	500.000	7.5%	5+2	MFI /	--	13.5% (RBM)	--	--	--	18% to 24%
KARNATAKA													
1	Initiatives Dev Foundation, Bengaluru	RFA	05.09.08	250.000	9.5%	5+2	Members of SHGs	--	12% to 13.5% (RBM)	0.5% to 2.25%	--	--	14.31% to 16.78%
2	Sanghamithra Rural Financial Services (SRFS), Bengaluru	CS	30.03.07	100.000	3.5%	5+2	Members of SHGs	--	12% (RBM)	1%	--	--	13%
2a	Sanghamithra Rural Financial Services (SRFS), Bengaluru	RFA	20.04.09	500.000	9%	5+2	Members of SHGs	--	--	--	--	--	--
3	Shri Kshethra Dharmasthala Rural Development Project	CS	22.03.07	100.000	3.5%	5+2	Pragati Bandhu	--	11.25% (RBM)	1%	--	--	12.25%
3a	SKDRDP	RFA	17.09.07	200.000	9%	5+2	Pragati Bandhu	--	12.25%	2%	--	--	--
KERALA													
1	Welfare Services Ernakulam, Kochi	CS	04.06.09	50.000	3.5%	5+2	Members of SHGs	--	13.25% (Flat)	4%	--	--	24.87%
2	Gandhi Smarak GSK	RFA	26.03.10	50.000	8%	5+2	Individuals / SHGs	--	14%(RBM)	Rs.250/- to Rs.500/-	--	--	N.A.
MADHYA PRADESH													
1	Mahila Chetna Manch	RFA	22.02.2010	50.000	3.5%	5+2	Members of SHGs	--	18% (RBM)	--	10%	--	24% to 28%
MANIPUR													
1	Rural Agricultural and Industrial Development Centre	RFA	29.07.09	10.000	7.5%	5+2	Members of SHGs/JLGs	--	24%(RBM)	1.5%	10%	--	26.5%
2	Women's Voluntary Orgn	RFA	05.10.09	15.000	8%	5+2	Members of SHGs	--	14% (Flat)	1%	--	--	27.69%
NAGALAND													
1	Rongmei Baptist Association, Jalukie	RFA	28.02.2008	10.000	7.5%	3+2	Members of SHGs	--	24% (RBM)	--	--	--	24%
ORISSA													
1	Adhikar	CS	04.09.08	100.000	3.5%	5+2	Members of SHGs	--	10% (Flat)	2%	10% #	--	25%
1a	Adhikar	RFA	12.03.10	100.000	7.5%	5+2							

2	BISWA	CS	18.03.09	100.000	3.5%	5+2	Members of SHGs	--	20% (RBM)	2.5%	--	--	22.52% to 25%
3	Gram Utthan	CS	04.09.08	100.000	3.5%	5+2	Members of SHGs	--	18% (RBM)	1.5%	--	--	20.04% to 25.2%
3a	Gram Utthan	RFA	12.03.10	100.000	7.5%	5+2							
4	Mahashakti Foundation	CS	08.06.09	50.000	3.5%	5+2	Members of SHGs/JLGs	--	12% (Flat)	2%	--	10% #	26.812% to 28.00%
5	People's Forum	CS	04.04.08	50.000	3.5%	5+2	Members of SHGs	--	14% to 18% (RBM)	2.5%	--	10% @	19% to 26%
6	Swayamshree Micro Credit Services (SMCS)	CS	07.03.08	100.000	3.5%	5+2	Individuals	--	15% (RBM)	1%	--	10% @	17%
6a	Swayamshree Micro Credit Services (SMCS)	RFA	12.03.10	100.000	7.5%	5+2	Members of SHGs	--					
RAJASTHAN													
1	Pustikar Laghu Vyaparik Avam BSSS Ltd.	CS	04.09.08	100.000	3.5%	5+2	SHGs & Individuals	--	15% to 16% (RBM)	0.50%	--	--	15.19% to 16.01%
2	HPPI	CS	02.03.10	11.670	3.5%	3+2	SHGs & Individuals	--					
TAMILNADU													
1	BWDA Finance Ltd., Villupuram dist.	CS	04.04.08	50.000	6%	5+2	Individual members	--	15%(RBM)	1%	10% @	--	17.56%
2	Community Development Centre (CDC), Genguvarpatti	CS	04.09.08	100.000	3.5%	5+2	SHGS	--	18%(RBM)	--	--	--	18%
3	Nanayaturabhi Dev Financial Services (NDFS), Trichy	CS	07.09.07	50.000	3.5%	5+2	Members of SHGs	--	12%(RBM)	5%	10% #	--	21.1%
UTTAR PRADESH													
1	Cashpor Micro Credit, Varanasi	CS	29.01.09	100.000	3.5%	5+2	Individuals, SHG	--	27% (RBM)	Nil	--	--	27%
1a	Cashpor Micro Credit, Varanasi	RFA	12.06.09	300.000	9.5%	5+2	Individuals, SHG	--	27% (RBM)	4%	--	--	27%
2	ISHARA Foundation	CS	22.05.08	25.000	3.5%	5+2	Individuals, SHG members	--	27% (RBM)	2%	--	--	27%
2a	ISHARA Foundation	CS	30.07.09	75.000	3.5%	5+2	Individuals, SHG	--	27% (RBM)	2%	--	--	27%
3	Network Entrepreneurship & Economic Development (NEED)	CS	25.03.08	50.000	3.5%	5+2	Individuals, SHG members	--	18% to 24% (RBM)	2%	10% of loan	--	21.5% to 27.5%
4	Margdarshk Development Services (MARGDARSHAK)	CS	11.03.10	25.000	3.5%	5+2	Individuals, SHG and JLG members	Fees etc collected from individuals, SHGs by MFI shall not be	13% to 18% (Flat)	Nil	Security deposit @5%	--	24% to 30%
5	Jaago SA & Harit VS	CS	11.03.10	25.000	3.5%	5+2	Individuals, SHG and JLG	- do -	15% (Flat)	3% to 5%	--	--	29%
6	Sanchetna Financial Services Pvt. Ltd	CS	25.02.10	25.000	3.5%	5+2	Individuals through JLG	- do -	15% (Flat)	1.5%	--	--	29%
UTTARAKHAND													
1	Mimoza Enterprises Finance Pvt. Ltd. (MEFPL), Dehradun	CS	08.02.10	250.000	3.5%	3+2	Members of SHGs/JLGs	MFI not to charge more than 25% interest rate	18% (Flat)	--	--	--	28.79% to 29.41%
1a	Mimoza Enterprises Finance Pvt. Ltd. (MEFPL), Dehradun	RFA	15.02.10	250.000	7.5%	5+2	Members of SHGs/JLGs and		18% (Flat)	--	--	--	28.79% to 29.41%
WEST BENGAL													
1	Bandhan-Konnagar	CS	04.09.08	100.000	3.5%	5+2	Members of SHGs / Individual	--	12.5% (Flat)	1%	10%	--	25.56%
1a	Bandhan Financial Services Pvt. Ltd.	RFA	15.03.10	100.000	9%	5+2							
2	Liberal Association for Movement of People (LAMP)	CS	04.09.08	50.000	3.5%	5+2	Poor rural women	--	12% (Flat)	1%	--	--	25.56%
3	Parama Mahila Samitee	CS	03.11.08	25.000	3.5%	5+2	Members of SHGs	--	15% (RBM)	1%	--	--	16.84%

3a	Parama Mahila Samitee	RFA	03.11.08	25.000	9%	5+2	Members of SHGs	--	15%	1%	--	--	16.84%
4	Sarala Women Welfare Society	CS	24.08.09	75.000	3.5%	5+2	Members of SHGs / Individuals	--	12.5% (Flat)	1%	11%	--	27.75%
5	Sreema Mahila Samiti	CS	27.11.07	100.000	3.5%	5+2	Individual members	--	18% (RBM)	3.5%	--	--	22.5%
6	Sahara Utsarga Welfare Society	CS	16.03.10	100.000	3.5%	3+2	Individuals / SHGs	--					

@ Security Deposit not taken into account while calculating the effective rate of interest since it will be adjusted towards last instalment or refunded after loan is fully repaid.

Security Deposit taken into account while calculating the effective rate of interest..

CS = Capital Support
RFA = Revolving Fund Assistance