



राष्ट्रीय कृषि और ग्रामीण विकास बैंक

**NATIONAL BANK FOR AGRICULTURE  
AND RURAL DEVELOPMENT**

सूक्ष्म ऋण नवप्रवर्तन विभाग

**MICRO CREDIT INNOVATIONS DEPARTMENT ( MCID )**

Plot No. C-24, "G" Block 2nd Floor, "E" Wing,  
Bandra Kurla Complex, P.B. No. 8121  
Bandra ( East), Mumbai - 400 051  
Tel : 022 2653 0084 Fax : 022 2 652 8141  
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Ref. No. NB. mCID / 776 / mFIs / 2006-07

21 August '06

All Scheduled Commercial Banks  
(including Regional Rural Banks)

Dear Sir,

**Scheme for financial assistance to banks for rating  
of Micro Finance Institutions (MFIs) –  
Nodal Officers in Credit Rating Agencies**

Please refer to our Circular Ref.No. 79 / mFIs/ 2005-06 dated 11 May 2005 and Circular No. 73 / MCID 1 / 2006 dated 15 May 2006 on the captioned subject.

We enclose herewith the names of officers who have been identified by Credit Rating Agencies as "Contact points" for smooth implementation of the scheme.

Yours faithfully

(Krishan Jindal)  
Deputy General Manager

## Annexure

### Scheme for Financial Assistance to banks for rating of Micro Finance Institutions (MFIs) – Nodal officers in Credit Rating Agencies List of Nodal Officers

#### 1) M-CRIL

Shri Sanjay Gandhi  
Team Leader Ratings  
Micro Credit ratings International Ltd.  
602 Pacific Square , 32<sup>nd</sup> Milestone NH8  
Gurgaon – 122 001  
Tel : 0124 230 9493; 230 9497; 230 9707; 405 0739  
Fax : 0124 230 9520  
Email : [sanjaygandhi@edarural.com](mailto:sanjaygandhi@edarural.com)

#### 2) CRISIL

Shri T. Raj Sekhar  
Manager – Financial Sector Ratings  
CRISIL Ltd.,  
Thapar House,  
43/44 Montieth Road,  
Egmore,  
Chennai – 600 008  
Phone : 044 – 2854 6205 / 06; 2854 6093  
Fax : 044 2854 7531  
Email : [trajsekhar@crisil.com](mailto:trajsekhar@crisil.com)

#### 3. CARE Ratings

- (a) Shri. R R Mokashi  
Executive Director  
Credit Analysis and Research Ltd.  
4<sup>th</sup> floor, Godrej Coliseum  
Somaiya Hospital Road,  
Sion (East)  
Mumbai – 400 022
- Phone : 022 – 6754 3456  
Direct : 022 6754 3636  
Email : [rajesh.mokashi@careratings.com](mailto:rajesh.mokashi@careratings.com)
- (b) Girish Wadhawan, Head Business Development  
(address same as above)  
Tel : 022 – 6754 3411  
Cell : 0 98207 31762  
Email : [girish.wadhawan@careratings.com](mailto:girish.wadhawan@careratings.com)

**At Ahmedabad**

- c) Shri. Mehul Pandya,  
Credit Analysis and Research Ltd.  
307, III floor, ISCON Mall,  
Near Jodhpur Cross Road,  
Satellite  
Ahmedabad – 380 015  
Tel : 079 – 5542 5587; 5531 1821 / 1822

**At Chennai**

- (d) Shri T N Arun Kumar  
Credit Analysis and Research Ltd.  
2-B, Wellington Plaza  
90, Anna Salai  
Chennai 600 002  
Tel : 044-2860 0876/7812/5284

**At Kolkata**

- (e) Shri Sukanta Nag  
Credit Analysis and Research Ltd.  
901 & 902. 9<sup>th</sup> floor,  
“Shubham building”  
1, Sarojini Naidu Sarani  
Kolkata – 700 017  
Phone : 033 2283 1800 / 1803 2280 8472

**At New Delhi**

- (f) Ms. Swati Agrawal  
Credit Analysis and research Ltd.  
710, Surya Kiran  
19, Kasturba Gandhi Marg  
New Delhi – 110 011  
Phone : 011 2331 8701 / 2371 6199 / 2332 8524