



**NATIONAL BANK FOR AGRICULTURE
AND RURAL DEVELOPMENT**
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
email : mcid@anbard.org

Ref. No. NB. mCID / 718 / SHG- MON / 2007-08 dated 11 July 2007

Circular No. 115 / mCID 03 / 2007-08

The Chairman
All RRBs

The Managing Director
All SCBs

Dear Sir,

Microfinance - Submission of progress report

In terms of RBI circular Endt. RPCD. MFFI. BC No. 11984/ 12.01.01/ 2006-07 dated 20 June 2007, addressed to Commercial Banks, on the captioned subject, we have been advised to collect the progress report under Microfinance from all RRBs and Cooperative Banks also on half-yearly basis in the formats specified for the purpose.

Accordingly, we advise that the said progress report may be furnished by RRBs, State Cooperative Banks and District Central Cooperative Banks in the enclosed formats to Micro Credit Innovations Department (MCID), NABARD, Head Office, Mumbai on a half-yearly basis as on 30 September and 31 March each year so as to reach us within 30 days of the half year to which the report relates. The SCBs may advise all DCCBs affiliated to them accordingly. A copy of the progress report may also be endorsed to our Regional Office of the concerned State.

Yours faithfully

(K Muralidhara Rao)
General Manager
Encls.: Formats

Micro Finance Progress Report

As at the end of March/ September

Name of the Bank

State

Part 'A' – Under SHG Bank Linkage Programme

(All amounts in Rs. '000)

1. SHGs maintaining Savings A/c in the Bank

	No. of SHGs	No. of Members	Savings Amount
a. Total no. of SHGs			
b. Of which under SGSY & other Govt. sponsored schemes			
c. Exclusive Women SHGs [Out of (a) above]			
d. Of which under SGSY & other Govt. sponsored schemes			

Part 'A' – Under SHG Bank Linkage Programme

2. SHGs financed directly by Banks

(All amounts in Rs. '000)

	During the year			Loan outstanding		Gross NPAs**		Percentage of Recovery to Demand
	Loan Amount Disbursed	No. of SHGs	No. of Members	Amount	No. of SHGs	Amount	No. of SHGs with NPAs	
(a) Total no. of SHGs								
(b) Of which under SGSY & other Govt. sponsored Programs								
(a) Exclusive Women SHGs								
(b) Of which under SGSY & other Govt. sponsored Programs								

**Applicable to March return only.

Part 'A' – Under SHG Bank Linkage Programme

3. SHGs financed directly by Banks with NGOs' facilitation

(All amounts in Rs. '000)

	During the year			Loan outstanding		Gross NPAs**		Percentage of Recovery to Demand
	Loan Amount Disbursed	No. of SHGs	No. of members	Amount	No. of SHGs	Amount	No. of SHGs with NPAs	
(a) Total no. of SHGs								
(b) Of which under SGSY & other Govt. sponsored Programs								
(a) Exclusive Women SHGs								
(b) Of which under SGSY & other Govt. sponsored Programs								

**Applicable to March return only.

Part 'B' : MFOs/ MFIs- Bank Linkage for on-lending to groups and others

1. MFOs/ MFIs maintaining Savings A/c in the Bank

(All amounts in Rs. '000)

S. No.	Nature of Intermediary	No. of MFIs/ MFOs	Savings Amount
1.	NGO MFOs – Societies Registration Act 1860 and Indian Trust Act 1880		
2.	Cooperative MFOs- Cooperative Societies Act of each State		
3.	Cooperative MFOs- Mutually Aided Cooperative Societies Act (MACS)		
4.	Cooperative MFOs- Multi - State Coop. Societies Act 2002		
5.	NBFC MFIs under Section 25 of Companies Act 1956 (Not for profit)		
6.	NBFC MFIs incorporated under Companies Act 1956 & registered with RBI		
7.	Others (To be specified)		
	Total		

Part 'B' : MFOs/ MFIs- Bank Linkage for on-lending to groups and others

MFOs/ MFIs financed by the Bank

(All amounts in Rs. '000)

S. No.	Nature of Intermediary		During the year		Loan outstanding		Percentage of Recovery to Demand	Gross NPAs**	
			Loan disbursed	No. of MFOs/ MFIs	Amount	No. of MFIs having O/S loans		Amount	No. of MFOs/ MFIs with NPAs
1.	NGO MFOs – Societies Registration Act 1860 and Indian Trust Act 1880	SHG Model							
		Non-SHG Model							
2.	Cooperative MFOs- Cooperative Societies Act of each State	SHG Model							
		Non-SHG Model							
3.	Cooperative MFOs- Mutually Aided Cooperative Societies Act (MACS)	SHG Model							
		Non-SHG Model							
4.	Cooperative MFOs- Multi-State Coop. Societies Act 2002	SHG Model							
		Non-SHG Model							
5.	NBFC MFIs under Section 25 of Companies Act 1956 (Not for profit)	SHG Model							
		Non-SHG Model							
6.	NBFC MFIs incorporated under Companies Act 1956 & registered with RBI	SHG Model							
		Non-SHG Model							
7.	Others (To be specified)	SHG Model							
		Non-SHG Model							
	Total	SHG Model							
		Non-SHG Model							

**Applicable to March return only

