

**PROGRESS OF SHG - BANK LINKAGE IN INDIA
2002-2003**



NABARD

Inside

Human Capital Investment in India	1
Self Help Group	4
Highlights	5
SHG - Bank linkage - Details	8
Statements	21
Highlights	22
Regional Spread	23
Agency-wise	25
Commercial Banks	27
Regional Rural Banks	29
Co-operative Banks	38
Model-wise	50
District-wise	52
Partner Agencies	72
Grant Support to NGOs	74
Capacity Building Outreach	102
Grant Support to RRBs as SHPIs	106
List of Abbreviations	109



The Cover

The labyrinthine pattern on the leaf represents the vast network of SHGs in the country. The SHGs are lifelines of succour to the millions of SHG members, connected to the banking system.

Human Capital Investment in Rural India -

A Network of Transformation

The greatest challenge to any civilised society is the social deprivation it harbours, in league with economic deprivation. It is inescapable that a collective war is waged to banish human deprivation from our midst. No other weapon can be more potent for this attack than building human capital among the deprived, through sustainable development initiatives. Congruity with human nature further enhances the value of such initiatives. This principle is germane to the SHG-Bank Linkage programme in India, which ensconces the basic human feeling of self-worth at its core. NABARD, in partnership with select NGOs and banks, developed this strategy to enable the banking system to transcend the confines of an already existing savings and credit delivery mechanism, which was neither cost effective for the banks, nor user-friendly for the very poor segment. The strategy goes far beyond, into the realms of building financial capabilities and self-confidence in the rural poor, through internal savings and lending from the owned funds of the SHGs. The mechanism provides a 'savings and credit history' for the members of the SHG, auguring well at the time of taking loans from the banks. The SHG-Bank linkage programme caught the imagination of not only the financial institutions, but governmental and non-governmental agencies also joined hands with NABARD in its efforts. Today, this unique initiative in India of more than 2,800 partners has blossomed into the fastest growing and the most cost effective microFinance initiative in the world, enabling 11.6 million poor families to access sustainable financial services from the banking system, through a network of over 700,000 Self Help Groups (SHGs).

A significant development, which has far-reaching positive impact on the SHG-Bank linkage, is the growing involvement of the formal

The most potent tool against human deprivation is building human capital among the deprived, through sustainable development initiatives.

The core strategy of SHG - Bank linkage is building financial capabilities and self-confidence in the rural poor, through internal savings and lending from the owned funds of the SHGs.

The value addition to SHG - Bank linkage programme from NABARD was significant in developing and sharing different levels of conceptual and capacity building inputs for the stake holders.



sector, comprising mainly development field staff of the local and state governments and the branches of banks, especially RRBs, in promotion of Self Help Groups (SHGs). With the help of their large presence at the field level, they assisted in formation and nurturing of 867,041 SHGs as at March 2003. Some state governments also took steps to accept SHG-Bank linkage norms for benchmarking quality thresholds for similar programmes led by them, thereby adding value to their poverty alleviation initiatives. The informal sector comprising the NGOs and other local agencies of varying sizes and outreach capabilities also significantly contributed to these efforts, by forming and nurturing 451,517 SHGs as at March 2003.

The value addition to SHG-Bank linkage programme from NABARD continued to be significant during the year, in the form of initiatives in developing and sharing different levels of conceptual and capacity building inputs with the stakeholders. These efforts were supplemented by the financial support to its partners from NABARD. As a part of its training strategy, NABARD organized and funded national and international exposure visits for officials from partner agencies. The intellectual inputs for training bankers, government officials and NGOs in formation and credit linking SHGs were developed in consultation with banks and NGOs, and were widely circulated in print form to all partners. In addition, an audio-visual training supplement in multimedia format has also been developed, for wider use by the capacity building units of the partner agencies. The circulation of microFinance newsletter 'Saving Grace' was stepped up by NABARD to cover a larger segment of partners for experience sharing and for spreading of best practices among the practitioners of microFinance. These measures, funded from the microFinance Development Fund (mFDF) held by NABARD, were found useful in enhancing the effectiveness of the staff of banks, NGOs and government agencies at the grassroots level. The Government of India (GoI) and the Reserve Bank of India (RBI) espoused these initiatives with appropriate and conducive policy support, leading to the rapid

progress in the microFinance initiatives of the agencies involved in it. External support for value addition to NABARD's initiatives came from the Swiss Agency for Development Cooperation (SDC) and the German Agency for Technical Collaboration (GTZ).

The formal financial sector comprising commercial banks (CBs), regional rural banks (RRBs) and the cooperative banks (Coops) carved out a niche for themselves in microFinance, by scaling up the credit flow to SHGs in a single year (during 2002-03) to Rs. 10,223 million (US\$ 213 million¹), which nearly equalled the cumulative bank loans given to SHGs from 1992 upto March 2002 (Rs. 10,263 million or US \$ 214 million). These were small loans without any collateral security, with an average size of Rs. 1,766² per family, made available to 11.6 million families who did not get such a sustained service from the banking system earlier. None of the participating banks has so far reported NPAs under SHG-Bank linkage programme. The banks are free to decide on their lending rates to SHGs. At present, the interest rates charged by banks to SHGs generally range from 9.5 to 13 percent per annum.

The grant support from NABARD to all partner agencies towards their cost of promoting and nurturing SHGs and for capacity building at different levels of partner agencies aggregated Rs. 207.02 million (US \$ 4.3 million) as on 31 March 2003. Apart from this, NABARD gave refinance support to the financing banks to the order of Rs. 6,223 million (US \$ 130 million). This report seeks to place before its readers the details of the microFinance initiatives of the banks, government agencies and the non-governmental organizations in India, and the support provided by NABARD to them, under the SHG-Bank linkage programme, during 2002-03.

None of the participating banks has so far reported NPAs under SHG-Bank linkage programme.

¹ US \$ 1= 48 Indian Rupees

² This figure is a statistical average, and is only indicative. Since all the members of SHGs would not be borrowing members at any point of time, the actual per borrower loan amount will be larger.

Self Help Groups

An SHG has an average size of about 15 people from a homogeneous class. They come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritisation of needs, setting terms and conditions, and accounts keeping. This gradually builds financial discipline in all of them. They also learn to handle resources of a size that is much beyond individual capacities of any of them. The SHG members begin to appreciate that resources are limited and have a cost. Once the groups show this mature financial behaviour, banks are encouraged to make loans to the SHG in certain multiples of the accumulated savings of the SHG. The bank loans are given without any collateral and at market interest rates. The groups continue to decide the terms of loans to their own members. Since the groups' own accumulated savings are part and parcel of the aggregate loans made by the groups to their members, peer pressure ensures timely repayments.



SHG - Bank Linkage 2002-2003

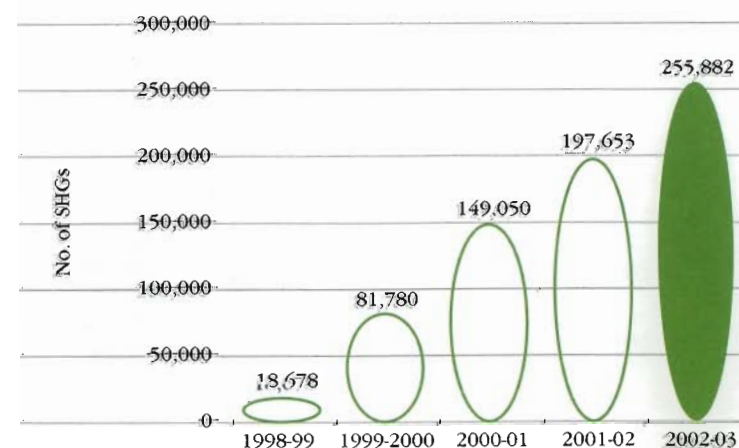
HIGHLIGHTS

Physical Achievements

- ◆ Number of new SHGs formed by formal agencies during 2002-03 : 515,477
- ◆ Number of new SHGs formed by NGOs during 2002-03 : 167,098
- ◆ Number of new SHGs financed by banks during 2002-03 : 255,882
- ◆ Number of existing SHGs provided repeat finance by banks during 2002-03 : 102,391
- ◆ Number of poor families accessing bank credit including repeat finance during 2002-03 : 5.6 million
- ◆ Estimated number of poor people covered during 2002-03 : 28 million
- ◆ Cumulative number of SHGs financed by banks upto March 2003 : 717,360
- ◆ Number of poor families who have accessed bank credit upto March 2003 : 11.6 million
- ◆ Estimated Number of poor people assisted upto March 2003 : 58 million

90 percent SHGs comprised only women members

Number of new SHGs financed by banks during the last 5 years



Financial Results

- ◆ Bank loans disbursed to new SHGs during 2002-03 : Rs. 6,905 million
- ◆ Repeat loans disbursed by banks to existing SHGs during 2002-03 : Rs. 3,318 million
- ◆ Increase in credit flow to SHGs over the previous year : 87%
- ◆ Cumulative bank loans disbursed to SHGs upto March 2003 : more than Rs. 20 billion
- ◆ Average loan per SHG from banks : Rs. 28,560 (US \$ 595)
- ◆ On-time repayment reported by participating banks : Over 95 percent

Banks reported 'Nil' NPA under SHG-Bank Linkage.

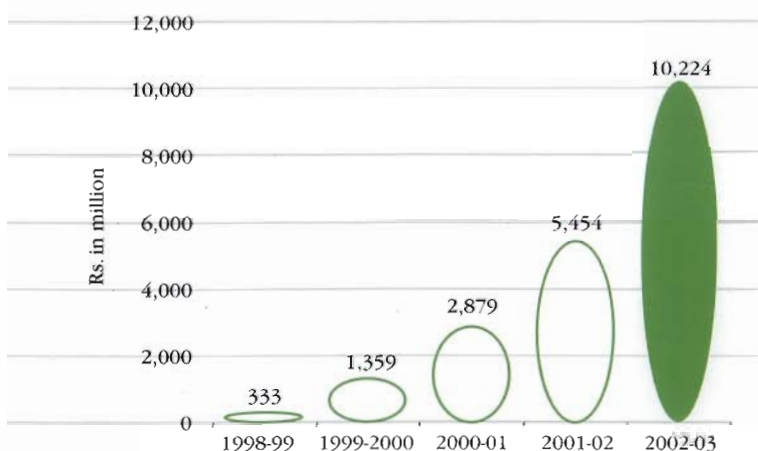
Partnerships

- ◆ Number of participating banks : 504
- ◆ Number of branches of banks lending to SHGs : 30,942
- ◆ Commercial Banks : 48
- ◆ Regional Rural Banks (RRBs) : 192
- ◆ Cooperatives : 264
- ◆ Number of participating NGOs and other agencies : 2,800

Geographical Spread

- ◆ Number of States & Union Territories : 30
- ◆ Number of Districts : 523

Bank Loan provided during the last five years



Support from NABARD

Capacity Building Support

- ◆ Agency-specific training modules and course material developed for banks, govt. agencies and NGOs
- ◆ International Exposure provided to partnering banks, state governments and NGOs
- ◆ Training supplements and conceptual inputs developed and supplied to banks and other agencies
- ◆ Best practices and innovations of partner agencies widely circulated among governments, banks and NGOs
- ◆ 2,053 programmes for SHG members covered 1,40,044 members of SHGs
- ◆ 715 programmes for bankers covered 31,000 officials including Chairmen of RRBs
- ◆ 135 refresher and awareness programmes for CEOs and field functionaries of different NGOs benefited 3,700 functionaries.
- ◆ 152 programmes for 5,200 government officers including IAS officers
- ◆ Two residential and location specific programmes for 48 DDMs, DDOs, Nominee Directors on the Board of RRBs and related officers of NABARD
- ◆ 8 exposure visits to banks and institutions pioneering in microFinance initiatives for 350 bank and NGO officials
- ◆ Total fund support for capacity building, exposure and awareness building aggregated Rs. 90.57 million as at March 2003

Loan Fund Support

- ◆ Refinance drawn by banks from NABARD during 2002-03 : Rs. 6,223 million
- ◆ Cumulative refinance drawn by banks upto March 2003 : Rs. 14,188 million
- ◆ Direct Loan Fund Support by NABARD to NGOs, mFIs, SHG Federations etc. upto March 2003 : Rs. 183.3 million



SHG - Bank Linkage 2002-2003

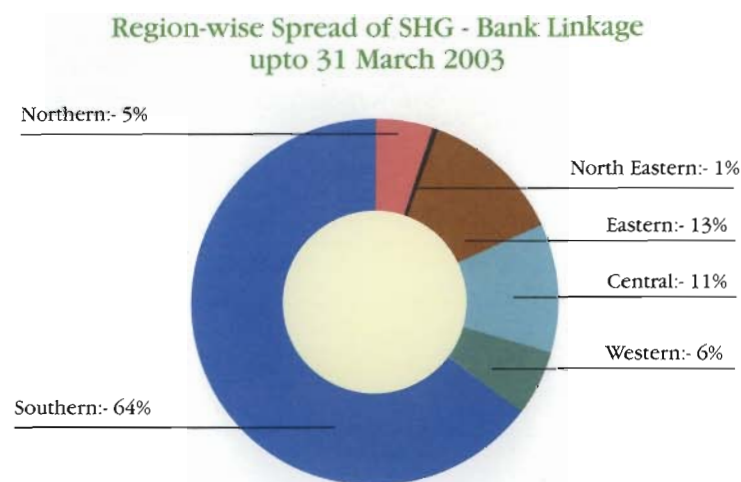
DETAILS

The performance of banks in linking self-help groups (SHGs) to the banking system scaled enviable heights during the year. The banks financed 255,882 new SHGs during 2002-03 (197,653 SHGs during 2001-02). The cumulative number of SHGs credit linked with banks increased to 717,360 as on 31 March 2003 covering more than 11.6 million poor households as against 461,478 SHGs covering 7.8 million poor households as on 31 March 2002.

Total bank loans disbursed to SHGs during the year aggregated Rs. 10,223 million (including repeat loans of Rs. 3,318 million provided to 102,391 existing SHGs already financed in earlier years) as compared to Rs. 5,454 million disbursed during the previous year, registering a growth of 87 % over the previous year. Though cent percent refinance from NABARD was available to all banks for SHG lending, some banks did not utilise the facility to the full extent. The refinance claimed by banks from NABARD stood at Rs. 6,223 million during 2002-03. Bank loans aggregating Rs. 20,487 million were disbursed to 717,360 SHGs with refinance support of Rs. 14,188 million from NABARD, upto 31 March 2003. The cumulative progress in financing SHGs from 1992 onwards, in physical and financial terms is given in Table 1.

Table 1: SHG-Bank Linkage- Cumulative Progress (1992-2003)

Upto end March	SHGs financed	Bank Loan (Rs. Million)
1992-99	32,995	571
1999-2000	114,775	1,930
2000-01	263,825	4,809
2001-02	461,478	10,263
2002-03	717,360	20,487



Around 90 per cent of the SHGs linked were exclusive women SHGs. As revealed in the impact evaluation studies, the on-time repayment of SHG loans was around 95 per cent for each bank. No bank has reported any NPA under the SHG-Bank Linkage.

Spread of SHG-bank Linkage

The year witnessed a perceptible increase of SHG-Bank Linkage in states which had not

shown significant progress in the past years. During the year 2002-03 alone, some states showed an increase in the number of SHGs credit linked, which was equal to or even more than the cumulative number of SHGs credit linked in those states upto March 2002 (Orissa - 21,719 SHGs; West Bengal -15,504; Rajasthan -10,178; Madhya Pradesh-7,290; and Bihar - 4,204 SHGs). The states which already had a high growth record continued to maintain the trend during 2002-03 as well. (Andhra Pradesh -79,037 SHGs; Tamil Nadu-35,701; Karnataka -25,146; Uttar Pradesh -20,582; Maharashtra -8,446; and Kerala -6,253 SHGs). All round growth was witnessed during the year in the states of Gujarat -4,379 SHGs; Himachal Pradesh-3,806; Jharkhand -3,567; and Chhattisgarh -3,000 SHGs).

Table 2: Positive Trends in Cumulative Growth in SHGs Linked to Banks

Region/State	March 1999	March 2000	March 2001	March 2002	March 2003
NE Region	93	196	477	1,490	4,069
KBK Region	526	1,425	4,192	9,869	18,934
Orissa	2,018	4,068	8,888	20,553	42,272
Bihar*	496	1,910	4,592	8,155	15,926
Uttar Pradesh*	2,812	12,953	23,152	36,437	59,549
Rajasthan	710	1,941	5,616	12,564	22,742
Madhya Pradesh*	733	2,303	5,699	11,744	22,034
All India	32,995	114,775	263,825	461,478	717,360

*Undivided States

The positive growth of SHG-Bank linkage in some of the regions and states indicated in Table 2 was facilitated by the state and region-specific strategies developed by NABARD in consultation with its regional offices at the state level, banks, NGOs and the state governments. Promotional efforts were launched by NABARD through its Regional Offices in these states, participating agencies and other institutions including the government and non-governmental agencies. NABARD took specific steps to identify district-level bottle-necks in expansion of SHG-Bank linkage in the States of Bihar, Uttar Pradesh, Rajasthan, Assam, Madhya Pradesh, West Bengal and Orissa, by conducting Goal Oriented Project Planning (GOPP) programmes for the district officers of NABARD in those states. This enabled NABARD to widen its network of partnership beyond the NGO sector in formation and nurturing of SHGs in these states. The partners included RRBs, farmers' clubs, government organisations and development departments which have effectively taken up the role of promoting and nurturing SHGs. Almost all commercial banks (48), RRBs (192) and co-operatives (264) participated in SHG-Bank linkage.

NABARD took specific steps to identify district-level bottle-necks in expansion of SHG-Bank linkage in the States of Bihar, Uttar Pradesh, Rajasthan, Assam, Madhya Pradesh, West Bengal and Orissa, by conducting Goal Oriented Project Planning (GOPP) programmes for the district officers of NABARD in those states.



Grant Support to Partner Agencies for Promotion and Nurturing of SHGs

NABARD continued its support to Government Organisations, NGOs, RRBs, commercial banks, co-operatives, and Farmers' Clubs which play an important role in promoting and credit linking of SHGs. The total number of participating NGOs and other agencies stood at 2,800 as on 31 March 2003.

A. Support to Government and Formal Agencies

The wide outreach and human resources available with the formal and governmental agencies at the field level was effectively tapped by the SHG Linkage Programme for forming and nurturing SHGs. Over time, an increasing number of formal agencies including development departments of State Governments and banks have come forward as Self Help Promoting Institutions (SHPIs). This was made possible through wide-

-ranging capacity building interventions and grant support planned and executed by NABARD over the years for these agencies. The number of SHGs promoted and nurtured by such formal agencies stood at 867,041 as on 31 March 2003.

B. Support to Regional Rural Banks (RRBs)

The local character and regional spread of RRBs give them an advantage in providing promotional and nurturing support to SHGs. Therefore, NABARD has been encouraging RRBs with limited financial assistance for this purpose from 1999 onwards. During the year, 24 RRBs in 13 states were sanctioned grant assistance of Rs. 0.75 million for promotion and linkage of 9,120 SHGs, taking the cumulative total of grant sanctioned to Rs. 21.09 million to 69 RRBs in 19 states for promotion and linkage of 27,150 SHGs. Out of this, grant assistance aggregating Rs. 6.15 million was availed by banks, which resulted in formation of 18,679 SHGs, of which 10,064 were provided with bank loans.

C. Support to Non-Governmental Organisations (NGOs)

Recognizing the core competence of the non-governmental agencies in formation and nurturing of good quality SHGs, NABARD continued to involve an increasing number of NGO partners to take up the function of Self Help Promoting Institutions (SHPIs). The NGOs, which act as SHPIs as an add-on

function, were provided with supplementary assistance in the form of promotional grant and infrastructural support.

During the year, promotional grants aggregating Rs. 36.5 million were sanctioned to 243 NGOs for promotion and credit linkage of 24,332 SHGs as against Rs. 26.40 million sanctioned to 169 NGOs for promotion and linkage of 17,966 SHGs during the previous year. The amount of cumulative grant support sanctioned for promotion and linkage of SHGs aggregated Rs. 103.8 million, covering 564 NGOs and 78,011 SHGs. As against this, a cumulative grant of Rs. 44.9 million was, so far, drawn by the NGOs, which resulted in promotion of 51,945 SHGs and credit linkage of 26,229 SHGs. Of these, 37 NGOs were granted repeat assistance by NABARD upto March 2003, as they were able to promote and link more SHGs to banks. Grant support was also extended along with RFA for infrastructure, training and for meeting operational deficit of the initial few years to select NGOs and MFIs. Cumulatively, Rs 4.96 million was sanctioned for this purpose, of which Rs. 3.92 million was drawn by the concerned agencies.

D. Support to Farmers' Clubs

The Farmers' Clubs, promoted by banks under the Vikas Volunteer Vahini (VVV) Programme of NABARD enjoy local acceptability and good will by being

informal ambassadors of the village to the banking system. Utilizing this advantage, 53 such clubs promoted 2,122 SHGs during the year, with grant assistance of Rs. 0.3 million from NABARD through the coordinating branches of the sponsor banks. Cumulatively, 493 Farmers' Clubs were so far provided with grant assistance of Rs. 2.25 million and they promoted 5,765 SHGs as on March 2003. Of these, 3,872 were given bank loans as on 31 March 2003.

E. Support to Independent Volunteers

Under a pilot scheme formed for supporting voluntary initiatives of socially committed rural individuals in organising rural poor into SHGs, total financial assistance of Rs. 0.18 million was sanctioned to two DCCBs, viz., Rajnandgaon DCCB (Chhattisgarh) and Mathura DCCB (Uttar Pradesh), and two RRBs, viz., Koraput Panchbati Gramya Bank (Orissa-KBK region) and Gwalior Datia Gramin Bank (Madhya Pradesh). The Project envisages 1,250 SHGs to be promoted and nurtured by 125 individual rural volunteers under this scheme. The progress under the Pilot scheme has been modest, with 318 SHGs promoted and 71 credit linked with banks as at March 2003.

Loanable Fund Assistance to NGOs and mFIs

NABARD provides loan funds in the form of Revolving Fund Assistance (RFA) on a very selective basis to NGOs, SHG Federations

(NBFCs) and Credit Unions which undertake financial intermediation. The RFA provided to the NGOs acting as SHPIs is necessarily to be used for on-lending to SHGs or individuals and the amount is to be repaid along with the service charge within a stipulated period of 5 to 6 years. This enables them to build a 'credit history', which would help them in future, while trying to access credit facilities through the regular banking channels. The RFA support also helps the NGOs and mFIs to supplement their immediate lending needs. Keeping this in view, NABARD has already provided RFA to some of the leading mFIs requiring large amounts of loan funds, like the FWWB and CFTS. The FWWB has drawn Rs. 51 million as RFA from NABARD, while the CFTS has drawn Rs. 10 million as RFA.

During the year, a total amount of Rs. 29.7 million as RFA was sanctioned to the following agencies:

- ◆ **Sanghamitra Rural Financial Services (SRFS)** - Rs. 25.1 million for on-lending to 3,400 SHGs in three states viz. Andhra Pradesh, Karnataka, and Tamil Nadu.
- ◆ **Watershed Organisation Trust (WOTR)** - Rs. 3.5 million for on-lending to 225 SHGs in the areas covered under Indo-German Watershed Development Programme (IGWDP) in Maharashtra.
- ◆ **Institute for Monitoring Self Employment (IMSE)** - Rs. 1.1 million for financing 360 SHGs in Birbhum district of West Bengal.

Cumulatively, RFA aggregating Rs. 183.3 million was sanctioned to 29 agencies of which Rs. 119.6 million was released to 27 agencies as at March 2003.

Initiatives in Specific Regions

The Regions which suffer from inadequate development due to inherent lack of institutional framework, non-availability of good infrastructure and the poor presence of non-government development agencies continued to receive special attention from NABARD. A series of initiatives were taken for propagating microFinance in the less developed KBK Region in Orissa and the North Eastern Region.

A. KBK Region of Orissa

The Kalahandi-Bolangir-Koraput (KBK) Region in Orissa continued to receive thrust in microFinance from NABARD. During the year, 9,065 SHGs were provided with bank loan and supported with refinance from NABARD in the region, bringing the cumulative number of groups credit linked to 18,934. During the year, 7 new NGOs were sanctioned promotional grant assistance aggregating Rs. 1.04 million for promotion and linkage of 610 SHGs in the region, taking the cumulative grant assistance sanctioned to Rs. 3.71 million to 32 NGOs for promotion and linkage of 2,824 SHGs. All the three RRBs in the region were supported with grant assistance of Rs. 1.15 million for promotion of 975 SHGs and linkage of 750 of them over a period

of three years. Besides, under the scheme of associating individual rural volunteers for SHG promotion and linkage, Koraput Panchbati Gramya Bank was sanctioned a grant assistance of Rs.0.70 million for promotion of 500 SHGs through 50 rural volunteers over a period of two years in Malkangiri and Nabrangpur districts of Orissa.

B. North Eastern Region

During the year, 2,579 SHGs were provided with Rs. 34.92 million as loans by banks in the NER. The cumulative number of SHGs credit linked in the NER rose to 4,069 with bank loan of Rs. 60.32 million disbursed to them. Grant assistance aggregating Rs. 0.9 million was sanctioned to 8 NGOs during the year, taking the cumulative amount of grant assistance sanctioned to Rs.2.3 million to 14 NGOs for promotion and linkage of 1,455 SHGs in the region. As against this, grant amount of Rs 1.26 million was released so far, resulting into promotion of 1,986 SHGs. In addition to the promotional assistance mentioned above, NABARD also sanctioned assistance for capacity building and infrastructure support of Rs. 36.66 million to 6 NGOs in the Region, against which, 5 NGOs have availed of Rs. 3.26 million.

In order to ensure that needy SHGs are not deprived of loan funds due to poor banking infrastructure in the NER, RFA of Rs. 27.1 million was sanctioned to 6 NGOs for micro-financing to groups or individuals. An amount of Rs. 21.5 million has so far been released to 6 NGOs. Further, 4 RRBs in the region have been sanctioned grant support of Rs. 1.2 million to function as SHPIs.

Different Models of Linkage

The three models of credit linkage of SHGs with banks showed the following trend as on 31 March 2003:

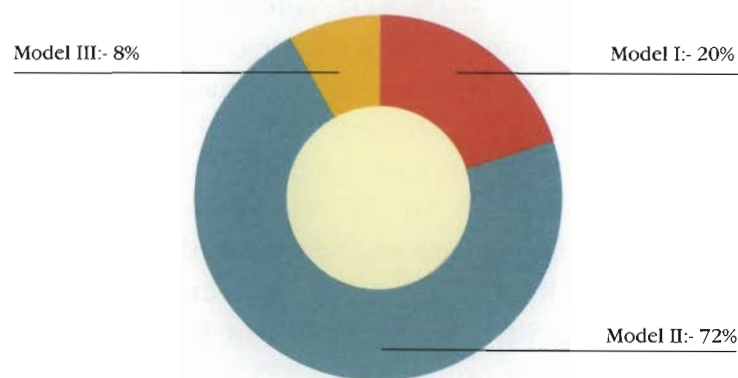
Model I : SHGs formed and financed by banks

In this model, banks themselves take up the work of forming and nurturing the groups, opening their savings accounts and providing them bank loans. Upto March 2003, 20% of the total number of SHGs financed were from this category. This showed an increase of 4 percent over the position upto March 02, reflecting an increased role of banks in promoting and nurturing SHGs.

Model II : SHGs formed by formal agencies other than banks, NGOs and others, but directly financed by banks

This model continues to have the major share, with 72% of the total number of SHGs financed upto March 03 falling under this category. Here, NGOs and formal agencies in the field of

Model-wise Cumulative number of SHGs upto 31 March 2003



microFinance act only as facilitators. They facilitate organising, forming and nurturing of groups, and train them in thrift and credit management. Banks give loans directly to these SHGs.

Model III: SHGs financed by banks using NGOs and other agencies as financial intermediaries

This is the model wherein the NGOs take on the additional role of financial intermediation. In areas where the formal banking system faces constraints, the NGOs are encouraged to approach a suitable bank for bulk loan assistance. This, in turn, is used by the NGO for on-lending to the SHGs. In areas where a very large number of SHGs have been financed by bank branches, intermediate agencies like federations of SHGs are coming up as links between bank branch and member SHGs. These federations are financed by banks, who, in turn, finance their member SHGs. Other agencies like NBFCs are also coming up to take up this role. The share of cumulative number of SHGs linked under this model upto March 03 continued to be relatively small at 8%.

Partner Agencies

BANKS

During the year 2002-03, 30,942 branches of 504 banks participated in the SHG-linkage programme. The broad category-wise number of these banks, total branches participated and their percentage share to the total achievements is indicated below.

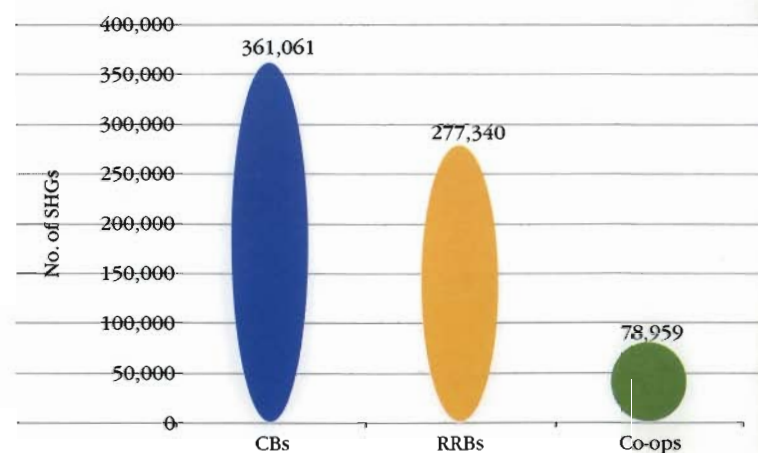
Commercial Banks

The SHG-bank linkage became a part of business for all the 27 public sector banks and 21 private sector banks. SBI credit-linked the highest number of SHGs (19,872) during 2002-03, followed by Indian Bank (9,654) and Andhra Bank (6,509). During the year, many more banks registered impressive growth in SHG-bank linkage. These were State Bank of Indore, Allahabad Bank, Punjab National Bank, United Bank of India and UCO Bank. The private sector banks which significantly supported SHG financing were ICICI Bank (1,910) followed by the Vysya Bank (807). The bank-wise position of SHG- bank linkage is indicated at Statement IV.

Regional Rural Banks

The Regional Rural Banks (RRBs) financed SHGs in a very significant way during 2002-03. Out of total 196 RRBs in the country, 192 participated in the SHG- bank linkage programme (i.e. more than 97%). During the year 2002-03, maximum number of SHGs have been linked by Pandyan Grama Bank in Tamil Nadu (10,346 SHGs) followed by Sri Visakha Gramin Bank in Andhra Pradesh (6,430 SHGs) and Nagarjuna Gramin Bank in Andhra Pradesh. (3,181

Agency wise distribution of SHGs upto 31 March 2003



SHGs) The other RRBs showing significant achievement were Koraput-Panchabati Gramya Bank, Kalahandi Anchalik Gramya Bank and Gorakhpur Kshetriya Grama Bank in Uttar Pradesh. The State-wise and RRB-wise number of SHGs financed is indicated at Statement V.

Agency wise distribution of number of SHGs financed upto 31 March 2003

(Amount in million rupees)

Agency	SHGs		Bank Loan	
	No.	%	Amount	%
Commercial Bank	361,061	50	11,495	56
RRBs	277,340	39	7,272	36
Cooperatives	78,959	11	1,720	8

Cooperatives

NABARD has been supporting capacity building, exposure and awareness creation initiatives among the co-operatives to mainstream SHG-Bank linkage in the co-operative banking sector. A specific initiative taken during 2002-03 was to encourage CCB-specific visits to Bidar DCCB or such other DCCBs, which have successfully taken up SHG-Bank linkage programme. The team from the visiting CCB may comprise the President, some directors, the CEO, other key officials and even union leaders in a single batch, so that they start evolving their strategy at the training institution itself.

The number of partners for the SHG-Bank linkage in the cooperative banking sector increased to 264, upto March 2003. The major contributors were Mugberia DCCB (1,883 SHGs) and South Canara DCCB (1,758 SHGs). The amendments made by many of the States in the Cooperative Societies Act have enabled the SHGs to become members of PACS and avail loans. State-wise and cooperative bank wise details of SHGs financed are furnished in Statement VI.

Capacity Building for Partner Institutions

During the year, in addition to designing of agency-specific course modules, NABARD placed emphasis on conducting training programmes, evaluating the programmes conducted and modifying the contents of the programmes. The funding support for capacity building of various partners also continued during the year. In addition, NABARD organised and funded national and international exposure visits for officials from partner agencies. The conceptual inputs and training supplements developed and widely circulated by NABARD were found

Specific initiatives were taken by NABARD, to increasingly involve the co-operative banking sector in SHG - Bank linkage programme.

useful by its partner agencies. These measures enhanced the effectiveness of the staff of banks, NGOs and government agencies in the field of microFinance. NABARD also provided capacity building support to “Mission Shakti” programme of Orissa Government which envisages promotion of one lakh new SHGs by the year 2004. During the year, the following capacity building activities were supported by National Bank.

- ◆ In all, 2,053 awareness building programmes were organised for SHG members in different parts of the country by NABARD in association with identified resource NGOs. The programmes, designed to inculcate among them the skill for managing thrift and credit, benefited 140,044 members of SHGs across the country.
- ◆ NABARD conducted 694 training programmes specially designed for bankers. More than 30,787 officials of various banks, including Chairmen of RRBs, participated in these programmes.
- ◆ Trainers’ training programmes were organised for faculty members of training colleges of various banks. Nine such programmes were conducted during the year covering 258 faculty members of different banks.
- ◆ Refresher/awareness programmes were conducted specially for CEOs and field level functionaries of different NGOs. In all 135 programmes were conducted during the year, benefiting 3,748 NGO functionaries.
- ◆ Training and awareness programmes, suitably designed for branch officials to equip them to effectively form, nurture and finance SHGs, were also organised by NABARD ROs in association with Resource NGOs. During the year, twelve such programmes covering 211 participants were conducted.
- ◆ Eight exposure visits to banks and institutions pioneering in microFinance initiatives were arranged during the year, in which 351 bank officials/NGOs participated.
- ◆ In addition, bank officials attending block level meetings were taken to field visits for interaction with SHG members. 243 such visits were conducted covering about 4,000 bank officials facilitating sharing of perceptions and exchange of views on SHGs and microFinance.
- ◆ Grant assistance of Rs. 3 million was sanctioned during the year to Sahakara Rural Development Academy (SAHARDA), founded by the Bidar District Central Co-operative Bank Ltd. as financial support for training of SHG members.



- ◆ Exposure visits of co-operative bank officials from other states to SAHARDA were provided with financial support, benefiting 181 co-operative bank officials from 8 states.
- ◆ During the year, 152 programmes on microFinance were organised by NABARD at different training establishments for 5,216 government officials.
- ◆ One exclusive workshop for 19 senior officers belonging to the Indian Administrative Service was organised through Lal Bahadur Shastri National Academy of Administration, Mussorie to sensitize senior government officials about microFinance and SHG linkage programme.
- ◆ A new training programme for the elected members of Panchayati Raj Institutions in order to build awareness among them and involve them in the SHG-bank linkage programme was introduced for the first time. Fortyfive such programmes, covering 2,162 elected public representatives, were conducted during the year.
- ◆ Bankers' Institute of Rural Development (BIRD) organised three Trainers' Training Programme in which 34 faculty members of various commercial banks were imparted training.
- ◆ Two programmes on 'Appraisal of mFIs' were conducted by BIRD, one for NABARD officials and another for bankers to equip them in the appraisal techniques to be followed while sanctioning loans to mFIs for on-lending to SHGs. In all 24 participants attended these programmes.

Publications and Publicity

During the year 2002-03, NABARD brought out a large number of publications, which assisted different stakeholders in experience sharing, awareness building and capacity building. The circulation of the microFinance newsletter 'Saving Grace' was stepped up to cover a wider segment of partners for experience sharing and for spreading of best practices among the practitioners of microFinance. Two handbooks (one for branch officials of banks and another for individual animators of any agency involved in formation of groups) were published by NABARD during the year, as capacity building supplements at the field level, on different aspects of forming, nurturing and credit linking good quality SHGs. Copies of these handbooks were supplied in bulk to all the



commercial banks and RRBs, for wider distribution at their branch levels. A multimedia capacity building supplement³ for large scale field level distribution to the training institutions of the partner agencies like banks, development agencies and NGOs has been developed by NABARD in consultation with banks and NGOs. These initiatives were funded from the microFinance Development Fund (mFDF) held by NABARD.

A booth was sponsored by NABARD in an International Seminar organized by the APRACA and GTZ at Colombo in Sri Lanka where information on the role of banks, government and NGOs in the SHG-bank linkage programme in India was shared with a large number of microFinance experts, resulting in exchange of information and experience from a wider segment of microFinance practitioners.

Seminar on SHG - Bank Linkage Programme

The corporate mission set for itself by NABARD is to provide technical and financial assistance in an innovative manner to its partners to enable them to reach formal financial services to one hundred million poor, through one million SHGs, by 2007. As the journey to this goal had reached its half-way mark during the year, it was considered appropriate to have an assessment of the strategy followed so far under the programme as well as its impact on the lives of the poor to help fine-tune the Bank's strategy in the coming years. Independent external experts were therefore commissioned in collaboration with the SDC, GTZ and IFAD to look into various critical aspects of the programme. Evaluation studies to assess the economic and social impact of the programme were also commissioned (See Box).

The findings of these studies were discussed in a National Seminar on SHG-bank linkage programme, organized by NABARD in collaboration with the SDC, GTZ and IFAD in November 2002 at New Delhi. The seminar facilitated a multi-perspective evaluation of the different aspects of ten years of SHG-bank linkage programme by a large number of key stakeholders like banks, NGOs and government agencies, who participated in the two-day deliberations. The seminar was also attended by international agencies like the World Bank, SDC, GTZ, IFAD, ADB, representatives from some developing countries, as also some acknowledged experts on microFinance. The seminar helped re-confirm the commitment of the stakeholders in the programme and to provide new ideas to improve the penetration of the programme in different areas.

³ CD Rom available at the address shown on the back cover of this book.





From Nowhere...

It looked like the world had ended for Qamar Sultana Khan, when her husband deserted her a few years ago. She lived in Urali Devachi, Haveli Taluka, Pune, Maharashtra. She was unemployed, unskilled, depressed and was an additional burden on her already poor parents. Faced with an uncertain future, Quamar started showing withdrawal symptoms, unwilling to interact even with known people.

The persistence of a field worker of Gram Mahila va Balak Vikas Mandal, an NGO promoted by Bank of Maharashtra helped in introducing Quamar to the SHG fold and she joined Ganesh Bachat Gat (SHG) IN 1995. Initially, she had to borrow Rs. 20 every month to make the savings with the SHG. She picked up some sewing work from neighbours, fetching paltry sums at times.

...to Somewhere



Break through for Qamar Sultana came, with an exposure programme by Swayam Siddha at Kolhapur in 1996, She picked up tailoring skills through the programme. The SHG gave her a loan to get a stitching machine. Bank of Maharashtra financed the SHG. In a period of 2 to 3 years, she started earning around Rs. 300 per month. Bleakness and uncertainty slowly yielded to hope and confidence in Quamar Sultana's life.

She started taking up useful activities like midwifery and postnatal help to the local women. She learned Rangoli block making and started producing artistic designs, which caught the fancy of a lady from the US who visited the village. Confident enough to forge friendship with a foreigner, Quamar Sultana even managed to sell Rangoli making kits to USA. " I earned Rs. 50,000 through rangoli kits!" Quamar Sultana told us, when we visited her in November 2002.

Now, Qamar Sultana is an animator with an NGO. She earns a monthly income of Rs 1,500, and has done up her house with a lick of fresh paint and with amenities like a gas stove!





Studies through National and International mF Experts⁴

Prof. Hans Dieter Seibel's study on profitability establishes that SHG portfolio is profitable, despite the lower rates of interest charged by some banks, mainly due to 'nil' NPAs. SHG Banking was found to be a robust financial product, performing well both in healthy and distressed financial institutions. While appreciating the philosophy of SHG Bank Linkage Programme Dr. Erhard W. Kropp, in his holistic review suggested that the vision-2007 for reaching out to one third of the rural poor through this programme was quite realistic. Being predominantly women focussed, SHG-banking is the first step towards feminisation of the (micro) banking portfolio of Indian banks. He also suggested that the scaling up strategy could focus on further innovations in loan and saving products, post linkage management of SHGs, building up MIS for different stake-holders and facilitating mainstreaming of the poor into the rural economy. Prof. Malcom Harper in his study, compared strengths and weaknesses of different SHG promoting institutions viz., NGOs, banks, farmers' clubs and Govt. Agencies which were required to be factored in the scaling up strategy. The study on economic impact of the programme by NABARD, covering 115 members from 60 SHGs in three backward eastern states, viz., Chhattisgarh, Orissa and Jharkhand revealed that there was significant increase in assets (up by 30%) and income levels (up by 23%) of the members, with more than 80% members coming from SC/ST and backward classes. While the study by MYRADA on social empowerment of the women members of SHGs reconfirmed the general belief that woman empowerment was the major outcome of the SHG bank linkage programme, Dr Kim Wilson saw a new convergence dimension in the form of associating SHGs in prevention of rural emergencies during natural disasters, with a substantial reduction in the cost of relief measures.

⁴ The six study reports are available in print and CD Rom formats, at the address shown on the back cover of this book. The reports are also available at www.nabard.org (section on microFinance, publications)

STATEMENTS



STATEMENT I

SHG-bank Linkage — Highlights March 2001 to March 2003

(Rs. million)

Sl No.	Items	Cumulative upto		
		March 2001	March 2002	March 2003
1	No. of new SHGs provided with bank loan during the year	149,050	197,653	255,882
2	No. of SHGs provided with bank loan (cumulative)	263,825	461,478	717,360
3	% of women groups	90	90	90
4	No. of participating banks	314	444	504
	i Commercial Banks	43	44	48
	ii Regional Rural Banks	177	191	192
	iii Co-operative Banks	94	209	264
5	No. of States/ UTs	27	30	30
6	No. of districts covered	412	488	523
7	No. of Partner Agencies	1,030	2,155	2,800
8	Bank Loan (cumulative)	4,809	10,263	20,487
9	Refinance (cumulative)	4,007	7,965	14,188
10	No. of families assisted (in million)	4.5	7.8	11.6
11	Average Loan/SHG (Rs)	18,227	22,240	28,559
12	Average Loan/Family (Rs)	1,072	1,316	1,766
13	Model-wise linkage (cumulative)			
	i SHGs formed and financed by banks	13%	16%	20%
	ii SHGs formed by formal agencies and NGOs but directly financed by banks	76%	75%	72%
	iii SHGs financed by banks through NGOs	11%	9%	8%

STATEMENT II

SHG-bank Linkage — Regional Spread of Physical and Financial Progress upto 31 March 2003

(Rs. million)

Sl.No.	Region/State	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan upto 31 March 2002	Bank Loan during 01 April 2002 to 31 March 2003@	Cumulative bank loan upto 31 March 2003@
A Northern Region							
1	Himachal Pradesh	5,069	3,806	8,875	80.50	90.23	170.73
2	Rajasthan	12,564	10,178	22,742	231.98	230.58	462.56
3	Haryana	970	554	1,524	37.29	32.15	69.44
4	Punjab	407	435	842	19.05	20.95	40.00
5	Jammu & Kashmir	300	588	888	3.72	20.82	24.54
6	New Delhi	11	41	52	0.57	3.45	4.02
	Sub Total	19,321	15,602	34,923	373.11	398.18	771.29
B North Eastern Region							
7	Assam	1,024	2,453	3,477	13.65	31.85	45.50
8	Meghalaya	179		179	5.79		5.79
9	Tripura	7	97	104	0.33	0.65	0.98
10	Sikkim	23	1	24	0.44	0.22	0.66
11	Manipur	134	28	162	2.61	2.20	4.81
12	Arunachal Pradesh	108		108	2.00		2.00
13	Nagaland	15		15	0.58		0.58
	Sub Total	1,490	2,579	4,069	25.40	34.92	60.32
C Eastern Region							
14	Orissa	20,553	21,719	42,272	206.72	303.68	510.40
15	Bihar	3,957	4,204	8,161	38.15	82.75	120.90
16	Jharkhand	4,198	3,567	7,765	94.15	172.68	266.83
17	West Bengal	17,143	15,504	32,647	127.19	177.42	304.61
18	UT of A & N Islands	41	7	48	1.30	0.30	1.60
	Sub Total	45,892	45,001	90,893	467.51	736.83	1,204.34

Sl.No.	Region/State	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan upto 31 March 2002	Bank Loan during 01 April 2002 to 31 March 2003@	Cumulative bank loan upto 31 March 2003@
D Central Region							
19	Madhya Pradesh	7,981	7,290	15,271	155.92	151.53	307.45
20	Chhattisgarh	3,763	3,000	6,763	25.50	28.32	53.82
21	Uttar Pradesh	33,114	20,582	53,696	255.44	619.20	874.64
22	Uttaranchal	3,323	2,530	5,853	132.25	79.30	211.55
	Sub Total	48,181	33,402	81,583	569.11	878.35	1,447.46
E Western Region							
23	Gujarat	9,496	4,379	13,875	84.91	75.81	160.72
24	Maharashtra	19,619	8,446	28,065	423.02	274.00	697.02
25	Goa	203	37	240	7.19	4.19	11.38
	Sub Total	29,318	12,862	42,180	515.12	354.00	869.12
F Southern Region							
26	Andhra Pradesh	202,301	79,037	281,338	5,212.57	4,541.30	9,753.87
27	Karnataka	37,032	25,146	62,178	715.19	724.95	1,440.14
28	Kerala	14,759	6,253	21,012	340.02	304.85	644.87
29	Tamil Nadu	62,709	35,701	98,410	2,026.71	2,228.45	4,255.16
30	UT of Pondicherry	475	299	774	18.65	21.55	40.20
	Sub Total	317,276	146,436	463,712	8,313.14	7,821.10	16,134.24
	GRAND TOTAL	461,478	255,882	717,360	10,263.39	10,223.38	20,486.77

@ includes an amount of Rs. 3,318.26 million provided to 102,391 existing SHGs

STATEMENT III**SHG-bank Linkage — Agency-wise Cumulative Participation upto 31 March 2003****(Rs. million)**

Sl.No.	Region/State	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan@
A Northern Region									
1	Haryana	359	26.56	1,165	42.88			1,524	69.44
2	Himachal Pradesh	3,451	45.10	1,365	24.16	4,059	101.47	8,875	170.73
3	Punjab	330	15.30	141	11.13	371	13.57	842	40.00
4	Jammu & Kashmir	405	7.53	315	5.52	168	11.49	888	24.54
5	Rajasthan	8,807	161.06	11,526	247.50	2,409	54.00	22,742	462.56
6	New Delhi	52	4.02					52	4.02
	Sub Total	13,404	259.57	14,512	331.19	7,007	180.53	34,923	771.29
B North Eastern Region									
7	Assam	282	2.82	3,158	41.91	37	0.77	3,477	45.50
8	Manipur	162	4.81					162	4.81
9	Meghalaya	62	5.48	117	0.31			179	5.79
10	Sikkim	24	0.66					24	0.66
11	Tripura	2	0.16	96	0.74	6	0.08	104	0.98
12	Nagaland			15	0.58			15	0.58
13	Arunachal Pradesh	108	2.00					108	2.00
	Sub Total	640	15.93	3,386	43.54	43	0.85	4,069	60.32
C Eastern Region									
14	Bihar	2,873	43.99	5,197	72.96	91	3.95	8,161	120.90
15	Jharkhand	4,518	195.44	3,247	71.39			7,765	266.83
16	Orissa	12,451	126.81	24,621	317.73	5,200	65.86	42,272	510.40
17	West Bengal	7,731	58.45	8,287	102.17	16,629	143.99	32,647	304.61
18	A & N Islands (UT)					48	1.60	48	1.60
	Sub Total	27,573	424.69	41,352	564.25	21,968	215.40	90,893	1,204.34

SHG-bank Linkage — Agency-wise Cumulative Participation upto 31 March 2003

(Rs. million)

Sl.No.	Region/State	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan@
D Central Region									
19	Madhya Pradesh	5,054	129.74	8,326	136.35	1,891	41.36	15,271	307.45
20	Chhattisgarh	565	4.40	4,286	37.54	1,912	11.88	6,763	53.82
21	Uttar Pradesh	17,151	133.46	35,644	731.15	901	10.03	53,696	874.64
22	Uttaranchal	4,780	173.69	811	31.81	262	6.05	5,853	211.55
	Sub Total	27,550	441.29	49,067	936.85	4,966	69.32	81,583	1,447.46
E Western Region									
23	Goa	194	8.21			46	3.17	240	11.38
24	Gujarat	8,535	94.48	4,120	53.03	1,220	13.21	13,875	160.72
25	Maharashtra	14,989	413.31	9,339	203.92	3,737	79.79	28,065	697.02
	Sub Total	23,718	516.00	13,459	256.95	5,003	96.17	42,180	869.12
F Southern Region									
26	Andhra Pradesh	174,992	6,341.10	99,558	3,221.86	6,788	190.91	281,338	9,753.87
27	Karnataka	23,680	438.00	21,929	604.83	16,569	397.31	62,178	1,440.14
28	Kerala	14,068	402.75	4,218	90.66	2,726	151.46	21,012	644.87
29	Tamil Nadu & UTP	55,436	2,655.76	29,859	1,221.67	13,889	417.93	99,184	4,295.36
	Sub Total	268,176	9,837.61	155,564	5,139.02	39,972	1,157.61	463,712	16,134.24
	GRAND TOTAL	361,061	11,495.09	277,340	7,271.80	78,959	1,719.88	717,360	20,486.77

@ includes an amount of Rs. 3,318.26 million provided to 102,391 existing SHGs

STATEMENT IV

SHG-bank Linkage — Physical & Financial Progress of Commercial Banks upto 31 March 2003

(Rs. million)

Sl No.	Name of the Commercial Bank	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Public Sector Banks							
1	Allahabad Bank	1,782	1,898	3,680	19.63	47.76	67.39
2	Andhra Bank	54,908	6,509	61,417	1015.69	1,007.91	2023.60
3	Bank of Baroda	10,182	3,798	13,980	189.14	128.10	317.24
4	Bank of India	10,990	4,166	15,156	237.39	156.51	393.90
5	Bank of Maharashtra	3,790	1,164	4,954	71.32	30.10	101.42
6	Canara Bank	10,247	3,769	14,016	255.17	132.13	387.30
7	Corporation Bank	3,554	1,937	5,491	84.65	23.97	108.62
8	Central Bank of India	5,251	2,805	8,056	133.38	134.75	268.13
9	Dena Bank	1,684	723	2,407	15.95	9.77	25.72
10	Indian Bank	23,238	9,654	32,892	554.79	711.57	1266.36
11	Indian Overseas Bank	17,760	3,779	21,539	351.47	170.88	522.35
12	Oriental Bank of Commerce	3,156	2,247	5,403	123.93	30.33	154.26
13	Punjab & Sind Bank	47	94	141	3.85	2.53	6.38
14	Punjab National Bank	2,354	2,739	5,093	83.09	61.57	144.66
15	State Bank of India	63,393	19,872	83,265	1461.61	1,349.39	2811.00
16	State Bank of Bikaner & Jaipur	744	344	1,088	16.54	10.05	26.59
17	State Bank of Hyderabad	22,430	3,335	25,765	378.47	339.16	717.63
18	State Bank of Indore	546	523	1,069	17.83	14.21	32.04
19	State Bank of Mysore	766	679	1,445	25.89	21.27	47.16
20	State Bank of Patiala	132	132	264	10.36	3.78	14.14
21	State Bank of Saurashtra	949	349	1,298	6.06	7.31	13.37
22	State Bank of Travancore	2,167	428	2,595	47.53	27.20	74.73
23	Syndicate Bank	10,224	3,253	13,477	238.27	223.14	461.41
24	Union Bank of India	7,159	3,069	10,228	168.12	156.84	324.96
25	United Bank of India	3,255	2,303	5,558	11.30	25.53	36.83
26	UCO Bank	2,277	2,312	4,589	39.31	49.97	89.28
27	Vijaya Bank	2,826	676	3,502	68.29	40.34	108.63
	Sub Total	265,811	82,557	348,368	5,629.03	4,916.07	10,545.10

Sl No.	Name of the Commercial Bank	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Private Sector Banks							
1	Bank of Rajasthan Ltd.	455		455	7.31		7.31
2	Dhanalaxmi Bank Ltd	77	15	92	2.62	0.10	2.72
3	Global Trust Bank Ltd	867		867	16.20		16.20
4	Jammu & Kashmir Bank Ltd	63	48	111	0.67	0.80	1.47
5	Karnataka Bank Ltd	594	132	726	17.98	2.91	20.89
6	South Indian Bank Ltd.	555	67	622	10.09	7.16	17.25
7	Tamilnad Mercantile Bank Ltd	124	156	280	2.86	1.79	4.65
8	Vysya Bank Ltd.	3,082	807	3,889	50.63	46.65	97.28
9	Catholic Syrian Bank Ltd	127	5	132	1.76	0.13	1.89
10	Federal Bank Ltd	321	214	535	8.68	6.30	14.98
11	Lord Krishna Bank Ltd	15	6	21	0.63	0.10	0.73
12	City Union Bank Ltd	306	10	316	6.29	0.25	6.54
13	Laxmi Vilas Bank Ltd	450		450	10.36		10.36
14	Karur Vysya Bank Ltd	16	159	175	0.31	3.79	4.10
15	ICICI Bank Ltd	1,370	1,910	3,280	243.31	465.74	709.05
16	Nainital Bank Ltd	13	21	34	0.33	2.88	3.21
17	The United Western Bank Ltd	1	17	18	0.01	0.18	0.19
18	Ratnakar Bank Ltd		3	3		0.04	0.04
19	UTI Bank Ltd		328	328		20.00	20.00
20	K.B.S Local Area Bank		225	225		8.50	8.50
21	Sangli Bank Ltd		134	134		2.63	2.63
	Sub Total	8,436	4,257	12,693	380.04	569.95	949.99
	GRAND TOTAL	274,247	86,814	361,061	6,009.07	5,486.02	11,495.09

STATEMENT V

SHG-bank Linkage — Physical & Financial Progress of
Participating Regional Rural Banks upto 31 March 2003

(Rs. million)

Sl No.	Name of the RRB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Northern Region							
Haryana							
1	Gurgaon Gramin Bank	457	342	799	12.55	12.57	25.12
2	Ambala- Kurushetra KGB	82	49	131	3.50	2.93	6.43
3	Haryana KGB	162	34	196	1.08	8.23	9.31
4	Hissar- Sirsa KGB	2	37	39	0.18	1.84	2.02
	Total	703	462	1,165	17.31	25.57	42.88
Himachal Pradesh							
1	Himachal Gramin Bank	617	637	1,254	11.33	11.97	23.30
2	Parvatiya Gramin Bank	61	50	111	0.86		0.86
	Total	678	687	1,365	12.19	11.97	24.16
Punjab							
1	Faridkot Bhatinda KGB	6	6	12	0.17	0.29	0.46
2	Gurdaspur Amritsar KGB	21	15	36	1.22	1.65	2.87
3	Kapurthala Ferozepur KGB	5	2	7	0.09	0.12	0.21
4	Malwa Gramin Bank	22	18	40	1.97	0.64	2.61
5	Shivalik Gramin Bank	17	29	46	2.38	2.60	4.98
	Total	71	70	141	5.83	5.30	11.13
Jammu & Kashmir							
1	Jammu Rural Bank	124	171	295	0.85	4.31	5.16
2	Ellaquai Dehatti Bank	10	7	17	0.15	0.13	0.28
3	Kamraz Rural Bank		3	3		0.08	0.08
	Total	134	181	315	1.00	4.52	5.52

Sl No.	Name of the RRB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Rajasthan							
1	Alwar Bharatpur Aanchalik GB	640	904	1,544	18.41	27.67	46.08
2	Aravali KGB	504	1,004	1,508	10.15	17.13	27.28
3	Bhilwara KGB	1,256	1,531	2,787	20.76	34.06	54.82
4	Bikaner Chittorgarh KGB	120	44	164	3.22	0.51	3.73
5	Bundi Chittorgarh KGB	303	219	522	2.43	3.19	5.62
6	Dungarpur Banswara KGB	519	381	900	10.99	7.68	18.67
7	Hadoti KGB	469	440	909	8.27	6.11	14.38
8	Jaipur Nagaur Aanchalik GB	187	92	279	3.05	1.36	4.41
9	Mewar Aanchalik GB	74	40	114	4.88	1.68	6.56
10	Marwar GB	226	216	442	5.88	14.34	20.22
11	Marudhar KGB	72	93	165	0.98	1.97	2.95
12	Shekawati GB	324	216	540	6.23	4.69	10.92
13	Sri Ganganagar KGB	251	197	448	2.39	3.08	5.47
14	Thar Aanchalik GB	673	531	1,204	12.28	14.11	26.39
	Total	5,618	5,908	11,526	109.92	137.58	247.50
	Sub Total	7,204	7,308	14,512	146.25	184.94	331.19
North Eastern Region							
Assam							
1	Cachar Gramin Bank	86	111	197	1.06	1.08	2.14
2	Lakhimi Gaonlia Bank	498	905	1,403	6.82	16.04	22.86
3	Langpi Dehangi Rural Bank	26	33	59	0.50	0.93	1.43
4	Pragiyotish Gaonlia Bank	183	1,239	1,422	2.54	11.80	14.34
5	Subansiri Gaonlia Bank	46	31	77	0.74	0.40	1.14
	Total	839	2,319	3,158	11.66	30.25	41.91

(Rs. million)

Sl No.	Name of the RRB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Meghalaya							
1	Khasi Jaintia Ka GB	117		117	0.31		0.31
Nagaland							
1	Nagaland Rural Bank	15		15	0.58		0.58
Tripura							
1	Tripura Gramin Bank	3	93	96	0.15	0.59	0.74
	Sub Total	974	2,412	3,386	12.70	30.84	43.54
Eastern Region							
Bihar							
1	Bhagalpur-Banka KGB	85	36	121	0.52	0.90	1.42
2	Vaishali KGB	137	203	340	1.96	4.44	6.40
3	Samastipur KGB	51	95	146	1.06	1.07	2.13
4	Mithila KGB	6	11	17	0.32	0.14	0.46
5	Kosi KGB	37	396	433	1.06	10.48	11.54
6	Beguserai KGB	27	10	37	0.16	0.60	0.76
7	Champaran KGB	682	1,348	2,030	13.52	14.76	28.28
8	Magadh KGB	622	649	1,271	3.76	9.62	13.38
9	Madhubani KGB	79	52	131	1.11	0.48	1.59
10	Nalanda KGB	60	55	115	0.38	0.90	1.28
11	Gopalganj KGB	1	1	2	0.02	0.02	0.04
12	Bhojpur-Rohtas KGB	69	99	168	0.60	1.03	1.63
13	Saran KGB	95	140	235	0.75	1.53	2.28
14	Munger KGB	5	130	135	0.38	1.02	1.40
15	Patliputra GB		16	16		0.37	0.37
	Total	1,956	3,241	5,197	25.60	47.36	72.96
Jharkhand							
1	Ranchi KGB	372	92	464	13.70	3.19	16.89
2	Santhal Pargana KGB	448	176	624	2.90	6.11	9.01

Sl No.	Name of the RRB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
3	Palamau KGB	73	95	168	0.50	3.30	3.80
4	Hazaribagh KGB	787	350	1,137	16.95	12.15	29.10
5	Singhbhum KGB	397	156	553	2.90	5.42	8.32
6	Giridih KGB	227	74	301	1.70	2.57	4.27
	Total	2,304	943	3,247	38.65	32.74	71.39
Orissa							
1	Baitrarani Gramya Bank	765	792	1,557	3.89	8.70	12.59
2	Balasore Gramya Bank	189	657	846	1.14	5.90	7.04
3	Bolangir Anchalik Gramya Bank	1,970	1,359	3,329	15.16	19.06	34.22
4	Cuttack Gramya Bank	260	806	1,066	4.94	9.60	14.54
5	Dhenkanal Gramya Bank	1,311	702	2,013	28.69	17.30	45.99
6	Kalahandi Anchalik Gramya Bank	3,597	2,673	6,270	29.75	38.80	68.55
7	Koraput Panchabati Gramya Bank	2,099	3,147	5,246	25.11	48.20	73.31
8	Puri Gramya Bank	599	891	1,490	4.31	10.00	14.31
9	Rushikulya Gramya Bank	1,642	1,162	2,804	21.78	25.40	47.18
	Total	12,432	12,189	24,621	134.77	182.96	317.73
West Bengal							
1	Nadia Gramin Bank	679	1,818	2,497	5.08	7.88	12.96
2	Murshidabad Gramin Bank	193	263	456	1.10	8.08	9.18
3	Howrah Gramin Bank	271	146	417	1.59	9.85	11.44
4	Sagar Gramin Bank	1,618	698	2,316	5.77	3.33	9.10
5	Gaur Gramin Bank	114	482	596	2.65	2.34	4.99
6	Uttaranga KGB	80	979	1,059	5.77	11.74	17.51
7	Bardhaman Gramin Bank	21	19	40	0.72	0.70	1.42
8	Mallabhum Gramin Bank	219	289	508	1.90	5.35	7.25
9	Mayurakshi Gramin Bank	31	367	398	0.91	27.41	28.32
	Total	3,226	5,061	8,287	25.49	76.68	102.17
	Sub Total	19,918	21,434	41,352	224.51	339.74	564.25

(Rs. million)

Sl No.	Name of the RRB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Central Region							
Chhattisgarh							
1	Bastar KGB	314	138	452	1.60	0.47	2.07
2	Bilaspur Raipur KGB	81	61	142	1.10	1.79	2.89
3	Durg Rajnandgaon KGB	1,817	1,703	3,520	14.79	15.62	30.41
4	Sarguja KGB	94	37	131	1.55	0.42	1.97
5	Raigarh KGB	6	35	41	0.05	0.15	0.20
	Total	2,312	1,974	4,286	19.09	18.45	37.54
Madhya Pradesh							
1	Bundelkhand GB	96	62	158	0.75	0.23	0.98
2	Chhindwara-Seoni KGB	223	316	539	1.38	3.66	5.04
3	Chambal KGB	1	1	2	0.10	0.01	0.11
4	Dewas-Shajapur KGB	575	320	895	11.26	8.54	19.80
5	Gwalior-Datia KGB	298	132	430	2.00	1.21	3.21
6	Hoshangabad KGB	312	189	501	2.34	2.41	4.75
7	Indore-Ujjain KGB	40	73	113	0.39	1.16	1.55
8	Jhabua-Dhar KGB	2,172	1,177	3,349	48.47	31.82	80.29
9	Mahakaushal KGB	33	50	83	0.07	0.48	0.55
10	Mandla-Balghat KGB	6	9	15	0.02	0.05	0.07
11	Nimar KGB	265	456	721	2.67	6.26	8.93
12	Rajgarh-Sehore KGB	74	72	146	1.26	1.06	2.32
13	Ratlam-Mandsaur KGB	72	113	185	0.56	1.35	1.91
14	Rewa-Sidhi KGB	22		22	0.44		0.44
15	Shahdol KGB	31	46	77	0.28	1.29	1.57
16	Sharda KGB	560	345	905	1.64	1.64	3.28
17	Shivpuri-Guns KGB	65	91	156	0.28	0.50	0.78
18	Vidisha-Bhopal KGB	5	10	15	0.17	0.23	0.40
19	Damoh-panna-Sagar RRB		14	14		0.37	0.37
	Total	4,850	3,476	8,326	74.08	62.27	136.35

Sl No.	Name of the RRB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Uttaranchal							
1	Alaknanda Gramin Bank	54	71	125	4.48	4.53	9.01
2	Ganga Yamuna Gramin Bank	158	129	287	2.57	2.60	5.17
3	Nainital Almora KGB	79	213	292	1.95	7.13	9.08
4	Pithoragarh KGB	71	36	107	1.41	7.14	8.55
	Total	362	449	811	10.41	21.40	31.81
Uttar Pradesh							
1	Aligarh KGB	427	341	768	7.24	19.80	27.04
2	Allahabad GB	1,578	802	2,380	21.59	22.08	43.67
3	Avadh GB	694	549	1,243	7.49	21.20	28.69
4	Ballia KGB	464	438	902	4.00	10.20	14.20
5	Barabanki GB	593	352	945	1.23	14.20	15.43
6	Bareilly KGB	256	617	873	2.59	21.21	23.80
7	Basti GB	431	623	1,054	2.59	5.80	8.39
8	Bhagirath GB	504	129	633	4.93	5.60	10.53
9	Chhatrasal GB	221	466	687	4.81	22.10	26.91
10	Devipatan KGB	230	165	395	4.57	7.30	11.87
11	Etah KGB	719	59	778	2.18	10.40	12.58
12	Etawah KGB	1,037	417	1,454	2.00	20.80	22.80
13	Faizabad KGB	357	100	457	4.64	20.00	24.64
14	Farrukhabad GB	432	447	879	7.31	35.00	42.31
15	Fatepur KGB	560	95	655	3.37	7.80	11.17
16	Gomti GB	903	349	1,252	5.00	10.00	15.00
17	Gorakhpur KGB	1,279	1,527	2,806	8.36	70.40	78.76
18	Hindon GB	94	79	173	2.05	9.80	11.85
19	Jamuna GB	376	45	421	3.79	9.80	13.59
20	Kanpur KGB	1,542	302	1,844	13.16	10.00	23.16
21	Kashi GB	569	328	897	3.99	10.50	14.49
22	Kisan GB	282	9	291	1.14	6.00	7.14

(Rs. million)

Sl No.	Name of the RRB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
23	Kshetriya Kisan GB	805	37	842	3.63	20.00	23.63
24	Muzzafarnagar KGB	332	35	367	0.95	2.00	2.95
25	Pratapgarh KGB	772	710	1,482	5.87	20.00	25.87
26	Prathma Bank	2,176	1,167	3,343	34.67	25.00	59.67
27	Raebareli KGB	1,635	574	2,209	14.25	9.90	24.15
28	Rani Laxmibai KGB	163	85	248	2.38	2.21	4.59
29	Samyut KGB	946	997	1,943	2.12	20.00	22.12
30	Sarayu KGB	22	22	44	0.55	0.57	1.12
31	Shahjahanpur KGB	99	13	112	1.25	0.34	1.59
32	Shravasthi KGB	151	563	714	2.74	27.00	29.74
33	Sultanpur KGB	909	570	1,479	4.87	25.00	29.87
34	Tulsi GB	145	119	264	1.76	6.09	7.85
35	Vidur GB	123	65	188	1.39	3.20	4.59
36	Vindyasasini GB	562	60	622	2.39	3.00	5.39
	Total	22,388	13,256	35,644	196.85	534.30	731.15
	Sub Total	29,912	19,155	49,067	300.43	636.42	936.85
Western Region							
Gujarat							
1	Banaskantha Mehsana GB	317	45	362	2.67	0.23	2.90
2	Jamnagar - Rajkot GB	15	47	62	0.54	0.47	1.01
3	Junagadh Amreli GB	3	86	89	0.20	0.06	0.26
4	Kutch GB	246	25	271	3.58	0.22	3.80
5	Panchmahal Vadodara GB	861	712	1,573	16.07	8.62	24.69
6	Sabarkantha Gandhinagar GB	659	176	835	3.01	0.98	3.99
7	Surat Bharuch GB	185	421	606	5.11	6.93	12.04
8	Surendranagar Bhavnagar GB	110	76	186	3.17	0.93	4.10
9	Valsad Dang GB	7	129	136	0.16	0.08	0.24
	Total	2,403	1,717	4,120	34.51	18.52	53.03

Sl No.	Name of the RRB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Maharashtra							
1	Akola RRB	1,202	816	2,018	25.47	20.75	46.22
2	Aurangabad Jalna RRB	931	442	1,373	16.81	22.60	39.41
3	Bhandara RRB	398	202	600	7.14	4.31	11.45
4	Buldhana RRB	98	1	99	1.62	0.30	1.92
5	Chandrapur Gadchiroli RRB	1,878	622	2,500	33.04	22.22	55.26
6	Marathwada RRB	1,031	511	1,542	14.88	6.21	21.09
7	Ratnagiri Sindhudurg RRB	119	96	215	1.11	1.68	2.79
8	Solapur RRB	248	96	344	4.78	5.13	9.91
9	Yavatmal RRB	405	223	628	11.64	3.70	15.34
10	Thane RRB	5	15	20	0.25	0.28	0.53
	Total	6,315	3,024	9,339	116.74	87.18	203.92
	Sub Total	8,718	4,741	13,459	151.25	105.70	256.95
Southern Region							
Andhra Pradesh							
1	Chaitanya Gr. Bank	1,632	831	2,463	48.74	70.41	119.15
2	Godavari Gr. Bank	3,126	675	3,801	73.08	46.15	119.23
3	Golconda Gr. Bank	1,908	119	2,027	46.09	9.15	55.24
4	Kakatiya Gr. Bank	6,122	1,167	7,289	140.05	97.33	237.38
5	Kanakadurga Gr. Bank	1,973	149	2,122	37.29	22.40	59.69
6	Manjira Gr. Bank	6,336	657	6,993	141.59	50.21	191.80
7	Nagarjuna Gr. Bank	9,544	3,181	12,725	185.56	178.18	363.74
8	Pinakini Gr. Bank	3,681	732	4,413	131.64	77.51	209.15
9	Rayalaseema Gr. Bank	4,416	2,634	7,050	97.81	99.51	197.32
10	Sangameswara Gr. Bank	5,303	1,237	6,540	172.35	111.38	283.73
11	Sree Anantha Gr. Bank	2,859	1,154	4,013	70.58	66.98	137.56
12	Sri Rama Gr. Bank	1,554	439	1,993	36.53	42.69	79.22
13	Sri Saraswathi Gr. Bank	3,059	2,697	5,756	90.86	96.63	187.49
14	Sri Satavahana Gr. Bank	4,458	747	5,205	70.46	53.31	123.77
15	Sri Venkateswara Gr. Bank	3,796	1,333	5,129	96.92	110.58	207.50
16	Sri Visakha Gr. Bank	15,609	6,430	22,039	339.07	310.82	649.89
	Total	75,376	24,182	99,558	1778.62	1443.24	3221.86

(Rs. million)

Sl No.	Name of the RRB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Karnataka							
1	Bijapur Grameena Bank	300	524	824	7.94	17.53	25.47
2	Kalpataru Grameena Bank	504	1,108	1,612	14.14	24.82	38.96
3	Tungabhadra Grameena Bank	1,831	1,321	3,152	42.54	34.01	76.55
4	Malaprabha Grameena Bank	1,210	1,347	2,557	25.32	30.01	55.33
5	Krishna Grameena Bank	855	1,554	2,409	22.76	47.56	70.32
6	Varada Grameena Bank	83	136	219	2.54	1.97	4.51
7	Cauvery Grameena Bank	2,502	1,612	4,114	72.56	47.25	119.81
8	Chikmagalur-Kodagu Grameena Bank	57	63	120	1.42	2.42	3.84
9	Chitradurga Grameena Bank	1,835	1,413	3,248	44.00	51.63	95.63
10	Kolar Grameena Bank	615	588	1,203	14.28	17.14	31.42
11	Vishveshwaraya Grameena Bank	88	216	304	1.63	5.33	6.96
12	Sahyadri Grameena Bank	1,254	166	1,420	35.35	19.69	55.04
13	Netravati Grameena Bank	601	146	747	17.69	3.30	20.99
	Total	11,735	10,194	21,929	302.17	302.66	604.83
Kerala							
1	North Malabar GB	1,573	336	1,909	25.65	13.73	39.38
2	South Malabar GB	1,905	404	2,309	38.15	13.13	51.28
	Total	3,478	740	4,218	63.80	26.86	90.66
Tamil Nadu & Union Territory of Pondicherry							
1	Adhiyaman Grama Bank	1,813	1,094	2,907	85.57	116.91	202.48
2	Pandiyam Grama Bank	13,652	10,346	23,998	356.18	602.69	958.87
3	Vallalar Grama Bank	2,292	662	2,954	37.96	22.36	60.32
	Total	17,757	12,102	29,859	479.71	741.96	1221.67
	Sub Total	108,346	47,218	155,564	2624.30	2514.72	5139.02
	GRAND TOTAL	175,072	102,268	277,340	3,459.44	3,812.36	7,271.80

STATEMENT VI

SHG-bank Linkage — Physical & Financial Progress of Participating Co-operative Banks upto 31 March 2003

(Rs. million)

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Northern Region							
	Himachal Pradesh						
1	Kangra Central Cooperative Bank	943	708	1,651	13.97	19.22	33.19
2	Himachal Pradesh State Cooperative Bank	546	538	1,084	7.38	9.18	16.56
3	Jogindra Central Cooperative Bank Limited	824	500	1,324	26.89	24.83	51.72
	Total	2,313	1,746	4,059	48.24	53.23	101.47
Punjab							
1	Amritsar CCB	14	32	46	0.63	1.61	2.24
2	Faridkot CCB	49	52	101	1.95	2.12	4.07
3	Fatehgarh Sahib CCB	52	41	93	1.47	1.51	2.98
4	Hoshiarpur CCB	4	2	6	0.05	0.12	0.17
5	Kapurthala CCB	1		1	0.04		0.04
6	Ludhiana CCB	1		1	0.05		0.05
7	Muktsar CCB	9	2	11	0.11	0.08	0.19
8	Patiala CCB	13	19	32	0.60	0.56	1.16
9	Ropar CCB	6	17	23	0.20	0.60	0.80
10	Sangrur CCB	5	26	31	0.39	0.63	1.02
11	Tarnataran CCB	1		1	0.05		0.05
12	Bathinda CCB		6	6		0.33	0.33
13	Ferozepur CCB		4	4		0.04	0.04
14	Gurudaspur CCB		1	1		0.04	0.04
15	Jalandhar CCB		4	4		0.17	0.17
16	Moga CCB		5	5		0.06	0.06
17	Nawashahr CCB		5	5		0.16	0.16
	Total	155	216	371	5.54	8.03	13.57

(Rs. million)

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Jammu & Kashmir							
1	Ananthnag CCB	15	57	72	0.09	5.77	5.86
2	J & K State Coop Bank	6	90	96	0.05	5.58	5.63
	Total	21	147	168	0.14	11.35	11.49
Rajasthan							
1	Ajmer DCCB	594	137	731	14.16	3.64	17.80
2	Alwar DCCB	55	97	152	3.11	3.67	6.78
3	Banswara DCCB	2		2	0.05		0.05
4	Baran DCCB	8		8			
5	Bharatpur DCCB	24	13	37	0.29	0.16	0.45
6	Bhilwara DCCB	7	176	183	0.06	1.70	1.76
7	Bikaner DCCB	8	4	12	0.06	0.07	0.13
8	Chittorgarh DCCB	25	23	48	0.51	0.43	0.94
9	Churu DCCB	2	13	15	0.01	0.13	0.14
10	Dausa DCCB	26		26	0.49		0.49
11	Sriganganagar DCCB	27	60	87	1.03	0.57	1.60
12	Hanumangarh DCCB	2		2	0.02		0.02
13	Jhalawar DCCB	2	42	44	0.01	0.49	0.50
14	Jodhpur DCCB	44	195	239	0.68	3.86	4.54
15	Karoli DCCB	17		17	0.04		0.04
16	Sawai Madhopur DCCB	34	22	56	0.67	1.04	1.71
17	Sikar DCCB	85	24	109	1.00	0.21	1.21
18	Sirohi DCCB	5	1	6	0.10	0.03	0.13
19	Jaipur DCCB		499	499		13.39	13.39
20	Jalore DCCB		10	10		0.24	0.24
21	Jhunjhunu DCCB		12	12		0.06	0.06
22	Kota DCCB		28	28		0.55	0.55
23	Pali DCCB		3	3		0.66	0.66
24	Tonk DCCB		83	83		0.81	0.81
	Total	967	1,442	2,409	22.29	31.71	54.00
	Sub Total	3,456	3,551	7,007	76.21	104.32	180.53

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
North Eastern Region							
Assam							
1	Sibsagar DCCB	6	24	30	0.15	0.44	0.59
2	Assam Cooperative Apex Bank Ltd (SCB)		7	7		0.18	0.18
	Total	6	31	37	0.15	0.62	0.77
Tripura							
1	Tripura State Cooperative Bank	2	4	6	0.02	0.06	0.08
	Sub Total	8	35	43	0.17	0.68	0.85
Eastern Region							
Bihar							
1	Bhagalpur DCCB	39		39	2.94		2.94
2	Sitamarhi DCCB	20		20	0.30		0.30
3	Magadh DCCB		5	5		0.07	0.07
4	Munger-Jamui DCCB		27	27		0.64	0.64
	Total	59	32	91	3.24	0.71	3.95
Orissa							
1	Angul United	53	331	384	0.86	5.99	6.85
2	Aska	78	11	89	0.27	0.11	0.38
3	Balasore	46	218	264	1.39	2.71	4.10
4	Berhampur	270	164	434	9.48	7.00	16.48
5	Bhawanipatna	10	8	18	0.14	0.09	0.23
6	Bolangir	684	274	958	6.58	4.19	10.77
7	Boudh	86	193	279	0.72	2.78	3.50
8	Cuttack	28	156	184	0.30	2.04	2.34
9	Keonjhar	46	48	94	0.21	0.51	0.72
10	Khurda	6	8	14	0.15	0.32	0.47

(Rs. million)

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
11	Koraput	405	1,093	1,498	3.67	9.65	13.32
12	Nayagarh	40	138	178	0.44	0.75	1.19
13	Sambalpur	59	123	182	0.58	1.30	1.88
14	Sundergarh	301	258	559	1.30	1.43	2.73
15	United Puri Nimapara	15	15	30	0.19	0.18	0.37
16	Banki		23	23		0.37	0.37
17	Mayurbhanj		12	12		0.16	0.16
	Total	2,127	3,073	5,200	26.28	39.58	65.86
West Bengal							
1	Hooghly DCCB	4,953	247	5,200	35.95	25.73	61.68
2	Nadia DCCB	194	421	615	1.61	3.19	4.80
3	Bardhaman DCCB	192	222	414	4.44	0.38	4.82
4	Vidyasagar CCB	48	231	279	0.82	1.93	2.75
5	Purulia DCCB	120	37	157	1.96	1.00	2.96
6	Bankura DCCB	1,101	759	1,860	9.94	7.26	17.20
7	Balageria CCB	923		923	4.38		4.38
8	Mugheria CCB	174	1,883	2,057	2.26	3.98	6.24
9	Jalpaiguri CCB	38	148	186	0.36	0.96	1.32
10	Malda DCCB	231	490	721	1.83	3.55	5.38
11	Tamluk Ghatal CCB	54	270	324	1.35	2.73	4.08
12	Raiganj DCCB	138	841	979	0.78	0.87	1.65
13	Darjeeling DCCB	4	19	23	0.06	0.26	0.32
14	Birbhum DCCB	40	36	76	0.53	0.72	1.25
15	Murshidabad DCCB	197	1,026	1,223	2.14	9.84	11.98
16	WBSCB (North Unit)	626	374	1,000	4.15	3.22	7.37
17	WBSCB (South Unit)	78	314	392	1.07	2.79	3.86
18	Balurghat DCCB		109	109		0.19	0.19
19	Howrah DCCB		71	71		1.31	1.31
20	WBSCB (Cooch Behar)		20	20		0.45	0.45
	Total	9,111	7,518	16,629	73.63	70.36	143.99

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
UT of A & N Islands							
1	Andaman & Nicobar SCB	41	7	48	1.30	0.30	1.60
	Sub Total	11,338	10,630	21,968	104.45	110.95	215.40
	Central Region						
Madhya Pradesh							
1	Betul CCB	10		10	0.01		0.01
2	Chhatarpur CCB	24		24	0.20		0.20
3	Dewas CCB	11	7	18	0.19	0.09	0.28
4	Dhar CCB	75	25	100	0.86	0.18	1.04
5	Hoshangabad CCB	15	15	30	0.09	0.10	0.19
6	Indore CCB	66	88	154	0.37	0.79	1.16
7	Jabalpur CCB	6	7	13	0.01	0.04	0.05
8	Jhabua CCB	202		202	25.15		25.15
9	Khandwa CCB	17	641	658	0.08	1.74	1.82
10	Khargone CCB	20	14	34	0.49	0.10	0.59
11	Mandsaur CCB	133	234	367	2.29	6.57	8.86
12	Rewa CCB	10		10	0.13		0.13
13	Ratlam CCB	10	24	34	0.02	0.16	0.18
14	Satna CCB	32		32	0.10		0.10
15	Sagar CCB	27	48	75	0.07	0.17	0.24
16	Shahdol CCB	1		1	0.01		0.01
17	Ujjain CCB	16	75	91	0.11	0.52	0.63
18	Raisen CCB		38	38		0.72	0.72
	Total	675	1,216	1,891	30.18	11.18	41.36

(Rs. million)

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Chhattisgarh							
1	Bastar DCCB	9	72	81	0.53	0.31	0.84
2	Bilaspur DCCB	1	41	42	0.03	0.90	0.93
3	Durg DCCB	523	93	616	1.58	1.10	2.68
4	Raipur DCCB	29	137	166	0.08	0.87	0.95
5	Rajnandgaon DCCB	346	428	774	1.12	3.41	4.53
6	Mahasammund DCCB	24		24	0.33		0.33
7	Sarguja DCCB	205	4	209	1.54	0.08	1.62
	Total	1,137	775	1,912	5.21	6.67	11.88
Uttaranchal							
1	Almora DCCB	7	3	10	0.27	0.35	0.62
2	Chamoli Zila Sahkari Bank Ltd.	2		2	0.05		0.05
3	Uttarkashi Zila Sahkari Bank	5		5	0.05		0.05
4	Pithoragarh Zila Sahkari Bank Ltd.	7		7	0.06		0.06
5	Nainital DCCB		206	206		4.56	4.56
6	Kotdwar DCCB		2	2		0.02	0.02
7	Tehri Grahwal DCCB		30	30		0.69	0.69
	Total	21	241	262	0.43	5.62	6.05
Uttar Pradesh							
1	Agra DCCB	2	9	11		0.14	0.14
2	Allahabad DCCB	3	5	8		0.14	0.14
3	Azamgarh DCCB	6	7	13	0.01	0.10	0.11
4	Bahraich DCCB	3	7	10		0.02	0.02
5	Bareilly DCCB	8	16	24	0.10	0.13	0.23
6	Bijnore DCCB	2	20	22		0.08	0.08
7	Deoria DCCB	5	6	11	0.01		0.01
8	Etawah DCCB	4		4	0.06		0.06

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
9	Firozabad DCCB	5	120	125	0.03	1.26	1.29
10	Gorakhpur DCCB	11	100	111	0.04	0.23	0.27
11	Hardoi DCCB	2		2			
12	Hamirpur DCCB	1	8	9		0.05	0.05
13	Jalaun DCCB	16	32	48	0.08	1.54	1.62
14	Jaunpur DCCB	2	20	22	0.02	0.31	0.33
15	Lakhimpur-Kheri DCCB	2	35	37		0.70	0.70
16	Maharajganj DCCB	4		4			
17	Mainpuri DCCB	19		19	0.11		0.11
18	Mirzapur DCCB	20	38	58	0.02	0.09	0.11
19	Moradabad DCCB	2	44	46		0.95	0.95
20	Muzaffarnagar DCCB	19	17	36	0.07	0.10	0.17
21	Pilibhit DCCB	3	13	16	0.08	0.37	0.45
22	Pratapgarh DCCB	8	67	75		0.68	0.68
23	Shrawasti DCCB	1		1			
24	Sitapur DCCB	3	5	8		0.01	0.01
25	Aligaeh DCCB		13	13		0.14	0.14
26	Fatehpur DCCB		32	32		0.11	0.11
27	Ghaziabad DCCB		9	9		0.07	0.07
28	Mathura DCCB		19	19		0.94	0.94
29	Meerut DCCB		27	27		0.38	0.38
30	Raebareli DCCB		67	67		0.83	0.83
31	Sultanpur DCCB		13	13		0.02	0.02
32	Saharanpur DCCB		1	1		0.01	0.01
	Total	151	750	901	0.63	9.40	10.03
	Sub Total	1,984	2,982	4,966	36.45	32.87	69.32

(Rs. million)

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
Western Region							
Goa							
1	The Goa State Co-op. Bank Ltd.	24	22	46	1.28	1.89	3.17
Gujarat							
1	Ahmedabad DCCB	42	2	44	0.22	0.05	0.27
2	Amreli DCCB	24	64	88	0.10	1.68	1.78
3	Banaskantha DCCB	25	149	174	0.27	0.46	0.73
4	Bharuch DCCB	57	239	296	0.43	1.57	2.00
5	Junagadh DCCB	27	19	46	0.16	0.07	0.23
6	Panchmahal DCCB	39	127	166	0.22	0.54	0.76
7	Rajkot DCCB	3	114	117	0.11	0.51	0.62
8	Sabarkantha DCCB	97	117	214	3.44	2.52	5.96
9	Valsad DCCB	14		14	0.14		0.14
10	Vadodara DCCB	5		5	0.02		0.02
11	Bhavnagar DCCB		3	3		0.02	0.02
12	Jamnagar DCCB		5	5		0.28	0.28
13	Kheda DCCB		11	11		0.11	0.11
14	Kutch DCCB		4	4		0.04	0.04
15	Mehsana DCCB		6	6		0.05	0.05
16	Surat DCCB		27	27		0.20	0.20
	Total	333	887	1,220	5.11	8.10	13.21
Maharashtra							
1	Akola DCCB	4	20	24	0.06	0.20	0.26
2	Amravati DCCB	484	182	666	5.86	12.56	18.42
3	Aurangabad DCCB	9	170	179	0.02	0.50	0.52
4	Beed DCCB	25		25	0.50	0.82	1.32
5	Bhandara DCCB	132	10	142	2.01	0.50	2.51

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
6	Chandrapur DCCB	72	293	365	1.81	5.86	7.67
7	Dhule & Nandurbar	244	63	307	3.79	2.44	6.23
8	Nandurbar		24	24		0.37	0.37
9	Gadchiroli DCCB	174	110	284	2.78	2.64	5.42
10	Jalgaon DCCB	277	55	332	2.76	2.12	4.88
11	Kolhapur DCCB	115	229	344	1.09	3.73	4.82
12	Pune DCCB	67	44	111	1.85	2.36	4.21
13	Raigad DCCB	1	13	14	0.10	0.33	0.43
14	Ratnagiri DCCB	33	28	61	1.03	1.26	2.29
15	Sangli DCCB	34	68	102	0.38	0.83	1.21
16	Satara DCCB	38	95	133	0.63	2.45	3.08
17	Solapur DCCB	53	155	208	0.63	5.93	6.56
18	Sindhudurg DCCB	16	29	45	0.54	0.66	1.20
19	Thane DCCB	76	15	91	0.99	0.46	1.45
20	Osmanabad DCCB	6	4	10	0.73	1.06	1.79
21	Wardha DCCB	6	45	51	0.06	0.45	0.51
22	Ahmednagar		3	3		0.30	0.30
23	Godia (Bhandara)		11	11		0.87	0.87
24	Hingoli (Parabhani)		2	2		0.19	0.19
25	Nagpur		66	66		1.16	1.16
26	Nasik		4	4		0.29	0.29
27	Parbhani		7	7		0.13	0.13
28	Yavatmal		17	17		0.84	0.84
29	URBAN COOPERATIVE BANKS		109	109		0.86	0.86
	Total	1,866	1,871	3,737	27.62	52.17	79.79
	Sub Total	2,223	2,780	5,003	34.01	62.16	96.17

(Rs. million)

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
	Southern Region						
	Andhra Pradesh						
1	Adilabad DCCB	35	80	115	0.85	1.76	2.61
2	Anantapur DCCB	43	128	171	0.66	2.98	3.64
3	Chittoor DCCB	118	65	183	3.30	3.97	7.27
4	Guntur DCCB	73	199	272	1.48	5.01	6.49
5	Krishna DCCB	1,927	538	2,465	31.55	30.51	62.06
6	Nalgonda DCCB	58	74	132	1.09	3.71	4.80
7	Nizamabad DCCB	1,463	1,281	2,744	31.59	51.54	83.13
8	Visakhapatnam DCCB	433	265	698	9.53	11.22	20.75
9	Eluru DCCB		8	8		0.16	0.16
	Total	4,150	2,638	6,788	80.05	110.86	190.91
	Karnataka						
1	Bijapur DCCB	100	221	321	0.97	3.04	4.01
2	Bangalore DCCB	12	27	39	0.53	0.54	1.07
3	Bellary DCCB	45	125	170	2.97	6.48	9.45
4	Belgaum DCCB	42	84	126	1.00	3.84	4.84
5	Bidar DCCB	3,233	1,705	4,938	77.78	44.40	122.18
6	Mysore DCCB	273	314	587	5.53	9.31	14.84
7	Chikmagalur DCCB	111	26	137	2.62	1.72	4.34
8	Chitradurga DCCB	40	202	242	1.05	3.93	4.98
9	KCCB, Dharwad	73	11	84	1.91	0.11	2.02
10	South Canara DCCB	1,427	1,758	3,185	38.31	57.60	95.91
11	Gulbarga DCCB	106	130	236	2.14	3.61	5.75
12	Hassan DCCB	708	1,212	1,920	20.09	24.30	44.39
13	Kodagu DCCB	255	174	429	3.23	1.33	4.56
14	Kolar DCCB	486	160	646	9.15	6.91	16.06

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
15	Raichur DCCB	9	108	117	0.55	1.54	2.09
16	Mandya DCCB	436	718	1,154	7.24	8.20	15.44
17	Shimoga DCCB	128	107	235	4.93	3.50	8.43
18	Tumkur DCCB	35	851	886	0.51	10.90	11.41
19	North Kanara, Sirsi DCCB	456	298	754	1.83	3.13	4.96
20	Amanath Coop Bank Ltd (SUC Bank)	204	73	277	12.83	5.76	18.59
21	Davangere DCCB		86	86		1.99	1.99
	Total	8,179	8,390	16,569	195.17	202.14	397.31
Kerala							
1	Thiruvananthapuram DCCB	20		20	1.82		1.82
2	Kollam DCCB	81	57	138	8.56	4.40	12.96
3	Pathanamthitta DCCB	18	31	49	0.86	2.70	3.56
4	Idukki DCCB	473	480	953	12.97	15.76	28.73
5	Alappuzha DCCB	182	532	714	24.37	26.10	50.47
6	Kottayam DCCB	166	60	226	7.81	4.10	11.91
7	Thrissur DCCB	266	236	502	14.60	19.20	33.80
8	Kozhikode DCCB	8	15	23	0.29	1.90	2.19
9	Wayanad DCCB	53	24	77	3.97	0.10	4.07
10	Kannur DCCB	2		2	1.22		1.22
11	Kasargod DCCB	1	21	22	0.23	0.50	0.73
	Total	1,270	1,456	2,726	76.70	74.76	151.46
Tamilnadu							
1	Dharmapuri DCCB	916	238	1,154	90.36	30.41	120.77
2	Kumbakonam CCB	1,072	903	1,975	13.46	20.81	34.27
3	Cuddalore DCCB	342	487	829	5.46	10.19	15.65
4	Ramnath DCCB	307	95	402	5.83	6.66	12.49
5	Madurai DCCB	14	80	94	0.89	2.35	3.24

(Rs. million)

Sl No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003	Cumulative bank loan disbursed upto 31 March 2003
6	Dindigul DCCB	386	287	673	4.31	7.04	11.35
7	Tirunelveli DCCB	4	96	100	0.20	2.64	2.84
8	Tiruvannamalai DCCB	256	220	476	5.29	8.66	13.95
9	Nilgiris DCCB	15	735	750	0.35	5.42	5.77
10	Kancheepuram DCCB	114	228	342	2.22	6.43	8.65
11	Kanyakumari DCCB	40	319	359	1.26	21.41	22.67
12	Sivagangai DCCB	69	98	167	1.25	4.67	5.92
13	Tiruchirappalli DCCB	1,006	831	1,837	12.37	3.11	15.48
14	Pudukottai DCCB	384	232	616	10.38	8.66	19.04
15	Tanjavur DCCB	607	888	1,495	11.89	20.95	32.84
16	Villupuram DCCB	70	333	403	1.61	10.23	11.84
17	Virudanagar DCCB	453	283	736	24.54	21.07	45.61
18	Coimbatore DCCB		385	385		5.29	5.29
19	Erode DCCB		503	503		12.73	12.73
20	Salem DCCB		149	149		4.11	4.11
21	Tuticorin DCCB		364	364		11.16	11.16
22	Vellore DCCB		80	80		2.26	2.26
	Total	6,055	7,834	13,889	191.67	226.26	417.93
	Sub Total	19,654	20,318	39,972	543.59	614.02	1,157.61
	GRAND TOTAL	38,663	40,296	78,959	794.88	925.00	1,719.88

STATEMENT VII

SHG- bank Linkage — Model wise Cumulative Position upto 31 March 2003

(Rs. million)

Sl.No.	Region/State	Model I SHGs formed and financed by banks		Model II SHGs formed by formal agencies and NGOs but directly financed by banks		Model III SHGs financed by banks through NGOs		Total	
		No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan@
A Northern Region									
1	Haryana	464	20.21	1060	49.23	5	0.03	1524	69.44
2	Himachal Pradesh	240	1.42	8,630	169.28			8,875	170.73
3	Punjab	339	15.95	503	24.05			842	40.00
4	Jammu & Kashmir	21	0.33	867	24.21			888	24.54
5	New Delhi			52	4.02			52	4.02
6	Rajasthan	6,407	128.53	16,335	334.03			22,742	462.56
Sub Total		7,471	166.44	27,447	604.82	5	0.03	34,923	771.29
B North-Eastern Region									
7	Assam	1,761	25.74	1,334	16.67	382	3.09	3,477	45.50
8	Arunachal Pradesh			108	2.00			108	2.00
9	Manipur			157	4.30	5	0.51	162	4.81
10	Meghalaya	2	0.01	111	2.57	66	3.21	179	5.79
11	Sikkim			24	0.66			24	0.66
12	Nagaland	15	0.58					15	0.58
13	Tripura	104	0.98					104	0.98
Sub Total		1,882	27.31	1734	26.20	453	6.81	4,069	60.32
C Eastern Region									
14	Bihar	656	9.18	7,505	111.72			8,161	120.90
15	Jharkhand	214	4.60	5,389	200.38	2,162	61.85	7,765	266.83
16	Orissa	21,518	298.76	9,818	89.16	10,936	122.48	42,272	510.40
17	West Bengal	25,829	257.74	445	4.47	6,373	42.40	32,647	304.61
18	A&N Islands (UT)	1	0.15	47	1.45			48	1.60
Sub Total		48,218	570.43	23,204	407.18	19,471	226.73	90,893	1,204.34

(Rs. million)

Sl.No.	Region/State	Model I SHGs formed and financed by banks		Model II SHGs formed by formal agencies and NGOs but directly financed by banks		Model III SHGs financed by banks through NGOs		Total	
		No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan@
D Central Region									
19	Madhya Pradesh	5,219	103.36	9,470	190.05	582	14.04	15,271	307.45
20	Chhattisgarh	3,789	25.83	2,974	27.99			6,763	53.82
21	Uttar Pradesh	18,093	311.45	31,316	508.46	4,287	54.73	53,696	874.64
22	Uttaranchal			5,853	211.55			5,853	211.55
Sub Total		27,101	440.64	49,613	938.05	4,869	68.77	81,583	1,447.46
E Western Region									
23	Goa	80	2.44	159	8.92	1	0.02	240	11.38
24	Gujarat	1,036	15.09	12,605	141.25	234	4.38	13,875	160.72
25	Maharashtra	11,810	288.38	15,984	404.12	271	4.52	28,065	697.02
Sub Total		12,926	305.91	28,748	554.29	506	8.92	42,180	869.12
F Southern Region									
26	Andhra Pradesh	1,991	73.88	275,729	9,590.95	3,618	89.04	281,338	9,753.87
27	Karnataka	27,305	697.83	21,419	410.17	13,454	332.14	62,178	1,440.14
28	Kerala	3,222	101.89	7,329	293.58	10,461	249.40	21,012	644.87
29	Tamil Nadu & UTP	12,551	962.75	77,782	3,146.84	8,851	185.77	99,184	4,295.36
Sub Total		45,069	1,836.35	382,259	13,441.54	36,384	856.35	463,712	16,134.24
GRAND TOTAL		142,667	3,347.08	513,005	15,972.08	61,688	11,67.61	717,360	20,486.77
Percentage		20	16	72	78	8	6	100	100

@ includes an amount of Rs. 3,318.26 million provided to 102,391 existing SHGs

STATEMENT VIII

SHG-bank Linkage — District -wise Cumulative Physical & Financial Progress upto 31 March 2003

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
Northern Region							
Haryana							
1	Ambala	52	27	79	2.62	1.35	3.97
2	Bhiwani	122		122	3.25	3.95	7.20
3	Faridabad	44	13	57	3.39	0.41	3.80
4	Gurgaon	438	334	772	13.65	11.34	24.99
5	Hissar	6	4	10	0.12	0.08	0.20
6	Jhajjar	8	15	23	0.45	2.56	3.01
7	Jind	20	8	28	2.25	0.19	2.44
8	Kaithal	12		12	1.55		1.55
9	Karnal	25	9	34	0.65	0.90	1.55
10	Kurukshetra	51	27	78	2.80	0.71	3.51
11	Mahendragarh	99	25	124	0.92	0.71	1.63
12	Panchkula	40	21	61	1.26	1.52	2.78
13	Rewari	3	8	11	0.45	0.14	0.59
14	Rohtak	18	25	43	0.79	4.15	4.94
15	Sirsa	10	20	30	1.56	2.73	4.29
16	Sonepat	18	13	31	1.13	1.26	2.39
17	Yamunanagar	4	4	8	0.45	0.10	0.55
18	Fatehabad		1			0.05	0.05
	Total	970	554	1,524	37.29	32.15	69.44
Himachal Pradesh							
1	Kangra	1,346	769	2,115	22.39	24.97	47.36
2	Mandi	679	1,102	1,781	9.13	19.05	28.18
3	Hamirpur	429	247	676	5.54	6.80	12.34
4	Bilaspur	298	350	648	2.67	1.55	4.22
5	Una	387	217	604	4.40	4.37	8.77
6	Solan	920	509	1,429	28.02	24.21	52.23
7	Shimla	358	52	410	2.16	2.56	4.72
8	Kullu	358	336	694	3.71	4.17	7.88
9	Chamba	116	50	166	0.87		0.87
10	Sirmaur	153	127	280	1.47	1.96	3.43
11	Lahaul and Spiti	25	18	43	0.14	0.18	0.32
12	Kinnaur		29	29		0.41	0.41
	Total	5,069	3,806	8,875	80.50	90.23	170.73

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
Punjab							
1	Amritsar	35	49	84	1.98	2.86	4.84
2	Bathinda	5	7	12	0.10	0.38	0.48
3	Faridkot	78	52	130	1.92	2.12	4.04
4	Fathegarh Sahib	77	75	152	3.45	3.39	6.84
5	Gurdaspur	4	2	6	0.10	0.09	0.19
6	Hoshiarpur	54	67	121	3.43	5.21	8.64
7	Jalandhar	24	24	48	1.27	0.97	2.24
8	Kapoorthala	38	10	48	1.27	1.25	2.52
9	Ludhiana	1	4	5	0.53	0.48	1.01
10	Mansa	3		3	0.08	0.08	0.16
11	Moga	15	5	20	0.25	0.06	0.31
12	Muktsar	20	2	22	0.37	0.10	0.47
13	Patiala	25	22	47	3.08	0.82	3.90
14	Ropar	9	26	35	0.32	0.96	1.28
15	Sangrur	19	51	70	0.90	1.30	2.20
16	Ferozpur		5	5		0.06	0.06
17	Nawanshahar		34	34		0.82	0.82
	Total	407	435	842	19.05	20.95	40.00
Rajasthan							
1	Ajmer	3,647	1,790	5,437	59.11	42.88	101.99
2	Alwar	852	796	1,648	25.70	30.32	56.02
3	Banswara	502	255	757	10.93	5.47	16.40
4	Baran	187	151	338	3.17	2.29	5.46
5	Barmer	162	70	232	0.47	1.63	2.10
6	Bharatpur	295	385	680	6.98	8.37	15.35
7	Bhilwara	789	761	1,550	4.88	10.77	15.65
8	Bikaner	236	67	303	4.31	0.85	5.16
9	Bundi	117	96	213	0.40	1.74	2.14
10	Chittorgarh	692	285	977	6.04	5.14	11.18
11	Churu	78	106	184	1.07	2.10	3.17

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
12	Dausa	220	201	421	5.37	2.93	8.30
13	Dholpur	3	5	8	0.04	0.10	0.14
14	Dungarpur	320	268	588	13.10	6.04	19.14
15	Sriganganagar	89	149	238	2.34	1.60	3.94
16	Hanumangarh	445	309	754	17.18	6.34	23.52
17	Jaipur	188	563	751	3.62	15.13	18.75
18	Jaisalmer	16	55	71	0.94	1.01	1.95
19	Jalore	20	104	124	0.45	1.32	1.77
20	Jhalawar	200	494	694	1.30	4.36	5.66
21	Jhunjhunu	185	103	288	5.03	2.89	7.92
22	Jodhpur	989	995	1,984	16.97	25.04	42.01
23	Karauli	56	8	64	0.12	0.54	0.66
24	Kota	309	210	519	3.95	2.90	6.85
25	Nagaur	52	12	64	0.79	0.66	1.45
26	Pali	135	97	232	4.28	12.54	16.82
27	Rajsamand	6	4	10	0.41	0.31	0.72
28	Sawai Madhopur	260	97	357	7.25	4.16	11.41
29	Sikar	469	192	661	6.67	2.89	9.56
30	Sirohi	178	38	216	1.65	1.72	3.37
31	Tonk	546	1,370	1,916	5.31	21.25	26.56
32	Udaipur	321	142	463	12.15	5.29	17.44
	Total	12,564	10,178	22,742	231.98	230.58	462.56
New Delhi							
1	Rural Delhi	11	41	52	0.57	3.45	4.02
Jammu & Kashmir							
1	Kathua	145	101	246	1.57	1.47	3.04
2	Ananthnag	10	103	113	0.30	6.40	6.70
3	Badgam		45	45		1.17	1.17
4	Baramullah		13	13		0.03	0.03

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
5	Jammu	97	204	301	0.99	4.80	5.79
6	Udhampur	43	59	102	0.68	1.65	2.33
7	Srinagar	5	23	28	0.18	4.37	4.55
8	Doda		27	27		0.78	0.78
9	Poonch		2	2		0.03	0.03
10	Rajouri			0			
11	Pulwama		3	3		0.08	0.08
12	Leh		8	8		0.04	0.04
	Total	300	588	888	3.72	20.82	24.54
	Sub Total	19,321	15,602	34,923	373.11	398.18	771.29

North Eastern Region

Assam

1	Barpeta	22	303	325	0.56	1.97	2.53
2	Bongaigaon	3	77	80	0.03	0.77	0.80
3	Cachar	86	111	197	1.20	1.08	2.28
4	Darrang	76	244	320	0.50	2.13	2.63
5	Dhemaji	27	11	38	0.49	0.17	0.66
6	Dhubri	10	28	38	0.17	0.32	0.49
7	Dibrugarh	7	5	12	0.08	0.05	0.13
8	Goalpara	3	50	53	0.08	0.44	0.52
9	Goalghat	37	68	105	0.27	0.71	0.98
10	Jorhat	37	66	103	0.27	0.90	1.17
11	Kamrup	37	21	58	0.50	0.20	0.70
12	Karbi Anglong	26	33	59	0.60	0.93	1.53
13	Karimganj	16		16	0.02		0.02
14	Lakhimpur	19	17	36	0.25	0.20	0.45
15	Morigaon	365	493	858	5.01	10.47	15.48
16	Nagaon	128	245	373	1.95	3.61	5.56
17	Nalbari	17	24	41	0.39	0.29	0.68
18	Sibsagar	30	52	82	0.35	0.70	1.05
19	Sonitpur	78	445	523	0.93	4.62	5.55

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
20	Hailakandi		3	3		0.03	0.03
21	Kokrajhar		154	154		2.23	2.23
22	Tinsukia		3	3		0.03	0.03
	Total	1024	2453	3477	13.65	31.85	45.50
Meghalaya							
1	West Khasi Hills	61		61	0.58		0.58
2	East Khasi Hills	49		49	1.86		1.86
3	Ri-Bhoi	64		64	2.60		2.60
4	West Garo Hills	3		3	0.39		0.39
5	Jaintia Hills	2		2	0.36		0.36
	Total	179		179	5.79		5.79
Tripura							
1	South Tripura	7	61	68	0.33	0.25	0.58
2	West Tripura		36	36		0.40	0.40
	Total	7	97	104	0.33	0.65	0.98
Nagaland							
1	Kohima	4		4	0.16		0.16
2	Dimapur	11		11	0.42		0.42
	Total	15		15	0.58		0.58
Sikkim							
1	East District	4		4	0.13		0.13
2	West District	4		4	0.06		0.06
3	North District	5		5	0.08		0.08
4	South District	10	1	11	0.17	0.22	0.39
	Total	23	1	24	0.44	0.22	0.66

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
Arunachal Pradesh							
1	Itanagar	108		108	2.00		2.00
1	Manipur Imphal West	134	28	162	2.61	2.20	4.81
	Sub Total	1,490	2,579	4,069	25.40	34.92	60.32
Eastern Region							
Bihar							
1	Banka	187	35	222	0.95	1.15	2.10
2	Madhubani	356	208	564	1.60	6.40	8.00
3	Muzaffarpur	312	126	438	1.45	2.57	4.02
4	Vaishali	51	74	125	0.39	0.67	1.06
5	Samastipur	85	108	193	1.06	1.27	2.33
6	Katihar	12	48	60	0.36	1.36	1.72
7	Darbhanga	18	11	29	0.53	0.14	0.67
8	Araria	5	18	23	0.03	0.37	0.40
9	W. Champaran	787	926	1,713	12.69	15.26	27.95
10	Beguserai	35	51	86	0.16	5.34	5.50
11	Gaya	801	581	1,382	3.34	6.90	10.24
12	Supaul	16	153	169	0.09	2.30	2.39
13	Nalanda	68	83	151	0.38	7.80	8.18
14	Sitamarhi	98	56	154	1.31	1.60	2.91
15	Purnea	41	97	138	0.64	1.57	2.21
16	Bhagalpur	240	68	308	4.62	1.26	5.88
17	Gopalganj	8	1	9	0.02	0.02	0.04
18	Bhojpur	58	32	90	0.30	1.39	1.69
19	Kishenganj	4	28	32	0.03	2.07	2.10
20	Nawada	8	114	122	0.11	2.15	2.26
21	Lakhiserai	6	2	8	0.01		0.01

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
22	East Champaran	185	528	713	3.59	2.16	5.75
23	Saran	205	156	361	0.75	1.68	2.43
24	Jehanabad	54	30	84	0.25	1.49	1.74
25	Rohtas	59	91	150	0.32	1.30	1.62
26	Munger	10	50	60	0.38	2.61	2.99
27	Patna	202	105	307	2.16	3.27	5.43
28	Aurangabad	7	65	72	0.08	1.06	1.14
29	Buxar	2	17	19	0.04	0.38	0.42
30	Jamui	28	159	187	0.37	1.56	1.93
31	Sheohar	9	61	70	0.14	1.49	1.63
32	Arwal		10	10		0.23	0.23
33	Kaimur		10	10		0.24	0.24
34	Khagaria		9	9		0.71	0.71
35	Madhepura		21	21		0.55	0.55
36	Saharsa		64	64		2.36	2.36
37	Sheikhpura		5	5		0.02	0.02
38	Siwan		3	3		0.05	0.05
	Total	3,957	4,204	8,161	38.15	82.75	120.90
Jharkhand							
1	Deoghar	334	150	484	2.87	8.74	11.61
2	Bokaro	44	99	143	0.28	10.00	10.28
3	Chatra	108	134	242	0.68	6.62	7.30
4	Dumka	312	241	553	1.56	9.54	11.10
5	E.Singhbhum	225	345	570	4.98	14.87	19.85
6	Garwah	22	12	34	0.33	0.55	0.88
7	Giridih	209	101	310	1.32	4.90	6.22
8	Godda	281	85	366	1.98	4.12	6.10
9	Gumla	69	37	106	0.75	2.29	3.04
10	Hazaribagh	1,541	1,168	2,709	67.49	53.20	120.69
11	Jamtara	15	40	55	0.21	1.82	2.03
12	Koderma	23	216	239	0.45	13.58	14.03

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
13	Lohardagga	67	182	249	1.61	6.27	7.88
14	Pakur	176	11	187	0.49	0.42	0.91
15	Palamau	71	35	106	0.51	1.59	2.10
16	Ranchi	455	332	787	6.57	18.23	24.80
17	Sahebganj	19	58	77	0.29	2.06	2.35
18	Saraikela	46	39	85	0.53	1.38	1.91
19	W.Singhbhum	181	174	355	1.25	7.02	8.27
20	Dhanbad		55	55		3.02	3.02
21	Latehar		24	24		1.02	1.02
22	Simdega		29	29		1.44	1.44
	Total	4,198	3,567	7,765	94.15	172.68	266.83
Orissa							
KB K Region							
1	Kalahandi	2,812	2,208	5,020	20.61	31.72	52.33
2	Nuapada	1,342	887	2,229	10.25	11.95	22.20
3	Bolangir	2,277	744	3,021	21.28	17.47	38.75
4	Sonepur	236	314	550	2.74	6.00	8.74
5	Koraput	1,123	1,466	2,589	13.60	22.96	36.56
6	Malkangiri	285	706	991	2.86	6.96	9.82
7	Nabarangpur	618	1,071	1,689	6.45	12.82	19.27
8	Rayagada	1,176	1,669	2,845	11.26	22.90	34.16
Non-KBK Region							
9	Angul	121	722	843	5.12	10.37	15.49
10	Balasore	385	1,101	1,486	4.54	11.44	15.98
11	Bargarh	172	526	698	1.30	6.94	8.24
12	Bhadrak	141	612	753	1.47	5.47	6.94
13	Boudh	576	471	1,047	3.46	7.06	10.52
14	Cuttack	140	185	325	2.37	2.60	4.97
15	Deogarh	76	81	157	0.34	0.90	1.24
16	Dhenkanal	1,383	981	2,364	30.62	19.64	50.26
17	Gajapati	221	202	423	2.84	2.91	5.75

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
18	Ganjam	2,326	1,265	3,591	33.56	32.02	65.58
19	Jagatsinghpur	207	516	723	2.37	6.29	8.66
20	Jajpur	99	525	624	0.95	5.61	6.56
21	Jharsuguda	77	174	251	0.24	1.46	1.70
22	Kandhmal	814	488	1,302	6.20	6.70	12.90
23	Kendrapara	329	503	832	3.47	12.09	15.56
24	Keonjhar	1,028	576	1,604	5.55	6.05	11.60
25	Khurda	336	161	497	1.81	2.25	4.06
26	Mayurbhanj	565	868	1,433	2.65	8.36	11.01
27	Nayagarh	435	524	959	2.98	4.37	7.35
28	Puri	280	968	1,248	2.08	10.40	12.48
29	Sambalpur	356	405	761	1.01	3.04	4.05
30	Sundargarh	617	800	1,417	2.74	4.93	7.67
	Total	20,553	21,719	42,272	206.72	303.68	510.40
West Bengal							
1	Nadia	2,243	3,859	6,102	9.48	33.48	42.96
2	24 Parganas (N)	2,957	745	3,702	14.70	5.24	19.94
3	Hooghly	5,016	319	5,335	33.98	26.78	60.76
4	24 Parganas (S)	1,905	1,155	3,060	12.96	5.99	18.95
5	Darjeeling	28	99	127	0.47	3.14	3.61
6	Purulia	144	161	305	2.08	4.28	6.36
7	Coochbehar	21	530	551	7.00	8.04	15.04
8	Burdwan	312	245	557	5.30	1.43	6.73
9	Malda	286	676	962	3.12	5.73	8.85
10	Jalpaiguri	107	966	1,073	6.26	7.39	13.65
11	Uttar Dinajpur	157	1,018	1,175	1.36	0.86	2.22
12	Dakshin Dinajpur	19	428	447	0.46	0.40	0.86
13	Murshidabad	459	1,310	1,769	5.34	17.99	23.33
14	Howrah	267	150	417	1.65	10.41	12.06

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
15	Bankura	1,200	1,003	2,203	9.32	9.49	18.81
16	Midnapore	1,948	2,437	4,385	12.20	8.64	20.84
17	Birbhum	74	403	477	1.51	28.13	29.64
	Total	17143	15504	32,647	127.19	177.42	304.61
	UT of A&N Islands						
1	Andaman	41	7	48	1.30	0.30	1.60
	Sub Total	45,892	45,001	90,893	467.51	736.83	1204.34
Central Region							
Chhattisgarh							
1	Bastar	338	70	408	1.67	0.30	1.97
2	Bilaspur	50	143	193	0.45	3.98	4.43
3	Dantewada	27	40	67	0.19	0.19	0.38
4	Durg	1,360	490	1,850	9.49	5.47	14.96
5	Dhamtari	3	30	33	0.06	0.15	0.21
6	Jajgir	14		14	0.16		0.16
7	Kawardha	97	5	102	0.44	0.01	0.45
8	Kanker	20	100	120	0.31	0.29	0.60
9	Raipur	84	101	185	0.75	0.73	1.48
10	Rajanandgaon	1,336	1,843	3,179	8.49	15.58	24.07
11	Raigarh	32	88	120	0.05	0.86	0.91
12	Mahasammund	24	49	73	0.33	0.27	0.60
13	Sarguja	378	41	419	3.11	0.49	3.60
	Total	3763	3000	6,763	25.50	28.32	53.82
Madhya Pradesh							
1	Barwani	126	98	224	3.44	1.83	5.27
2	Betul	182	174	356	0.74	0.85	1.59
3	Chhindwara	126	113	239	1.04	1.29	2.33

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
4	Datia	55	334	389	0.20	8.56	8.76
5	Dewas	730	1	731	17.55	0.02	17.57
6	Dhar	1,104	1,049	2,153	19.43	21.46	40.89
7	Guna	99	78	177	5.01	4.88	9.89
8	Gwalior	276	155	431	2.12	1.90	4.02
9	Harda	6	3	9	0.01	0.05	0.06
10	Hoshangabad	337	163	500	2.70	1.89	4.59
11	Indore	761	402	1,163	14.07	4.84	18.91
12	Jabalpur	186	207	393	1.05	4.02	5.07
13	Jhabua	1,727	1,401	3,128	65.79	57.57	123.36
14	Khandwa	499	1,219	1,718	4.17	13.04	17.21
15	Khargone	159	89	248	3.23	1.36	4.59
16	Morena	1	239	240	0.10	6.63	6.73
17	Mandla	6	9	15	0.02	0.05	0.07
18	Narsinghpur	1	3	4	0.02	0.16	0.18
19	Rajgarh	33	76	109	1.02	1.30	2.32
20	Ratlam	138	45	183	1.10	0.71	1.81
21	Rewa	50		50	0.97		0.97
22	Satna	636	409	1,045	2.59	4.68	7.27
23	Sehore	26	27	53	0.25	0.35	0.60
24	Shahdol	32	46	78	0.28	1.29	1.57
25	Shajapur	105	77	182	1.88	2.14	4.02
26	Shivpuri	38	56	94	0.15	0.17	0.32
27	Seoni	98	203	301	0.44	2.38	2.82
28	Ujjain	154	193	347	3.01	2.47	5.48
29	Vidisha	7	10	17	0.19	0.23	0.42
30	Tikamgarh	37	37	74	0.37	0.14	0.51
31	Chhatarpur	83	25	108	0.57	0.10	0.67
32	Mandsaur	136	227	363	2.34	2.35	4.69
33	Sagar	27	62	89	0.07	0.54	0.61

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
34	Bhind		3	3		0.43	0.43
35	Damoh		24	24		0.21	0.21
36	Neemuch		24	24		0.76	0.76
37	Panna		3	3		0.02	0.02
38	Sheopur		6	6		0.86	0.86
	Total	7981	7290	15,271	155.92	151.53	307.45
Uttar Pradesh							
1	Agra	592	209	801	5.24	6.30	11.54
2	Aligarh	567	252	819	9.27	7.50	16.77
3	Allahabad	1,865	960	2,825	21.72	20.00	41.72
4	Ambedkarnagar	163	22	185	1.36	0.25	1.61
5	Auriaya	303	382	685	1.37	10.05	11.42
6	Azamgarh	762	513	1,275	1.73	10.00	11.73
7	Badaun	294	9	303	1.14	0.55	1.69
8	Baghpat	133	124	257	0.82	1.80	2.62
9	Bahraich	209	553	762	1.50	16.65	18.15
10	Ballia	578	425	1,003	4.49	12.80	17.29
11	Banda	100	110	210	0.42	3.31	3.73
12	Barabanki	695	360	1,055	1.23	10.85	12.08
13	Bareilly	487	744	1,231	2.33	11.71	14.04
14	Basti	491	580	1,071	0.77	17.50	18.27
15	Bhadohi	196	124	320	1.00	3.74	4.74
16	Bijnore	228	272	500	1.60	8.60	10.20
17	Bulandshahar	196	149	345	0.98	6.00	6.98
18	Chandauli	227	152	379	0.80	4.60	5.40
19	Chitrakoot	194	9	203	1.04	0.10	1.14
20	Deoria	430	404	834	4.54	5.01	9.55
21	Etah	935	95	1,030	2.01	2.86	4.87
22	Etawah	1,104	293	1,397	1.28	8.01	9.29

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
23	Faizabad	411	366	777	3.18	10.05	13.23
24	Farrukabad	582	301	883	8.88	20.36	29.24
25	Fatehpur	876	127	1,003	6.31	5.00	11.31
26	Firozabad	95	111	206	5.54	3.34	8.88
27	Ghaziabad	127	113	240	1.77	6.70	8.47
28	Ghazipur	373	472	845	0.69	10.00	10.69
29	Gonda	331	108	439	2.34	3.05	5.39
30	Gorakhpur	966	990	1,956	9.80	19.70	29.50
31	Hardoi	329	466	795	2.69	10.50	13.19
32	Hamirpur	203	356	559	2.14	9.00	11.14
33	Hathras	196	205	401	0.73	10.12	10.85
34	Jalaun	255	402	657	2.15	10.20	12.35
35	Jaunpur	1,317	638	1,955	5.66	19.20	24.86
36	Jhansi	291	168	459	3.71	5.06	8.77
37	JP Nagar	660	317	977	14.41	9.60	24.01
38	Kannauj	53	398	451	1.00	10.00	11.00
39	Kanpur D	592	271	863	12.71	8.16	20.87
40	Kanpur N	1,552	31	1,583	4.00	0.10	4.10
41	Kaushambi	232	195	427	12.27	5.87	18.14
42	Kushinagar	171	266	437	1.36	3.01	4.37
43	Lakhimpur Kheri	53	71	124	0.35	2.14	2.49
44	Lucknow	85	2	87	1.42	27.59	29.01
45	Mahoba	2	2	4	0.05	0.10	0.15
46	Mahrajganj	10	400	410	1.24	10.10	11.34
47	Mainpuri	1,278	46	1,324	3.74	1.00	4.74
48	Mathura	85	118	203	0.96	3.60	4.56
49	Mau	350	462	812	1.60	11.00	12.60
50	Meerut	169	121	290	1.71	3.60	5.31
51	Mirzapur	702	670	1,372	2.65	6.10	8.75
52	Moradabad	1,601	746	2,347	16.77	34.50	51.27

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
53	Muzaffarnagar	622	338	960	3.47	10.17	13.64
54	Pilibhit	85	98	183	0.46	1.50	1.96
55	Pratapgarh	991	1,026	2,017	6.35	30.04	36.39
56	Rae Bareli	1,934	751	2,685	13.04	68.00	81.04
57	Rampur	657	148	805	6.79	4.46	11.25
58	Saharanpur	226	314	540	1.90	5.02	6.92
59	Sant Kabirnagar	328	553	881	3.66	8.04	11.70
60	Shahjahanpur	214	13	227	1.42	0.20	1.62
61	Shrawasti	174	278	452	1.57	8.00	9.57
62	Sidhartnagar	74		74	0.13	0.07	0.20
63	Sitapur	671	134	805	4.79	6.02	10.81
64	Sultanpur	1,098	708	1,806	6.73	16.43	23.16
65	Unnao	877	336	1,213	4.12	10.11	14.23
66	Varanasi	467	86	553	2.54	1.00	3.54
67	Balrampur		57	57		1.72	1.72
68	G.B.Nagar		11	11		0.20	0.20
69	Lalitpur		39	39		1.17	1.17
70	Sonbhadra		12	12		0.11	0.11
	Total	33,114	20,582	53,696	255.44	619.20	874.64
Uttaranchal							
1	Almora	65	42	107	2.62	5.66	8.28
2	Bageshwar	56	14	70	1.25	2.44	3.69
3	Chamoli	43		43	7.03		7.03
4	Champavat	43	21	64	0.89	2.64	3.53
5	Dehradun	2,435	1,203	3,638	99.83	17.35	117.18
6	Haridwar	37	28	65	6.06	5.94	12.00
7	Nainital	51	690	741	2.57	16.85	19.42
8	Pauri Garhwal	44	89	133	2.19	7.97	10.16
9	Pithoragarh	81	53	134	1.70	8.11	9.81

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
10	Rudraprayag	30		30	1.50		1.50
11	Tehri Garhwal	282	189	471	3.22	4.82	8.04
12	Udham Singh Nagar	56	196	252	1.91	7.14	9.05
13	Uttarkashi	100	5	105	1.48	0.38	1.86
	Total	3,323	2,530	5,853	132.25	79.30	211.55
	Sub Total	48,181	33,402	81,583	569.11	878.35	1,447.46
Western Region							
Goa							
1	North Goa	129	30	159	5.92	3.76	9.68
2	South Goa	74	7	81	1.27	0.43	1.70
	Total	203	37	240	7.19	4.19	11.38
Gujarat							
1	Ahmedabad	364	66	430	0.52	2.77	3.29
2	Amreli	70	170	240	0.10	1.09	1.19
3	Anand	81	16	97	0.39	0.77	1.16
4	Banaskantha	997	405	1,402	8.31	6.24	14.55
5	Bharuch	694	348	1,042	11.11	0.56	11.67
6	Bhavnagar	70	10	80	0.33	0.10	0.43
7	Dahod	614	273	887	2.30	6.03	8.33
8	Gandhinagar	248	25	273	2.93	0.25	3.18
9	Jamnagar	35	7	42	0.17	0.10	0.27
10	Junagadh	33	259	292	0.33	0.21	0.54
11	Kheda	323	378	701	1.97	5.43	7.40
12	Kutch	385	159	544	4.30	6.69	10.99
13	Mehsana	1,017	316	1,333	6.07	3.00	9.07
14	Narmada	319	170	489	1.50	1.97	3.47
15	Navsari	32	1	33	0.09	0.14	0.23
16	Patan	205	73	278	0.88	5.80	6.68

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
17	Porbandar	19	1	20	0.09	0.09	0.18
18	Panchmahal	1,660	538	2,198	19.73	15.01	34.74
19	Rajkot	30	114	144	1.10	2.50	3.60
20	Sabarkantha	1,803	787	2,590	18.64	9.57	28.21
21	Surendranagar	194	4	198	1.29	2.71	4.00
22	Surat	22	214	236	0.08	4.74	4.82
23	Vadodara	228		228	2.42		2.42
24	Valsad	53	45	98	0.26	0.04	0.30
	Total	9,496	4,379	13,875	84.91	75.81	160.72
Maharashtra							
1	Ahmednagar	207	53	260	15.04	3.67	18.71
2	Akola	1,054	847	1,901	23.11	18.09	41.20
3	Amravathi	878	285	1,163	11.62	17.12	28.74
4	Aurangabad	777	499	1,276	15.45	20.05	35.50
5	Beed	148	148	296	2.69	4.15	6.84
6	Bhandara	1,529	372	1,901	22.87	12.53	35.40
7	Gondia	73	101	174	1.61	2.85	4.46
8	Buldhana	123	51	174	3.82	2.21	6.03
9	Chandrapur	5,841	1,425	7,266	104.94	57.63	162.57
10	Dhule & Nadurbagh	398	123	521	10.33	5.88	16.21
11	Gadchiroli	996	339	1,335	14.93	11.38	26.31
12	Jalgaon	765	217	982	23.77	10.70	34.47
13	Jalna	221	115	336	4.31	3.43	7.74
14	Kolhapur	313	346	659	4.51	8.19	12.70
15	Latur	151	29	180	3.32	0.52	3.84
16	Nagpur	27	142	169	3.96	3.78	7.74
17	Nanded	918	528	1,446	14.99	9.60	24.59
18	Nashik	252	221	473	8.55	7.33	15.88
19	Parbhani	258	29	287	4.26	0.41	4.67

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
20	Pune	1,270	224	1,494	41.16	11.80	52.96
21	Raigad	222	142	364	3.28	1.63	4.91
22	Ratnagiri	232	156	388	4.66	3.58	8.24
23	Sangli	94	128	222	3.89	2.53	6.42
24	Satara	125	116	241	5.33	5.97	11.30
25	Solapur	438	305	743	3.76	12.67	16.43
26	Sindhudurg	38	67	105	6.50	2.53	9.03
28	Thane	179	53	232	2.28	1.20	3.48
29	Osmanabad	190	208	398	4.26	1.71	5.97
30	Wardha	80	270	350	6.99	2.72	9.71
31	Washim	234	230	464	7.88	8.29	16.17
32	Yavatmal	1,588	614	2,202	38.95	18.25	57.20
33	Hingoli		7	7		0.28	0.28
34	Nandurbar		56	56		1.32	1.32
	Total	19,619	8446	28,065	423.02	274.00	697.02
	Sub Total	29,318	12,862	42,180	515.12	354.00	869.12
Southern Region							
Andhra Pradesh							
1	Adilabad	6,106	3,815	9,921	145.00	142.15	287.15
2	Anantapur	5,984	3,112	9,096	232.72	137.28	370.00
3	Chittoor	9,782	3,328	13,110	344.60	269.60	614.20
4	Kadapa	2,130	1,936	4,066	154.65	103.76	258.41
5	East Godavari	27,265	6,814	34,079	805.86	653.73	1459.59
6	Guntur	6,781	3,832	10,613	189.55	234.31	423.86
7	Karimnagar	11,080	2,588	13,668	206.02	185.58	391.60
8	Khammam	10,141	4,749	14,890	192.92	218.81	411.73
9	Krishna	12,452	2,636	15,088	237.58	194.60	432.18
10	Kurnool	5,199	4,621	9,820	144.52	183.83	328.35

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
11	Mahbubnagar	9,453	4,622	14,075	318.23	231.36	549.59
12	Medak	10,732	2,119	12,851	217.17	108.74	325.91
13	Nalgonda	6,632	1,964	8,596	186.90	155.01	341.91
14	Nellore	5,753	1,674	7,427	205.73	108.23	313.96
15	Nizamabad	6,753	3,539	10,292	144.93	188.37	333.30
16	Prakasam	6,077	3,032	9,109	175.49	200.24	375.73
17	Rangareddy	7,702	1,199	8,901	217.50	92.83	310.33
18	Srikakulam	16,022	6,416	22,438	332.41	322.66	655.07
19	Visakhapatnam	11,235	3,451	14,686	265.43	188.90	454.33
20	Vizianagaram	3,859	4,515	8,374	67.80	152.12	219.92
21	Warangal	14,748	4,725	19,473	211.91	310.92	522.83
22	West Godavari	6,415	4,350	10,765	215.65	158.27	373.92
	Total	202,301	79,037	281,338	5,212.57	4,541.30	9,753.87

Karnataka

1	Bagalkot	349	381	730	4.81	3.58	8.39
2	Bangalore (R)	228	312	540	4.06	3.31	7.37
3	Bangalore (U)	367	201	568	14.66	6.68	21.34
4	Belgaum	742	937	1,679	16.92	31.49	48.41
5	Bellary	3,406	1,073	4,479	49.63	43.47	93.10
6	Bidar	3,571	2,026	5,597	75.11	47.52	122.63
7	Bijapur	586	550	1,136	12.43	20.76	33.19
8	Chamarajanagar	1,122	626	1,748	36.75	18.58	55.33
9	Chikmagalur	368	182	550	8.90	8.39	17.29
10	Chitradurga	3,708	1,548	5,256	54.01	58.33	112.34
11	Dakshin Kannada	4,922	3,087	8,009	95.40	92.84	188.24
12	Davangere	559	249	808	15.95	3.63	19.58
13	Dharwad	874	366	1,240	18.94	11.02	29.96
14	Gadag	250	172	422	6.45	4.19	10.64
15	Gulbarga	1,051	1,532	2,583	23.99	53.71	77.70

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
16	Hassan	1,916	2,072	3,988	36.70	41.81	78.51
17	Haveri	408	321	729	9.26	3.21	12.47
18	Kodagu	409	283	692	5.09	9.14	14.23
19	Kolar	2,072	1,190	3,262	32.99	32.42	65.41
20	Koppal	381	250	631	9.14	3.75	12.89
21	Mandya	993	1,060	2,053	12.29	21.67	33.96
22	Mysore	2,722	1,091	3,813	47.08	39.51	86.59
23	Raichur	782	427	1,209	15.17	8.22	23.39
24	Shimoga	2,109	646	2,755	56.69	27.22	83.91
25	Tumkur	1,853	1,865	3,718	17.01	41.31	58.32
26	Udupi	1,033	1,956	2,989	26.65	81.23	107.88
27	Uttara Kannada	251	743	994	9.11	7.96	17.07
	Total	37,032	25,146	62,178	715.19	724.95	1,440.14
Kerala							
1	Thiruvananthapuram	1,032	314	1,346	17.72	4.00	21.72
2	Kollam	775	311	1,086	33.27	19.00	52.27
3	Pathanamthitta	452	153	605	14.43	14.70	29.13
4	Idukki	1,418	1,356	2,774	34.10	79.00	113.10
5	Alappuzha	1,921	804	2,725	55.55	33.50	89.05
6	Kottayam	825	329	1,154	23.61	17.40	41.01
7	Ernakulam	778	381	1,159	13.97	8.80	22.77
8	Thrissur	1,237	994	2,231	47.78	74.30	122.08
9	Palakkad	595	102	697	6.92	5.85	12.77
10	Malappuram	1,631	135	1,766	14.93	0.90	15.83
11	Kozhikode	600	300	900	8.01	8.20	16.21
12	Wayanad	1,852	692	2,544	40.38	24.00	64.38
13	Kannur	1,458	294	1,752	24.09	12.40	36.49
14	Kasargod	185	88	273	5.26	2.80	8.06
	Total	14,759	6,253	21,012	340.02	304.85	644.87

(Rs. million)

Sl No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2002	No. of SHGs provided with bank loan during 01 April 2002 to 31 March 2003	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	Cumulative bank loan disbursed upto 31 March 2002	Bank Loan disbursed during 01 April 2002 to 31 March 2003@	Cumulative bank loan disbursed upto 31 March 2003@
Tamil Nadu							
1	Coimbatore	611	613	1,224	12.74	25.49	38.23
2	Cuddalore	1,841	838	2,679	51.86	34.94	86.80
3	Dharmapuri	6,359	4,254	10,613	382.67	455.12	837.79
4	Dindigul	2,384	460	2,844	74.42	26.67	101.09
5	Kancheepuram	2,694	1,142	3,836	72.20	41.50	113.70
6	Kanyakumari	3,415	2,377	5,792	81.47	13.46	94.93
7	Karur	1,007	122	1,129	16.59	10.81	27.40
8	Erode	827	694	1,521	21.64	31.86	53.50
9	Madurai	3,275	1,158	4,433	161.75	123.31	285.06
10	Theni	320	55	375	15.10	11.35	26.45
11	Nagapattinam	2,727	749	3,476	52.41	53.23	105.64
12	Tiruvavur	2,256	732	2,988	53.25	63.51	116.76
13	Nilgiris	160	1,196	1,356	3.37	26.31	29.68
14	Pudukottai	1,328	738	2,066	54.08	108.33	162.41
15	Ramanathapuram	3,289	2,262	5,551	93.26	133.44	226.70
16	Salem	2,107	705	2,812	59.07	43.07	102.14
17	Namakkal	1,913	541	2,454	64.76	47.04	111.80
18	Sivaganga	3,107	2,292	5,399	138.99	232.50	371.49
19	Tanjavur	1,422	1,581	3,003	30.01	44.01	74.02
20	Tiruchirappalli	4,318	1,309	5,627	65.84	48.72	114.56
21	Perambalare	387	118	505	12.38	10.93	23.31
22	Tirunelveli	3,714	4,092	7,806	99.70	234.31	334.01
23	Tiruvallore	435	239	674	9.85	15.11	24.96
24	Tiruvannamalai	1,557	568	2,125	32.01	39.25	71.26
25	Thoothukkudi	3,114	2,923	6,037	140.72	162.74	303.46
26	Vellore	2,606	532	3,138	87.07	26.12	113.19
27	Villupuram	3,006	1,325	4,331	61.67	53.29	114.96
28	Virudhunagar	2,530	2,086	4,616	77.83	112.03	189.86
	Total	62,709	35,701	98,410	2,026.71	2,228.45	4,255.16
	U.T of Pondicherry						
1	Pondicherry	475	299	774	18.65	21.55	40.20
	Sub Total	317,276	146,436	463,712	8,313.14	7,821.10	16,134.24
	GRAND TOTAL	461,478	255,882	717,360	10,263.39	10,223.38	20,486.77

* includes an amount of Rs. 3,318.26 million provided to 102,391 existing SHGs

STATEMENT IX
**SHG-bank Linkage — Statewise Details of
Partner Agencies upto 31 March 2003**

Sl. No.	Region/State	No. of Partner agencies	Cumulative No. of SHGs promoted by Partner NGOs and other agencies upto 31 March 2003	Of which No. of SHGs promoted by formal development Agencies (including VVV Clubs) upto 31 March 2003
A Northern Region				
1	Himachal Pradesh	78	19,018	7731
2	Rajasthan	114	32,000	20,900
3	Haryana	4	162	
4	Punjab	3	147	
5	New Delhi	2	191	
6	Jammu & Kashmir	15	1,250	15
	Sub Total	216	52,768	28,646
B North Eastern Region				
7	Assam	44	3,500	316
8	Meghalaya	3	67	3
9	Tripura	11	930	28
10	Sikkim	6	382	169
11	Manipur	1	5	
12	Nagaland	11	24	
	Sub Total	76	4,908	516
C Eastern Region				
13	Orissa	319	17,521	3,628
14	Bihar	57	2,787	630
15	Jharkhand	152	15,378	1,809
16	West Bengal	158	6,828	2007
17	UT of A & N Islands	6	156	-
	Sub Total	692	42,670	8,074

Sl. No.	Region/State	No. of Partner agencies	Cumulative No. of SHGs promoted by Partner NGOs and other agencies upto 31 March 2003	Of which No. of SHGs promoted by formal development Agencies (including VVV Clubs) upto 31 March 2003
D Central Region				
18	Madhya Pradesh	159	301,298	267,470
19	Chhattisgarh	13	9,993	
20	Uttar Pradesh	224	10,106	1,522
21	Uttaranchal	11	471	
	Sub Total	407	321,868	268,992
E Western Region				
22	Gujarat	131	26,692	321
23	Maharashtra	138	59,911	21,050
24	Goa	25	484	43
	Sub Total	294	87,087	21,414
F Southern Region				
25	Andhra Pradesh	118	469,500	437,114
26	Karnataka	471	150,000	90,107
27	Kerala	40	37,426	72
28	Tamil Nadu & UTP	486	152,331	12,106
	Sub Total	1,115	809,257	539,399
	GRAND TOTAL	2,800	1,318,558	867,041

STATEMENT X

Expendable Fund Support for Credit Delivery Innovations Details upto 31 March 2003

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
Northern Region								
Haryana								
1	Samaj Vikas Prayatan Kendra	Bhiwani	50	75,000	15,000	25	15	
2	Dehat Vikas Kendra	Mahendragarh	40	60,000	47,000	40	40	11
3	Apna Bank Council	Bhiwani	60	90,000	44,100	60	42	10
4	Sant Nischal Singh Foundation	Gurgaon	40	60,000	46,500	40	40	15
5	Jan Seva Kendra	Mahendragarh	30	45,000	19,800	30	30	
	Sub Total		220	330,000	172,400	195	167	36
Himachal Pradesh								
1	Ankur	Una	70	30,000	30,000	80	70	70
2	Anand Welfare Centre	Solan	80	100,000	84,500	130	120	105
3	Social Work and Environ. in Rural Areas	Kangra	100	100,000	100,000	100	100	100
4	Himalayan Edu. cum Art and Cultl. Soc.	Kullu	70	44,000	15,000	40	15	14
5	Lok Vikas Mandal	Hamirpur	50	50,000	50,000	80	70	55
6	Samaj Seva Parishad	Kangra	100	100,000	59,500	96	96	77
7	Samaj Kalyan Evam Vikas Mandal	Mandi	100	100,000	62,600	128	106	71
8	Gramin Seva Asram	Kangra	100	100,000	100,000	100	100	100
9	Yuva Mahamandal Dhartidhar	Sirmour	100	100,000	54,200	68	56	42
10	Parvatiya Krishi Avam Gramin Vikas Sansthan	Kangra	100	100,000	100,000	100	100	100
11	Himachal Manav Seva	Shimla and Sirmour	100	100,000				
12	Society for Advn. of Village Economy	Kullu	100	100,000	59,600	196	188	114
13	Paryavaran Avam Gramin Vikas Sansthan	Solan	80	80,000	80,000	80	80	80
14	Society for Rural Development and Action	Mandi	100	100,000	59,700	145	96	62
15	Manav Kalyan Sewa Samiti	Shimla	100	100,000	90,000	100	100	100
16	Mahila Kalyan Evam Sewa Samiti	Shimla	70	100,000	85,300	70	52	52
17	Ankur	Una	100	93,000	93,000	110	110	100

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
18	Society for Social Action for Human and Rural Awareness	Mandi	50	40,000	8,000	42	23	11
19	Parvatiya Krishi Avam Gramin Vikas Sansthan	Kangra	100	140,000	140,000	100	100	100
20	Zilla Saksharta Samiti	Bilaspur	100	50,000	32,700	125	125	100
21	Gramin Seva Ashram	Kangra	50	68,000	68,000	50	50	50
22	The Social Work and Environment in Rural Areas	Kangra	200	308,800				
23	The Energy Environment Group	Una	100	100,000		200	165	98
24	Zilla Saksharta Samiti	Bilaspur	200	230,000				
25	Gramin Seva Ashram	Kangra	200	225,000		274	232	103
26	Ankur Sewa Samiti	Una	100	109,000		135	145	98
27	Lok Vikas Mandal	Hamirpur and Kangra	60	63,000				
28	Parayavaran Avam Gramin Vikas Sansthan	Solan	100	118,000		100		
29	The Zilla Saksharata Abhiyan Samiti	Una	100	120,000				
30	Parvatiya Krishi Avam Gramin Vikas Sansthan	Kangra	100	155,000	137,200	100	100	100
31	Upliftment through Humane Action	Sirmour	25	31,500	6,300	16	14	4
	Sub Total		3,005	3,255,300	1,515,600	2,765	2,413	1,906

Jammu and Kashmir

1	Gramudyog Hastakala Kendra	Kathua	192	317,000	317,000	270	256	211
2	Lok Sewa Sangathan	Udhampur	60	90,000		34	15	15
3	Kristu Jyoti Social Welfare Society	Jammu	100	97,000	91,180	217	143	141
4	Catholic Social Service Society	Jammu	75	104,000	9,700	75	34	21
5	Nirmal Matha Health Centre	Jammu	100	150,000	43,500	91	51	49
6	J & K Zari Art Society	Jammu	50	75,000	21,000	62	29	22
7	Gramudyog Hastakala Kendra	Kathua	200	328,000				
	Sub Total		777	1,161,000	482,380	749	528	459

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
New Delhi								
1	Rashtriya Mahila Kosh	North Eastern States, J&K, UP, MP, Bihar, Orissa and Rajasthan through identified NGOs	500	2,150,000	1,500,000	307	307	307
2	Model Rural Youth Development Organisation	New Delhi	40	75,000	15,000			
	Sub Total		540	2,225,000	1,515,000	307	307	307
Punjab								
1	The Salesian Society of Don Bosco	Patiala	50	75,000	50,100	50	50	27
	Sub Total		50	75,000	50,100	50	50	27
Rajasthan								
1	Sahayog	Udaipur	50	44,600	43,800	50	50	50
2	Apna Sansthan	Udaipur	46	38,500	7,500	47	31	4
3	Hanuman Van Vikas Samithi	Udaipur	95	72,000	52,200	87	62	38
4	Rudsovat	SwaiMadhopur and Tonk	31	138,000	135,900	86	86	76
5	Sakhi Samiti	Alwar	79	188,000	188,000	145	145	79
6	Jaipur Rural Health and Dev.Trust	Jaipur	100	128,000	128,000	130	120	108
7	Urmul Trust	Bikaner, Jodhpur and Jaisalmer	100	114,000	114,000	104	104	104
8	GR Morarka Research Foundation	Jhunjhunu	100	175,000	119,000	114	114	68
9	Bhoruka Charitable Trust	Churu	250	385,000	265,600	337	334	181
10	Social Work and Environment for Rural Advancement	Ajmer	20	33,000	19,600	31	17	6
11	Subodh Shiksha Samiti	Sikar	60	89,000	45,300	35	35	16
12	Hadoti Adim Jan Jathi Vikas Samithi	Kota and Baran	30	38,700	27,400	26	26	24
13	Van Nad Sanstha	Banaswara	100	94,000	19,000			

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
14	Ajmer Prodh Shikshan Samithi	Ajmer	200	105,000	105,000	242	236	219
15	Rural Development Society	Tonk	30	30,000	23,200	38	38	11
16	Asian Centre for Organisation Research and Development	Bharatpur	100	150,000	30,000	42	37	24
17	Ibtada	Alwar	200	300,000				
18	Abhinav Shiksha Samithi	Banaswara	100	100,000	79,000	123	122	31
19	Shree Jan Jeevan Kalyan Sansthan	Bharatpur	35	45,000	41,000	36	35	27
20	Society for Promotion of Grass Root Environment and Social Action	Banaswara	100	99,000				
21	Jhunjhunu Zilla Paryavaran Sudhar Samithi	Jhunjhunu	100	148,000	1,17,900	100	100	20
22	Rudsovat	Swai Madhopur	160	212000	87,900	91	91	51
23	Navchar Sansthan	Chittorgarh	41	44,000	8,800	68	68	0
24	Shiv Shiksha Samithi	Tonk	25	34,000	21,400	25	24	7
25	Shikshit Rojgar Kendra Prabandhak Samithi	Jhunjhunu	100	150,000		25	13	3
26	Hadoti Tech. Training and Service Institute	Kota and Baran	60	102,000	27,900	22	8	1
27	Jaisal Mahila Bal Kalyan Samiti	Jaisalmer and Jodhpur	50	87,000	17,400	19		
28	Vasundhara Seva Samiti	Barmer	50	85,000	17,000	41	33	
29	Indian Institute for Rural Development	Jhalawar	100	180,000	81,000	100	39	24
30	Centre for Community Economics and Dev. Consultant's Society	Jaipur, Tonk and Baran	350	554,500	176,900	287	251	52
31	Kasturba Mahila Shiksha Samiti	Jaipur	50	79,000	15,800	18	10	
32	Vinoba Seva Samiti	Jhalawar	50	84,000				
33	Society for All Round Development	Bharatpur	25	42,000	8,400	7	7	
34	Shanti Maitri Mission Sansthan	Bikaner	50	74,000	14,800	17	6	
35	Vigyan Samiti	Udaipur	50	95,000	19,000	29	9	
36	Ajmer Prodh Shikshan Samiti	Ajmer	100	69000				
37	Society for Education Conscientisation Awareness and Training	Nagaur	50	80,000	16,000	50	50	41
38	Mahila Hastshilpa Samiti	Bikaner	50	87,000		12		
39	Sakhi Samiti	Alwar	100	173,000	17,300	35		
40	Gram Vikas Sewa Sansthan	Jodhpur	50	72,000	14,400	40	21	3

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
41	Gram Bharati Samiti	Jaipur	100	180,000	36,000			
42	Bhagwan Mahaveer Viklang Sahayata Samiti	Jodhpur	200	360,000				
43	Matra Shakti Sansthan	Sawai Madhopur	60	107,000				
44	Sahyog Sansthan	Udaipur	70	126,000				
45	Urmul Khejri Sansthan	Nagaur	100	181,000				
46	Arnold Educational and Rural Development Society	Alwar	100	168,000				
47	Shubham Mahila Prashikshan Sansthan	Alwar	60	105,000				
48	Jaipur Rural Health and Development Trust	Jaipur	100	178,000				
Sub Total			4227	6,223,300	2,141,400	2,659	2,322	1,268
TOTAL "A"			8819	13,269,600	5,876,880	6,725	5,787	4,003

North Eastern Region

Arunachal Pradesh

1	Yuva Vikash Sanghatan	West Siang	30	51,000				
Sub Total			30	51,000				

Assam

1	National Alliance Mission	Sonitpur	80	89,000	17,800	66		
2	Gramin	Sonitpur	350	4,37,500	382,610	867	867	266
3	Sipajhar Diamond Club Community Centre	Darrang	35	50,000	50,000	35	35	35
4	Sarbu Gram Sewa Sangha	Dhemaji	40	59,000	50,740	48	48	25
5	Morigaon Zilla Gramya Puthibharal Santha	Morigaon	120	98,000	96,230	791	440	154
6	Deshbandhu Club	Barak valley	150	226,000	45,200	144	144	
7	Agro Development and Social Welfare Organisation	Barpeta	50	78,000	15,600			
8	North East Development Organisation	Barpeta	50	78,000	15,600			
9	Samannaya Rakshee Sangkritik Anusthan	Barpeta	50	78,000				
10	Anjali Sukhati Self Help Group Foundation	Kokrajhar	60	92,000				
11	Barkukuria Gopalpur Milan Yuvak Sangha	Kamrup	50	75,000	15,000			
12	Boloma Yuva Vikash Kendra	Jorhat	50	85,000				

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
13	Morigaon Zilla Gramya Puthibharal Santha	Morigaon	300	327,000	65,400			
	Sub Total		1385	1,772,500	754,180	1951	1534	480
Meghalaya								
1	MYRADA	West Khasi Hills	40	510,000	510,000	35	35	35
	Sub Total		40	510,000	510,000	35	35	35
	TOTAL "B"		1455	2,333,500	1,264,180	1986	1569	515
Eastern Region								
Bihar								
1	Avidya Vimukti Sansthan	Bodhgaya	67	72,000	72,000	88	82	68
2	Samagra Sewa Kendra	Gaya	100	100,000	72,100	140	123	101
3	Matadeen Mahila Manch	Muzaffarpur	100	100,000	47,300	171	155	61
4	Gram Nirman Mandal	Nawadah	100	100,000	20,000	58	37	
5	Parivartan Vikas Rohtas	Rohtas	100	100,000	50,700	123	122	122
6	Gramin Vikas Sansthan	Gaya	100	100,000	74,500	122	104	64
7	Samajik Shodh Evam Vikas Kendra	East Champaran	200	200,000				
8	Bhojpur Sampurn Saksharta Abhiyan	Bhojpur	100	100,000	20,000	135	84	14
9	Patna Notre Dame Sisters Society	East Champaran	140	210,000	50,100	62	43	13
10	Gramin Samaj Kalyan Sansthan	Samastipur	60	60,000	35,800	77	50	12
11	Mahila Silai Prashikshan Sah Utpadan Kendra	Samastipur	60	60,000	12,000	48	16	3
12	Gramyasheel	Supaul	50	50,000	37,900	119	119	39
13	Jan Jagaran Sansthan	Nalanda	100	100,000	20,000	31	9	
14	Rachna	Madhubani	100	100,000	23,600	101	101	
15	Krishak Vikas Samiti	East Champaran	100	120000	56,600	155	127	74
16	Avidya Vimukti Sansthan	Gaya	200	200000	152,300	236	235	205
17	Darpan Sarvodaya Vikas Sansthan	Gaya	100	100000	52,300	146	128	24
18	Reshma Gramin Vikash Sangh	Jahanabad	100	101000				
19	Akhil Gramin Yuwa Vikash Samiti	Muzaffarpur	100	180,000	36,000	39	22	5

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
20	Bihar Dalit Vikas Samiti	Jahanabad	100	172,000				
21	Nidan	Patna	250	470,000	94,000	76	76	45
22	Gramyasheel	Supaul	200	354,000				
23	Nari Shishu Jagruti Kendra	Samastipur	100	163,000				
24	Akhil Bharatiya Jan Kalyan Parishad	West Champaran	50	79,000				
25	Nav Bharati Kala Manch	Saran	100	100,000				
26	Kanchan Seva Ashram	Muzaffarpur	100	120,000				
27	Jan Kalyan Vikas Sansthan	Saran	100	100,000				
28	Samagra Vikas Sanstha	West Champaran	100	102,000				
	Sub Total		3,077	3,813,000	9,27,200	1,927	1,633	850

Jharkhand

1	Jago Mahila Jagruti Kendra	Hazaribagh	300	280,000	248,300	352	336	300
2	Maulana Azad Samajik Evam Shaikshanik Parishad	Deoghar	180	175,000	64,400	114	85	85
3	Aanteeka	Deoghar	30	33,000	14,700	18	15	4
4	Gramin Dalit Kalyan Samiti	Deoghar	100	43,000	25,300	97	67	67
5	Lokprerna	Dumka and Pakur	90	100,000	57,000	65	59	18
6	Needs	Deoghar	200	76,000				
7	Prayas	East Singhbhum	50	50,000	38,700	50	50	23
8	Lohardagga Gram Swarajya Sansthan	Lohardagga	200	200,000	93,500	200	111	18
9	Pragatisheel Yuva Kendra	Giridih	150	150,000	30,000	25	7	2
10	Animation Rural Outreach Service	Gumla	100	100,000				
11	Society for Advancement in Tribes Health, Education and Environment	Godda	50	50,000				
12	Soc. for Upliftment of People with People Orgn. and Rural Tech.	Hazaribagh	90	90,000	86,700	97	97	90
13	Mahila Mandal	Chatra	100	95,300	78,500	136	96	82
14	Rural People's Awareness and Youth Action in India	Bokaro	150	150,000	50,600	65	28	22
15	Prog. for Rural Actions and Youths Assn. for Social Service	Hazaribagh	100	100,000	75,400	120	105	83

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
16	Chotanagapur Sanskritik Sangh	Ranchi	60	72,000	27,400	60	53	
17	Aragati	Hazaribagh	100	120,000	24,000	59	5	
18	Jan Jagaran Kendra	Bokaro	50	79,000	15,800			
19	Prajwaleet Vihar	Ranchi	100	168,000	42,200	17	17	
20	Karra Soc. for Rural Action	Ranchi	100	150,000	45,300	53	34	
21	Socio-Economic Development Programme	Giridih	100	137,000				
22	Alternative for India Development	Giridih	100	160,000				
23	Bihar Pradesh Yuva Parishad	Palamau and Latehar	125	162,500				
24	Sahayogi Mahila	Saraikela Kharswan	100	180,000				
Sub Total			2,725	2,920,800	1,017,800	1528	1165	794

Orissa

KBK Districts								
1	Prem	Rayagada	175	57,500	57,500	308		308
2	Antodaya	Kalahandi	35	32,000		118		118
3	Vikalpa	Bolangir	65	50,000	50,000	65		
4	Parivartan	Kalahandi	100	104,000	21,000	100	65	
5	Sarvodaya Samiti	Koraput	50	74,000	52,000	50	50	6
6	Dev. Agency for Poor and Tribal Awakening	Kalahandi	100	104,000	34,300	100	41	14
7	Vikalpa	Bolangir	100	100,000	100,000	100	100	100
8	Janashajya	Kalahandi	100	108,000	79,700	100	83	41
9	Action Research for Health and Socio-Economic Dev.	Bolangir	200	300,000	130,700	200	159	148
10	Seba Jagat	Kalahandi	100	138,000	27,600	100	40	20
11	Centre for Youth and Social Development	Koraput	60	90,000	18,000	60	60	9
12	South Orissa Vol. Assn.	Koraput	70	98,000	19,600	70	60	9
13	Multi-Purpose Project Dev. Soc.	Nabrangpur	50	75,000	75,000	50	50	50
14	Friends' Assn. for Rural Reconstruction	Naupada	100	96,000	37,800	100	78	23
15	Assn. for Dev. for Health Action in Rural Areas	Bolangir	100	129,000	93,400	100	100	39

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
16	Netaji Yubak Sangha	Bolangir	100	129,000	25,800	100	75	4
17	Integrated Development Society	Koraput	74	100,200	20,000	60	52	5
18	Small and Marginal Farmers' Assn.	Koraput	50	75,000	27,800	50	38	4
19	Lok Yojana	Kalahandi	125	144,000	129,200	125	125	125
20	Boipariguda Kshetriya Samiti	Koraput	60	90,000				
21	Womens Orgn for Rural Development	Koraput	50	80,000	33,300	50	40	1
22	Jeevandhara Women's Community Trust	Kalahandi	120	150,000	84,500	109	98	
23	Boringpadar Yubak Sangh	Kalahandi	100	137,000	27,400	48		
24	Lakshman Nayak Society for Rural Dev.	Rayagada	50	88,500	66,000	50	50	12
25	Socio Economic Development Programme	Koraput and Nabrangpur	80	120,000	41,100	26	23	
26	Sahid Laxman Nayak Development Soc.	Malkangiri	75	127,000	73,700	75	75	5
27	Antodaya	Kalahandi	60	90,000	40,700	43	20	15
28	Bharatee Bhavan Pathagar	Sonepur	50	84,000	16,800	50		
29	Jagarana	Rayagada	50	79,000	55,900	48	48	10
30	Multi-Purpose Project Dev. Society	Nabrangpur	75	104,000	20,800			
31	Organisation for Social Change and Rural Development	Malkangiri	100	180,000	54,000	20	20	
32	Vikalpa	Bolangir and Naupada	200	380,000				
	Sub Total		2824	3,713,200	1,513,600	2475	1550	1066
Non-KBK Districts								
1	Palli Unnayan Parishad	Khurda	100	187,000				
2	Darbar Saahitya Sansad	Khurda, Puri and Cuttack	210	119,000	77,100	210	130	80
3	Samanvita GUS	Kandamahal	300			310		172
4	Dulal	—		15,000				
5	Collective Initiation for Social Solidarity	Hindol	50	75,000	75,000	50	50	50
6	Dhakotha Jubak Sanga	Keonjhar	100	150,000	150,000	100	100	100
7	Manav Adhikar Seva Samiti	Sambalpur	36	54,000	54,000	36	36	36

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
8	Palli Chetana	Mayurbhanj	80	100,000	70,000	80	80	67
9	Centre for Human Action and Resource Management	Kandhamal	72	100,000	100,000	72	72	72
10	Antodaya Chetana Kendra	Keonjhar	100	150,000	76,800	96	96	4
11	Dulal	Mayurbhanj	50	750,00				
12	Forum for Rural Education and Empowerment on Dev. Orgn. Movement	Puri	80	100,000	54,800	80	67	
13	Rural Welfare Institute	Puri	60	90,000	50,400	60	55	7
14	Palli Unnayan Committee	Cuttack	50	75,000	61,500	50	50	26
15	Gania Sishu Rajia	Nayagarh	50	75,000	15,000	12	5	2
16	Centre for Upliftment of Lower Incomers	Kendrapara	50	75,000	52,200	50	50	
17	Ideal Dev. Agency	Keonjhar	60	90,000	33,900	60	18	15
18	Orgn. for Rural Reconstruction and Integrated Social Service Activities	Kandhamal	80	100,000	63,500	80	80	21
19	Assn. for Women and Rural Development	Sambalpur	50	75,000	52,500	50	50	
20	India Development Project	Keonjhar	50	75,000	75,000	50	50	50
21	Society for the Aggrieved and Vulnerated Earthlings	Kandhamal	80	100,000	56,500	80	77	27
22	Bharat Integrated Social Welfare Agency	Sambhalpur	100	150,000	150,000	100	100	100
23	People's Rural Reconstruction Institute for Youth Action	Balasore	50	70,000		40	3	
24	Samaj Vikash	Mayurbhanj	80	100,000	50,000	80	80	8
25	Voluntary Association for Rural Reconstruction and Appropriate Technology	Kendrapara	50	70,000	70,000	50	50	50
26	Youth Council for Development Alternatives	Boudh	60	85,000	24,700	17	10	
27	People's Integration and Union for Society	Angul	60	90,000	69,000	60	60	40
28	Yuva Mahasangha	Boudh	80	100,000	37,300	56	55	6
29	Alternative for Rural Movement	Balasore	50	72,000				
30	Care for Human Action Resource Management	Kandhamal	28	39,000	39,000	28	28	28
31	Agranee Jana Kalyan Anusthan	Baragarh	60	90,000				
32	The Heaven	Cuttack	50	84,000	47,600	50	43	

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
33	Chetana Shramik Sangh	Baragarh	50	72,000	14,400			
34	Adima Jati Seva Samiti	Kandhamal	50	85,000	32,300	22	22	
35	Manav Adhikar Seva Samiti	Sambhalpur	25	37,500	26,300	25	25	
36	Voluntary Action for the Rural Reconstruction	Dhenkanal	50	100,000	20,000	16		
37	Integrated Rural Harijan Adivasi Development Centre	Dhenkanal	60	90,000				
38	Samaj Kalyan Parishad	Mayurbhanj	60	100,000				
39	Palli Seva Sansad	Boudh	60	100,000	20,000	36	36	18
40	Bharat Integrated Social Welfare Agency	Sambalpur and Baragarh	200	300,000				
41	Society for Action Growth and Education	Mayurbhanj	50	89,000				
42	Voluntary Assn. for Rural Reconstruction and Appropriate Technology	Keonjhar	100	150,000				
43	Centre for Human Action and Resource Management	Kandhamal	100	188,000				
44	Collective Initiation for Social Solidarity	Dhenkanal	25	38,000				
45	Unnayan	Puri	60	90,000				
Sub Total			3266	4,269,500	1,718,800	2,106	1,578	979
West Bengal								
1	Southern Health Improvement Society	24 Pargana (S)	1,056	466,000	197,000	1304	1,304	1,012
2	Sreema Mahila Samity	Nadia and 24 Paraganas(N)	1,300	1,105,000	915,400	900	900	1,300
3	Indranarayanpur Nazrul Smriti Sangha	Sunderban area	500	750,000	524,400	595	595	368
4	Socio Economic Dev. Programme	24 Parganas (S)	80	100,000	73,200	84	84	70
5	Inter District Rural Dev. Council	24 Parganas (S)	200	261,000	62,800	116	30	
6	Balivara Orgn. for Fellow Feat Empowerment and Reconstruction	24 Parganas (N)	60	70,000	39,700	68	68	9
7	Asha Welfare Society	24 Parganas (S)	100	100,000	37,300	31	31	5
8	Amgachia Ashraya	24 Parganas (S)	50	60,000	12,000	20	20	
9	Patuli Mahila Uddyog Samity	Nadia	50	63,000	38,600	50	50	9
10	Society for Participatory Action and Reflection	Coochbehar	50	79,000	15,800	31	12	

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
11	Bagaria Relief Welfare Ambulance Society	24 Parganas (S)	100	100,000	20,000	19	17	
12	Ushagram Trust	Nadia	100	148,000	29,600			
13	Society for Participants Education and Rural Development	Nadia	100	105,000	33,200	39	39	
14	Rajadighi Community Health Service Society	Malda	100	130,000	26,000			
15	Sreema Mahila Samity	24 Parganas (N) and Nadia	900	306,000				
16	Calcutta Society for Professional Action in Development	Murshidabad	100	130,000	26,000			
17	Malda Sahayogita Samity	Malda	50	73,000				
18	St. John Ambulance Association	Uttar Dinajpur	50	70,000				
19	Society for People's Awareness	Murshidabad	60	45,000				
20	Deshbandhu Road Ramakrishna Society for Rural Development	Purulia	100	140,000				
	SubTotal		5,106	4,301,000	2,051,000	3,257	3,150	2,773
	TOTAL "C"		1,699,8	19,017,500	7,228,400	11,293	9,076	6,462

Central Region

Chattisgarh

1	Durg Literacy Mission	Durg	1,000	242,000	169,400	1,500	1,500	976
2	Mahila Shiksha Kalyan Evam Prashikshan Parishad	Bilaspur	200	235,000	169,000	200	200	38
3	Social Education and Basic Awareness	Bastar	50	100,000	45,000	47		
4	Dandakaranya Sanrakshan Evam Sodh Sanstha	Bastar	50	84,000	33,000	42	22	1
5	Bardan Samajik Sanstha	Rajnandgaon	50	79,000	16,000			
6	Jai Bharati Viklang Kalyan Sangh Sansthan	Raipur	50	72,000	14,000			
7	Rajgarh Sahyog Samiti	Raigarh	100	180,000				
8	Model Bastar Integrated Rural Development Society	Bastar	80	144,000				
9	Participatory Action for Rural Development	Raigarh	100	185,000				

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
10	Manav Sansadhan Sanskriti Vikas Parishad	Sarguja	100	158,000				
	Sub Total		1,780	1,479,000	446,400	1,789	1,722	1,015
Madhya Pradesh								
1	Indore Diocese Social Service Soc.	Indore, Dewas, Dhar and Jhabua	500	485,000	479,800	780	500	475
2	Khandawa Diocesan Social Services	Khandwa, Khargone and Barwani	400	390,000				
3	Tarun Sanskar	Jabalpur	500	604,000	353,600	463	369	138
4	Nagrath Charitable Trust	Indore and Khargone	400	515,000	515,000	422	422	397
5	Asara Samajik Kalyan Samiti	Jabhua, Dhar and Indore	500	600,000	323,200	482	457	300
6	Anupama Ed.Society	Satna	500	225,000	216,400	525	525	308
7	Astha Mahila Samiti	Satna	250	218,500	95,100	284	284	172
8	Bal Mahila Vikas Samiti	Gwalior	150	225,000	145,700	151	135	49
9	Sambhav Social Service Orgn.	Gwalior and Shivpuri	250	278,000	100,600	221	221	100
10	Kripa Social Welfare Society	Shajapur and Rajgarh	150	190,000	119,300	171	140	36
11	Bharatiya Gramin Mahila Sangh	Indore	150	195,000	131,700	137	137	45
12	Darshan Mahila Kalyan Samiti	Chhatarpur	50	65,000	13,000	16	16	
13	Society for Unity Geological and Global Education Survey Training Image Organisation Network	Satna	100	100,000	20,000			
14	Bhaghelkhand Gramin Vikas Sangh	Satna	50	50,000	18,800	30	30	11
15	Grameen Anchalik Krishak Samaj Samit	Balaghat	50	65,000	32,500	50	50	
16	Priyadarshni Mahila Evam Bal Kalyan Samiti	Guna	50	65,000	13,000	23	15	
17	Jagruti Yuva Manch	Panna	60	60,000	12,000	20	20	
18	Nagrath Charitable Trust	Indore	250	456,000				

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2005			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
19	Cyriac Elias Rural Orgn. for Women and Children	Bhopal	75	135,000	27,000			
20	Society for Resource Integration and Dev. Action	Jabalpur	100	120,000	24,000			
21	Saraswati Mahila Samiti	Ratlam	200	200,000				
22	Yukti Samaj Sewa Society	Hoshangabad	75	83,000				
23	Sharda Shiksha Samiti	Shajapur	100	125,000				
Sub Total			4,910	5,449,500	2,640,700	3775	3321	2031

Uttar Pradesh

1	Vinoba Seva Ashram	Shahjahanpur	1000	1,223,000	431,000	832	717	133
2	Navchetan	Barabanki and Behraich	200	276,000	236,000	206	205	154
3	Pani	Faizabad and Ambedkarnagar	500	750,000	639,000	500	500	440
4	Sarathi Dev. Foundation	Sitapur	200	294,000	104,000	200	162	108
5	NavBharat Samaj Kalyan Samiti	Moradabad	250	350,500	172,000	151	141	51
6	Disha Social Org.	Saharanpur, [Dehradun and Uttarkashi in Uttaranchal]	200	300,000	119,000	178	178	75
7	Tewaria Sewa Ashram	Allahabad	100	142,000	92,000	100	75	59
8	Bharatiya Rashtriya Vikas Parishad	Allahabad	200	272,000	54,000	75	40	14
9	Gramin Vikas Avam Manav Sewa Sansthan	Muzaffarnagar	50	75,000	36,000	50	50	15
10	Krishi Udyog Sansthan	Deoria	100	98,000	72,000	100	100	61
11	Gramin Seva Sansthan	Sultanpur	100	138,500	106,000	113	113	34
12	Gramodaya Sansthan	Shrawasti	50	60,000	12,000	50	50	1
13	Institute of Social Health Welfare Rural Dev. and Edu.Soc.	Sultanpur	200	300,000	93,000	74	74	
14	Sharif Gramodhyog Vikas Kendra	Moradabad	50	75,000	58,000	53	53	50
15	Chandragupta Maurya Vidya Niketan	Varanasi	100	150,000	62,000	100	60	
16	Subash Memorial Manav Utthan Avam Sewa Sansthan	Ballia	50	74,000	63,000	59	51	41
17	Mahila Prabodhini Foundation	Mirzapur	100	139,000	108,000	119	103	96

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
18	Iswar	Mathura	50	54000	30000	86	60	15
19	Nehru Yuva Mandal	Mathura	50	65000	45000	74	55	49
20	Gram Vikas Sewa Samiti	Ghaziabad and Gautam Buddha nagar	60	90000	69000	67	61	36
21	Dharma Gramodaya Shikshan Sansthan	Ambedkarnagar	100	100000	35000	34	34	
22	Gramya Vikas Samiti	Ambedkarnagar	100	103000	21000	50	25	3
23	Nehru Gramin Yuvavikas Club	Meerut	60	90000	18000	45	43	
24	Manav Grameen Vikas Sansthan	Hardoi	100	99000	70000	100	100	23
25	Manav Bindu World Welfare Foundation	Mathura	50	69000	14000			
26	Parmarth Samaj Sevi Sansthan	Jalaun	50	65000	44000	50	45	14
27	Naujhil Integrated Rural Project for Health and Development	Mathura	100	90000	41000	88	73	9
28	Jan Sewa Avam Prasikshan Sansthan	Prathapgarh	60	86000	50000	105	62	4
29	Bhagwati Mahila Kalyan Sansthan	Pilibhit	60	90000	18000	45	35	
30	Gramin Samaj Vikas Kendra	Meerut	60	90000	61000	62	62	15
31	Antodaya Vikas Sansthan	Fatehpur	50	51000	25000	38	31	2
32	Janta Shikshan Sansthan	Bareilly	50	70000	42000	50	50	15
33	Sewa Vikas Sansthan	Bahraich	50	70000	14000			
34	Nari Gramodyog Sewa Samiti	RaeBareilly	50	62000	31000	50	50	1
35	Arthik Vikas Evam Jan Kalyan Sansthan	Ambedkarnagar	100	110000	41000	83	59	
36	Purvanchal Gramin Chetna Samiti	Ballia, Mau and Ghazipur	700	1010000	383000	429	429	88
37	Grameen Vikas Sansthan	RaeBareilly	100	106000	30000	100	94	20
38	Yuva Club	Mathura	50	70000	30000	50	45	23
39	Gramin Vikas Sansthan	Kushinagar	100	150000	63000	68	14	
40	Society for Development of Appropriate Technology	Bareilly	100	150000	30000	90	80	8
41	Jan Sevashram Chakranagaram	Azamgarh	100	138000	82000	100	100	26
42	Sankalp Jyoti Kalyan Samiti	Pilibhit	60	90000	36000	60	52	10
43	Vikas Sansthan	Firozabad	50	72000	14000	31	31	4

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
44	Yuva Chetna Kendra	Deoria	100	150000	97000	100	84	28
45	Gorakhpur Environ. Action Group	Gorakhpur, Basti and Deoria	300	475000	142000	154	154	
46	Jeevan Jyothi Holy Cross Sisters	Sitapur	100	180000	70000	102	63	12
47	Janpriya Sewa Sansthan	Pratapgarh	60	90000	54000	55	44	43
48	Sri Ambey Mahila Gramodyog Sewa Sansthan	Gorakhpur	60	90000	18000	20	15	
49	Uttar Pradesh Vanwasi Sewa Sansthan	Lakhimpur-Kheri	50	85000	44000	64	55	
50	Pratinidhi Samiti	Ballia	75	104000	45000	35	35	18
51	Jeevan Dhara Marg Darshak Society	Deoria	125	200000	52000	75	72	1
52	Centre for Rural Entrepreneurship and Tech.Education	Firozabad	125	187500	79000	97	90	49
53	Shree Bharadwaj Gramodyog Seva Sansthan	Maharajganj	60	90000	18000	12	4	
54	Harpal Gramoudhyog Vikas Kendra	Moradabad	60	108000	73000	60	60	18
55	Men's Institute for Development and Training	Ghaziabad	60	90000	18000	40	39	
56	Manav Sewa Kendra	Chandauli	100	145000	82000	150	118	96
57	Purvanchal Grameen Kalyan Sansthan	Ghazipur	60	90000	18000	60	35	
58	Vishwas Sansthan	Rae Bareilly	50	69000	48000	50	50	
59	Chetna Seva Sansthan	Rampur	60	108000	22000	60	30	
60	Paryavaran Evam Prodyogiki Uttan Samiti	Chandauli	50	84000	60000	50	50	30
61	Pragya Gramotthan Seva Samiti	Fatehpur	50	77000	30000	31	28	
62	Purti Sansthan	Ghazipur	50	84000	40000	50	50	3
63	Nagrik Jan Hitkari Samiti	Gorakhpur and Maharajganj	50	84000	40000	49	35	11
64	Akhil Sanskritik Sansthan	Basti	40	72000	50000	41	40	
65	Sanchit Vikas Sansthan	Basti	50	84000	17000	50	50	
66	Gramotthan Bal Mahila Kalyan Sansthan	Mau	100	168000	34000			
67	Krishi Evam Shaikshik Prabandha Sansthan	Pratapgarh	60	90000	18000	42	12	
68	Gram Utthan Samiti	Jhansi	60	89000	18000	8	5	
69	Child and Women Welfare Associates	Jaunpur	125	187500	131000	125	125	

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
70	Sustainable Development Society	Ghaziabad and Gautam Budha Nagar	50	84,000	17,000	22	17	
71	Centre for Integrated Human Dev.	Ghaziabad	50	84,000	17,000	36	19	
72	Gramin Punarnirman Sansthan	Azamgarh	50	84,000	17,000	50	15	
73	Constructive Activities for Rural Women Association	Saharanpur	50	84,000	42,000	30	28	4
74	Jan Seva Sadan	Pratapgarh	60	102,000	67,000	60	60	10
75	Nagrik Kalyan Seva Samiti	Muzaffarnagar	100	180,000	61,000	46	46	
76	Gayatri Gramya Vikas Vaidik Shikshan Avum Prasikshan Sansthan	Sitapur	50	75,000	15,000	21	21	
77	Unnayan Sansthan	Mirzapur	50	70,000	14,000	22	10	
78	Bareilly Diocesan Social Service Centre	Pilibhit	60	90,000	18,000	32	16	
79	Gramodaya Jan Jagriti Samiti	Muzaffarnagar	50	84,000	17,000	39	16	
80	Gramin Sarvadaliya Manav Utthan Samiti	Bijnor	20	27,000				
81	Pragatisheel Bal Vikas Sanstha	Bijnor	50	84,000	24,000	13	13	
82	Chetna	Jhansi	250	375,000	75,000			
83	Network of Entrepreneurship and Eco.Dev.	Barabanki	100	180,000	68,000	100	55	2
84	Asian Soc. for Entrepreneurship Educ. and Dev.	Mirzapur	50	79,000				
85	Sahyog Samajik Sansthan	Chitrakoot	50	84,000	17,000			
86	National Council of Dev. Communication	Chandauli	20	36,000				
87	Institute for Integrated Society Dev.	Barabanki	100	199,000	40,000	15	8	
88	BAIF Institute for Rural Development	Maharajganj Gorakhpur Basti and Sant Kabirnagar	350	588,000				
89	People's Action for National Integration	Ambedkarnagar, Faziabad and Sultanpur	500	922,000	184,000	223	129	
90	ACIL-Navasarjan Rural Dev. Foundation	Pilibhit	100	180,000				
91	Milk Bikney Gram Udyog Samiti	J.P.Nagar	100	180,000	98,000	93	93	8
92	Surya Gramodyog Vikas Samiti	Faizabad	50	90,000	18,000			
93	Samarpan Jan Kalyan Samiti	Jalaun	50	89,000	18,000			

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
94	Bharatiya Janjati Samaj Kalyan Sewa Sansthan	Baharaich	50	70,000	14,000			
95	Grameen Seva Sansthan	Bagpat	50	70,000	14,000			
96	Sharif Gramodyog	Moradabad and Rampur	200	360,000	155,000	93	93	24
97	Mahila Evam Bal Kalyan Utthan Samiti	Ghazipur	50	89,000				
98	Nehru Yuva Mandal	Faizabad	100	175,000	35,000			
99	Swargiya Pramath Nath Chaudhury Shiksha Kalyan Samiti	Gonda	50	85,000	17,000			
100	Awalamb Sewa Sansthan	Gorakhpur	50	90,000	18,000			
101	Mahila Sewa Sansthan	Moradabad	50	88,000	18,000			
102	Itauri Gram Vikas Samiti	Jaunpur	100	170,000				
	Sub Total		11,050	16,485,000	6,210,000	7,390	6,344	2,054
Uttaranchal								
1	Uttarkhand Jana Jagruthi Sansthan	Tehri Garhwal	115	178,000	178,000	85	79	54
2	Pahal	Nainital and Udham Singh nagar	200	300,000	139,500	168	105	7
3	Major Orgn. for Rural Environment	Almora	50	75,000	37,500	50	50	
4	Voluntary Approach in Rural Development Action	Dehradun	60	84,000	56,840	60	60	10
5	Mount Valley Dev. Assn.	Tehri Garhwal	60	90,000	49,800	41	41	14
6	The Himalayan Ecology and Treatment of Natural Agriculture Samiti	Uttar Kashi	60	90,000	37,400	60	60	
7	Grameen Evam Krishi Vikas Samiti	Nainital	100	170,000	34,000	57	33	
8	Social Education and Village Animation	Almora and Bageshwar	100	156,000				
9	Pithora Sanskritik Samajik Samiti	Pithoragarh	25	40,000	8,000			
10	Kumaon Mahila Gramya Vikas Samiti	Nainital	50	90,000				
	Sub Total		820	1,273,000	541,040	521	428	85
	Total "D"		18,560	24,686,500	9,838,140	13,475	11,815	5,185

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
Western Region								
Gujarat								
1	ANaRDE	Sabarkantha, Mehsana, Kheda, Banaskhanta, Panchmahal & Ahmedabad	300	500,000	485,000	}		
		Sabarkantha	1000	2,300,000	2,295,200	2,300	2,300	2,300
		Sabarkantha	1000	1,500,000	1,497,000	}		
2	Lalbhai Group Rural Dev.Fund	Jamnagar & Kheda	200	360,000	301,000	200	40	40
3	Utthan	Dahod, Bhavnagar & Amreli	80	200,000	50,000	80	36	36
4	Mahiti Rural Dev. Centre	Ahmedabad, Bhavnagar & Kheda	128	134,000	40,000	120	68	
5	Samanvay Resource Centre	Dahod & Panchmahal	95	144,000	92,600	95	95	59
6	Sarvangin Gram Vikas Trust	Sabarkantha	128	140,000	140,000	128	128	100
7	Deepak Ch. Trust	Baroda	150	172,000	89,700	146	30	33
8	Achala	Sabarkantha	100	90,000	90,000	101	101	100
9	Group	Ahmedabad and Surendranagar	100	104,000	39,600	80	73	
10	Medhavi	Ahmedabad, Bhavnagar and Kutch	180	228,000	45,000	150	78	
11	Asra Sansthan	Amreli	60	81,000	64,300	60	60	44
12	Educational and Social Welfare Centre	Amreli	100	150,000	75,000	120	102	50
13	Centre for Entrepreneurship and Career Dev.	Mesana, Patan, Gandhinagar and Ahmedabad	100	150,000	68,000	80	71	16
14	Gramya Vikas Trust	Jamnagar	100	125,000	25,000	48	28	7
15	Navsarjan Kelvani Mandal	Bhavnagar	100	140,000	28,000	29	4	4
16	Saurashtra Voluntary Actions	Jamnagar	100	150,000	44,000	50	50	3

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
17	International Centre for Entrepreneurship and Career Development	Ahmedabad, Kheda, Mehasana and Surendranagar	100	150,000	30,000	138	134	21
18	Indian Institute for Entrepreneur Development	Ahmedabad and Gandhinagar	100	150,000	68,600	75	65	6
19	Union for Medical Aids, Edu. Employment and Dev.	Ahmedabad	100	132,000	26,400	18		
20	Viksat	Mehsana	75	105,000	35,700	75	56	
21	Shramik Vikas Sansthan	Sabarkantha	100	160,000	32,000	10		
22	Shroffs Foundation Trust	Vadodara	100	125,000	25,000	58	58	10
23	Parivartan	Gandhinagar	50	70,000	43,900	46	46	8
24	Manav Kalyan Trust	Sabarkantha and Banaskantha	100	188,000	37,600	14		
25	Modasa Mahila Gruhudyog Sahakari Mandali	Sabarkantha	100	170,000	34,000	9	9	1
26	Mahatma Gandhi Lok Seva Sangh	Sabarkantha	100	175,000	35,000	72	72	14
27	Vikas Bharati Seva Charitable Trust	Mehsana	100	168,000	49,200	31	31	
28	Vardan Trust	Dahod	100	173,000	60,000	16	16	1
29	Sarvodaya Arogyanidhi	Patan	50	84,000	16,800	10	10	
30	Action for Social Advancement	Dahod	60	108,000	21,600	16	7	
31	Prayas	Dahod	50	89,000	17,800	25	15	
32	Nirmal Foundation Trust	Sabarkantha	50	89,000	17,800	21	21	
33	Gujarat Rajya Rachnatmak Karyakar Sangh	Dahod	50	82,000				
34	Vinoba Bhawe Seva Sansthan	Sabarkantha	50	72,000	46,600	72	55	
35	Sava Raj	Rajkot	40	60,000	12,000	36	34	3
36	Dreamline Vividhalaxi Kelvani Sanstha	Kheda and Anand	50	74,000		25	25	1
37	Panchmahal Jila Audyogic and Handloom Sahakari Sangh Ltd.	Godhra	100	160,000	32,000	10		
38	Gram Seva Trust	Navsari	100	173,000		10	10	
39	Motibhai R.Choudhary Foundation	Mehsana	100	178,000				
40	Navjyot Foundation	Panchmahal	50	85,000		10	10	
	Sub Total		5,896	9,688,000	6,111,400	4,584	3,938	2,857

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
Maharashtra								
1	Chaitanya	Pune	50	148,000	148,000	43	43	33
			—		25,000	25,000		
2	Chetana Vikas	Wardha	300	102,000	85,600	301	188	85
3	Ekatma Samaj Kendra	Sangli and Kolhapur	329	300,000	176,000	505	502	201
4	Gramin Mahila Va Balak Mandal	Pune and Thane	316	474,000	258,800	213	213	4
5	Matru Mandir	Ratnagiri	200	200,000	127,500	207	177	29
6	Manav Sadhan Vikas Sanstha	Sindhudurg and Ratnagiri	160	238,000	47,600	82	62	
7	Maharashtra Gram Vikas Shikshan Ani Karya Pratisthan	Chandrapur	100	140,000	112,300	100	100	85
8	Bharatiya Adim Jati Sevak Sangh	Chandrapur	100	125,000	88,800	100	100	55
9	Indian Institute of Youth Welfare	Gadchiroli	100	150,000	101,900	100	100	17
10	Jagrut Mahila Samaj	Chandrapur	100	150,000	51,800	74	74	6
11	Maharashtra Village Development Association	Chandrapur	200	300,000	215,400	200	200	152
12	Nagrik Arogya Rakshak Sanstha	Gadchiroli	100	150,000	76,400	128	128	29
13	Gram Swaraj Seva Trust	Wardha and Yavatmal	45	74,000	58,800	45	45	38
14	Parivar Mangal Trust	Pune	75	150,000	61,800	68	68	10
15	Amhi Amachya Arogyasathi	Gadchiroli and Chandrapur	100	200,000	54,400	61	61	10
16	Gram Vikas Tantra Niketan	Wardha	25	50,000	34,200	49	43	
17	Matoshree Malini Mahila Mandal	Wardha	48	77,000	43,600	18	18	
18	Kasturba Health Society	Wardha	40	68,000	40,000	40	36	
19	Paryavaran Va Gramin Vikas Sanstha	Yavatmal	100	150,000	30,000	117	117	11
20	Prerna Gram Vikas Sanstha	Yavatmal	100	170,000	105,600	109	109	3
21	Vikas Ganga Samajsevi Sanstha	Yavatmal	40	60,000	12,000	17	17	
22	Chaitanya	Pune	500	765,000	153,000	148	23	
23	Social Institute Program for Rural Areas	Nanded	100	170,000	70,400	100	100	3
24	Markandeshwara Janakalyan Shikshan Prasarak Mandal	Nanded	50	80,000	16,000	57	57	

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
25	Sadbhav Foundation	Raigad	50	80,000	63,000	104	104	44
26	Asmitha Institute for Development	Yavatmal	50	77,000	15,400	51	51	10
27	Paryay	Osmanabad	75	104,000	20,800	48	37	
28	Gram Jyot Samajsevi Sanstha	Yavatmal	100	165,000	33,000	68	68	13
29	Janakalyan Gramin Vikas Mandal	Osmanabad	50	84,000	34,000	34	34	
30	Society for Action in Creative Education and Dev.	Aurangabad and Jalna	200	380,000	76,000	128	128	
31	Samaj Vikas	Osmanabad	80	144,000	40,100	44	44	
32	Chakradhar Gramin Vikas Pratishthan	Nanded	100	168,000	33,600	40	40	
33	Adarsh Gram Vikas Mandal	Chandrapur and Gadchiroli	120	198,000				
34	Yuva Gram	Beed	100	168,000	33,600	83	83	7
35	Mahila Arthik Vikas Mahamandal	Non-MRCP districts	1,000	1,880,000				
36	Sevadham Trust	Pune	100	168,000	113,200	95	95	6
37	Upekshit Sevakbavi Society	Amravati	60	108,000	21,600			
38	Sampoorna Bamboo Kendra	Amravati	50	84,000				
39	Adivasi Sthayi Vikas Sanstha	Amravati	50	84,000	16,800			
40	Magan Sangrahalaya Samiti	Wardha	50	89,000	17,800			
41	Sarita	Amravati	100	168,000	33,600			
42	Ashraya Sevakbavi Society	Amravati	60	102,000	20,400			
43	Shree Gajanan Gramin Kalyan Society	Nagpur	100	171,000	34,200			
44	Gramin Vikas Manch	Nagpur	100	168,000	33,600			
45	Niramaya Rachanatmak Gram Vikas Kendra	Solapur	100	168,000	33,600	15	12	4
46	BAIF Dev. Research Foundation	Pune	96	173,000				
47	Institute of Village Enterprise Dev. for Handicrafts Artisans	Nagpur	100	178,000	35,600			
48	Janwadi Gram Vikas Pratishthan	Parbhani	100	180,000				
49	Swargiya Chandrabhagabai Mahajan Sevakbavi Sanstha	Parbhani	50	85,000				
50	Vanasampada	Nagpur	80	144,000				
SubTotal			6399	10,034,000	2,904,800	3,592	3,277	855
TOTAL "E"			12295	19,722,000	9,016,200	8,176	7,215	3,712

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
Southern Region								
Andhra Pradesh								
1	Youth Charitable Orgn.	Srikakulam, Vijianagram, Vizag, East Godhavari, West Godhavari and Krishna-25 NGOs	500	716,000	78,700			
	Sub Total		500	716,000	78,700			
Karnataka								
1	Ashika	Udupi	250	182,000	125,550	205	205	97
2	Amala Kutumba Abhivruddhi Yojane	Tumkur	50	40,000	40,000	50	50	50
3	Shri Kshethra Dharmasthala Rural Development Project	Dakshin Kannada	1485	193,000	193,000	1,485		1,080
	Shri Kshethra Dharmasthala Rural Development Project			79,000	79,000			
4	Prachodana	Hassan	35	26,800	26,800	35	35	35
5	Pragathi Soc. for Rural Dev.	Shimoga	69	43,000				
6	North Kannara Rural Development Society	Bidar	100	152,000	152,000	100	100	100
7	Outreach	Bagalkot	84	95,000	19,000	50	50	12
8	Tarlabalu Rural Dev. Foundation	Chitradurga	191	192,000	89,862	131	131	54
9	Sahayog	Bidar	50	65,000	65,000	50	50	50
10	Bellary Diocese Development Society	Bellary and Raichur	100	82,000				
11	Human Development Society	Tumkur	50	70,000	51,800	53	53	29
12	National Assn. for Agri. and Rural Dev.	Bijapur	25	37,500	7,500	25	25	3
13	Multi Purpose Org. for Trg. Health. Edu. and Rehabilitation	Tumkur	50	75,000	55,200	50	50	36
14	Bapuji Integrated Rural Development Society	Tumkur	50	75,000	35,700	53	50	10
15	Navchaitanya Urban and Rural Development Society	Kolar	50	75,000	29,600	45	45	35

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
16	Goldfields Rehabilitation and Integrated Dev. Orgn.	Kolar	100	150,000	85,100	53	53	51
17	Agricultural Science Foundation	Gadag	150	222,500				
18	Prawarda	Bidar	100	150,000	141,400	100	100	93
19	Northern Karnataka Rural Dev. Soc.	Gulbarga and Bidar	200	280,000	56,000	78	68	18
20	Prachodana	Hassan	200	300,000	241,500	210	210	116
21	Prajana Councilling Centre	Dakshin Kannada	50	75,000	37,500	45	45	
22	Parivartana	Shimoga	25	34,000	20,700	23	23	5
23	Shantiniketan Charitable Soc.	Shimoga	250	365,000	154,200	262	249	136
24	Ramalingeswara Gramabhiruddi Sangha	Belgaum	25	29,000	14,500	25	14	
25	Jevandhara Seva Kendra	Hassan	200	300,000	155,700	210	203	48
26	Kumudwathi Rural Development Society	Tumkur	50	75,000	54,000	61	61	19
27	Rural Education and Liberty	Kolar	80	120,000				
28	Nagrika Seva Trust	Dakshin Kannada and Udupi	150	240,000	48,000	150	150	
29	Grama	Tumkur	50	75,000	30,000	50	49	7
30	Dr. B.R.Ambedkar Educ.Soc.	Kolar	50	79,000	15,800	21	21	7
31	Samasti Trust	Mandya	30	44,000	8,800	16	15	
32	Human Resource Dev. Soc.	Raichur	50	69,000				
33	Vidyanikethan	Bangalore (Rural)	50	75,000		15	15	
34	Social Consultancy and Rural Dev.Trust	Bangalore (Rural)	50	74,000	14,800			
35	Vikasa Rural Dev. Orgn.	Mandya	60	75,000		35	35	7
36	Social Integrated Rural Dev. Soc.	Kolar	50	62,000	31,200	51	51	7
37	Sahayog	Bidar	15	23,000	9,600	7	7	
38	Vikasana Institute for Rural Development	Mandya	100	165,000		35	35	
39	Harshita	Hassan	100	151,000				
40	Health Environment and Socio-Economic Literacy Project	Chitradurga	25	40,000				

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
41	Indo-Dutch Project Management Society	Chamarajanagar	50	89,000				
42	Sri Kshetra Dharmasthala Rural Development Project	Dakshina Kannada and Udupi	1,150	1,342,000				
43	Sahyog	Bidar	50	73,000	14,600			
44	Janakalyan	Raichur	100	164,000				
45	Gram Bharati	Bidar	80	120,000				
SubTotal			6,279	6,542,800	2,103,412	3,779	2,248	2,105
Kerala								
1	Community Dev. Soc.			70,000	70,000			
2	Forum for Rural Environ and Eco.Dev.	Alappuzha	200	24,000	24,000	201	201	101
3	Apex Vol. Agency for Rural Dev.	Trichur	350	346,000	242,200	224	224	53
4	Sevashram	Ernakulam, Alleppy, Kottayam and Trichur	500	635,000	423,500	285	285	252
5	Seven Seas Socio Eco Dev.Soc.	Pathanamthitta	66	66,000	66,000			66
6	Kuriakose Elias Service Soc.	Trichur	300	341,000	341,000	200	200	300
7	Kuttanadu Vikasana Samithy	Alappuzha	300	72000				
8	Tellicherry Social Service Soc.	Kannur and Kasargode	950	608,000	170,000	243	243	161
9	Centre for Overall Dev.	Kozhikode and Malappuram	300	327,000	245,300	300	300	84
10	Changanacherry Social Service Society	Kottayam and Allapuzha	584	706,000	679,700	300	300	551
11	Gandhi Smaraka GramaSeva Kendram	Alappuzha	250	273,000	273,000	250	250	200
12	High Land Dev.Assn.	Wayanad	200	214,000	187,400	200	200	156
13	Slum Service Centre	Thrissur	100	125,000	100,200	100	100	45
14	Peermadu Dev. Soc.	Idukki	500	630,000	307,900	355	355	47
15	Rural Agency for Soc. and Tech.Adv.	Wayanad	150	203,000	133,400	147	147	44
16	Wayanad Sarva Seva Mandal	Wayanad	100	110,500	75,500	100	100	11
17	Win Society	Alappuzha and Ernakulam	150	120,000	105,300	150	150	93

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
18	Evangelical Social Action Forum	Thrissur	175	242,000	48,400			
19	Nedumkandam Cultural Soc.	Idukki	350	380,000	113,200	110	110	
20	Kurichithanam Dev. Society	Kottayam	100	149,500	62,900	53	53	10
21	Santhi Trust	Wayanad	200	243,000	42,000	54	54	
22	Kerala Grama Nirmana Samithi	Mallapuram	60	87,000	87,000	60	60	60
23	Gandhi Smaraka Grama Seva Kendram	Kasargod	220	234,000	92,500	95	95	25
24	Jawaharlal Memorial Social Welfare Public Cooperation Centre	Kottayam	150	170,000	34,000			
25	Gram Vikas Swasraya Sangam	Kottayam	200	300,000	145,800	150	150	14
26	Shreyas	Malappuram, Kannur, Kozhikode, Kasargod and Wayanad	650	736,000	349,100	284	284	182
27	Voluntary Organisation for Social Action and Rural Development	Idukki	150	225,000	120,600	93	93	20
28	Jawahar Social Welfare Society	Malappuram	50	77,000	15,400			
29	Progressive Grandha Sala and Vayana Sala	Alappuzha	50	71,000				
30	Society for Economic and Environmental Dev.	Alappuzha	100	107,000				
31	High Range Development Society	Idukki	100	170,000				
32	Punalur Social Service Society	Kollam and Alappuzha	100	180,000	36,000			
33	Christian Agency for Rural Development	Malappuram	100	116,000	23,200			
34	Forum for Rural Environment and Economic Development	Alappuzha	100	162,500				
35	Kuriakose Elias Service Society	Thrissur	200	292,000	58,400			
36	Gandhi Smarka GramSeva Kendram	Alappuzha	300	474,000	94,800			
37	Women's Welfare Association	Wayanad	200	348,000				
38	Kallamala Multi Purpose Charitable Society	Palakkad	200	225,000				
Sub Total			8,755	9,859,500	4,767,700	3,954	3954	2475

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/es	No. of SHGs credit linked
Tamil Nadu								
1	Self Help for Health and Rural Dev.	Trichy	500	747,000	237,200	437	326	282
2	Mahalir Association for Literacy Awareness and Rights	Kanyakumari	250	93,000	46,000	266	266	70
3	Thirumalai Charitable Trust	Vellore	250	293,000	170,770	151	151	55
4	DHAN Foundation	Tamil Nadu, AP and UT of Pondicherry	1,100	3,300,000	3,265,000	1,100	1,100	1,100
5	Sarada Annai Rural Reconstruction and Development Association	Ramanathapuram	50	81,000	81,000	50	50	50
6	People's Reconstruction Movement	Dharmapuri	100	100,000	78,700	100	100	47
7	Nehru Ilaigiar Mandram	Ramanathapuram	100	185,000	84,630	57	57	37
8	Sri Kannabiran Educational and Charitable Trust	Ramanathapuram	50	80,000	63,360	50	50	20
9	Rural Development Mission	Dindigul and Theni	100	150,000	128,850	100	100	61
10	Association for Integrated Rural Development	Ramanathapuram	90	132,000	72,695	90	68	9
11	Twinkling Organisation for Rural Coomunity Health	Tirunelveli	100	145,000	23,200	20	20	
12	Jeevan Social Service Society	Ramanathapuram	50	69,000	54,581	50	50	21
13	Arsan Rural Dev.Soc.	Tirunelveli	100	145,000	29,000			
14	Makaram Siruthozhil Maiyam	Ramanathapuram	100	145,000	29,000	42	30	7
15	Samaritans	Tirunelveli	60	87,000				
16	Muthamil Education and Rural Dev.Soc.	Dindigul	50	67,000	13,400			
17	Peoples Education for Action among Rural Landless	Ramanathapuram	50	85,000	47,600	44	44	13
18	Universal Welfare Foundation	Kancheepuram	100	150,000	30,000			
19	Gnanammal Integrated Rural Women's Dev.	Thiruvallur	100	113,000	22,600			
20	Health Education Association for Rural Tribals	Cuddalore	100	140,000	28,000			
21	Sudar	Karur	100	160,000				

(Amount in Rupees)

Sl. No.	Agency	Districts to be covered	No. of SHGs	Amount sanctioned	Progress as on 31 March 2003			
					Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
22	Social Life Animation India	Vellore	100	145,000	114,115			
23	League for Education and Development	Perambalur	100	158,000	31,600			
24	Social Awareness and Development Organisation for Women	Dindigul and Madurai	100	150,000	30,000			
25	Social Action for Education and Development Organisation	Salem	100	127,000				
26	Women and Child Development Society	Tirunelveli	100	123,000	24,600			
27	Centre for Improved Rural Health and Environmental Protection	Dindigul	100	125,000				
28	Human Resources and Education for Rural Development	Sivaganga	100	145,000				
29	People Association for Growth and Education	Sivaganga	50	92,500				
30	District Bhoodan Gramdhan Dev. Sangh	Karur	100	150,000				
	Sub Total		4,350	7,682,500	4,705,901	2,557	2,412	1,772
	TOTAL "F"		19,884	24,800,800	11,655,713	10,290	8,614	6,352
	GRAND TOTAL (A ..F)		78,011	103,829,900	44,879,513	51,945	44,076	26,229

STATEMENT XI

SHG - bank Linkage — Details of Capacity

		Bankers		NGOs		Government Officials		SHG leaders/members		Exposure visits	
		2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative
Sl. No.	Region/State	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants
A Northern Region											
1	Himachal Pradesh	218	1,041	304	2,155	111	4,092	2,744	4,381		53
2	Rajasthan	1,245	4,396	335	1,171	1,450	5,198	213	550		
3	Punjab/Haryana	1,193	1,604	103	147	72	98	1,653	2,163		
4	Jammu & Kashmir	210	1,507		699		44	1,923	4,013		
5	New Delhi	35	65								
	Sub Total	2,901	8,613	742	4,172	1,633	9,432	6,533	11,107		53
B North Eastern Region											
6	Assam	620	1649	525	875	701	1,077	12,728	24,605	18	18
7	Meghalaya		37						200		
8	Mizoram								260		
9	Tripura	23	133	150	205	391	391	1381	2,613		
10	Sikkim		50		40				90		50
11	Manipur		30						77		
12	Nagaland		89		71				542		
13	Arunachal Pradesh		25								
	Sub Total	643	2,013	675	1,191	1,092	1,468	14,109	28,387	18	68
C Eastern Region											
14	Orissa	764	3,515	156	767	880	4,107	6,024	14,831	39	87
15	Bihar	546	3,726	354	924	120	120	3,140	6,050		10
16	Jharkhand	340	548	360	397	132	132	1,517	2,228		
17	West Bengal	9,592	14,150	647	1,586	112	212	46,023	56,460	51	51
18	UT of A & N Islands	27	637				140	725	725		
	Sub Total	11,269	22,576	1,517	3,674	1,244	4,711	57,429	80,294	90	148

Building outreach upto 31 March 2003

Field visits of BLBC to SHGs		Training for elected Members of PRIs		Bankers Meet		NGO meets		SLRCCDI		Others		Total	
2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative
No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants
				73	341	6	6	35	121	46	46	3,537	12,236
219	284						27		14			3,462	11,640
30	30	70	70	64	219	18	76					3,203	4,407
110	110	250	250	40	122	100	100	30	73		305	2,663	7,223
20	20											55	85
379	444	320	320	177	682	124	209	65	208	46	351	12,920	35,591
219	257			83	209		54		43			14,894	28,787
											85		322
													260
		21	21					28	28			1,994	3391
				15							30		275
							30						137
													702
													25
219	257	21	21	83	224		84	28	71		115	16,888	33,899
709	961	455	455	685	721		380	22	52	261	486	9,995	26,362
176	316	213	213		135	20	140	15	115		173	4,584	11,922
432	492					20	55	12	12			2,813	3,864
		217	217	123	123							56,765	72,799
		40	40									792	1,542
1317	1769	925	925	808	979	40	575	49	179	261	659	74,949	116,489



STATEMENT XI (Contd)

SHG Bank linkage — Details of Capacity

		Bankers		NGOs		Government Officials		SHG leaders/members		Exposure visits	
		2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative	2002-03	Cumulative
Sl. No.	Region/State	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants
D Central Region											
19	Madhya Pradesh	545	2,375		210	64	444	274	274		51
20	Chhattisgarh	310	670	143	143	20	20	241	241		
21	Uttar Pradesh	2,560	13,768	235	1,254	203	815	8,973	19,438	80	120
22	Uttaranchal	190	240	22	22			526	1626		
	Sub Total	3,605	17,053	400	1,629	287	1,279	10,014	21,579	80	171
E Western Region											
23	Gujarat	1,304	4,577	78	692	496	625	1,702	5,239		
24	Maharashtra	1,745	3,021	173	552			7,021	9,885		19
25	Goa	50	130	25	65			382	1,042	15	90
	Sub Total	3,099	7,728	276	1,309	496	625	9,105	16,166	15	109
F Southern Region											
26	Andhra Pradesh	1,439	7,622		417	424	1,614	7,134	10,984	43	43
27	Karnataka	3,252	7,012	138	501			12,586	21,155	23	83
28	Kerala	399	4,209		960	40	80	6,654	42,294	82	357
29	Tamil Nadu/UTP	4,649	5,234		152		28	16,480	38,797		
	Sub Total	9,739	24,077	138	2,030	464	1,722	42,854	113,230	148	483
	GRAND TOTAL	31,256	82,060	3748	14,005	5216	19,237	140,044	270,763	351	1032

Building outreach upto 31 March 2003

Field visits of BLBC to SHGS		Training for elected Members of PRIs		Bankers Meet		NGO meets		SLRCCDI		Others		Total	
200203	Cumulative	200203	Cumulative	200203	Cumulative	200203	Cumulative	200203	Cumulative	200203	Cumulative	200203	Cumulative
No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants	No. of participants
547	943	214	214							188		1,644	4,699
36	96	60	60	21	21	45	45	15	28	1262	1,262	2,153	2,586
1,172	1,412	249	249	273	1,033	138	426	20	20	6,420	6,461	20,323	44,996
	60			18	88	17	97			137	137	910	2,270
1,755	2,511	523	523	312	1142	200	568	35	48	7,819	8,048	25,030	54,551
75	75	200	200	30	323	145	692	20	20	596	635	4,646	13,078
119	119	83	83	239	442	125	125	60	60	83	512	9,648	14,818
18	18	26	26								3	516	1,374
212	212	309	309	269	765	270	817	80	80	679	1,150	14,810	29,270
166	166	30	30	475	1,605				75	166	767	9,681	23,127
		34	34	108	387	197	449	18	110	270	285	16,788	30,178
						177	297			105	105	7,491	48,336
					2,233						20,108	21,129	66,552
166	166	64	64	583	4,225	374	746	18	185	541	21,265	55,089	168,193
4,048	5,359	2,162	2,162	2,232	8,017	1,008	2,999	275	771	9,346	31,588	199,686	437,993

STATEMENT XII

SHG-bank Linkage — Grant support to
RRBs functioning as SHPI upto 31 March 2003

(Rs. million)

State	No.	Name of the RRB	Grant Sanctioned	Grant Released	No. of SHGs	
					Promoted	Linked
Gujarat	1	Valsad Dangs GB	0.20			
	2	Panchamahar Vadadora GB*	0.41	0.38	570	325
	3	Surat Bharuch GB*	0.39	0.37	672	118
		Sub Total	1.00	0.75	1,242	443
Karnataka	4	Chitradurga GB*	0.27	0.27	360	338
	5	Varada GB	0.27			
	6	Krishna GB*	0.32	0.24	346	341
	7	Cauvery GB*	0.62	0.49	537	506
	8	Chitradurga GB	0.36	0.08	133	
	9	Krishna GB	0.35		158	
		Sub Total	2.19	1.10	1,534	1,185
Madhya Pradesh	10	Jhabua-Dhar KGB	0.16			
	11	Rajgarh Sehore GB	0.13	0.02		
	12	Dewas Shajapur KGB	0.27			
	13	Chambal KGB	0.27			
		Sub Total	0.83	0.02		
Orissa	14	Dhenkanal GB	0.24		103	
	15	Rushikulya GB	0.24	0.02		
	16	Koraput Panchabati GB	0.22		316	57
	17	Bolangir Anchalik GB	0.86			
	18	Baitarani GB	0.35		631	100
	19	Balasore GB	0.30			
	20	Kalahandi AGB	0.40			
	21	Dhenkanal GB*	0.36	0.36	739	558
	22	Kalahandi GB*	0.37	0.28	655	420
	23	Bolangir GB*	0.39	0.37	586	368
	24	Koraput GB*	0.40	0.36	1,095	824
		Sub Total	4.13	1.39	4,125	2,327

(Rs. million)

State	No.	Name of the RRB	Grant Sanctioned	Grant Released	No. of SHGs Promoted	Linked
Haryana	25	Gurgaon GB	0.29			
		Sub Total	0.29			
Tamil Nadu	26	Adhiyaman GB	0.24		68	33
	27	Vallalar GB	0.24		168	117
	28	Pandyan GB	0.42	0.15	230	81
		Sub Total	0.90	0.15	466	231
Uttaranchal	29	Alaknanda GB	0.19			
		Sub Total	0.19			
Nagaland	30	Nagaland Rural Bank	0.12			
		Sub Total	0.12			
Assam	31	Pragjyotish Gaonlia GB	0.54		717	125
	32	Subansiri Gaonlia Bank	0.31			
		Sub Total	0.85		717	125
Andhra Pradesh	33	Manjira GB	0.16	0.07	160	88
	34	Sri Rama GB	0.14	0.02	204	89
	35	Sree Anantha GB	0.18		51	6
	36	Sri Venkateshwara GB*	0.34	0.31	348	281
	37	Sri Saraswathi GB*	0.33	0.30	1,081	363
		Sub Total	1.15	0.70	1,844	827
Manipur	38	Manipur Rural Bank	0.24		348	207
		Sub Total	0.24		348	207
Rajasthan	39	Bhilwara Ajmer KGB	0.16			
	40	Hadoti KGB	0.16	0.11	405	206
	41	Alwar Bharatpur KGB	0.16	0.12	394	327
	42	Marudhar KGB	0.16		113	3
	43	Thar Anchalik GB	0.13	0.02	146	53
	44	Dungarpur Banaswara KGB	0.27		18	
	45	Aravali KGB	0.38			
		Sub Total	1.42	0.25	1,076	589
West Bengal	46	Nadia GB	0.28	0.22	1,564	803
	47	Nadia GB	0.15			
	48	Sagar GB	0.16	0.16	1,241	1,241
	49	Bardhaman GB	0.37			
		Sub Total	0.96	0.38	2,805	2,044

State	No.	Name of the RRB	Grant Sanctioned	Grant Released	No. of SHGs	
					Promoted	Linked
Uttar Pradesh	50	Bareilly GB	0.25	0.08	195	44
	51	Farrukhabad GB	0.36	0.05	156	31
	52	Basti GB	0.37	0.02	118	16
	53	Fatehpur KGB	0.34			
	54	Prathama Bank	0.70			
	55	Barabanki GB*	0.43	0.35	390	325
	56	Bhagirath GB*	0.41	0.36	335	284
		Sub Total	2.86	0.86	1194	700
Bihar	57	Madhubani KGB	0.16	0.05	123	95
	58	Magadh GB	0.16		74	16
	59	Saran KGB	0.13		33	2
	60	Bhojpur Rohtas GB	0.15			
	61	Champaran GB	0.48			
	62	Bhagalpur Banka GB	0.27			
		Sub Total	1.35	0.05	230	113
Maharashtra	63	Chandrapur Gadchiroli KGB	0.16	0.08	485	283
	64	Sindhudurg GB	0.16	0.03	215	107
	65	Aurangabad Jalna GB	0.16	0.10	413	278
	66	Sholapur GB	0.16	0.03	173	71
	67	Yavatmal GB	0.16	0.05	108	56
	68	Marathwada GB	0.56		131	11
	69	Bhandara GB	0.19	0.08	290	79
	70	Akola GB	0.29		83	
		Sub Total	1.84	0.37	1898	885
Chhattisgarh	71	Durg Rajnandgaon KGB	0.16		140	43
		Sub Total	0.16		140	43
Jharkhand	72	Hazaribagh KGB	0.12	0.02	124	69
	73	Palamau KGB	0.13	0.03	415	115
	74	Santhal Pargana GB	0.16	0.03	151	79
		Sub Total	0.41	0.08	690	263
Himachal Pradesh	75	Himachal GB	0.21			
	76	Parvatiya GB	0.16	0.11	370	82
		Sub Total	0.37	0.11	370	82
		GRAND TOTAL	21.25	6.20	18,679	10,064

* Coverd under the experiment of RRB as SHPIs

List of abbreviations

ADB	: Asian Development Bank	MFDF	: microFinance Development Fund
BIRD	: Bankers Institute of Rural Development	NABARD:	: National Bank for Agriculture and Rural Development
BLBC	: Block Level Bankers Committee	NBFC/s	: Non Banking Financial Company/ies
CBs	: Commercial Banks	NER	: North Eastern Region
CEOs	: Chief Executive Officers	NGO	: Non Governmental Organisation
CFTS	: Cashpor Financial and Technical Services	NPA	: Non Performing Asset
DDM/s	District Development Manager/s	PACS/s	Primary Agricultural Credit Society/ies
DDO/s	: District Development Officer/s	PRIs	: Panchayati Raj Institutions
DCCB/s	District Central Cooperative Bank/s	RFA	: Revolving Fund Assistance
GB	: Gramin (Gramya) Bank	RRB/s	: Regional Rural Bank/s
FWWB:	Friends of Women's World Banking	RBI	: Reserve Bank of India
GoI	: Government of India	SAHARDA	: Sahakara Rural Development Academy
GTZ	: Deutsche Gesellschaft fur Technische Zusammenarbeit (German Agency for Technical Collaboration)	SDC	: Swiss Agency for Development Cooperation
IAS	: Indian Administrative Service	SLRCCDI	: State Level Review and Coordination Committee on Credit Delivery Innovations
IFAD	: International Fund for Agricultural Development	SHG/s	Selp Help Group/s
KBK	: Kalahandi-Bolangir-Koraput	SHPI/s	Self Help Promoting Institution/s
KGB	: Kshetriya Gramin (Gramya) Bank	SUCB	Scheduled Urban Cooperative Bank
mF	: microFinance	UT/s	Union Territory/ies
mFIs	: microFinance Institutions	VVV	Vikas Volunteer Vahini

Contacts

Regional Offices Of NABARD

Palace Compound (East),

Uzibari Road, P. B. No.9,

Agartala 799 001 (TRIPURA)

Tel. : (0381) 224125, 202378

Fax : (0381) 224125

NABARD Towers,

Opp Usmanpura Municipal Garden,

Usmanpura, P.B.No.8,

Ahmedabad 380 013 (GUJARAT)

Tel. : (079) 7551959, 7551618, 7550672, 7552257

Fax : (079) 7551584

E-mail : nabahm@icenet.net

Ramhlun Road (North), Bawngkawn,

Aizawl 796 012 (MIZORAM)

Tel. : (0389) 340815

Fax : (0389) 340815

E-mail : nabaiz@sancharnet.in

113/1, Jeevan Prakash Annexe,

J C Road, Post Box No.29

Bangalore 560 002 (KARNATAKA)

Tel. No. : (080) 2223125, 2225249, 2225241-44

Fax : (080) 2222148

E-mail : nabbn@bgl.vsnl.net.in

E-5, Arera Colony,

Bittan Market,

P.O. Ravishankar Nagar, P.B. No.513,

Bhopal - 462 016 (MADHYA PRADESH)

Tel. : (0755) 2464775, 2464069, 2464701, 2461494,

Fax : (0755) 2466188

E-mail : nabbsp@sancharnet.in

Ankur, 2/1 Nayapalli,

Civic Centre, Post Box No.179,

Bhubaneswar - 751 015 (ORISSA)

Tel. : (0674) 2553884, 2558149, 2555764

Fax : (0674) 2552019

E-mail : nabbhu@sancharnet.in

Plot No.3, Sector 34 - A,

P. B. No. 7,

Chandigarh - 160 022 (PUNJAB & HARYANA)

Tel. : ((0172) 604608, 665374, 665590, 667438/39

Fax : (0172) 665863

E-mail : nabard1@sancharnet.in

48, Mahathama Gandhi Road,

Post Box No. 6074

Nungambakkam

Chennai - 600 034 (TAMILNADU)

Tel. : (044) 8276088, 8222531, 8251334, 8276986

Fax : (044) 8275732

E-mail : nabchn@md3.vsnl.net.in

Hotel Sunraise Building,

2nd Floor, 113/2, Rajpur Road

Dehradun - 248 001 (UTTARANACHAL)

Tel. : (0135) 748611

Fax : (0135) 748610

Nagaland State Co-op. Bank Building,

Opposite Fire Station,

Dimapur - 797 112 (NAGALAND)

Tel. : (03862) 27040, 35600-01

Fax : (03862) 27040

E-mail : nabdim@rediffmail.com

Contacts (Contd)

Om Niwas,
Church Road,
P.B.No.46,
Gangtok - 737 101 (SIKKIM)
Tel. : (03592) 223015, 220478
Fax : (03592) 223015
E-mail : slgnabgtk@sancharnet.net

Lakshmi Bhavan,
Dr J C Das Road,
Pan Bazar, P.B.No.81
Guwahati - 781 001 (ASSAM)
Tel. : (0361) 540873, 540874, 513103,
Fax : (0361) 541131
E-mail : nabghy@sanchar.net.in

Yedugiri Chambers,
1-1-61, R.T.C. 'X' Road,
Post Box No. 1863,
Musheerabad
Hyderabad- 500 020
(ANDHRA PRADESH)
Tel. : (040) 7611544, 7611274, 7667480, 7644729
Fax : (040) 7611829
E-mail : nabhyd@hd2.vsnl.net

89/686 Lalambung,
RIMS Road,
Lamphelpat Post Office,
P. B. No.51
Imphal- 795 004 (MANIPUR)
Tel. : (0385) 312191, 410706
Fax : (0385) 312191
E-mail : nbimphal4@sancharnet.in

Tali Complex, VIP Road,
Bank Tinali, P. B. No.133
Itanagar - 791 111 (ARUNACHAL PRADESH)
Tel. : (0360) 215967
Fax : (0360) 212675
E-mail : nabardita@sancharnet.in

3, Nehru Place,
Tonk Road, Post Bag No. 104,
Jaipur - 302 015 (RAJASTHAN)
Tel. : (0141) 2740821, 2743147, 2742830, 2741872
Fax : (0141) 2742161
E-mail : nabjpr@sancharnet.in

F - 1794, Shastri Nagar Extension, P.B.No.2,
Jammu - 180 004 (JAMMU & KASHMIR)
Tel. : (0191) 432526, 432524, 434483
Fax : (0191) 431696
E-mail : nabjam@sancharnet.in

Abhilasha, 2nd Floor, 6, Royd Street
Post Box No. 9083,
Kolkata - 700 016 (WEST BENGAL)
Tel. : (033) 22267943, 22467068, 2290865, 2467074
Fax : (033) 22494597
E-mail : nabcal@vsnl.net.in

Commerce House,
Habibullah Estate, 11, M. G. Marg,
Post Box No. 364, Hazaratganj
Lucknow - 226 001 (UTTAR PRADESH)
Tel. : (0522) 223644, 221488, 201031, 222055
Fax : (0522) 281599
E-mail : nablkn@sancharnet.in

Contacts (Contd)

24, Rajendra Place
(New Delhi -110 008)
 Tel. : (011) 28539353-34
 Fax : (011) 25818707
 E-mail : nabndl@del3vsnl.net.in

302, Nizari Bhavan ,
 3rd Floor,
 Menezes Braganza Road,
Panaji - 403 001 (GOA)
 Tel. : (0832) 2420053
 Fax : (0832) 2223429
 E-mail : nabpnj@goatelecom.com

Maurya Lok Complex,
 Block 'B', 4th & 5th Floor
 Dak Bunglow Road, P.B.No.178
Patna - 800 001 (BIHAR)
 Tel. : (0612)223985, 210870, 233254
 Fax : (0612) 238424
 E-mail : nabpat@bih.nic.in

54, Wellesley Road,
 P.B.No.5, Shivaji Nagar,
Pune - 411 005 (MAHARASHTRA)
 Tel. : (020) 5511439, 5512430, 5512965, 5511426
 Fax : (020) 5512250
 E-mail : nabpun@pn2.vsnl.net.in

Gautam House, Kali Babu Street,
 Upper Bazaar
Ranchi - 834 001 (JHARKHAND)
 Tel. : (0651) 208647, 209634, 209679
 Fax : (0651) 209107
 1st floor, Pittalia Complex,

Opp. Trunk Exchange,
 K.K.Road, Fatudia Chowk,
Raipur - 492 009 (CHATTISGARH)
 Tel. : (0771) 692455, 528496-98
 Fax : (0771) 524992
 E-mail : nabrpr.sify.com

Dipu Cottage, Upper Lachumiere,
Shillong - 793 001 (MEGHALAYA)
 Tel. : (0364) 227463, 501518
 Fax : (0364) 227463
 E-mail : nabsh@shillong.meg.nic.in

Nabard Bhavan, Block No.32,
 S D A Commercial Complex
 Dev Nagar, Kusumpti
Shimla - 171 009 (HIMACHAL PRADESH)
 Tel. : (0177) 222258, 220775, 224424, 224373
 Fax : (0177) 222271
 E-mail : nabsim17a@sancharnet.in

Corporation Building Annexe,
 P.B.No.6505, Vikas Bhavan P O
 Palayam,
Thiruvananthapuram - 695 033 (KERALA)
 Tel. : (0471) 323859, 320736, 320264
 Fax : (0471) 2524877
 E-mail : nabtvm@mds.vsnl.net.in

Kannada Sangh Building, Ground Floor
 18, Tagore Road, Head Post Office,
Port Blair - 744 101 (ANDAMAN & NICOBAR ISLANDS)
 Tel. : (03192) 233308
 Fax : (03192) 233308
 E-mail : pblkurmmur@sancharnet.in



microCredit Innovations Department
National Bank for Agriculture and Rural Development

Head Office, Bandra-Kurla Complex, Mumbai 400 051 INDIA
Tel.: (91) (22) 2653 0084 Fax: (91) (22) 2652 8141
Website: www.nabard.org • E-mail: nabmcid@vsnl.com