

NABARD & microFinance 2001-2002



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Ten years of
SHG-Bank Linkage
(1992-2002)





Self Help Groups

An SHG is a group of about 20 people from a homogeneous class, who 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 group's own accumulated savings are part and parcel of the aggregate loans made by the groups to their members, ***peer pressure ensures timely repayments.***

The Widening Horizon

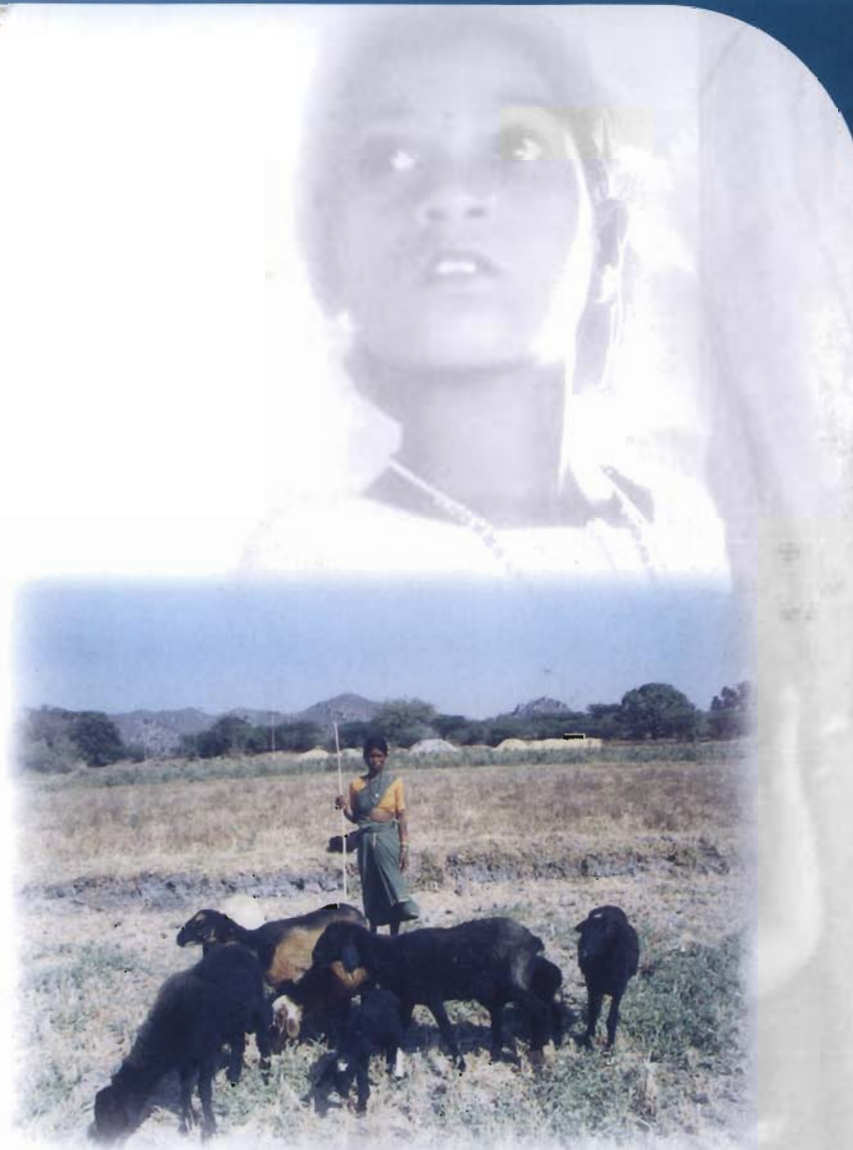
Year 2001–02 marked a decade of Self Help Group-bank linkage programme in India. It was in 1992 that NABARD had circulated guidelines to banks for financing Self Help Groups (SHGs) under a Pilot Project that aimed at financing 500 SHGs across the country through the banking system. Although different banks financed about 600 SHGs by March 1993, banks continued to finance more and more SHGs in the coming years. This encouraged the Reserve Bank of India (RBI) in 1996 to include financing to SHGs as a mainstream activity of banks under their priority sector lending. The Government of India bestowed national priority to the programme through its recognition in the Union Budget 1999.

The banking system comprising public and private sector commercial banks, regional rural banks and cooperative banks has joined hands with several organisations in the formal and non-formal sectors to mainstream this informal delivery mechanism for providing financial services to a large number of poor. With 7.8 million poor households accessing credit through 17,085 branches of the formal banking system under this programme, it is already the world's largest microFinance programme in terms of outreach.

The social intermediation for forming and nurturing SHGs is today handled not only by a large number of NGOs but also by several community based organisations like farmers' clubs, local bodies, field level workers of governmental agencies and even bank staff.

SHG-Bank Linkage Programme Cumulative Progress (1992 to 2002)

Upto end March	No. of SHGs financed by banks	Bank Loans (Rs. million)	Refinance from NABARD (Rs. million)
1999	32,995	571	521
2000	114,775	1,930	1,501
2001	263,825	4,809	4,007
2002	461,478	10,263	7,965



HIGHLIGHTS

Physical Achievements

- Number of new SHGs financed by banks during 2001-02: 197,653
- Number of existing SHGs provided repeat finance by banks during 2001-02: 41,413
- Number of poor families accessing bank credit including repeat finance during 2001-02: 4 million
- Estimated number of poor people assisted during 2001-02: 20 million
- Cumulative number of SHGs financed by banks upto March 2002: 461,478 SHGs
- Number of poor families who have accessed bank credit upto March 2002: 7.8 million
- Estimated Number of poor people assisted upto March 2002: 39 million
- Percentage of SHGs comprising only women members: 90

Financial Results

- Bank loans disbursed to new SHGs during 2001-02: Rs. 4,530 million
- Repeat bank loans disbursed to existing SHGs during 2001-02: Rs. 924 million
- Increase in credit flow to SHGs over the previous year: 89%
- Cumulative bank loans disbursed to SHGs upto March 2002: more than Rs. 10 billion
- Average loan per SHG from banks: Rs. 22,240 i.e., US \$ 463¹
- On-time repayment of loans consistently remained over 95 percent for every bank participating in the programme

¹US \$ 1 = 48 Rupees

Partnerships

- Number of participating banks: 444
 - Commercial Banks: 44
 - Regional Rural Banks (RRBs): 191
 - Cooperatives: 209
- Number of participating NGOs and other agencies: 2,155

Geographical Spread

- Number of States & Union Territories: All
- Number of Districts: 488

Support from NABARD

Financial Support

- Refinance drawn by banks from NABARD during 2001-02: Rs. 3,958 million
- Cumulative refinance drawn by banks upto March 2002: Rs. 7,965 million
- Direct Loan Fund Support by NABARD to NGOs, mFIs, SHG Federations etc. upto March 2002: Rs. 104 million

Capacity Building Support

- 1,114 programmes for SHG members benefited 47 thousand members of SHGs
- 615 programmes for bankers covered 16,000 officials including Chairmen of RRBs
- 136 refresher and awareness programmes for CEOs and field functionaries of different NGOs benefited 4,500 functionaries.
- 136 programmes for 9,600 government officers including IAS officers
- Four residential and location specific programmes for 96 DDMs, DDOs, Nominee Directors on the Board of RRBs and related officers of NABARD
- 23 exposure visits to banks and institutions pioneering in microFinance initiatives for 290 bank and NGO officials

DETAILS

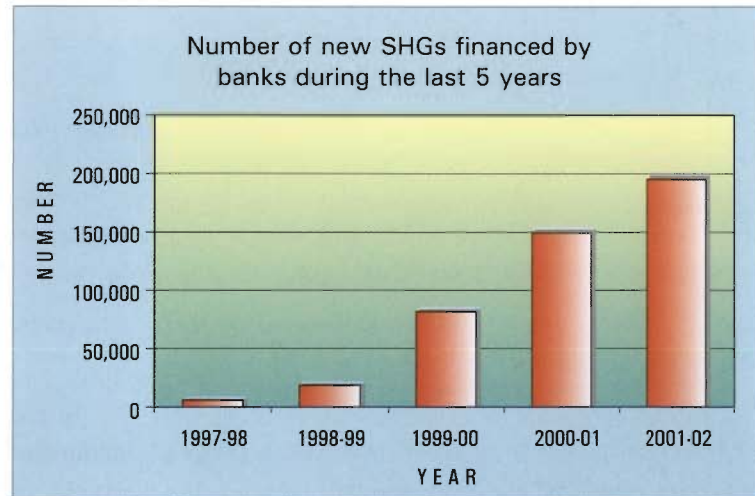
Through its microFinance programme, NABARD is committed to provide banking services to one hundred million poor through one million SHGs by 2008. The achievements of the Bank during 2001-02 reinforced this commitment. Bank loans were provided to 197,653 new SHGs during 2001-02. In addition, repeat finance was provided to 41,413 existing SHGs during the year. In all, the SHG-bank linkage programme benefited 4 million families, covering an estimated 20 million very poor people during 2001-02. Cumulatively, 461,478 SHGs were instrumental in reaching bank finance to 7.8 million poor families comprising an estimated 39 million very poor people.

Total bank loans disbursed to new SHGs during 2001-02 aggregated Rs. 4,530 million. In addition, repeat loans of Rs. 924 million were provided to 41,413 SHGs, which were financed in earlier years. There was a growth of 89 percent over the previous

year in terms of disbursement of loans to SHGs by banks. Banks claimed refinance aggregating Rs. 3,958 million during the year (Rs. 2,506 million during 2000-01). Cumulatively, bank loans aggregating more than Rs. 10 billion were disbursed to 461,478 SHGs with refinance support of Rs. 7,965 million upto March 2002.

Spread of SHG-bank Linkage

Many State Governments, banks and other agencies accorded high priority to the programme in their States and areas of operation, thereby increasing the absolute number of SHGs receiving bank credit in those States and Regions. States falling under this category were Andhra Pradesh (75,939 new SHGs financed during the year), followed by Tamil Nadu (29,943), Karnataka (18,413), Orissa (11,665), Uttar Pradesh (11,490), Maharashtra (9,151) and West Bengal (8,404). Some of the other States, which recorded significant increase in SHG linkage during the year, were Rajasthan (6,948) Kerala (5,134) and Madhya Pradesh (4,069).



Specific strategies were formulated by NABARD to meet the requirement for widening the network and deepening the penetration of the programme in States which required special attention. 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. 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.

In order to reduce Regional imbalance in SHG - bank linkage, NABARD devised Region specific strategies and interventions. Accordingly, special focus was given to the North Eastern Region (NER) and backward areas like Kalahandi-Bolangir-Koraput (KBK) Region in Orissa by encouraging collaboration with large number of small NGO - partners and microFinance agencies for enhancing the coverage of SHG-bank linkage.

In the North Eastern Region, 1,013 SHGs were provided with bank loans during the year, bringing the cumulative number of credit linked SHGs to 1,490 upto March 02. Similarly, the backward areas of KBK Region in Orissa received special attention from NABARD. During the year, 5,677 SHGs were provided with bank loans and were supported with refinance from NABARD, bringing the cumulative number of SHGs credit linked in the KBK Region to 9,869 upto March 02.

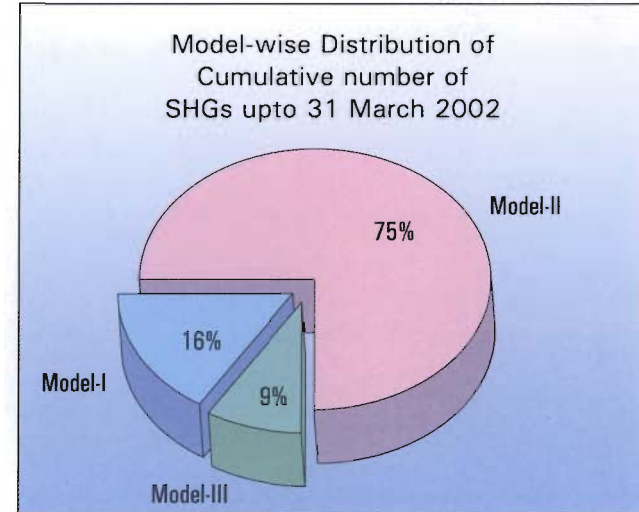
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The promotional efforts launched in the last two years have resulted in positive trends in many States where the programme had not grown significantly in earlier years. The positive trends in these States and Regions may be seen in the following Table.

Positive Trends in Cumulative Growth in SHG-bank Linkage

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

* Undivided States



Different Models of Linkage

Three different models of credit linkage have evolved over time:

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 2002, 16% of the total number of SHGs financed were from this category. This showed an increase of 3 percent over the position upto March 01, reflecting an increased role of banks in promoting and nurturing SHGs.

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

This model continues to have the major share, with 75% of the total number of SHGs financed upto March 02 falling under this category. Here, NGOs and formal agencies in the field of

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 02 continued to be relatively small at 9%, but in years to come, this is expected to become a major delivery mode.

Agency wise distribution of number of SHGs financed upto 31 March 2002

Rs. million

Agency	SHGs		Bank Loan	
	No.	%	Amount	%
Commercial Bank	274,247	54	6,009	58
RRBs	188,738	38	3,459	34
Cooperatives	39,906	8	795	8

Partner Agencies

BANKS

During the year 2001-02, 17,085 branches of 444 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 are indicated below.

Commercial Banks

The SHG-bank linkage became a part of business for all the 27 public sector banks and 17 private sector banks. NABARD's refinance support was available to all banks against their loans to SHGs. SBI credit-linked the highest number of SHGs (35,816) during 2001-02, followed by Andhra Bank (31,381) and Indian Bank (15,205). During the year, more banks registered impressive growth in SHG-bank linkage. These were State Bank of Hyderabad, Indian Overseas Bank, Syndicate Bank, Bank of Baroda, Bank of India and Union Bank of India. The private sector banks which significantly supported SHG financing were Vysya Bank (1,391) followed by the ICICI Bank (484). 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 2001-02. Out of total 196 RRBs in the country, 191 participated in the SHG-bank linkage programme (i.e. more than 97%). The cumulative achievement of RRBs as percentage to the total registered an impressive increase in terms of SHGs linked, bank loan disbursed and refinance availed from NABARD. During the year 2001-02, maximum number of SHGs

have been linked by Sri Visakha Gramin Bank in Andhra Pradesh (AP) followed by Pandiyan Grama Bank in Tamil Nadu and Nagarjuna Gramin Bank in AP. The other RRBs showing significant achievement were Koraput-Panchabati Gramya Bank and Rushikulya Gramya Bank in Orissa and Chandrapur-Gadchiroli RRB, Maharashtra. The State-wise and RRB-wise number of SHGs financed is indicated at Statement V.

Cooperatives

The number of partners for the SHG-bank linkage in the cooperative sector increased to 209, upto March 2002. The major contributors were Hooghly DCCB (4,953) and Bidar DCCB (3,233). 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 linkage of SHGs are furnished in Statement VI.

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Expendable Fund Support for Credit Delivery Innovations

NABARD continued its strategy to involve both formal and informal agencies in large numbers to enable them to take up promotion, nurturing and linkage of SHGs. These initiatives and activities are now funded through the microFinance Development Fund (mFDF) set up in NABARD in the year 2000-01. The following support was provided to its partners by NABARD during the year:

NGOs Promoting and Nurturing SHGs

NABARD encourages NGOs to take up the function of promotion and nurturing of SHGs as a corollary to their existing social sector functions. For this purpose, grant assistance for meeting the

additional costs of promoting and nurturing new SHGs, stationery and other infrastructure support to SHGs, limited staff or mobility support and sharing administrative expenses incurred on formation and nurturing of SHGs is provided to the NGOs by NABARD. The amount of cumulative grant support sanctioned for promotion and linkage of SHGs aggregated Rs. 67 million, covering 364 NGOs and 54,000 SHGs. The NGOs have utilised Rs. 28 million upto March 02.

RRBs Promoting and Nurturing SHGs

NABARD has been encouraging RRBs to take up promoting and nurturing SHGs through their own staff and has been providing limited financial assistance to them for the purpose since 1999. Upto March 2002, 52 RRBs in 16 States were sanctioned grant assistance of Rs. 13.5 million for promotion of 18,000 SHGs. Grant assistance aggregating Rs. 5 million was utilised till March 2002 by participating RRBs, resulting in formation of over 10,400 SHGs of which 5,600 have been provided with bank loans.

Farmers' Clubs Promoting and Nurturing SHGs

Farmers' Clubs sponsored by bank branches under the Vikas Volunteer Vahini (VVV) Programme of NABARD have now gained local acceptability. Some of them have demonstrated successfully their capacity to form and nurture SHGs. Under a package of assistance specially designed by NABARD to help them to promote and nurture SHGs, a budget of Rs. 6 million was approved during the year for promoting 5,650 SHGs through 565 VVV Clubs. Upto March 2002, the number of SHGs promoted by 346 VVV Clubs totalled 3,643. Many RRBs started using their branches which have farmers' clubs to promote and nurture SHGs on their own. A noteworthy initiative in this direction was taken by

the Prathama Gramin Bank, UP which at present is in collaboration with NABARD to promote over 5,000 SHGs through its Farmers' Clubs.

Individual Volunteers Promoting and Nurturing SHGs

To give a fillip to formation and nurturing of SHGs in backward States and districts where organised support was lacking, a pilot scheme was introduced for supporting voluntary initiatives of socially committed rural individuals in organising the rural poor into SHGs. The pilot scheme was operationalised through select RRBs and DCCBs in backward districts of four States, viz., U.P., M.P., Chhattisgarh and Orissa. Financial Assistance of Rs. 1.7 million was sanctioned under the pilot scheme, to promote and nurture 1,250 SHGs through 125 individual rural volunteers.

Capacity Building in Partner Institutions in microFinance

Training inputs are integral to partnerships in SHG-bank linkage at every level. In tune with the burgeoning needs of its partners, NABARD enlarged its technical and financial inputs in capacity building. Assistance was provided by NABARD to all categories of its partners comprising banks, NGOs, governments and others, through tailor-made and functional programmes. The following training interventions were supported during the year 2001-02:

- 1,114 programmes for SHG members benefited 47 thousand members of SHGs
- 615 programmes for bankers covered 16,000 officials including Chairmen of RRBs
- 136 refresher and awareness programmes for CEOs and field functionaries of different NGOs benefited 4,500 functionaries.

- 136 programmes for 9,600 government officers including IAS officers
- Four residential and location specific programmes for 96 DDMs, DDOs, Nominee Directors on the Board of RRBs and related officers of NABARD
- 23 exposure visits to banks and institutions pioneering in microFinance initiatives for 290 banks and NGO officials. In addition, special efforts were taken to enthuse cooperatives to take up the linkage programme through large number of training programmes, especially in States like West Bengal, Rajasthan, Karnataka, Orissa, Kerala, Gujarat, Maharashtra and Tamil Nadu. These efforts are viewed by NABARD as investments for larger growth of credit linkage of SHGs through the cooperative banking sector in the coming years.

Impact Study

A study by NABARD, which covered 560 SHG member households from 223 SHGs in 11 States showed many positive results on the impact of participation of rural poor in the SHGs. There have been perceptible and wholesome changes in the living standards of the SHG members in terms of ownership of assets, increase in savings and borrowing capacity, income generating activities and in income levels. Some of the major findings of the study are presented in the Annexure.

Direct Loan Fund Support to mFIs for On-lending

Realising the need to help evolve an appropriate informal, legal and useful framework to work as an intermediate credit delivery agency at the grassroots level in the rural areas, NABARD selectively encourages NGOs, SHG Federations, Non-Banking Financial Companies (NBFCs) and Credit Unions to take up

financial intermediation. Lendable resources are provided to them on an experimental basis, to help them graduate to commercial borrowings. Through this mechanism, NABARD's assistance reaches a large number of smaller NGOs and other informal units, for building their financial intermediation capacity. These agencies on-lend to individuals or SHGs. Upto March 02, NABARD provided RFA to 28 agencies including FWWB, CFTS, SHARE, DHAN Foundation and RGVN (for the North Eastern Region and Orissa). Similarly, NABARD provided RFA to five federations of SHGs promoted by DHAN Foundation in Tamil Nadu. During the year, RFA of Rs. 10 million was sanctioned to 'Cashpor Financial and Technical Services (CFTS)' which provided microFinance services through small groups in the backward district of Mirzapur in U.P. Cumulatively, the aggregate sanction and disbursals of RFA stood at Rs. 154 million and Rs. 104 million respectively upto March 2002.

mF Convergence Forum

NABARD started a bi-monthly microFinance convergence forum in print and on its website during 2001-02, named 'Saving Grace' in English and 'Akshaya Patra' in Hindi. This serves as a newsletter for the partners of NABARD in microFinance to exchange useful news and best practices for mutual benefit. Periodic field studies were conducted by NABARD for collecting and sharing different practices adopted at the level of SHGs, NGOs and banks.

The Road Ahead

The corporate mission set by NABARD for reaching microFinance services to the very poor envisages coverage of one third of the rural poor of the country, i.e., a population of about 100 million rural poor through one million SHGs by the year 2007-08. The achievements of the Bank during 2001-02 reinforced this commitment. To maintain the positive trends, NABARD has

evolved a well-articulated strategy through state and national level consultations. The strategy comprises:

- i. Thrust on promotion of quality SHGs on a large scale, with special focus on comparatively backward States and Regions
- ii. Designing and funding suitable training and exposure programmes for all stakeholders
- iii. Providing promotional assistance to partners for promotion and nurturing of SHGs on generally "add-on" basis
- iv. Encouraging banks to operationalise proper rating of SHGs before financing
- v. Positioning financing to SHGs as a business proposition for the banks
- vi. Encouraging cooperatives to take up SHG financing as "cooperatives within cooperatives"
- vii. Widening the range of SHG promoting agencies by integrating SHG approach in social sector development programmes of the development agencies and the Panchayat Raj Institutions (PRIs)
- viii. Encouraging commercial borrowings by informal financial intermediaries like NGOs, mFIs, Federations of SHGs, etc., by providing start up lendable resources to them
- ix. Large-scale dissemination of the concept of Self Help Groups among the rural masses.



ANNEXURE

Has the SHG-bank linkage programme lightened the burden of life for the average member of an SHG in any way? Is the rural household any better, by gaining access to microFinance? A study by NABARD which covered 560 SHG member households from 223 SHGs spread over 11 States showed positive results. There have been perceptible and wholesome changes in the living standards of the SHG members in terms of ownership of assets, increase in savings and borrowing capacity, income generating activities and in income levels. Some of the major findings of the study are presented here.

- Member households: land-less agricultural labourers (31%); marginal farmers (23%); small farmers (29%); and others (17%).
- Average value of assets/household which included livestock and consumer durables etc., increased by 72% from Rs. 6,843 in pre-SHG stage to Rs. 11,793 in post-SHG stage.
- About 58 per cent of the households reported increase in assets.
- Housing conditions generally improved with a shift in the ownership from *kuchha* (mud walls, thatched roofs) to *pucca* (brick walls, tiled roofs) houses.
- Almost all members developed saving habit in the post-SHG situation as against only 23% of households who had this habit. Average annual savings per household registered over threefold increase from Rs. 460 to Rs. 1,444.
- The average borrowing/year/household increased from Rs. 4,282 to Rs. 8,341. The share of consumption loans declined from 50% to 25%. About 70% of loans taken in post-SHG situation were for income generating purposes.
- Annualised interest rates on loans from SHGs to members were in the 12% to 24% range.
- Overall loan repayments improved from 84% to 94% between the two periods with an impressive improvement of 29 percentage points in the repayment of loans to banks.
- Average net income per household increased from Rs.20,177 to Rs. 26,889 or by about 33%.
- About 43 per cent of the incremental income generated was from Non Farm Sector (NFS) activities followed by farm (28%) and off-farm (21%) activities.
- About 74 per cent of the sample members had income below Rs. 22,500 in pre-SHG situation. During the post-SHG period, the proportion came down to 57 per cent reflecting improvement in the incomes of about 17 per cent of the households.
- Employment increased by 18% from 318 man-days to 375 man-days per household between pre and post-SHG situations.
- The involvement in the group significantly contributed in improving the self-confidence of the members. The feeling of self-worth and communication with others improved after association with the SHGs.
- The members were relatively more assertive in confronting social evils and problem situations. As a result there was a fall in the incidence of family violence.

SHG-bank Linkage - Highlights

March 2000 to March 2002

(Rs. in Million)

Sl No.	Items	Cumulative upto		
		March 2000	March 2001	March 2002
1	No of new SHGs provided with bank loan during the year	81,780	149,050	197,653
2	No of SHGs provided with bank loan (cumulative)	114,775	263,825	461,478
3	% of women groups	85	90	90
4	No. of participating banks	266	314	444
	i Commercial Banks	40	43	44
	ii RRBs	165	177	191
	iii Co-operative Banks	61	94	209
5	No. of States/ UTs	24	27	30
6	No. of districts covered	362	412	488
7	No. of Partner Agencies	718	1,030	2,155
8	Bank Loan (cumulative)	1,930	4,809	10,263
9	Refinance (cumulative)	1,501	4,007	7,965
10	No. of families assisted (in million)	1.9	4.5	7.8
11	Average Loan/SHG (Rs)	16,814	18,227	22,240
12	Average Loan / Family (Rs)	1016	1072	1,316
13	Model-wise linkage (cumulative)			
	i SHGs formed and financed by banks	14%	13%	16%
	ii SHGs formed by formal agencies and NGOs but directly financed by banks	70%	76%	75%
	iii SHGs financed by banks through NGOs	16%	11%	9%

SHG-bank Linkage - Regional Spread of Physical and Financial Progress upto 31 March 2002

(Rs. million)

Sl. No.	Region/State	Cumulative No of SHGs provided with Bank Loan upto 31 March 2001	No. of SHGs provided with Bank Loan during 2001-02	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan upto 31 March 2001	Bank Loan during 2001-02 @	Cumulative Bank Loan upto 31 March 2002 @
A Northern Region							
1	Himachal Pradesh	2,545	2,524	5,069	31.90	48.60	80.50
2	Rajasthan	5,616	6,948	12,564	111.74	120.24	231.98
3	Haryana	537	433	970	15.57	21.72	37.29
4	Punjab	111	296	407	2.68	16.37	19.05
5	Jammu & Kashmir	203	97	300	1.82	1.90	3.72
6	New Delhi		11	11	0.00	0.57	0.57
	Total (A)	9,012	10,309	19,321	163.71	209.40	373.11
B North Eastern Region							
7	Assam	276	748	1,024	3.99	9.66	13.65
8	Meghalaya	160	19	179	4.06	1.73	5.79
9	Tripura	5	2	7	0.32	0.01	0.33
10	Sikkim	5	18	23	0.11	0.33	0.44
11	Manipur	31	103	134	0.51	2.10	2.61
12	Arunachal Pradesh		108	108	0.00	2.00	2.00
13	Nagaland		15	15		0.58	0.58
	Total (B)	477	1,013	1,490	8.99	16.41	25.40
C Eastern Region							
14	Orissa	8,888	11,665	20,553	80.76	125.96	206.72
15	Bihar	2,675	1,282	3,957	19.06	19.09	38.15
16	Jharkhand	1,917	2,281	4,198	31.00	63.15	94.15
17	West Bengal	8,739	8,404	17,143	58.43	68.75	127.19
18	UT of A & N Islands	33	8	41	0.90	0.40	1.30
	Total (C)	22,252	23,640	45,892	190.15	277.35	467.51

(Rs. million)

Sl. No.	Region/State	Cumulative No of SHGs provided with Bank Loan upto 31 March 2001	No. of SHGs provided with Bank Loan during 2001-02	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan upto 31 March 2001	Bank Loan during 2001-02 @	Cumulative Bank Loan upto 31 March 2002 @
D Central Region							
19	Madhya Pradesh	3,912	4,069	7,981	87.61	68.31	155.92
20	Chhatisgarh	1,787	1,976	3,763	13.65	11.85	25.50
21	Uttar Pradesh	21,624	11,490	33,114	84.93	170.51	255.44
22	Uttaranchal	1,528	1,795	3,323	70.99	61.26	132.25
	Total (D)	28,851	19,330	48,181	257.18	311.93	569.11
E Western Region							
23	Gujarat	4,929	4,567	9,496	63.91	21.00	84.91
24	Maharashtra	10,468	9,151	19,619	179.71	243.31	423.02
25	Goa	146	57	203	2.76	4.43	7.19
	Total (E)	15,543	13,775	29,318	246.38	268.74	515.12
F Southern Region							
26	Andhra Pradesh	126,362	117,352	243,714	2,541.65	2,670.92	5,212.57
27	Karnataka	18,619	18,413	37,032	367.65	347.54	715.19
28	Kerala	9,625	5,134	14,759	191.72	148.30	340.02
29	Tamil Nadu	32,766	29,943	62,709	827.62	1,199.09	2,026.71
30	UT of Pondicherry	318	157	475	13.74	4.91	18.65
	Total (F)	187,690	170,999	358,689	3,942.38	4,370.76	8,313.14
	Grand Total	263,825	239,066	* 461,478	4,808.79	5,454.59	10,263.39

@ Includes repeat bank loans.

* As disaggregated data was not available for repeat finance SHGs at the time of printing, the grand total may not tally with disaggregated totals.

SHG-bank Linkage — Agency-wise Cumulative Participation upto 31 March 2002

(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	267	19.98	703	17.31			970	37.29
2	Himachal Pradesh	2,078	20.07	678	12.19	2313	48.24	5,069	80.5
3	Punjab	181	7.68	71	5.83	155	5.54	407	19.05
4	Jammu & Kashmir	145	2.58	134	1.00	21	0.14	300	3.72
5	Rajasthan	5,979	99.77	5,618	109.92	967	22.29	12,564	231.98
6	New Delhi	11	0.57					11	0.57
	Sub Total (A)	8,661	150.65	7,204	146.25	3456	76.21	19,321	373.11
B North Eastern Region									
7	Assam	179	1.84	839	11.66	6	0.15	1024	13.65
8	Manipur	134	2.61					134	2.61
9	Meghalaya	62	5.48	117	0.31			179	5.79
10	Sikkim	23	0.44					23	0.44
11	Tripura	2	0.16	3	0.15	2	0.02	7	0.33
12	Nagaland			15	0.58			15	0.58
13	Arunachal Pradesh	108	2.00					108	2.00
	Sub Total (B)	508	12.53	974	12.70	8	0.17	1,490	25.40
C Eastern Region									
14	Bihar	1,942	9.31	1,956	25.60	59	3.24	3957	38.15
15	Jharkhand	1,894	55.50	2,304	38.65			4198	94.15
16	Orissa	5,994	45.67	12,432	134.77	2,127	26.28	20,553	206.72
17	West Bengal	4,806	28.07	3,226	25.49	9,111	73.63	17,143	127.19
18	A & N Islands (UT)					41	1.30	41	1.30
	Sub Total (C)	14,636	138.55	19,918	224.51	11,338	104.45	45,892	467.51

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	2,456	51.66	4,850	74.08	675	30.18	7,981	155.92
20	Chattisgarh	314	1.20	2,312	19.09	1,137	5.21	3,763	25.50
21	Uttar Pradesh	10,575	57.96	22,388	196.85	151	0.63	33,114	255.44
22	Uttaranchal	2,940	121.41	362	10.41	21	0.43	3,323	132.25
	Sub Total (D)	16,285	232.23	29,912	300.43	1,984	36.45	48,181	569.11
E Western Region									
23	Goa	179	5.91			24	1.28	203	7.19
24	Gujarat	6,760	45.29	2,403	34.51	333	5.11	9,496	84.91
25	Maharashtra	11,438	278.66	6,315	116.74	1,866	27.62	19,619	423.02
	Sub Total (E)	18,377	329.86	8,718	151.25	2,223	34.01	29,318	515.12
F Southern Region									
26	Andhra Pradesh	149,279	3,353.90	89,042	1,778.62	5,393	80.05	243,714	5,212.57
27	Karnataka	17,118	217.85	11,735	302.17	8,179	195.17	37,032	715.19
28	Kerala	10,011	199.52	3,478	63.80	1,270	76.70	14,759	340.02
29	Tamil Nadu & UT of Pondicherry	39,372	1,373.98	17,757	479.71	6,055	191.67	63,184	2,045.36
	Sub Total (F)	215,780	5,145.25	122,012	2,624.30	20,897	543.59	358,689	8,313.14
	Grand Total	274,247	6,009.07	188,738	3,459.44	39,906	794.88	* 461,478	10,263.39

* As disaggregated data was not available for repeat finance SHGs at the time of printing, the grand total may not tally with disaggregated totals.

SHG-bank Linkage — Physical & Financial Progress of Commercial Banks upto 31 March 2002

(Rs. million)

Sl. No.	Commercial Banks	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
Public Sector Banks						
1	Allahabad Bank	539	1,243	1,782	12.25	19.63
2	Andhra Bank	23,527	31,381	54,908	623.88	1015.69
3	Bank of Baroda	5,050	5,132	10,182	84.09	189.14
4	Bank of India	5,328	5,662	10,990	130.11	237.39
5	Bank of Maharashtra	2,123	1,667	3,790	28.50	71.32
6	Canara Bank	5,960	4,287	10,247	120.43	255.17
7	Corporation Bank	1,674	1,880	3,554	43.12	84.65
8	Central Bank of India	2,576	2,675	5,251	69.13	133.38
9	Dena Bank	611	1,073	1,684	6.44	15.95
10	Indian Bank	8,033	15,205	23,238	356.29	554.79
11	Indian Overseas Bank	8,146	9,614	17,760	187.75	351.47
12	Oriental Bank of Commerce	1,428	1,728	3,156	45.32	123.93
13	Punjab & Sind Bank	4	43	47	2.08	3.85
14	Punjab National Bank	431	1,923	2,354	34.43	83.09
15	State Bank of India	27,577	35,816	63,393	665.13	1461.61
16	State Bank of Bikaner & Jaipur	215	529	744	7.00	16.54
17	State Bank of Hyderabad	10,954	11,476	22,430	186.93	378.47
18	State Bank of Indore	384	162	546	8.47	17.83
19	State Bank of Mysore	468	298	766	9.51	25.89
20	State Bank of Patiala	42	90	132	4.85	10.36
21	State Bank of Saurashtra	43	906	949	5.98	6.06
22	State Bank of Travancore	1,321	846	2,167	24.68	47.53
23	Syndicate Bank	5,061	5,163	10,224	107.16	238.27

(Rs. million)

Sl. No.	Commercial Banks	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
24	Union Bank of India	3,044	4,115	7,159	72.84	168.12
25	United Bank of India	1,456	1,799	3,255	4.73	11.30
26	UCO Bank	844	1,433	2,277	25.51	39.31
27	Vijaya Bank	2,016	810	2,826	20.68	68.29
	Total 'A'	118,855	146,956	265,811	2,887.29	5,629.03
Private Sector Banks						
1	Bank of Rajasthan Ltd.	278	177	455	2.59	7.31
2	Dhanalaxmi Bank	27	50	77	1.11	2.62
3	Global Trust Bank	867	0	867	0.00	16.20
4	Jammu & Kashmir Bank Ltd	63	0	63	0.00	0.67
5	Karnataka Bank Ltd	407	187	594	7.16	17.98
6	South Indian Bank Ltd.	397	158	555	3.56	10.09
7	Tamilnad Mercantile Bank Ltd	106	18	124	0.75	2.86
8	Vysya Bank Ltd.	1,691	1,391	3,082	26.63	50.63
9	Catholic Syrian Bank	20	107	127	1.19	1.76
10	Federal Bank	121	200	321	5.41	8.68
11	Lord Krishna Bank Ltd	12	3	15	0.22	0.63
12	City Union Bank	183	123	306	3.69	6.29
13	Laxmi Vilas Bank	330	120	450	2.64	10.36
14	Karur Vysya Bank	3	13	16	0.28	0.31
15	ICICI Bank	886	484	1,370	98.45	243.31
16	Nainital Bank Ltd	0	13	13	0.32	0.33
17	The United Western Bank Ltd	0	1	1	0.01	0.01
	Total 'B'	5,391	3,045	8,436	154.01	380.04
	Grand Total 'A' + 'B'	124,246	150,001	274,247	3,041.30	6,009.07

SHG-bank Linkage — Physical & Financial Progress of Participating Regional Rural Banks upto 31 March 2002

(Rs. million)

Sl. No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed as on 31 March 2002
Northern Region						
Haryana						
1	Gurgaon Gramin Bank	234	223	457	8.90	12.55
2	Ambala- Kurushetra KGB	30	52	82	3.23	3.50
3	Haryana KGB	156	6	162	0.83	1.08
4	Hissar- Sirsa KGB		2	2	0.08	0.18
	Total	420	283	703	13.04	17.31
Himachal Pradesh						
1	Himachal Gramin Bank	211	406	617	6.11	11.33
2	Parvatiya Gramin Bank, Chamba	27	34	61	0.52	0.86
	Total	238	440	678	6.63	12.19
Punjab						
1	Faridkot Bhatinda KGB		6	6	0.17	0.17
2	Gurdaspur Amritsar KGB	9	12	21	0.93	1.22
3	Kapurthala Ferozepur KGB		5	5	0.09	0.09
4	Malwa Gramin Bank	7	15	22	0.78	1.97
5	Shivalik Gramin Bank	2	15	17	1.91	2.38
	Total	18	53	71	3.88	5.83
Jammu & Kashmir						
1	Jammu Rural Bank	88	36	124	0.32	0.85
2	Ellaquai Dehatti Bank	6	4	10	0.06	0.15
	Total	94	40	134	0.38	1.00

Sl. No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 ~ 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
Rajasthan						
1	Alwar Bharatpur Aanchalik GB	261	379	640	9.62	18.41
2	Aravali KGB	71	433	504	6.14	10.15
3	Bhilwara KGB	501	755	1,256	9.61	20.76
4	Bikaner Chittorgarh KGB	86	34	120	0.80	3.22
5	Bundi Chittorgarh KGB	269	34	303	0.27	2.43
6	Dungarpur Banswara KGB	228	291	519	5.75	10.99
7	Hadoti KGB	154	315	469	5.90	8.27
8	Jaipur Nagaur Aanchalik GB	101	86	187	1.68	3.05
9	Mewar Aanchalik GB		74	74	2.38	4.88
10	Marwar GB	77	149	226	3.44	5.88
11	Marudhar GB	16	56	72	0.69	0.98
12	Shekawati GB	68	256	324	3.99	6.23
13	Sri Ganganagar GB	39	212	251	1.47	2.39
14	Thar Aanchalik GB	359	314	673	6.15	12.28
	Total	2,230	3,388	5,618	57.89	109.92
	Sub Total	3,000	4,204	7,204	81.82	146.25
North Eastern Region						
Assam						
1	Cachar Gramin Bank	39	47	86	0.52	1.06
2	Lakhimi Gaonlia Bank	53	445	498	6.10	6.82
3	Langpi Dehangi Rural Bank	10	16	26	0.31	0.50
4	Pragiyotish Gaonlia Bank	53	130	183	1.74	2.54
5	Subansiri Gaonlia Bank	19	27	46	0.42	0.74
	Total	174	665	839	9.09	11.66

(Rs. million)

Sl. No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
Meghalaya						
1	Khasi Jaintia Ka GB	117		117		0.31
Nagaland						
1	Nagaland Rural Bank		15	15	0.58	0.58
Tripura						
1	Tripura Gramin Bank	1	2	3	0.01	0.15
	Sub Total	292	682	974	9.68	12.70
Eastern Region						
Bihar						
1	Bhagalpur-Banka KGB	75	10	85	0.02	0.52
2	Vaishali KGB	86	51	137	0.96	1.96
3	Samastipur KGB	11	40	51	0.55	1.06
4	Mithila KGB	6		6		0.32
5	Kosi KGB	17	20	37	0.30	1.06
6	Beguserai KGB	24	3	27	0.03	0.16
7	Champaran KGB	342	340	682	5.47	13.52
8	Magadh KGB	308	314	622	1.17	3.76
9	Madhubani KGB	30	49	79	0.57	1.11
10	Nalanda KGB	30	30	60	0.13	0.38
11	Gopalganj KGB		1	1	0.02	0.02
12	Bhojpur-Rohtas KGB	15	54	69	0.37	0.60
13	Saran KGB	33	62	95	0.47	0.75
14	Munger KGB	1	4	5	0.08	0.38
	Total	978	978	1,956	10.14	25.60

Sl. No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
Jharkhand						
1	Ranchi KGB	230	142	372	0.78	13.70
2	Santhal Pargana KGB	296	152	448	1.40	2.90
3	Palamau KGB	41	32	73	0.35	0.50
4	Hazaribagh KGB	576	211	787	6.33	16.95
5	Singhbhum KGB	254	143	397	1.78	2.90
6	Giridih KGB	101	126	227	1.35	1.70
	Total	1,498	806	2,304	11.99	38.65
Orissa						
1	Baitarani Gramya Bank	390	375	765	2.33	3.89
2	Balasore Gramya Bank	19	170	189	0.90	1.14
3	Bolangir Anchalik Gramya Bank	902	1,068	1,970	9.24	15.16
4	Cuttack Gramya Bank	66	194	260	3.66	4.94
5	Dhenkenal Gramya Bank	708	603	1,311	11.78	28.69
6	Kalahandi Anchalik Gramya Bank	1,819	1,778	3,597	16.54	29.75
7	Koraput Panchabati Gramya Bank	649	1,450	2,099	17.40	25.11
8	Puri Gramya Bank	399	200	599	1.70	4.31
9	Rushikulya Gramya Bank	532	1,110	1,642	15.53	21.78
	Total	5,484	6,948	12,432	79.08	134.77
West Bengal						
1	Nadia Gramin Bank	500	179	679	1.91	5.08
2	Murshidabad Gramin Bank	130	63	193	0.38	1.10
3	Howrah Gramin Bank	85	186	271	0.94	1.59
4	Sagar Gramin Bank	655	963	1,618	2.89	5.77
5	Gaur Gramin Bank	38	76	114	1.77	2.65

(Rs. million)

Sl. No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
6	Uttarbanga KGB	6	74	80	5.69	5.77
7	Bardhaman Gramin Bank	5	16	21	0.46	0.72
8	Mallabhum Gramin Bank	56	163	219	1.74	1.90
9	Mayurakshi Gramin Bank	1	30	31	0.90	0.91
	Total	1,476	1,750	3,226	16.68	25.49
	Sub Total	9,436	10,482	19,918	117.89	224.51
Central Region						
Chattisgarh						
1	Bastar KGB	22	292	314	1.52	1.60
2	Bilaspur Raipur KGB	70	11	81	0.17	1.10
3	Durg Rajnandgaon KGB	1,060	757	1,817	4.94	14.79
4	Sarguja KGB	31	63	94	0.73	1.55
5	Raigarh KGB		6	6	0.05	0.05
	Total	1,183	1,129	2,312	7.41	19.09
Madhya Pradesh						
1	Bundelkhand GB	1	95	96	0.74	0.75
2	Chhindwara-Seoni KGB	30	193	223	1.25	1.38
3	Chambal KGB		1	1	0.10	0.10
4	Dewas-Shajapur KGB	326	249	575	4.69	11.26
5	Gwalior-Datia KGB	159	139	298	1.15	2.00
6	Hoshangabad KGB	88	224	312	1.86	2.34
7	Indore-Ujjain KGB	15	25	40	0.33	0.39
8	Jhabua-Dhar KGB	1,218	954	2,172	22.87	48.47
9	Mahakaushal KGB		33	33	0.07	0.07
10	Mandla-Balghat KGB		6	6	0.02	0.02
11	Nimar KGB	143	122	265	1.53	2.67

Sl. No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
12	Rajgarh-Sehore KGB	36	38	74	0.49	1.26
13	Ratlam-Mandsaur KGB	7	65	72	0.46	0.56
14	Rewa-Sidhi KGB		22	22	0.44	0.44
15	Shahdol KGB	2	29	31	0.24	0.28
16	Sharda KGB	238	322	560	1.01	1.64
17	Shivpuri-Guns KGB	9	56	65	0.24	0.28
18	Vidisha-Bhopal KGB		5	5	0.17	0.17
	Total	2,272	2,578	4,850	37.66	74.08
Uttaranchal						
1	Alaknanda Gramin Bank	5	49	54	4.09	4.48
2	Ganga Yamuna Gramin Bank	63	95	158	1.90	2.57
3	Nainital Almora KGB	16	63	79	1.66	1.95
4	Pithoragarh KGB	1	70	71	1.39	1.41
	Total	85	277	362	9.04	10.41
Uttar Pradesh						
1	Aligarh KGB	238	189	427	2.55	7.24
2	Allahabad GB	1,154	424	1,578	19.06	21.59
3	Avadh GB	422	272	694	5.09	7.49
4	Ballia KGB	263	201	464	2.24	4.00
5	Barabanki GB	457	136	593	0.18	1.23
6	Bareilly KGB	45	211	256	2.20	2.59
7	Basti GB	159	272	431	1.83	2.59
8	Bhagirath GB	237	267	504	3.67	4.93
9	Chhatrasal GB	30	191	221	4.64	4.81
10	Devipatan KGB	55	175	230	2.78	4.57
11	Etah KGB	587	132	719	0.41	2.18

(Rs. million)

Sl. No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
12	Etawah KGB	704	333	1,037	1.54	2.00
13	Faizabad KGB	109	248	357	3.51	4.64
14	Farrukhabad GB	104	328	432	5.84	7.31
15	Fatepur KGB	338	222	560	2.22	3.37
16	Gomti GB	727	176	903	1.05	5.00
17	Gorakhpur KGB	693	586	1,279	7.80	8.36
18	Hindon GB	24	70	94	1.75	2.05
19	Jamuna GB	303	73	376	0.92	3.79
20	Kanpur KGB	1,367	175	1,542	7.57	13.16
21	Kashi GB	267	302	569	2.53	3.99
22	Kisan GB	191	91	282	1.00	1.14
23	Kshetriya Kisan GB	454	351	805	1.35	3.63
24	Muzzafarnagar KGB	326	6	332	0.15	0.95
25	Pratapgarh KGB	357	415	772	2.83	5.87
26	Prathma Bank	1,089	1,087	2,176	20.01	34.67
27	Raebareli KGB	1,227	408	1,635	2.06	14.25
28	Rani Laxmibai KGB	115	48	163	1.73	2.38
29	Samyut KGB	382	564	946	1.01	2.12
30	Sarayu KGB	4	18	22	0.23	0.55
31	Shahjahanpur KGB	58	41	99	0.29	1.25
32	Shravasthi KGB		151	151	2.74	2.74
33	Sultanpur KGB	514	395	909	2.65	4.87
34	Tulsi GB	36	109	145	1.20	1.76
35	Vidur GB	11	112	123	1.30	1.39
36	Vindhyavasini GB	428	134	562	1.87	2.39
	Total	13,475	8,913	22,388	119.80	196.85
	Sub Total	17,015	12,897	29,912	173.91	300.43

Sl. No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
Western Region						
Gujarat						
1	Banaskantha Mehsana GB	300	17	317	0.36	2.67
2	Jamnagar - Rajkot GB	11	4	15	0.04	0.54
3	Junagadh Amreli GB	1	2	3	0.14	0.20
4	Kutch GB	208	38	246	0.38	3.58
5	Panchmahal Vadodara GB	527	334	861	4.85	16.07
6	Sabarkantha Gandhinagar GB	319	340	659	1.48	3.01
7	Surat Bharuch GB	95	90	185	1.36	5.11
8	Surendranagar Bhavanagar GB	105	5	110	1.04	3.17
9	Valsad Dang GB	7	0	7		0.16
	Total	1,573	830	2,403	9.65	34.51
Maharashtra						
1	Akola RRB	627	575	1,202	14.96	25.47
2	Aurangabad Jalna RRB	152	779	931	15.77	16.81
3	Bhandara RRB	22	376	398	6.92	7.14
4	Buldhana RRB	63	35	98	1.39	1.62
5	Chandrapur Gadchiroli RRB	759	1,119	1,878	22.09	33.04
6	Marathwada RRB	738	293	1,031	5.76	14.88
7	Ratnagiri Sindhudurg RRB	61	58	119	0.64	1.11
8	Solapur RRB	136	112	248	3.90	4.78
9	Yavatmal RRB	159	246	405	2.51	11.64
10	Thane RRB	5		5		0.25
	Total	2,722	3,593	6,315	73.94	116.74
	Sub Total	4,295	4,423	8,718	83.59	151.25

(Rs. million)

Sl. No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
Southern Region						
Andhra Pradesh						
1	Chaitanya Gr. Bank	985	897	1,882	29.72	48.74
2	Godavari Gr. Bank	2,021	1,355	3,376	39.24	73.08
3	Golconda Gr. Bank	1,447	511	1,958	12.61	46.09
4	Kakatiya Gr. Bank	3,689	3,833	7,522	79.90	140.05
5	Kanakadurga Gr. Bank	1,331	892	2,223	17.57	37.29
6	Manjira Gr. Bank	4,902	2,034	6,936	51.85	141.59
7	Nagarjuna Gr. Bank	5,849	5,695	11,544	114.72	185.56
8	Pinakini Gr. Bank	2,211	1,870	4,081	68.42	131.64
9	Rayalaseema Gr. Bank	2,359	2,707	5,066	56.88	97.81
10	Sangameswara Gr. Bank	3,652	2,551	6,203	76.65	172.35
11	Sree Anantha Gr. Bank	1,056	2,703	3,759	54.00	70.58
12	Sri Rama Gr. Bank	865	939	1,804	20.59	36.53
13	Sri Saraswathi Gr. Bank	1,517	2,742	4,259	61.29	90.86
14	Sri Satavahana Gr. Bank	3,376	1,432	4,808	24.93	70.46
15	Sri Venkateswara Gr. Bank	2,469	2,043	4,512	51.49	96.92
16	Sri Visakha Gr. Bank	8,178	10,931	19,109	217.52	339.07
	Total	45,907	43,135	89,042	977.38	1778.62
Karnataka						
1	Bijapur Grameena Bank	107	193	300	3.52	7.94
2	Kalpataru Grameena Bank	340	164	504	6.70	14.14
3	Tungabhadra Grameena Bank	888	943	1,831	23.28	42.54
4	Malaprabha Grameena Bank	692	518	1,210	15.08	25.32
5	Krishna Grameena Bank	553	302	855	8.52	22.76

Sl. No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2001	Number of SHGs provided with bank loan during 1 April 2001 – 31 March 2002	Cumulative No of SHGs provided with bank loan upto 31 March 2002	Bank Loan disbursed during 1 April 2001 to 31 March 2002	Cumulative Bank loan disbursed upto 31 March 2002
6	Varada Grameena Bank	48	35	83	1.66	2.54
7	Cauvery Grameena Bank	1,464	1,038	2,502	28.24	72.56
8	Chikmagalur-Kodagu Grameena Bank	28	29	57	0.78	1.42
9	Chitradurga Grameena Bank	564	1,271	1,835	27.23	44.00
10	Kolar Grameena Bank	410	205	615	0.95	14.28
11	Vishveshvaraya Grameena Bank	52	36	88	0.95	1.63
12	Sahyadri Grameena Bank	1,085	169	1,254	12.50	35.35
13	Netravati Grameena Bank	559	42	601	1.06	17.69
	Total	6,790	4,945	11,735	130.47	302.17
Kerala						
1	North Malabar GB	1,361	212	1,573	5.46	25.65
2	South Malabar GB	1,219	686	1,905	12.99	38.15
	Total	2,580	898	3,478	18.45	63.80
Tamil Nadu & Union Territory of Pondicherry						
1	Adhiyaman Grama Bank	976	837	1,813	54.95	85.57
2	Pandiyan Grama Bank	6,332	7,320	13,652	226.84	356.18
3	Vallalar Grama Bank	1,199	1,093	2,292	20.31	37.96
	Total	8,507	9,250	17,757	302.10	479.71
	Sub Total	63,784	58,228	122,012	1,428.40	2,624.30
	Grand Total	84,775	82,137	188,738	1,895.29	3,459.44

SHG bank Linkage – Physical & Financial Progress of Participating Co-operative Banks upto 31 March 2002

(Rs. million)

Sl. No.	Name of the DCCB	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2001	No. of SHGs provided with bank loan during 01 April 2001 to 31 March 2002	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Bank Loan disbursed during 01 April 2001 to 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
Northern Region						
Himachal Pradesh						
1	Kangra Central Cooperative Bank	341	602	943	9.59	13.97
2	Himachal Pradesh State Cooperative Bank	221	325	546	5.11	7.38
3	Jogindra Central Cooperative Bank Limited	377	447	824	14.94	26.89
	Total	939	1,374	2,313	29.64	48.24
Punjab						
1	Amritsar CCB		14	14	0.52	0.63
2	Faridkot CCB	6	43	49	1.95	1.95
3	Fatehgarh Sahib CCB	34	18	52	0.53	1.47
4	Hoshiarpur CCB		4	4	0.04	0.05
5	Kapurthala CCB		1	1	0.04	0.04
6	Ludhiana CCB		1	1	0.03	0.05
7	Muktsar CCB		9	9	0.11	0.11
8	Patiala CCB	3	10	13	0.45	0.60
9	Ropar CCB		6	6	0.14	0.20
10	Sangrur CCB		5	5	0.22	0.39
11	Tarantaran CCB		1	1	0.05	0.05
	Total	43	112	155	4.08	5.54

Sl. No.	Name of the DCCB	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2001	No. of SHGs provided with bank loan during 01 April 2001 to 31 March 2002	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Bank Loan disbursed during 01 April 2001 to 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
Jammu & Kashmir						
1	Ananthnag CCB	5	10	15	0.06	0.09
2	J & K State Coop Bank	1	5	6	0.04	0.05
	Total	6	15	21	0.10	0.14
Rajasthan						
1	DCCB, Ajmer		594	594	8.41	14.16
2	DCCB, Alwar		55	55	1.81	3.11
3	DCCB, Banswara		2	2	0.05	0.05
4	DCCB, Baran		8	8	0.00	0.00
5	DCCB, Bharatpur		24	24	0.29	0.29
6	DCCB, Bhilwara		7	7	0.06	0.06
7	DCCB, Bikaner		8	8	0.06	0.06
8	DCCB, Chittorgarh		25	25	0.45	0.51
9	DCCB, Churu		2	2	0.01	0.01
10	DCCB, Dausa		26	26	0.49	0.49
11	DCCB, Sriganganagar		27	27	0.97	1.03
12	DCCB, Hanumangarh		2	2	0.02	0.02
13	DCCB, Jhalawar		2	2	0.01	0.01
14	DCCB, Jodhpur		44	44	0.68	0.68
15	DCCB, Karoli		17	17	0.04	0.04
16	DCCB, Sawai Madhopur		34	34	0.27	0.67
17	DCCB, Sikar		85	85	1.00	1.00
18	DCCB, Sirohi		5	5	0.10	0.10
	Total	0	967	967	14.72	22.29
	Sub Total	988	2468	3456	48.54	76.21

(Rs. million)

Sl. No.	Name of the DCCB	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2001	No. of SHGs provided with bank loan during 01 April 2001 to 31 March 2002	Cumulative No. of SHFs provided with Bank Loan upto 31 March 2002	Bank Loan during disbursed 01 April 2001 to 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
North Eastern Region						
Assam						
1	Sibsagar DCCB		6	6	0.15	0.15
	Total	0	6	6	0.15	0.15
Tripura						
1	Tripura State Cooperative Bank	2		2		0.02
	Sub Total	2	6	8	0.15	0.17
Eastern Region						
Bihar						
1	Bhagalpur DCCB		39	39	2.94	2.94
2	Sitamarhi DCCB	2	18	20	0.30	0.30
	Total	2	57	59	3.24	3.24
Orissa						
1	Angul United DCCB	4	49	53	0.71	0.86
2	Aska DCCB		78	78	0.27	0.27
3	Balasore DCCB	5	41	46	0.58	1.39
4	Berhampur DCCB	85	185	270	3.99	9.48
5	Bhawanipatna DCCB	2	8	10	0.09	0.14
6	Bolangir DCCB	290	394	684	4.42	6.58
7	Boudh DCCB	22	64	86	0.53	0.72
8	Cuttack DCCB		28	28	0.30	0.30
9	Keonjhar DCCB	9	37	46	0.13	0.21
10	Khurda DCCB		6	6	0.15	0.15
11	Koraput DCCB	83	322	405	2.49	3.67

Sl. No.	Name of the DCCB	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2001	No. of SHGs provided with bank loan during 01 April 2001 to 31 March 2002	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Bank Loan disbursed during 01 April 2001 to 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
12	Naragarh DCCB		40	40	0.37	0.44
13	Sambalpur DCCB	3	56	59	0.54	0.58
14	Sundergarh DCCB	93	208	301	0.83	1.30
15	United Puri Nimapara DCCB		15	15	0.15	0.19
	Total	596	1,531	2,127	15.55	26.28
West Bengal						
1	Hooghly DCCB	3,080	1,873	4,953	19.82	35.95
2	Nadia DCCB	32	162	194	1.08	1.61
3	Bardhaman DCCB	166	26	192	0.02	4.44
4	Vidyasagar CCB	48	0	48	0.45	0.82
5	Purulia DCCB	61	59	120	0.89	1.96
6	Bankura DCCB	373	728	1,101	6.63	9.94
7	Balageria CCB	282	641	923	3.17	4.38
8	Mugberia CCB	81	93	174	1.19	2.26
9	Jalpaiguri CCB	29	9	38	0.12	0.36
10	Malda DCCB	41	190	231	1.58	1.83
11	Tamluk Ghatal CCB	1	53	54	0.95	1.35
12	Raiganj DCCB		138	138	0.73	0.78
13	Darjeeling DCCB		4	4		0.06
14	Birbhum DCCB		40	40	0.39	0.53
15	Murshidabad DCCB	22	175	197	1.73	2.14
16	WBSCB (North Unit)	54	572	626	2.68	4.15
17	WBSCB (South Unit)	40	37	77	0.43	1.07
	Total	4,310	4,801	9,111	41.86	73.63

(Rs. Million)

Sl. No.	Name of the DCCB	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2001	No. of SHGs provided with bank loan during 01 April 2001 to 31 March 2002	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Bank Loan disbursed during 01 April 2001 to 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
UT of A & N Islands						
1	Andaman & Nicobar SCB	33	8	41	0.04	1.30
	Sub Total	4,941	6,397	11,338	61.05	104.45
Central Region						
Madhya Pradesh						
1	Betul CCB	10	0	10		0.01
2	Chhatarpur CCB		24	24	0.20	0.20
3	Dewas CCB	2	9	11	0.12	0.19
4	Dhar CCB		75	75	0.43	0.86
5	Hoshangabad CCB		15	15	0.09	0.09
6	Indore CCB	24	42	66	0.30	0.37
7	Jabalpur CCB		6	6	0.01	0.01
8	Jhabua CCB	193	9	202	0.14	25.15
9	Khandwa CCB	17	0	17	0.00	0.08
10	Khargone CCB	2	18	20	0.46	0.49
11	Mandsaur CCB	52	81	133	1.88	2.29
12	Rewa CCB	1	9	10	0.12	0.13
13	Ratlam CCB		10	10	0.02	0.02
14	Satna CCB		32	32	0.10	0.10
15	Sagar CCB	10	17	27	0.06	0.07
16	Shahdol CCB		1	1	0.01	0.01
17	Ujjain CCB		16	16	0.11	0.11
	Total	311	364	675	4.05	30.18

Sl. No.	Name of the DCCB	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2001	No. of SHGs provided with bank loan during 01 April 2001 to 31 March 2002	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Bank Loan disbursed during 01 April 2001 to 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
Chattisgarh						
1	Bastar DCCB		9	9	0.10	0.53
2	Bilaspur DCCB		1	1	0.03	0.03
3	Durg DCCB	212	311	523	1.91	1.58
4	Raipur DCCB		29	29	0.06	0.08
5	Rajnandgaon DCCB	78	268	346	1.26	1.12
6	Mahasammund DCCB		24	24	0.33	0.33
7	Sarguja DCCB		205	205	0.75	1.54
	Total	290	847	1,137	4.44	5.21
Uttaranchal						
1	Almora DCCB		7	7	0.27	0.27
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
	Total	0	21	21	0.43	0.43
Uttar Pradesh						
1	DCCB, Agra		2	2		
2	DCCB, Allahabad		3	3		
3	DCCB, Azamgarh		6	6	0.01	0.01
4	DCCB, Bahraich		3	3		
5	DCCB, Bareilly		8	8	0.10	0.10
6	DCCB, Bijnore		2	2		
7	DCCB, Deoria		5	5	0.01	0.01

(Rs. million)

Sl. No.	Name of the DCCB	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2001	No. of SHGs provided with bank loan during 01 April 2001 to 31 March 2002	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Bank Loan disbursed during 01 April 2001 to 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
8	DCCB, Etawah		4	4	0.06	0.06
9	DCCB, Firozabad		5	5	0.03	0.03
10	DCCB, Gorakhpur		11	11	0.04	0.04
11	DCCB, Hardoi		2	2		
12	DCCB, Hamirpur		1	1		
13	DCCB, Jalaun		16	16	0.08	0.08
14	DCCB, Jaunpur		2	2	0.02	0.02
15	DCCB, Lakhimpur-Kheri		2	2		
16	DCCB, Maharajganj		4	4		
17	DCCB, Mainpuri		19	19	0.11	0.11
18	DCCB, Mirzapur		20	20	0.02	0.02
19	DCCB, Moradabad		2	2		
20	DCCB, Muzaffarnagar		19	19	0.07	0.07
21	DCCB, Pilibhit		3	3	0.08	0.08
22	DCCB, Pratapgarh		8	8		
23	DCCB, Shrawasti		1	1		
24	DCCB, Sitapur		3	3		
	Total	0	151	151	0.63	0.63
	Sub Total	601	1,383	1,984	9.55	36.45
Western Region						
Goa						
1	The Goa State Co-op. Bank Ltd.	7	17	24	0.98	1.28

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Gujarat						
1	Ahmedabad CCB		42	42	0.22	0.22
2	Amreli CCB		24	24	0.10	0.10
3	Banaskantha CCB	6	19	25	0.27	0.27
4	Bharuch CCB	2	55	57	0.43	0.43
5	Junagadh CCB		27	27	0.16	0.16
6	Panchmahal CCB		39	39	0.22	0.22
7	Rajkot CCB		3	3	0.11	0.11
8	Sabarkantha CCB	24	73	97	1.37	3.44
9	Valsad CCB	4	10	14	0.14	0.14
10	Vadodara CCB	2	3	5	0.02	0.02
	Total	38	295	333	3.04	5.11
Maharashtra						
1	Akola DCCB		4	4	0.06	0.06
2	Amravati DCCB	171	313	484	4.57	5.86
3	Aurangabad DCCB	7	2	9	0.02	0.02
4	Beed DCCB	25		25		0.50
5	Bhandara DCCB	45	87	132	1.18	2.01
6	Chandrapur DCCB		72	72	0.51	1.81
7	Dhule & Nandurbar	103	141	244	2.48	3.79
8	Gadchiroli DCCB]	49	125	174	1.47	2.78
9	Jalgaon DCCB	183	94	277	2.76	2.76
10	Kolhapur DCCB		115	115	1.09	1.09

(Rs. million)

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11	Pune DCCB		67	67	1.85	1.85
12	Raigad DCCB		1	1	0.10	0.10
13	Ratnagiri DCCB		33	33	1.03	1.03
14	Sangali DCCB		34	34	0.38	0.38
15	Satara DCCB		38	38	0.63	0.63
16	Solapur DCCB		53	53	0.63	0.63
17	Sindudurg DCCB		16	16	0.54	0.54
18	Thane DCCB		76	76	0.99	0.99
19	Osmanabad DCCB		6	6	0.73	0.73
20	Wardha DCCB		6	6	0.06	0.06
	Total	583	1,283	1,866	21.08	27.62
	Sub Total	628	1,595	2,223	25.10	34.01
Southern Region						
Andhra Pradesh						
1	Adilabad DCCB		55	55	0.85	0.85
2	Anantapur DCCB		43	43	0.66	0.66
3	Chittoor DCCB	73	45	118	0.72	3.30
4	Guntur DCCB		96	96	1.48	1.48
5	Krishna DCCB	1,076	1,351	2,427	19.66	31.55
6	Nalgonda DCCB		58	58	1.09	1.09
7	Nizamabad DCCB	99	1,864	1,963	29.20	31.59
8	Visakhapatnam DCCB	299	334	633	5.34	9.53
	Total	1,547	3,846	5,393	59.00	80.05

Sl. No.	Name of the DCCB	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2001	No. of SHGs provided with bank loan during 01 April 2001 to 31 March 2002	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Bank Loan disbursed during 01 April 2001 to 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
Karnataka						
1	Bijapur DCCB	5	95	100	0.41	0.97
2	Bangalore DCCB		12	12	0.53	0.53
3	Bellary DCCB		45	45	1.95	2.97
4	Belgaum DCCB	22	20	42	0.70	1.00
5	Bidar DCCB	1,660	1,573	3,233	34.50	77.78
6	Mysore DCCB	78	195	273	3.59	5.53
7	Chikmagalur DCCB	70	41	111	1.38	2.62
8	Chitradurga DCCB		40	40	0.93	1.05
9	KCCB, Dharwad	73	0	73	0.00	1.91
10	South Canara DCCB		1,427	1,427	29.19	38.31
11	Gulbarga DCCB		106	106	2.14	2.14
12	Hassan DCCB	244	464	708	11.02	20.09
13	Kodagu DCCB	5	250	255	2.16	3.23
14	Kolar DCCB	48	438	486	4.27	9.15
15	Raichur DCCB		9	9	0.23	0.55
16	Mandya DCCB	54	382	436	4.27	7.24
17	Shimoga DCCB	80	48	128	2.58	4.93
18	Tumkur DCCB		35	35	0.51	0.51
19	Kanara, Sirsi DCCB	402	54	456	1.83	1.83
20	Amanath Coop Bank Ltd (SUCB)		204	204	12.83	12.83
	Total	2,741	5,438	8,179	115.02	195.17

(Rs. million)

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Kerala						
1	Thiruvananthapuram DCCB	9	11	20	0.99	1.82
2	Kollam DCCB	4	77	81	3.89	8.56
3	Pathanamthitta DCCB		18	18	0.57	0.86
4	Idukki DCCB	10	463	473	6.35	12.97
5	Alappuzha DCCB		182	182	15.95	24.37
6	Kottayam DCCB	103	63	166	1.63	7.81
7	Thrissur DCCB	42	224	266	7.89	14.60
8	Kozhikode DCCB		8	8	0.08	0.29
9	Wayanad DCCB		53	53	2.95	3.97
10	Kannur DCCB	2		2		1.22
11	Kasargod DCCB		1	1	0.02	0.23
	Grand Total	170	1,100	1,270	40.32	76.70
Tamilnadu						
1	Dharmapuri DCCB	364	552	916	70.26	90.36
2	Kumbakonam CCB	305	767	1,072	11.16	13.46
3	Cuddalore DCCB	20	322	342	5.19	5.46
4	Ramnad DCCB	24	283	307	5.37	5.83
5	Madurai DCCB	2	12	14	0.72	0.89
6	Dindigul DCCB	164	222	386	2.70	4.31
7	Tirunelveli DCCB	4		4		0.20
8	Tiruvannamalai DCCB		256	256	5.29	5.29

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9	Nilgris DCCB		15	15	0.35	0.35
10	Kancheepuram DCCB	37	77	114	1.46	2.22
11	Kanyakumari DCCB		40	40	1.26	1.26
12	Sivagangai DCCB		69	69	1.25	1.25
13	Trichy DCCB	143	863	1,006	11.64	12.37
14	Pudukottai DCCB	15	369	384	9.93	10.38
15	Tanjavur DCCB		607	607	11.89	11.89
16	Villupuram DCCB		70	70	1.61	1.61
17	Virudanagar DCCB	77	376	453	21.92	24.54
	Total	1,155	4,900	6,055	162.00	191.67
	Sub Total	5,613	15,284	20,897	376.34	543.59
	Grand Total	12,773	27,133	39,906	520.73	794.88

SHG bank Linkage – Model-wise Cumulative Position upto 31 March 2002

(Rs. million)

Sl. No	Region/State	Model I		Model II		Model III		Total	
		SHGs formed and financed by banks		SHGs formed by formal agencies and NGOs but directly financed by banks		SHGs financed by banks through NGOs			
		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	375	15.54	595	21.75			970	37.29
2	Himachal Pradesh	190	1.42	4,874	79.05	5	0.03	5,069	80.50
3	Punjab	114	4.40	293	14.65			407	19.05
4	Jammu & Kashmir			300	3.72			300	3.72
5	New Delhi			11	0.57			11	0.57
6	Rajasthan	5,058	96.67	7,506	135.31			12,564	231.98
	Total (A)	5,737	118.03	13,579	255.05	5	0.03	19,321	373.11
B North-Eastern Region									
7	Assam	571	8.26	286	4.25	167	1.14	1,024	13.65
8	Arunachal Pradesh			108	2.00			108	2.00
9	Manipur			129	2.10	5	0.51	134	2.61
10	Meghalaya	2	0.01	111	2.57	66	3.21	179	5.79
11	Sikkim			23	0.44			23	0.44

Sl. No	Region/State	Model I		Model II		Model III		Total	
		SHGs formed and financed by banks		SHGs formed by formal agencies and NGOs but directly financed by banks		SHGs financed by banks through NGOs			
		No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan
12	Nagaland	15	0.58					15	0.58
13	Tripura	7	0.33					7	0.33
	Total (B)	595	9.18	657	11.36	238	4.86	1,490	25.40
C Eastern Region									
14	Bihar	629	8.94	3,328	29.21			3,957	38.15
15	Jharkhand	119	1.30	1,917	31.00	2,162	61.85	4,198	94.15
16	Orissa	8,481	108.55	5,915	44.12	6,157	54.05	20,553	206.72
17	West Bengal	13,686	105.21	290	2.70	3,167	19.28	17,143	127.19
18	A&N Islands (UT)			41	1.30			41	1.30
	Total (C)	22,915	224.00	11,491	108.33	11,486	135.18	45,892	467.51
D Central Region									
19	Madhya Pradesh	3,907	76.08	3,929	74.89	145	4.95	7,981	155.92
20	Chhattisgarh	3,757	25.45	6	0.05			3,763	25.50
21	Uttar Pradesh	11,300	101.45	17,527	119.26	4,287	34.73	33,114	255.44
22	Uttaranchal			3,323	132.25			3,323	132.25
	Total (D)	18,964	202.98	24,785	326.45	4,432	39.68	48,181	569.11

(Rs. million)

Sl. No	Region/State	Model I		Model II		Model III		Total	
		SHGs formed and financed by banks		SHGs formed by formal agencies and NGOs but directly financed by banks		SHGs financed by banks through NGOs			
		No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan
E Western Region									
23	Goa	72	1.53	130	5.64	1	0.02	203	7.19
24	Gujarat	685	9.02	8,577	71.51	234	4.38	9,496	84.91
25	Maharashtra	9,947	228.10	9,628	191.40	44	3.52	19,619	423.02
	Total (E)	10,704	238.65	18,335	268.55	279	7.92	29,318	515.12
F Southern Region									
26	Andhra Pradesh	1,430	44.16	238,959	5,085.87	3,325	82.54	243,714	5,212.57
27	Karnataka	12,302	281.05	13,939	202.32	10,791	231.82	37,032	715.19
28	Kerala	2,207	45.39	3,829	120.61	8,723	174.02	14,759	340.02
29	Tamil Nadu & UTP	4,381	296.35	51,081	1,618.83	7,722	130.18	63,184	2,045.36
	Total (F)	20,320	666.95	307,808	7,027.63	30,561	618.56	358,689	8,313.14
	Grand Total (A+B+C+ D+E+F)	79,235	1,459.79	376,655	7,997.37	47,001	806.23	* 461,478	10,263.39
	Percentage	16	14	75	78	9	8	100	100

* As disaggregated data was not available for repeat finance SHGs at the time of printing, the grand total may not tally with disaggregated totals.

SHG-bank Linkage — District-wise Cumulative Physical & Financial Progress upto 31 March 2002

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
Northern Region			
Haryana			
1	Ambala	52	2.62
2	Bhiwani	122	3.25
3	Faridabad	44	3.39
4	Gurgaon	438	13.65
5	Hissar	6	0.12
6	Jhajjar	8	0.45
7	Jind	20	2.25
8	Kaithal	12	1.55
9	Karnal	25	0.65
10	Kurukshetra	51	2.80
11	Mahendragarh	99	0.92
12	Panchkula	40	1.26
13	Rewari	3	0.45
14	Rohtak	18	0.79
15	Sirsa	10	1.56
16	Sonepat	18	1.13
17	Yamunanagar	4	0.45
	Total	970	37.29
Himachal Pradesh			
1	Kangra	1,346	22.39
2	Mandi	679	9.13

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
3	Hamirpur	429	5.54
4	Bilaspur	298	2.67
5	Una	387	4.40
6	Solan	920	28.02
7	Shimla	358	2.16
8	Kullu	358	3.71
9	Chamba	116	0.87
10	Sirmaur	153	1.47
11	Lahaul and Spiti	25	0.14
	Total	5,069	80.50
Punjab			
1	Amritsar	35	1.98
2	Bathinda	5	0.10
3	Faridkot	78	1.92
4	Fathegarh Sahib	77	3.45
5	Gurdaspur	4	0.10
6	Hoshiarpur	54	3.43
7	Jalandhar	24	1.27
8	Kapoorthala	38	1.27
9	Ludhiana	1	0.53
10	Mansa	3	0.08
11	Moga	15	0.25
12	Muktsar	20	0.37

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
13	Patiala	25	3.08
14	Ropar	9	0.32
15	Sangrur	19	0.90
	Total	407	19.05
Rajasthan			
1	Ajmer	3,647	59.11
2	Alwar	852	25.70
3	Banswara	502	10.93
4	Baran	187	3.17
5	Barmer	162	0.47
6	Bharatpur	295	6.98
7	Bhilwara	789	4.88
8	Bikaner	236	4.31
9	Bundi	117	0.40
10	Chittorgarh	692	6.04
11	Churu	78	1.07
12	Dausa	220	5.37
13	Dholpur	3	0.04
14	Dungarpur	320	13.10
15	Ganganagar	89	2.34
16	Hanumangarh	445	17.18
17	Jaipur	188	3.62
18	Jaisalmer	16	0.94
19	Jalore	20	0.45

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
20	Jhalawar	200	1.30
21	Jhunjhunu	185	5.03
22	Jodhpur	989	16.97
23	Karoli	56	0.12
24	Kota	309	3.95
25	Nagaur	52	0.79
26	Pali	135	4.28
27	Rajsamand	6	0.41
28	Sawai Madhopur	260	7.25
29	Sikar	469	6.67
30	Sirohi	178	1.65
31	Tonk	546	5.31
32	Udaipur	321	12.15
	Total	12,564	231.98
New Delhi			
1	Rural Delhi	11	0.57
Jammu & Kashmir			
1	Kathua	145	1.57
2	Ananthnag	10	0.30
3	Jammu	97	0.99
4	Udhampur	43	0.68
5	Srinagar	5	0.18
	Total	300	3.72
	Sub Total	19,321	373.11

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
North Eastern Region			
Assam			
1	Barpeta	22	0.56
2	Bongaigaon	3	0.03
3	Cachar	86	1.20
4	Darrang	76	0.50
5	Dhemaji	27	0.49
6	Dhubri	10	0.17
7	Dibrugarh	7	0.08
8	Goalpara	3	0.08
9	Goalghat	37	0.27
10	Jorhat	37	0.27
11	Kamrup	37	0.50
12	Karbi Anglong	26	0.60
13	Karimganj	16	0.02
14	Lakhimpur	19	0.25
15	Morigaon	365	5.01
16	Nagaon	128	1.95
17	Nalbari	17	0.39
18	Sibsagar	30	0.35
19	Sonitpur	78	0.93
	Total	1,024	13.65
Meghalaya			
1	West Khasi Hills	61	0.58
2	East Khasi Hills	49	1.86

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
3	Ri-Bhoi	64	2.60
4	West Garo Hills	3	0.39
5	Jaintia Hills	2	0.36
	Total	179	5.79
Tripura			
1	South Tripura	7	0.33
Nagaland			
1	Kohima	4	0.16
2	Dimapur	11	0.42
	Total	15	0.58
Sikkim			
1	East District	4	0.13
2	West District	4	0.06
3	North District	5	0.08
4	South District	10	0.17
	Total	23	0.44
Arunachal Pradesh			
1	Itanagar	108	2.00
Manipur			
1	Imphal West	134	2.61
	Sub Total	1,490	25.40
Eastern Region			
Bihar			
1	Banka	187	0.95

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
2	Madhubani	356	1.60
3	Muzaffarpur	312	1.45
4	Vaishali	51	0.39
5	Samastipur	85	1.06
6	Katihar	12	0.36
7	Darbhanga	18	0.53
8	Araria	5	0.03
9	W. Champaran	787	12.69
10	Begusarai	35	0.16
11	Gaya	801	3.34
12	Supaul	16	0.09
13	Nalanda	68	0.38
14	Sitamarhi	98	1.31
15	Purnea	41	0.64
16	Bhagalpur	240	4.62
17	Copalganj	8	0.02
18	Bhojpur	58	0.30
19	Kishenganj	4	0.03
20	Nawada	8	0.11
21	Lakhisarai	6	0.01
22	East Champaran	185	3.59
23	Saran	205	0.75
24	Jehanabad	54	0.25
25	Rohtas	59	0.32
26	Munger	10	0.38

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
27	Patna	202	2.16
28	Aurangabad	7	0.08
29	Buxar	2	0.04
30	Jamui	28	0.37
31	Sheohar	9	0.14
	Total	3,957	38.15
Jharkhand			
1	Deoghar	334	2.87
2	Bokaro	44	0.28
3	Chatra	108	0.68
4	Dumka	312	1.56
5	E.Singhbhum	225	4.98
6	Garwah	22	0.33
7	Giridih	209	1.32
8	Godda	281	1.98
9	Gumla	69	0.75
10	Hazaribagh	1,541	67.49
11	Jamtara	15	0.21
12	Koderma	23	0.45
13	Lohardagga	67	1.61
14	Pakur	176	0.49
15	Palamau	71	0.51
16	Ranchi	455	6.57
17	Sahebganj	19	0.29
18	Saraikela	46	0.53

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
19	W.Singhbhum	181	1.25
	Total	4,198	94.15
Orissa			
1	Kalahandi	2,812	20.61
2	Nuapada	1,342	10.25
3	Bolangir	2,277	21.28
4	Sonepur	236	2.74
5	Koraput	1,123	13.60
6	Malkangiri	285	2.86
7	Nabarangpur	618	6.45
8	Rayagada	1,176	11.26
9	Angul	121	5.12
10	Balasore	385	4.54
11	Bargarh	172	1.30
12	Bhadrak	141	1.47
13	Boudh	576	3.46
14	Cuttack	140	2.37
15	Deogarh	76	0.34
16	Dhenkanal	1,383	30.62
17	Gajapati	221	2.84
18	Ganjam	2,326	33.56
19	Jagatsinghpur	207	2.37
20	Jajpur	99	0.95
21	Jharsuguda	77	0.24
22	Kandhamal	814	6.20

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
23	Kendrapara	329	3.47
24	Keonjhar	1,028	5.55
25	Khurda	336	1.81
26	Mayurbhanj	565	2.65
27	Nayagarh	435	2.98
28	Puri	280	2.08
29	Sambalpur	356	1.01
30	Sundargarh	617	2.74
	Total	20,553	206.72
West Bengal			
1	Nadia	2,243	9.48
2	24 Parganas (N)	2,957	14.70
3	Hooghly	5,016	33.98
4	24 Parganas (S)	1,905	12.96
5	Darjeeling	28	0.47
6	Purulia	144	2.08
7	Coochbehar	21	7.00
8	Burdwan	312	5.30
9	Malda	286	3.12
10	Jalpaiguri	107	6.26
11	Uttar Dinajpur	157	1.36
12	Dakshin Dinajpur	19	0.46
13	Murshidabad	459	5.34
14	Howrah	267	1.65
15	Bankura	1,200	9.32

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
16	Midnapore	1,948	12.20
17	Birbhum	74	1.51
	Total	17,143	127.19
	UT of A&N Islands	41	1.30
	Sub Total	45,892	467.51
Central Region			
Chattisgarh			
1	Bastar	338	1.67
2	Bilaspur	50	0.45
3	Dantewada	27	0.19
4	Durg	1,360	9.49
5	Dhamtari	3	0.06
6	Jajgir	14	0.16
7	Kawardha	97	0.44
8	Kanker	20	0.31
9	Raipur	84	0.75
10	Rajanandgaon	1,336	8.49
11	Raigarh	32	0.05
12	Mahasamund	24	0.33
13	Sarguja	378	3.11
	Total	3,763	25.50
Madhya Pradesh			
1	Barwani	126	3.44
2	Betul	182	0.74
3	Chhindwara	126	1.04

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
4	Datia	55	0.20
5	Dewas	730	17.55
6	Dhar	1,104	19.43
7	Guna	99	5.01
8	Gwalior	276	2.12
9	Harda	6	0.01
10	Hoshangabad	337	2.70
11	Indore	761	14.07
12	Jabalpur	186	1.05
13	Jhabua	1,727	65.79
14	Khandwa	499	4.17
15	Khargone	159	3.23
16	Morena	1	0.10
17	Mandla	6	0.02
18	Narsinghpur	1	0.02
19	Rajgarh	33	1.02
20	Ratlam	138	1.10
21	Rewa	50	0.97
22	Satna	636	2.59
23	Sehore	26	0.25
24	Shahdol	32	0.28
25	Shajapur	105	1.88
26	Shivpuri	38	0.15
27	Seoni	98	0.44
28	Ujjain	154	3.01
29	Vidisha	7	0.19

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
30	Tikamgarh	37	0.37
31	Chhatarpur	83	0.57
32	Mandsaur	136	2.34
33	Sagar	27	0.07
	Total	7,981	155.92
Uttar Pradesh			
1	Agra	592	5.24
2	Aligarh	567	9.27
3	Allahabad	1,865	21.72
4	Ambedkarnagar	163	1.36
5	Auriaya	303	1.37
6	Azamgarh	762	1.73
7	Badaun	294	1.14
8	Baghpat	133	0.82
9	Bahraich	209	1.50
10	Ballia	578	4.49
12	Banda	100	0.42
13	Barabanki	695	1.23
14	Bareilly	487	2.33
15	Basti	491	0.77
16	Bhadohi	196	1.00
17	Bijnore	228	1.60
18	Bulandshahar	196	0.98
19	Chandauli	227	0.80
20	Chitrakoot	194	1.04
21	Deoria	430	4.54

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
22	Etah	935	2.01
23	Etawah	1,104	1.28
24	Faizabad	411	3.18
25	Farrukabad	582	8.88
26	Fatehpur	876	6.31
27	Firozabad	95	5.54
28	Ghaziabad	127	1.77
29	Ghazipur	373	0.69
30	Gonda	331	2.34
31	Gorakhpur	966	9.80
32	Hardoi	329	2.69
33	Hamirpur	203	2.14
34	Hathras	196	0.73
35	Jalaun	255	2.15
36	Jaunpur	1,317	5.66
37	Jhansi	291	3.71
38	JP Nagar	660	14.41
39	Kannauj	53	1.00
40	Kanpur D	592	12.71
41	Kanpur N	1,552	4.00
42	Kaushambi	232	12.27
43	Kushinagar	171	1.36
44	Lakhimpur Kheri	53	0.35
45	Lucknow	85	1.42
46	Mahoba	2	0.05
47	Mahrajganj	10	1.24
48	Mainpuri	1,278	3.74

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
49	Mathura	85	0.96
50	Mau	350	1.60
51	Meerut	169	1.71
52	Mirzapur	702	2.65
53	Moradabad	1,601	16.77
54	Muzaffarnagar	622	3.47
55	Pilibhit	85	0.46
56	Pratapgarh	991	6.35
57	Rae Bareilly	1,934	13.04
58	Rampur	657	6.79
59	Saharanpur	226	1.90
60	Sant Kabirnagar	328	3.66
61	Shahjahanpur	214	1.42
62	Shrawasti	174	1.57
63	Sidhartnagar	74	0.13
64	Sitapur	671	4.79
65	Sultanpur	1,098	6.73
66	Unnao	877	4.12
67	Varanasi	467	2.54
	Total	33,114	255.44
Uttaranchal			
1	Almora	65	2.62
2	Bageshwar	56	1.25
3	Chamoli	43	7.03
4	Champavat	43	0.89
5	Dehradun	2,435	99.83

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
6	Haridwar	37	6.06
7	Nainital	51	2.57
8	Pauri Garhwal	44	2.19
9	Pithoragarh	81	1.70
10	Rudraprayag	30	1.50
11	Tehri Garhwal	282	3.22
12	Udham Singh Nagar	56	1.91
13	Uttarkashi	100	1.48
	Total	3,323	132.25
	Sub Total	48,181	569.11
Western Region			
Goa			
1	North Goa	129	5.92
2	South Goa	74	1.27
	Total	203	7.19
Gujarat			
1	Ahmedabad	364	0.52
2	Amreli	70	0.10
3	Anand Bajpai Manager	81	0.39
4	Banaskantha	997	8.31
5	Bharuch	694	11.11
6	Bhavnagar	70	0.33
7	Dahod	614	2.30
8	Gandhinagar	248	2.93
9	Jamnagar	35	0.17

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
10	Junagadh	33	0.33
11	Kheda	323	1.97
12	Kutch	385	4.30
13	Mehsana	1,017	6.07
14	Narmada	319	1.50
15	Navsari	32	0.09
16	Patan	205	0.88
17	Porbandar	19	0.09
18	Panchmahal	1,660	19.73
19	Rajkot	30	1.10
20	Sabarkantha	1,803	18.64
21	Surendranagar	194	1.29
22	Surat	22	0.08
23	Vadodara	228	2.42
24	Valsad	53	0.26
	Total	9,496	84.91
Maharashtra			
1	Ahmednagar	207	15.04
2	Akola	1,054	23.11
3	Amravathi	878	11.62
4	Aurangabad	777	15.45
5	Beed	148	2.69
6	Bhandra	1,529	22.87
7	Gonda	73	1.61
8	Buldhana	123	3.82

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
9	Chandrapur	5,841	104.94
10	Dule & Nadurbagh	398	10.33
11	Gadchiroli	996	14.93
12	Jalgaon	765	23.77
13	Jalna	221	4.31
14	Kolhapur	313	4.51
15	Latur	151	3.32
16	Nagpur	27	3.96
17	Nanded	918	14.99
18	Nashik	252	8.55
19	Parbhani	258	4.26
20	Pune	1,270	41.16
21	Raigad	222	3.28
22	Ratnagiri	232	4.66
23	Sangali	94	3.89
24	Satara	125	5.33
25	Solapur	438	3.76
26	Sindhudurg	38	6.50
27	Thane	179	2.28
28	Osmanabad	190	4.26
29	Wardha	80	6.99
30	Washim	234	7.88
31	Yavatmal	1,588	38.95
	Total	19,619	423.02
	Sub Total	29,318	515.12

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
Southern Region			
Andhra Pradesh			
1	Adilabad	6,806	145.00
2	Anantapur	6,984	232.72
3	Chittoor	11,982	344.60
4	Cudapah	2,680	154.65
5	East Godavari	34,765	805.86
6	Guntur	7,981	189.55
7	Karimnagar	14,480	206.02
8	Khammam	13,141	192.92
9	Krishna	14,852	237.58
10	Kurnool	6,399	144.52
11	Mahbubnagar	11,653	318.23
12	Medak	11,832	217.17
13	Nalgonda	8,032	186.90
14	Nellore	6,203	205.73
15	Nizamabad	7,953	144.93
16	Prakasam	7,077	175.49
17	Rangareddy	8,152	217.50
18	Srikakulam	19,722	332.41
19	Visakhapatnam	12,635	265.43
20	Vizianagaram	4,459	67.80
21	Warangal	18,848	211.91
22	West Godavari	7,078	215.65
	Total	243,714	5,212.57

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
Karnataka			
1	Bagalkot	349	4.81
2	Bangalore(R)	228	4.06
3	Bangalore(U)	367	14.66
4	Belgaum	742	16.92
5	Bellary	3,406	49.63
6	Bidar	3,571	75.11
7	Bijapur	586	12.43
8	Chamarajanagar	1,122	36.75
9	Chikmagalur	368	8.90
10	Chitradurga	3,708	54.01
11	Dakshin Kannada	4,922	95.40
12	Davangere	559	15.95
13	Dharwad	874	18.94
14	Gadag	250	6.45
15	Gulbarga	1,051	23.99
16	Hassan	1,916	36.70
17	Haveri	408	9.26
18	Kodagu	409	5.09
19	Kolar	2,072	32.99
20	Koppal	381	9.14
21	Mandya	993	12.29
22	Mysore	2,722	47.08
23	Raichur	782	15.17
24	Shimoga	2,109	56.69
25	Tumkur	1,853	17.01

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
26	Udupi	1,033	26.65
27	Uttara Kannada	251	9.11
	Total	37,032	715.19
Kerala			
1	Thiruvananthapuram	1,032	17.72
2	Kollam	775	33.27
3	Pathanamthitta	452	14.43
4	Idukki	1,418	34.10
5	Alappuzha	1,921	55.55
6	Kottayam	825	23.61
7	Ernakulam	778	13.97
8	Thrissur	1,237	47.78
9	Palakkad	595	6.92
10	Malappuram	1,631	14.93
11	Kozhikode	600	8.01
12	Wayanad	1,852	40.38
13	Kannur	1,458	24.09
14	Kasargod	185	5.26
	Total	14,759	340.02
Tamil Nadu			
1	Coimbatore	611	12.74
2	Cuddalore	1,841	51.86
3	Dharmapuri	6,359	382.67
4	Dindigul	2,384	74.42
5	Kancheepuram	2,694	72.20
6	Kanyakumari	3,415	81.47

(Rs. million)

Sl. No.	Name of the District	Cumulative No. of SHGs provided with Bank Loan upto 31 March 2002	Cumulative Bank Loan disbursed upto 31 March 2002
7	Karur	1,007	16.59
8	Erode	827	21.64
9	Madurai	3,275	161.75
10	Theni	320	15.10
11	Nagapattinam	2,727	52.41
12	Tiruvarur	2,256	53.25
13	Nilgiris	160	3.37
14	Pudukottai	1,328	54.08
15	Ramanathapuram	3,289	93.26
16	Salem	2,107	59.07
17	Namakkal	1,913	64.76
18	Sivaganga	3,107	138.99
19	Tanjavur	1,422	30.01
20	Trichy	4,318	65.84
21	Perambalore	387	12.38
22	Tirunelveli	3,714	99.70
23	Tiruvallore	435	9.85
24	Tiruvannamalai	1,557	32.01
25	Tuticorin	3,114	140.72
26	Vellore	2,606	87.07
27	Villupuram	3,006	61.67
28	Virudhunagar	2,530	77.83
	Total	62,709	2,026.71
	U.T of Pondicherry	475	18.65
	Sub Total	358,689	8,313.14
	Grand Total	* 461,478	10,263.39

* As disaggregated data was not available for repeat finance SHGs at the time of printing, the grand total may not tally with disaggregated totals.

SHG-bank linkage-Statewise Details of Partner Agencies upto 31 March 2002

Sl. No	Region/State	No. of Partner agencies	Cumulative No. of Groups promoted by Partner NGOs and other Agencies upto 31 March 2002	Of which No. of Groups promoted by formal development Agencies upto 31 March 2002
A Northern Region				
1	Himachal Pradesh	50	11,630	5,181
2	Rajasthan	90	31,008	20,450
3	Haryana	5	162	
4	Punjab	1	8	
5	New Delhi	3	140	
6	Jammu & Kashmir	1	2	
	Total (A)	150	42,950	25,631
B North Eastern Region				
7	Assam	21	1,777	2
8	Meghalaya	3	67	3
9	Tripura	28		
10	Sikkim	6	382	169
11	Manipur	1	5	
12	Nagaland	11	24	
	Total (B)	42	2,255	171
C Eastern Region				
13	Orissa	303	12,131	854
14	Bihar	45	1,474	
15	Jharkhand	90	10,643	635

Sl. No	Region/State	No. of Partner agencies	Cumulative No. of Groups promoted by Partner NGOs and other Agencies upto 31 March 2002	Of which No. of Groups promoted by formal development Agencies upto 31 March 2002
16	West Bengal	7	4,091	
17	UT of A & N Islands	3	28	
	Total (C)	448	28,367	1,489
D Central Region				
18	Madhya Pradesh	132	21,398	13,000
19	Chhattisgarh	5	7,368	
20	Uttar Pradesh	181	4,817	
21	Uttaranchal	6	57	
	Total (D)	324	33,640	13,000
E Western Region				
22	Gujarat	80	16,563	
23	Maharashtra	21	2,365	
24	Goa	25	236	2
	Total (E)	126	19,164	2
F Southern Region				
25	Andhra Pradesh	113	240,257	231,654
26	Karnataka	442	126,256	76,696
27	Kerala	180	33,400	2,200
28	Tamil Nadu & UTP	330	109,694	721
	Total (F)	1,065	509,607	311,271
	Grand Total	2,155	635,983	351,564

Expendable Fund Support for Credit Delivery Innovations – Details upto 31 March 2002

(Amount in Rupees)

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
Northern Region							
Himachal Pradesh							
1	Ankur	170	Una	123,000	48,600	170	170
2	Anand Welfare Centre	80	Solan	100,000	75,600	71	58
3	Social Work and Envion. in Rural Areas	100	Kangara	100,000	90,000	100	100
4	Himalayan Edu. cum Art and Cultl. Soc.	70	Kullu	44,000	14,960	40	14
5	Lok Vikas Mandal	50	Hamirpur	50,000	37,200	50	50
6	Samaj Seva Parishad	100	Kangara	100,000	52,700	75	42
7	Samaj Kalyan Evam Vikas Mandal	100	Mandi	100,000	62,600	86	42
8	Gramin Seva Asram	100	Kangra	100,000	90,000	100	100
9	Yuva Mahamandal Dhartidhar	100	Sirmour	100,000	27,600	20	4
10	Parvatiya Krishi Avam Gramin Vikas Sansthan	200	Kangra	240,000	226,000	200	200
11	Himachal Manav Seva	100	Shimla and Sirmour	100,000			
12	Society for Advn. of Village Economy	100	Kullu	100,000	59,600	88	33
13	Parvatiya Evam Gramin Vikas Sansthan	80	Solan	80,000	60,200	80	61
14	Society for Rural Development and Action	100	Mandi	100,000	42,200	70	46
15	Manav Kalyan Sewa Samiti	100	Shimla	100,000	90,000	100	100
16	Mahila Kalyan Evam Sewa Samiti	70	Shimla	100,000	85,300	70	52
17	Society for Social Action for Human and Rural Awareness	50	Mandi	40,000	8,000	42	
18	Zilla Saksharta Samiti	100	Bilaspur	50,000		100	100
	Total	1,770		1,727,000	1,070,560	1,462	1,172

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
Haryana							
1	Samaj Vikas Prayatan Kendra	50	Bhivani	75,000	15,000	25	
2	Dehat Vikas Kendra	40	Mahendragadh	60,000	13,100	40	5
3	The Salesian Society of Don Bosco	50	Patiala	75,000	15,000	26	4
4	Apna Bank Council	60	Bhiwani	90,000	44,100	60	4
5	Sant Nischal Singh Foundation	40	Gurgaon	60,000	12,000		
6	Jan Seva Kendra	30	Mahendragarh	45,000	9,000	21	
	Total	270		405,000	108,200	172	13
Jammu							
1	Gramudyog Hastakala Kendra	192	Kathua	317,000	227,800	215	186
2	Lok Sewa Sangathan	60	Udhampur	90,000	13,500	16	9
3	Kristu Jyoti Social Welfare Society	100	Jammu	97,000	12,600	134	77
4	Catholic Social Service Society	75	Jammu	104,000			
	Total	427		608,000	253,900	365	272
Rajasthan							
1	Sahayog	50	—	44,600	43,800	59	37
2	Apna Sansthan	46	Udaipur	38,500	7,500	47	4
3	Hanuman Van Vikas Samithi	95	Udaipur	72,000	52,200	19	6
4	Rudsovat	191	Sawai Madhopur and Tonk	350,000	198,300	124	102
5	Sakhi Samithi	79	Alwar	188,000	188,000	145	79
6	Jaipur Rural Health and Dev. Trust	100	Jaipur	128,000	107,900	125	74
7	Urmul Trust	100	Bikaner, Jodhpur and Jaisalmer	114,000	23,000	33	33
8	GR Morarka Research Foundation	100	Jhunjhunu	175,000	69,650	66	15

(Amount in Rupees)

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
9	Bhoruka Charitable Trust	250	Churu	385,000	167,900	276	67
10	Social Work and Environment for Rural Advancement	20	Ajmer	33,000	19,600	31	6
11	Subodh Shiksha Samithi	60	Sikar	89,000	45,300	35	16
12	Hadoti Adim Jan Jathi Vikas Samithi	30	Kota	38,700	27,400	26	24
13	Van Nad Sanstha	100	Banaswara	94,000	19,000		
14	Ajmer Prodh Sikshan Samithi	200	Ajmer	105,000	105,000	242	206
15	Rural Development Society	30	Tonk	30,000	12,900	28	
16	Asian Centre for Organisation Research and Development	100	Bharatpur	150,000	30,000	25	
17	Ibtada	200	Alwar	300,000			
18	Abhinav Siksha Samithi	100	Banaswara	100,000	79,000	123	31
19	Shree Jan Jeevan Kalyan Sansthan	35	Bharatpur	45,000	22,500	35	3
20	Society for Promotion of Grass Root Environment and Social Action	100	Banswara	99,000			
21	Jhunjhunu Zilla Paryavaran Sudhar Samiti	100	Jhunjhunu	148,000	45,000	31	
22	Navchar Sansthan	41	Chittorgarh	44,000	8,800	43	
23	Shiv Shiksha Samiti	25	Tonk	34,000	68,000	3	7
24	Shikshit Rojgar Kendra Prabandhak Samiti	100	Jhunjhunu	150,000		25	3
25	Hadoti Technical Training and Service Institute	60	Kota and Baran	102,000	20,400	10	
26	Jaisal Mahila Bal Kalyan Samiti	50	Jaisalmer and Jodhpur	87,000			
27	Vasundhara Seva Samiti	50	Barmer	85,000			
28	Indian Institute for Rural Development	100	Jhalawar	180,000	36,000		
	Total	2,512		3,408,800	1,397,150	1,555	713
New Delhi							
1	Rashtriya Mahila Kosh	500	In various states	2,150,000	1,500,000	307	307
	Total	500		2,150,000	1,500,000	307	307
	Sub Total	5,479		8,298,800	4,329,810	3,828	2,477

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
North Eastern Region							
Guwahati							
1	National Alliance Mission	80	Sonitpur	89,000	17,800	27	
2	Gramin	350	Sonitpur	437,500	232,100	442	68
3	Sipajhar Diamond Club Community Centre	35	Darrang	50,000	25,000	35	
4	Sarbu Gram Sewa Sangha	40	Dhemaji	59,000	11,800	39	
5	Morigaon Zilla Gramya Puthibharal Santa	120	Morigaon	98,000	68,600	569	36
6	Deshbandhu Club	150	Barak valley	226,000			
	Total	775		959,500	355,300	1,112	104
Meghalaya							
1	Myrada	40	West Khasi Hills	510,000	510,000	35	35
	Total	40		510,000	510,000	35	35
	Sub Total	815		1,469,500	865,300	1,147	139
Eastern Region							
Bihar							
1	Avidya Vimukti Sansthan	267	Bodhgaya and Gaya	272,000	168,100	184	129
2	Samagra Sewa Kendra	100	Gaya	100,000	41,100	127	6
3	Matadeen Mahila Manch	100	Muzafarpur	100,000	36,500	97	29
4	Gram Nirman Mandal	100	Nawada	100,000	20,000		
5	Parivartan Vikas Rohtas	100	Rohtas	100,000	34,960	81	47
6	Gramin Vikas Sanstha	100	Gaya	100,000	52,400	80	29
7	Samajik Shodh Evam Vikas Kendra	200	East Champaran	200,000			
8	Bhojpur Sampurn Saksharta Abhiyan	100	Bhojpur	100,000	20,000		
9	Patna Notre Dame Sisters Society	140	East Champaran	210,000	50,100	25	
10	Gramin Samaj Kalyan Sansthan	60	Samastipur	60,000	12,000		

(Amount in Rupees)

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
11	Mahila Silai Prashikshan Sah Utpadan Kendra	60	Samastipur	60,000	12,000		
12	Gramyasheel	50	Supaul	50,000	28,600	67	10
13	Jan Jagaran Sansthan	100	Nalanda	100,000	20,000		
14	Rachna	100	Madhubani	100,000	20,000	162	
15	Krishak Vikas Samiti	100	East Champaran	120,000	31,600	50	
16	Darpan Sarovodaya Vikas Sansthan	100	Gaya	100,000	20,000	41	
	Total	1,777		1,872,000	567,360	914	250
Jharkhand							
1	Jago Mahila Jagriti Kendra	300	Hazaribagh	280,000	210,300	336	205
2	Maulana Azad Samajik Evam Shaikshanik Parishad	180	Deoghar	175,000	64,400	84	43
3	Aanteeka	30	Deoghar	33,000	14,700	18	4
4	Gramin Dalit Kalyan Samiti	100	Deoghar	43,000	25,300	115	85
5	LokPrena	90	Deoghar	100,000	20,000	43	2
6	Needs	200	Deoghar	76,000			
7	Prayas	150	East Singhbhum and Hazaribagh	150,000	56,000	39	14
8	Lohardagga Gram Swarajya Sansthan	200	Lohardaga	200,000	49,600	130	
9	Pragatisheel Yuva Kendra	150	Giridih	150,000	30,000		
10	Animation Rural Outreach Service	100	Gumla	100,000			
11	Society for Advancement in Tribes Health, Education and Environment	50	Godda	50,000			
12	Soc. of Upliftment of People with People Orgn. and Rural Tech.	90	Hazaribagh	90,000	39,000	94	6
13	Mahila Mandal	100	Chatra	95,300	19,100	50	10
14	Rural People's Awareness and Youth Action in India	150	Bokaro	150,000	30,000	46	10
15	Chotanagapur Sanskritik Sangh	60	Ranchi	72,000	14,400		
	Total	1,950		1,764,300	572,800	955	379

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
Orissa							
1	People's Rural Education Movement	175	Promotion of SHGs	57,500	57,500	308	308
2	Antodaya	35	Kalahandi	32,000		118	118
3	Vikalpa	165	Bolangir	150,000	134,200	165	100
4	Palli Unnayan Parishad	100	Khurda	187,000			
5	Darbar Sahitya Sansad	210	Khurda	119,000	77,100	210	58
6	Samanvita GUS	300	Kandamahal			310	172
7	Dulal	50	Mayurbhanj	90,000	15,000		
8	Parivartan	100	Kalahandi	104,000	21,000	100	
9	Sarvodaya Samiti	50	Koraput	74,000	52,000	50	6
10	Dev. Agency for Poor and Tribal Awakening	100	Kalahandi	104,000	34,300	100	14
11	Collective Initiation for Social Solidarity	50	Hindol	75,000	75,000	50	50
12	Janasahajya	100	Kalahandi	108,000	58,500	100	39
13	Dhakotha Jubak Sanga	100	Keonjhar	150,000	101,700	100	
14	Action Research for Health and Socio-Economic Dev.	200	Bolangir	300,000	130,700	200	148
15	Seba Jagat	100	Kalahandi	138,000	27,600	100	20
16	Centre for Youth and Social Development	60	Koraput	90,000	18,000	73	3
17	Manav Adhikar Seva Samiti	36	Sambalpur	54,000	48,600	36	36
18	Palli Chetana	80	Mayurbhanj	100,000	70,000	100	6
19	Centre for Human Action and Resource Management	72	Kandhamal	100,000	92,200	72	72
20	South Orissa Vol. Assn.	70	Koraput	98,000	19,600	70	9
21	Multi Purpose Project Dev. Soc.	50	Nabrangpur	75,000	66,500	50	50
22	Friend's Assn. for Rural Reconstruction	100	Nuapada	96,000	37,800	86	20
23	Assn. for Dev. of Health Action in Rural Areas	100	Bolangir	129,000	25,800	100	21
24	Netaji Yubak Sangh	100	Bolangir	129,000	25,800	100	4

(Amount in Rupees)

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
25	Antodaya Chetana Kendra	100	Keonjhar	150,000	76,800	96	4
26	Forum for Rural Education and Empowerment on Dev. Organisation Movement	80	Puri	100,000	54,800	80	
27	Rural Welfare Institute	60	Puri	90,000	36,800	60	
28	Integrated Development Society	74	Koraput	100,200	20,000	60	5
29	Small and Marginal Farmers' Assn	50	Koraput	75,000	27,800	51	4
30	Palli Unnayan Committee	50	Cuttack	75,000	37,500	50	
31	Gania Sishu Raija	50	Nayagarh	75,000	15,000	12	2
32	Centre for Upliftment of Lower Incomers	50	Kendrapara	75,000	15,000	50	
33	Lok Yojana	125	Kalahandi	144,000	68,400	125	47
34	Ideal Dev. Agency	60	Keonjhar	90,000	18,000	29	
35	Orgn. for Rural Reconstruction and Integrated Social Service Activities	80	Kandhamal	100,000	20,000		
36	Boipariguda Kshetriya Samiti	60	Koraput	90,000			
37	Assn. for Women and Rural Development.	50	Sambalpur	75,000	29,000	31	
38	India Development Project	50	Keonjhar	75,000	29,000	31	
39	Society for the Aggrieved and Vulnerated Earthlings	80	Kandhamal	100,000	20,000	34	
40	Womens Orgn. for Rural Dev.	50	Koraput	80,000	33,300	40	
41	Jeevandhara Womens Community Trust	120	Kalahandi	150,000	51,300	88	41
42	Boringpadar Yubak Sangh	100	Kalahandi	137,000	27,400		
43	Bharat Integrated Social Welfare Agency	100	Sambhalpur	150,000	105,000	100	82
44	Lakshman Nayak Society for Rural Dev.	50	Rayagada	88,500	17,700	50	
45	People's Rural Reconstruction Institute for Youth Action	50	Balasore	70,000		40	
46	Samaj Vikash	80	Mayurbhanj	100,000	20,000	30	
47	Voluntary Association for Rural Reconstruction and Appropriate Technology	50	Kendrapara	70,000	14,000	50	

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
48	Youth Council for Development Alternatives	60	Boudh	85,000	17,000	17	
49	People's Integration and Union for Society	60	Angul	90,000	18,000		
50	Yuva Mahasangha	80	Boudh	100,000	20,000	56	
51	Socio Economic Development Programme	80	Koraput and Nabarangpur	120,000		99	11
	Total	4,402		5,214,200	1,980,700	3,877	1,450

WEST BENGAL

1	Southern Health Improvement Society	1,056	24 Pargana (South)	466,000	197,200	1,166	554
2	Sreema Mahila Samity	1,300	Nadia and 24 Parganas (North)	1,105,000	598,600	2,502	626
3	Indranarayanpur Nazrul Smriti Sangha	500	Sunderban area	750,000	488,100	334	125
4	Socio Economic Dev. Programme	80	24 Parganas (South)	100,000	40,000	54	
5	Inter District Rural Dev. Council	200	24 Parganas (South)	261,000	52,000		
6	Balivara Org. for Fellow, Feat, Empowerment and Reconstruction	60	24 Parganas (North)	70,000	26,300	35	
7	Asha Welfare Society	100	24 Parganas (South)	100,000	20,000		
	Total	3,296		2,852,000	1,422,200	4,091	1,305
	Sub Total	11,425		11,702,500	4,543,060	9,411	3,384

CENTRAL REGION**Chattisgarh**

1	Durg Literacy Mission	1,000	Durg	242,000	169,400	1,500	600
2	Mahila Shiksha Kalyan Evam Prashikshan Parishad	200	Bilaspur	235,000	117,500	200	
3	Social Education and Basic Awareness	50	Bastar	100,000			
	Total	1,250		577,000	286,900	1,700	600

(Amount in Rupees)

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
MADHYA PRADESH							
1	Indore Diocese Social Service Soc.	500	Indore, Dewas, Dhar and Jhabua	485,000	479,800	780	475
2	Khandawa Diocesan Social Services	400	Khandwa, Khargone & Barwani	390,000			
3	Tarun Sanskar	500	Jabalpur	604,000	346,300	330	42
4	Nagrath Charitable Trust	650	Indore	971,000	437,800	398	330
5	Asara Samajik Kalyan Samiti	500	Jabhua, Dhar and Indore	600,000	323,100	246	155
6	Anupama Ed.Society	500	Satna	225,000	120,900	500	197
7	Astha Mahila Samiti	250	Satna	218,500	95,100	196	96
8	Bal Mahila Vikas Samiti	150	Gwalior	225,000	74,100	72	5
9	Sambhav Social Service Organisation	250	Gwalior and Shivpuri	278,000	55,600	150	23
10	Kripa Social Welfare Society	150	Shajapur and Rajgarh	190,000	38,000	38	
11	Bharatiya Gramin Mahila Sangh	150	Indore	195,000	39,000	33	9
12	Darshal Mahila Kalyan Samiti	50	Chhatarapur	65,000			
13	Society for Unity Geological and Global Education Survey Training Image Organisation Network	100	Satna	100,000	20,000		
14	Bhaghelkhand Gramin Vikas Sangh	50	Satna	50,000	10,000		
15	Grameen Anchalik Krishak Samaj Samiti	50	Balaghat	65,000			
16	Priyadarshni Mahila Evam Bal Kalyan Samiti	50	Guna	65,000			
17	Jagruti Yuva Manch	60	Panna	60,000	12,000		
	Total	4,360		4,786,500	2,051,700	2,743	1,332
Uttar Pradesh							
1	Vinoba Seva Ashram	1,000	Shahjahanpur	1,223,000	263,800	476	80
2	Navchetan	200	Barabanki & Behraich	276,000	165,700	204	68

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
3	Pani	500	Faizabad and Ambedkarnagar	750,000	433,200	500	313
4	Sarathi Dev. Foundation	200	Sitapur	294,000	58,800	139	18
5	Navbharat Samaj Kalyan Samiti	250	Moradabad	350,500	96,800	100	12
6	Disha Social Org.	200	Saharanpur, (Dehradun and Uttarkashi in Uttaranchal)	300,000	118,500	131	25
7	Tewaria Sewa Ashram	100	Allahabad	142,000	28,400	90	25
8	Bharatiya Rashtriya Vikas Parishad	200	Allahabad	272,000	54,400	33	
9	Gramin Vikas Avam Manav Sewa Sansthan	50	Muzaffarnagar	75,000	15,000	50	8
10	Kisan Udyog Sansthan	100	Deoria	98,000	46,300	60	44
11	Gramin Sewa Sansthan	100	Sultanpur	138,500	83,100	109	21
12	Gramodaya Sansthan	50	Shrawasti	60,000	12,000	35	1
13	Institute of Social Health Welfare Rural Development and Educational Society	200	Sultanpur	300,000	40,000	78	
14	Sharif Gramudhyog Vikas Kendra	50	Moradabad	75,000	49,500	57	25
15	Chandragupta Maurya Vidya Niketan	100	Varanasi	150,000	30,000	40	
16	Subash Memorial Manav Utthan Avam Sewa Sansthan	50	Ballia	74,000	14,800	55	20
17	Mahila Prabodhini Foundation	100	Mirzapur	139,000	27,500	100	54
18	Isvar	50	Mathura	54,000	10,800	40	
19	Nehru Yuva Mandal	50	Mathura	65,000		57	38
20	Gram Vikas Sewa Samiti	60	Chaziabad and Gautam Buddha nagar	90,000	18,000	43	11
21	Dharma Gramodaya Shikshan Sansthan	100	Ambedkarnagar	100,000	20,000		
22	Gramya Vikas Samiti	100	Ambedkarnagar	103,000		50	
23	Nehru Gramin Yuvavikas Club	60	Merut	90,000	18,000	50	4

(Amount in Rupees)

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
24	Manav Grameen Vikas Sansthan	100	Hardoi	99,000	23,100	100	7
25	Manav Bindu World Welfare Foundation	50	Mathura	69,000	13,800		
26	Parmarth Samaj Sevi Sansthan	50	Jalaun	65,000	13,000	25	8
27	Naujhil Integrated Rural Project for Health and Development	100	Mathura	90,000	24,500	54	
28	Jan Sewa Avam Prasikshan Sansthan	60	Prathapgarh	86,000	17,200	50	7
29	Bhagwati Mahila Kalyan Sansthan	60	Pilibhit	90,000	18,000	26	
30	Gramin Samaj Vikas Kendra	60	Meerut	90,000	18,000	36	3
31	Antodaya Vikas Sansthan	50	Fatehpur	51,000	10,200	22	
32	Janta Shikshan Sansthan	50	Bareilly	70,000	14,000	38	6
33	Sewa Vikas Sansthan	50	Bahraich	70,000	14,000	20	
34	Nari Gramodyog Sewa Samiti	50	Raebareilly	62,000	12,400	28	
35	Arthik Vikas Evam Jan Kalyan Sansthan	100	Ambedkarnagar	110,000	22,000	20	
36	Purvanchal Gramin Chetna Samiti	700	Ballia, Mau and Ghazipur	1,010,000	202,000	245	120
37	Grameen Vikas Sansthan	100	Raebareilly	106,000	30,100		
38	Yuva Club	50	Mathura	70,000	14,000	32	17
39	Gramin Vikas Sansthan	100	Kushinagar	150,000	21,000	15	
40	Society for Development of Appropriate Technology	100	Bareilly	150,000	30,000	33	
41	Jan Sevashram Chakranagaram	100	Azamgarh	138,000	27,600	35	10
42	Sankalp Jyoti Kalyan Samiti	60	Pilibhit	90,000	18,000	41	
43	Vikas Sansthan	50	Firozabad	72,000	14,400	20	
44	Yuva Chetna Kendra	100	Deoria	150,000	30,000	75	
45	Gorakhpur Environ. Action Group	300	Gorakhpur, Basti and Deoria	475,000	95,000	30	
46	Jeevan Jyoti Holy Cross Sisters	100	Sitapur	180,000	36,000	70	8

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
47	Janpriya Sewa Sansthan	60	Pratapgarh	90,000	18,000	37	10
48	Sri Ambey Mahila Gramodyog Sewa Sansthan	60	Gorakhpur	90,000	18,000	10	
49	Uttar Pradesh Vanwasi Sewa Sansthan	50	Lakhimpur-Kheri	85,000	17,000	47	
50	Pratinidhi Samiti	75	Ballia	104,000	20,800	70	57
51	Jeevan Dhara Marg Darshak Society	125	Deoria	200,000	40,000	10	
52	Centre for Rural Entrepreneurship and Tech. Education	125	Firozabad	187,500	37,500	35	13
53	Shree Bharadwaj Gramodyog Seva Sansthan	60	Maharajganj	90,000	18,000	9	
54	Harpal Gramoudhyog Vikas Kendra	60	Moradabad	108,000	21,600	28	2
55	Men's Institute for Development and Training	60	Ghaziabad	90,000		17	
56	Manav Sewa Kendrai	100	Chandauli	145,000			
57	Purvanchal Grameen Kalyan Sansthan	60	Ghazipur	90,000			
58	Vishwas Sansthan	50	Rae Bareilly	69,000		12	
59	Chetna Seva Sansthan	60	Rampur	108,000			
60	Paryavaran Evam Prodyogiki Uttan Samiti	50	Chandauli	84,000			
61	Pragya Gramoththan Seva Samiti	50	Fatehpur	77,000			
62	Purti Sansthan	50	Ghazipur	84,000			
63	Nagrik Jan Hitkari Samiti	50	Gorakhpur and Maharajganj	84,000			
64	Akhil Sanskritik Sansthan	40	Basti	72,000			
65	Sanchit Vikas Sansthan	50	Basti	84,000			
	Total	7,645		10,703,500	2,513,800	3,787	1,035
Uttaranchal							
1	Uttarkhand Jana Jagruthi Sansthan	115	Tehri Garhwal	178,000	161,400	87	47
2	Pahal	200	Nainital and Udham Singh Nagar	300,000	83,850	80	10

(Amount in Rupees)

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
3	Major Orgn. for Rural Environment	50	Almora	75,000	37,500	50	
4	Voluntary Approach in Rural Development Action	60	Dehradun	84,000	42,000	60	
5	Mount Valley Dev. Assn.	60	Tehri Garhwal	90,000	18,000		
6	The Himalayan Ecology and Treatment of Natural Agriculture Samiti	60	Uttar Kashi	90,000	18,000		
	Total	545		817,000	360,750	277	57
	Sub Total	13,800		16,884,000	5,213,150	8,507	3,024
Western Region							
Gujarat							
1	ANARDE Foundation	2,300	Sabarkantha, Mehsana, Kheda, Banaskhanta, Panchmahal and Ahmedabad	4,300,000	4,277,200	2,300	2,300
2	Lalbhai Group Rural Dev. Fund	200	Jamnagar and Kheda	360,000	301,000	192	33
3	Utthan	80	Panchmahal, Bhavnagar and Amreli	200,000	50,000	80	36
4	Mahiti Rural Dev. Centre	128	Ahmedabad, Bhavnagar and Kheda	134,000	40,000	120	52
5	Samanvay Resource centre	95	Dahod and Panchmahals	144,000	92,600	50	24
6	Sarvangin Gram Vikas Trust	128	Sabarkantha	140,000	140,000	100	100
7	Deepak Charitable Trust	150	Baroda	172,000	89,700	123	33
8	Achala	100	Sabarkantha	90,000	68,400	101	81
9	Gujarat Research Organisation Unity of Planning	100	Ahmedabad and Surendranagar	104,000	39,600	76	

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
10	Medhavi	180	Bhavnagar and Kutch	228,000		150	
11	Asara Sansthan	60	Amreli	81,000	45,400	60	15
12	Educational and Social Welfare Centre	100	Amreli	150,000	75,000	120	50
13	Centre for Entrepreneurship and Career Dev.	100	Mesana, Patan and Gandhinagar	150,000	30,000	65	15
14	Gramya Vikas Trust	100	Jamnagar	125,000	25,000	36	7
15	Navsarjan Kelvani Mandal	100	Bhavnagar	140,000	28,000	29	4
16	Saurashtra Voluntary Actions	100	Jamnagar	150,000	44,000	40	3
17	International Centre for Entrepreneurship and Career Development	100	Ahmedabad, Kheda, Mesana and Surendranagar	150,000	30,000	31	7
18	Indian Institute for Entrepreneur Development	100	Ahmedabad and Gandhinagar	150,000	30,000	20	6
19	Union for Medical Aids, Edu. Employment and Dev.	100	Ahmedabad	132,000	26,400	18	
20	Viksat	75	Mehsana	105,000	21,000	11	
21	Shramik Vikas Sansthan	100	Sabarkantha	160,000	32,000	10	
22	Shroffs Foundation Trust	100	Vadodara	125,000	25,000	18	4
23	Parivartan	50	Gandhinagar	70,000	14,000	35	3
24	Manav Kalyan Trust	100	Sabarkantha and Banaskantha	188,000	37,600	14	
25	Modasa Mahila Gruhudyog Sahakari Mandali	100	Sabarkantha	170,000	34,000	9	1
26	Mahatma Gandhi Lok Seva Sangh	100	Sabarkantha	175,000	35,000	36	14
27	Vikas Bharati Seva Charitable Trust	100	Mehsana	168,000	33,600	6	
28	Vardan Trust	100	Dahod	173,000	34,600	9	
	Total	5,146		8,434,000	5,699,100	3,859	2,788

(Amount in Rupees)

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
Maharashtra							
1	Chaitanya	50	Pune	173,000	173,000	43	33
2	Chetana Vikas	300	Wardha	102,000	85,600	301	85
3	Ekatma Samaj Kendra	329	Sangli and Kolhapur	300,000	175,900	448	105
4	Gramin Mahila Va Balak Mandal	316	Pune and Thane	474,000	94,800	141	3
5	Matru Mandir	200	Ratnagiri	200,000	99,300	207	26
6	Manav Sadhan Vikas Sanstha	160	Sindhudurg and Ratnagiri	238,000	47,600	82	
7	Maharashtra Gram Vikas Shikshan Ani Karya Pratisthan	100	Chandrapur	140,000	36,800	49	7
8	Bharatiya Adim Jati Sevak Sangh	100	Chandrapur	125,000	25,000	50	
9	Indian Institute of Youth Welfare	100	Gadchiroli	150,000	30,000	122	1
10	Jagrut Mahila Samaj	100	Chandrapur	150,000	30,000	10	
11	Maharashtra Village Development Association	200	Chandrapur	300,000	60,000	80	
12	Nagrik Arogya Rakshak Sanstha	100	Gadchiroli	150,000	30,000	104	2
13	Gram Swaraj Seva Trust	45	Wardha and Yavatmal	74,000	14,800	45	23
14	Parivar Mangal Trust	75	Pune	150,000	30,000	61	
15	Amhi Amachya Arogyasathi	100	Gadchiroli and Chandrapur	200,000	40,000	74	
16	Gram Vikas Tantra Niketan	25	Wardha	50,000			
	Total	2,300		2,976,000	972,800	1,817	285
	Sub Total	7,446		11,410,000	6,671,900	5,676	3,073

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
Southern Region							
Andhra Pradesh							
1	Youth Charitable Organisation	500	Vizag	716,000	78,800		
	Total	500		716,000	78,800		
Karnataka							
1	Ashika	250	Udupi	182,000	125,600	250	97
2	Akay	50	Tumkur	40,000	28,000	50	50
3	Shri Kshethra Dharmasthala Rural Development Project	1,485	Dakshin Kannada	272,000	272,000	1,485	1,080
4	Prachodana	35	Hassan	26,800	26,800	35	35
5	Pragathi Soc. for Rural Dev.	69	Dawangeree	43,000			
6	North Kannara Rural Development Society	100	Bidar	152,000	152,000	100	100
7	Outreach	84	Bagalkot	95,000	47,800	50	12
8	Tarlabalu Rural Dev. Foundation	191	Chitradurga	192,000	89,900	104	54
9	Sahayog	50	Bidar	65,000	65,000	50	50
10	Bellary Diocese Development Society	100	Bellary and Raichur	82,000			
11	Human Development Society	50	Tumkur	70,000	27,000	42	
12	National Assn. for Agri. and Rural Dev.	25	Bijapur	37,500	7,500		
13	Multi Purpose Org. for Trg. Health. Edu. and Rehabilitation	50	Tumkur	75,000	26,700		
14	Bapuji Integrated Rural Development Society	50	Tumkur	75,000	20,900		
15	Navchaitanya Urban and Rural Development Society	50	Kolar	75,000	29,600	15	
16	Goldfields Rehabilitation and Integrated Dev. Orgn.	100	Kolar	150,000	56,100	50	27
17	Agricultural Science Foundation	150	Gadag	222,500			
18	Prawarda	100	Bidar	150,000	55,700	47	15

(Amount in Rupees)

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
19	Northern Karnataka Rural Dev. Soc.	200	Gulbarga and Bidar	280,000	56,000	74	
20	Prachodana	200	Hassan	300,000	114,000	168	
21	Prajana Counseling Centre	50	Dakshin Kannada	75,000	15,000		
22	Parivartana	25	Shimoga	34,000	12,500	17	
23	Shantiniketan Charitable Soc.	250	Shimoga	365,000	73,000		
24	Ramalingeswara Gramabhiruddi Sangha	25	Belgaum	29,000	14,500		
25	Jevandhara Seva Kendra	200	Hassan	300,000	60,000		
26	Kumudwathi Rural Development Society	50	Tumkur	75,000	15,000		
27	Rural Education and Liberty	80	Kolar	120,000			
28	Nagrika Seva Trust	150	Dakshin Kannada and Udupi	240,000	48,000		
29	Grama	50	Tumkur	75,000	15,000		
	Total	4,269		3,897,800	1,453,600	2,537	1,520
Kerala							
1	Community Dev. Soc.		Promotion of SHGs	70,000	70,000		
2	Forum for Rural Environ and Eco.Dev.	200	Allapuzha	24,000	24,000	201	101
3	Apex Vol. Agency for Rural Dev.	350	Trichur	346,000	242,200	224	53
4	Sevashram	500	Eranakulam, Alleppy, Kottayam and Trichur	635,000	401,600	269	205
5	Seven Seas Socio Eco Dev.Soc.	66	Pathanamthitta	66,000	66,000	66	66
6	Kuriakose Elias Service Soc.	300	Tirchur	341,000	311,100	200	274
7	Kuttanadu Vikasana Samithy	300	Alappuzha	72,000			
8	Tellicherry Social Service Soc.	950	Kannur and Kasargode	608,000	170,000	243	161
9	Centre for Overall Dev.	300	Kozhikode and Malappuram	327,000	245,300	300	82
10	Changanacherry Social Service Society	584	Kottayam and Allapuzha	706,000	598,500	300	298

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
11	Gandhi Samaraka Grama Seva Kendram	250	Alappuzha	273,000	266,400	250	200
12	High Land Dev.Assn.	200	Wayanad	214,000	103,300	144	20
13	Slum Service Centre	100	Thrissur	125,000	52,900	50	1
14	Peermadu Dev. Soc.	500	Idukki	630,000	171,100	91	1
15	Rural Agency for Soc. and Tech.Adv.	150	Wayanad	203,000	83,400	99	
16	Wayanad Sarva Seva Mandal	100	Wayanad	110,500	51,900	80	
17	Win Society	150	Allappuzha and Ernakulam	120,000	84,000	150	23
18	Evangelical Social Action Forum	175	Thrissur	242,000	48,400		
19	Nedumkandam Cultural Soc.	350	Idukki	380,000	113,200	110	
20	Kurichithanam Dev. Society	100	Kottayam	149,500	49,600	36	
21	Santhi Trust	200	Wayanad	243,000	17,600	24	
22	Kerala Grama Nirmana Samithi	60	Mallapuram	87,000	41,300	55	
23	Gandhi Smaraka Grama Seva Kendram	220	Kasargod	234,000	46,800		
24	Jawaharlal Memorial Social Welfare Public Cooperation Centre	150	Kottayam	170,000			
25	Gram Vikas Swasraya Sangam	200	Kottayam	300,000			
26	Shreyas	650	Malappuram, Kannur, Kozhikode, Kasargod and Wayanad	736,000			
27	Voluntary Organisation for Social Action and Rural Development	150	Idukki	225,000			
	Total	7,255		7,637,000	3,258,600	2,892	1,485
Tamil Nadu							
1	Self Help for Health and Rural Dev.	500	Trichy	747,000	237,200	279	205
2	Mahalir Association for Literacy Awareness and Rights	250	Kanyakumari	93,000	46,000	266	22

(Amount in Rupees)

Sl. No.	Agency	No. of SHGs	Districts to be covered	Amount Sanctioned	Amount Disbursed	SHGs Promoted	SHGs Financed
3	Thirumalai Charitable Trust	250	Vellore	293,000	145,400	151	100
4	DHAN Foundation	1,100	Madurai	3,300,000	882,400	1100	798
5	Sarada Annai Rural Reconstruction and Development Association	50	Ramanathapuram	81,000	34,200	50	38
6	People's Reconstruction Movement	100	Dharmapuri	100,000	20,000	100	47
7	Nehru Ilaigar Mandram	100	Ramanathapuram	185,000	18,500	55	
8	Sri Kannabiran Educational and Charitable Trust	50	Ramanathapuram	80,000	8,000		
9	Rural Development Mission	100	Dindigul and Theni	150,000			
10	Association for Integrated Rural Development	90	Ramanathapuram	132,000	26,400		
11	Twinkling Organisation for Rural Community Health	100	Tirunelveli	145,000	14,500		
	Total	2,690		5,306,000	1,432,600	2,001	1,210
	Sub Total	14,714		17,556,800	6,223,600	7,430	4,215
	Grand Total	53,679		67,321,600	27,846,820	36,458	16,312

SHG Bank Linkage Details of Capacity

		Bankers		NGOs		Government Officials		SHG leaders/members		Exposure visits	
		2001-02	Cumulative	2001-02	Cumulative	2001-02	Cumulative	2001-02	Cumulative	2001-02	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	68	823	576	1,851	3,781	3,981	267	1,637		53
2	Rajasthan	2,001	3,151	491	836	3,334	3,748	337	337		
3	Punjab/Haryana	411		44		26		485	510		
4	Jammu & Kashmir	14	613	250	539		44	835	2,090		
5	New Delhi	30	30								
Total (A)		2,494	4,617	1,361	3,226	7,141	7,773	1,924	4,574		53
B North Eastern Region											
6	Assam	320	1,029	194	350	114	376	4,310	11,877		
7	Meghalaya		37					200			
8	Mizoram								260		
9	Tripura		110		55				1,232		
10	Sikkim		50	15	40				90	25	50
11	Manipur		30						77		
12	Nagaland		89		71			143	542		
13	Arunachal Pradesh		25								
Total (B)		320	1,370	209	516	114	376	4,653	14,078	25	50
C Eastern Region											
14	Orissa	985	2,751	39	611	1,186	3,227	4,361	8,807		48
15	Bihar	309	3,180	234	570			1,080	2,910	10	10
16	Jharkhand	208	208	37	37			711	711		
17	West Bengal	2,185	4,558	807	939	100	80	8,637	10,437		
18	UT of A & N Islands	90	610				140				
Total (C)		3,777	11,307	1,117	2,157	1,286	3,447	14,789	22,865	10	58

Building outreach upto 31 March 2002

Field visits of BLBC to SHGs		Bankers Meet		NGO meets		SLRCCDI		Others		Total	
2001-02	Cumulative	2001-02	Cumulative	2001-02	Cumulative	2001-02	Cumulative	2001-02	Cumulative	2001-02	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
		123	268			38	83			4,853	8,696
65	65				27		14			6,228	8,178
			155	30	58					996	723
			82				48		305	1,099	3,721
65	65	123	505	30	85	38	145		305	13,176	21,348
38	38	10	126	22	54	16	43			5,024	13,893
									85	200	122
											1,397
			15					30	30	70	275
					30						137
											25
38	38	10	141	22	84	16	43	30	137	5,294	15,849
252	252		36	236	380	9	30	151	225	7,219	16,367
140	140		135		120		100	173	173	1,946	7,338
60	60			35	35					1,051	1,051
										11,729	16,014
										90	750
452	452		171	271	535	9	130	324	398	22,035	41,520

SHG Bank Linkage Details of Capacity

Sl. No.	Region/State	Bankers		NGOs		Government Officials		SHG leaders/members		Exposure visits	
		2001-02	Cumulative	2001-02	Cumulative	2001-02	Cumulative	2001-02	Cumulative	2001-02	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
		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	270	1,830	33	210	380	380			41	51
20	Chhatisgarh	360	360								
21	Uttar Pradesh	3,269	11,208	422	1,019	162	612	2,920	10,465	40	40
22	Uttaranchal	50	50					1,100	1,100		
	Total (D)	3,949	13,448	455	1,229	542	992	4,020	11,565	81	91
E	Western Region										
23	Gujarat	1,279	3,273	555	614	129	129	1,300	3,537		
24	Maharashtra	1,276	1,276	379	379			2,864	2,864	19	19
25	Goa	80	80	40	40			240	660	20	75
	Total (E)	2,635	4,629	974	1033	129	129	4,404	7,061	39	94
F	Southern Region										
26	Andhra Pradesh	1,250	6,183	126	417	348	1,190	600	3,850		
27	Karnataka	1,394	3,760	103	363			5,263	8,569	60	60
28	Kerala	240	3,810	180	960	40	40	5,640	35,640	75	275
29	Tamil Nadu/UTP	185	585		152		28	5,748	22,317		
	Total (F)	3,069	14,338	409	1,892	388	1,258	17,251	70,376	135	335
	Grand Total	16,244	49,709	4,525	10,053	9,600	13,975	47,041	130,519	290	681

Building outreach upto 31 March 2002

Field visits of BLBC to SHGs		Bankers Meet		NGO meets		SLRCCDI		Others		Total	
2001-02	Cumulative	2001-02	Cumulative	2001-02	Cumulative	2001-02	Cumulative	2001-02	Cumulative	2001-02	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
396	396							128	188	1,248	3,055
										360	360
240	240	160	760	40	288			41	41	7,294	24,673
60	60	70	70	80	80					1,360	1,360
696	696	230	830	120	368			169	229	10,262	29,448
		222	293	350	547			39	39	3,874	8,432
		203	203					429	429	5,170	5,170
									3	380	858
		425	496	350	547			468	471	9,424	14,460
		480	1,130			25	75	325	601	3,154	13,446
		109	279	185	252	32	92	15	15	7,161	13,390
	160			120	120					6,295	41,005
		760	2,233					28	20,108	6,721	45,423
	160	1,349	3,642	305	372	57	167	368	20,724	23,331	113,264
1,251	1,411	2,137	5,785	1,098	1,991	120	485	1,359	22,264	83,522	235,889

List of Abbreviations

AP	–	Andhra Pradesh	NABARD	–	National Bank for Agriculture & Rural Development
BLBC	–	Block Level Bankers Committee	NBFC/s	–	Non Banking Financial Company/ies
CBs	–	Commercial Banks	NGOs	–	Non Governmental Organisations
CEOs	–	Chief Executive Officers	NFS	–	Non Farm Sector
CFTS	–	Cashpor Financial and Technical Services	PACS/s	–	Primary Agricultural Credit Society/ies
DDM/s	–	District Development Manager/s	RFA	–	Revolving Fund Assistance
DDO/s	–	District Development Officer/s	RGVN	–	Rashtriya Gram Vikas Nidhi
DCCB/s	–	District Central Cooperative Bank/s	RRB/s	–	Regional Rural Bank/s
FWWB	–	Friends of Women's World Banking	RBI	–	Reserve Bank of India
GB	–	Gramin (Gramya) Bank	ROs	–	Regional Offices
IAS	–	Indian Administrative Service	SLRCCDI	–	State Level Review and Coordination Committee on Credit Delivery Innovation
KBK	–	Kalahandi - Bolangir - Koraput Region	SHG/s	–	Self Help Group/s
KGB	–	Kshetriya Gramin (Gramya) Bank	SHPI/s	–	Self Help Promoting Institution/s
MP	–	Madhya Pradesh	SUCB	–	Scheduled Urban Cooperative Bank
mF	–	microFinance	UT/s	–	Union Territory/ies
mFIs	–	microFinance Institutions	UP	–	Uttar Pradesh
mFDF	–	microFinance Development Fund	VV	–	Vikas Volunteer Vahini

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