

PROGRESS OF SHG - BANK LINKAGE IN INDIA
2003-2004



NABARD



The Cover

The Honey comb pattern represents the network of SHGs in the country with emphasis on thrift. SHGs provide succour to millions of its members, by connecting them to the banking system.

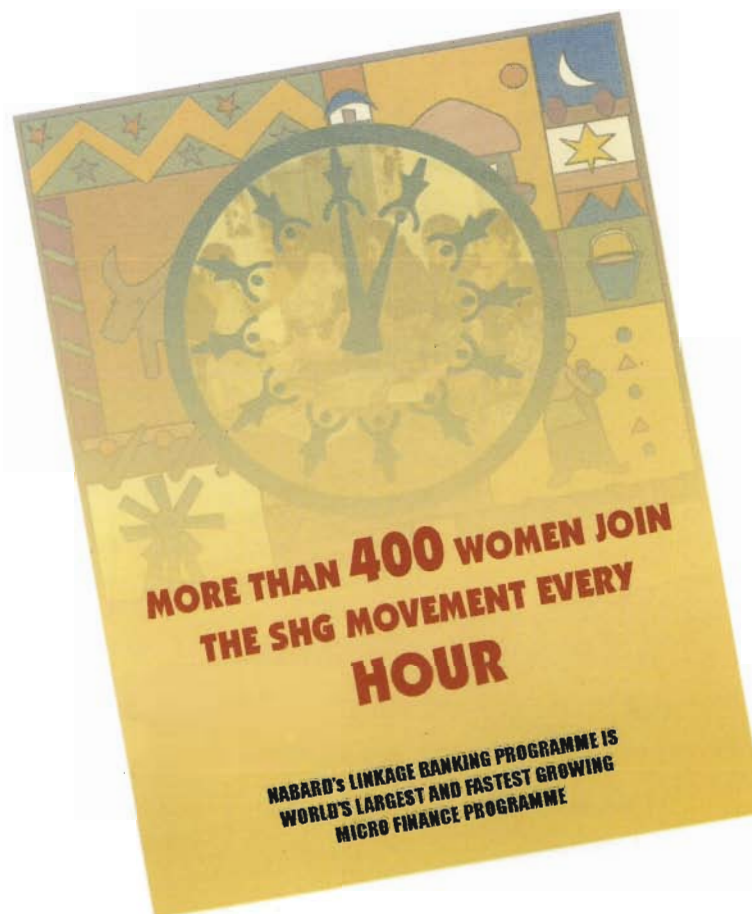
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INTRODUCTION

NABARD, in partnership with various stakeholders, is facilitating SHG- Bank Linkage Programme to enable the banking system to transcend the confines of supply driven savings and credit delivery mechanisms, which was neither cost effective for the banks, nor user-friendly for the poor. The programme provides a 'savings and credit history' for the members of the SHG, auguring well at the time of taking loans from the banks. Simultaneously, it helped the banks in reducing their transaction as well as risk cost in delivering small loans. On account of these positive features, the SHG-Bank linkage programme caught the imagination of not only the financial institutions, but governmental and non-governmental agencies also joined hands with NABARD in its efforts. Today, this unique initiative in India of more than 3,024 partners has blossomed into the fastest growing and the most cost effective microFinance initiative in the world, enabling 16.7 million poor families to access sustainable financial services from the banking system, through a net work of over One million Self Help Groups (SHGs).

A significant development, which has far-reaching positive impact on the SHG-Bank linkage, is the growing involvement of local and State governments and the branches of banks, especially RRBs and DCCBs, in promotion of Self Help Groups (SHGs). With the help of their large presence at the field level, they assisted in formation and nurturing of 959,815 SHGs as at March 2004. Some State governments also took steps to accept SHG-Bank linkage norms for benchmarking quality thresholds for similar programmes led by them, thereby adding value to their poverty alleviation initiatives. The informal sector comprising the NGOs and other local agencies of varying sizes and outreach capabilities also significantly contributed to these efforts, by forming and nurturing 557,745 SHGs as at March 2004.

The value addition to SHG-Bank linkage programme from NABARD continued to be significant during the year, in the form of initiatives in developing and sharing different levels of conceptual and capacity building inputs with the stakeholders. These efforts were supplemented by the financial support to its partners from NABARD. As a part of its training strategy, NABARD organized and funded national and international exposure visits for officials from partner agencies. The intellectual inputs for training of bankers, government officials and NGOs in formation and credit linking SHGs were developed in consultation with banks and NGOs, and were widely circulated in print form to all partners. In addition, the audio-visual training supplement in multimedia format developed last year (2002-03) has been dubbed into some local languages for wider use by



Call it

- Forging Relations with NGOs
- Partnering with Governments
- Involving Banks



Upto 2004	
No. of participating Self Help Promoting Institutions	: 3,024
No. of participating Banks	: 560
No. of States Covered	: All

OR
in simple terms,

Call it SHG – Bank Linkage Programme



the capacity building units of the partner agencies. The circulation of microFinance newsletters 'Saving Grace' and 'Akshay Patra' have been stepped up from 10,000 to 40,000 copies each by NABARD to cover a larger segment of partners for experience sharing and for spreading of best practices among the practitioners of microFinance. These measures, funded from the microFinance Development Fund (mFDF) held by NABARD, were found useful in enhancing the effectiveness of the staff of banks, NGOs and government agencies at the grassroot level. The Government of India (GoI) and the Reserve Bank of India (RBI) espoused these initiatives with appropriate and conducive policy support, leading to the rapid progress in the microFinance initiatives of the agencies involved in it. External support for value addition to NABARD's initiatives came from the Swiss Agency for Development Cooperation (SDC) and the German Agency for Technical Collaboration (GTZ).

The formal financial sector comprising commercial banks (CBs), regional rural banks (RRBs) and the cooperative banks (Coops) carved out a niche for themselves in microFinance, by scaling up the credit flow to SHGs during 2003-04 to Rs. 18,555 million (US\$ 412 million¹), which nearly equalled the cumulative bank loans given to SHGs from 1992 upto March 2003 (Rs.20,487 million or US \$ 455 million). These were small loans without any collateral security, with an average size of Rs. 2,412 per family, made available to 16.7 million families who did not get a sustained service from the banking system earlier. The banks are free to decide on their lending rates to SHGs. At present, the interest rates charged by banks to SHGs generally range from 8% to 12 % per annum.

The grant support from NABARD to all partner agencies during 2003-04 for promoting and nurturing SHGs and for capacity building at different levels of partner agencies aggregated Rs. 82.77 million (US \$ 1.84 million). Apart from this, the refinance support extended by NABARD to the financing banks was in the order of Rs. 7,054 million (US \$ 157 million).

It is worth placing on record that this report seeks to place before its readers the details of the microFinance initiatives of the banks, government agencies and the non-governmental organizations in India, and the support provided by NABARD to them, under the SHG-Bank linkage programme, during 2003-04.

1 US\$ 1 = 45 Indian rupees.



Self Help Groups

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

SHG - Bank Linkage 2003-2004

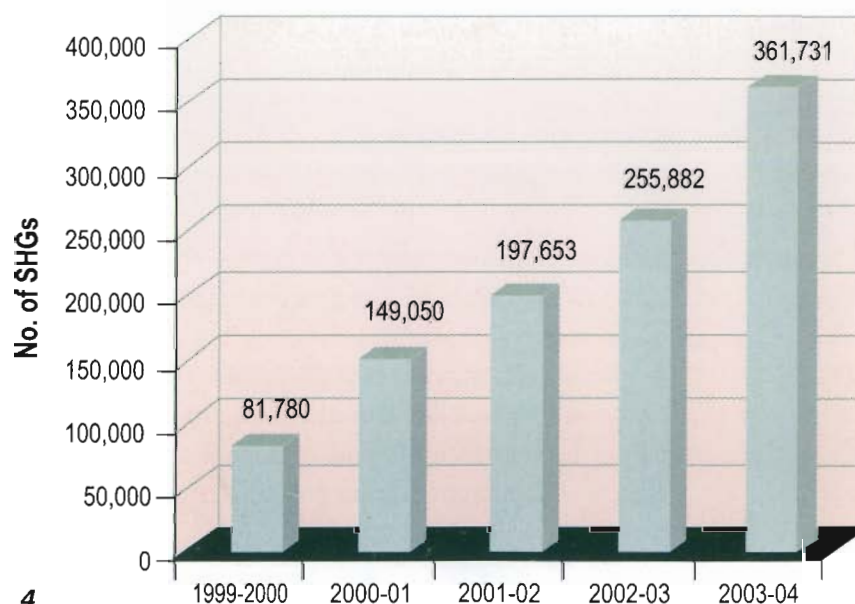
HIGHLIGHTS

Physical achievements

- ◆ Number of new SHGs formed by formal agencies during 2003-04 : 92,774
- ◆ Number of new SHGs formed by NGOs during 2003-04 : 106,228
- ◆ Number of new SHGs financed by banks during 2003-04 : 361,731
- ◆ Number of existing SHGs provided repeat finance by banks during 2003-04 : 171,669
- ◆ Number of poor families accessing bank credit including repeat finance during 2003-04 : 7.5 million.
- ◆ Estimated number of poor people covered during 2003-04 : 37.5 million
- ◆ Cumulative number of SHGs financed by banks upto March 2004 : 1,079,091
- ◆ Number of poor families who have accessed bank credit upto March 2004 : 16.7 million
- ◆ Estimated number of poor people assisted upto March 2004 : 83.5 million

90 percent SHGs comprised only women members

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



Financial Results

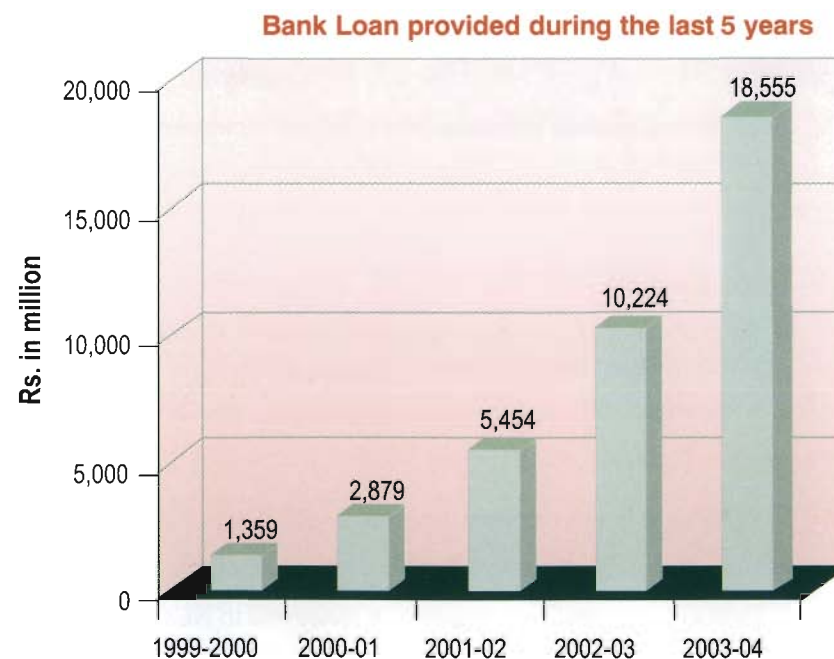
- ◆ Bank loans disbursed to new SHGs during 2003-04 : Rs.11,577 million
- ◆ Repeat loans disbursed by banks to existing SHGs during 2003-04 : Rs.6,978 million.
- ◆ Increase in credit flow to SHGs over the previous year : 82 %
- ◆ Cumulative bank loans disbursed to SHGs upto March 2004 : more than Rs. 39 billion
- ◆ Average loan per SHG from banks : Rs. 36,180 (US \$ 804)
- ◆ On-time repayment reported by participating banks : Over 95 percent

Partnerships

- ◆ Number of participating banks : 560
- ◆ Number of branches of banks lending to SHGs : 35,294
- ◆ Commercial Banks : 48
- ◆ Regional Rural Banks (RRBs) : 196
- ◆ Cooperatives : 316
- ◆ Number of participating NGO and other agencies : 3,024

Geographical Spread

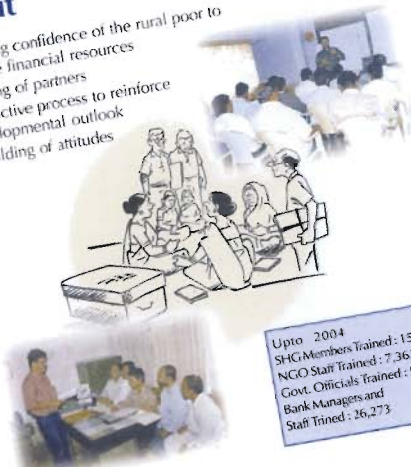
- ◆ Number of States & Union Territories : 31
- ◆ Number of Districts : 563



Support from NABARD Capacity Building of Partner Institutions

Call it

- building confidence of the rural poor to handle financial resources
- training of partners
- interactive process to reinforce developmental outlook
- moulding of attitudes



Upto 2004
SHG Members Trained : 159,982
NGO Staff Trained : 7,362
Govt. Officials Trained : 5,958
Bank Managers and Staff Trained : 26,273

OR
in simple terms,

Call it SHG – Bank Linkage Programme



NABARD continued to organise/sponsor training programmes and exposure visits for the benefit of officials of banks, NGOs, SHGs and government agencies to enhance their effectiveness in the field of micro Finance. A National Consultation Meet on training strategies was organised at Lucknow in January 2004 involving all the stakeholders to review existing training strategies/modules, methodologies adopted, duration of courses and topics to be covered, so as to enable NABARD to refine its existing training modules in tune with the changing scenario. Based on the feedback, training modules were refined and circulated to all the stakeholders. Training supplements and material were supplied to banks and other agencies. Best practices and innovations of partner agencies were widely circulated among government, banks and NGOs. During the year 2003-04, fund support of Rs.33.6 million was provided for capacity building, exposure and awareness building and the cumulative fund support as on 31 March 2004 stood at Rs.121.50 million. During the year, the Bank conducted 7,175 training programmes covering 0.24 million participants.

- ◆ International Exposure provided to partnering banks, State governments and NGOs;
- ◆ In all 4635 awareness creation and capacity building programmes were organised for SHG members in association with identified resource NGOs, covering 159,082 participants to inculcate skills for managing thrift and credit;
- ◆ Awareness-cum-refresher programmes (206) were conducted for NGOs, including CEOs in which 7,362 participants were imparted training;
- ◆ 13 trainers' training programmes were organised for 312 faculty members of training institutions of various commercial banks;
- ◆ Training programmes (925) were conducted for bankers covering 26,273 officials of commercial banks, co-operative banks and RRBs;

- ◆ 23 exposure visits to banks and institutions pioneering in mF initiatives were arranged during the year in which 386 bank officials/NGOs participated;
- ◆ To involve more bank officials in the SHG-bank linkage programme, 641 field visits to nearby SHGs for Block Level Bankers' Committee (BLBC) members were conducted covering 10,028 officials;
- ◆ 163 programmes on microFinance (mF) were organised at different training establishments which covered 5,958 government officials ;
- ◆ 33 programmes for the elected members of Panchayati Raj Institutions (PRIs) were conducted, covering 1,303 participants to create awareness among them about the mF initiatives;
- ◆ 6 training-cum-exposure visits covering 122 new DDMs/DDOs were organised;

Loan Fund Support

- ◆ Refinance drawn by banks from NABARD during 2003-04 : Rs 7,054 million.
- ◆ Cumulative refinance drawn by banks upto March 2004 : Rs. 21,242 million.
- ◆ Direct Revolving Fund Assistance NABARD to NGOs, mFIs, SHG Federations etc. upto March 2004 : Rs. 273.2 million.

SHG - Bank Linkage 2003-2004

DETAILS

The performance of banks in linking self-help groups (SHGs) to the banking system scaled enviable heights during the year. The banks financed 361,731 new SHGs during 2003-04 (255882 SHGs during 2002-03). The cumulative number of SHGs credit linked with banks increased to 1,079,091 as on 31 March 2004 covering more than 16.7 million poor households as against 717,360 SHGs covering 11.6 million poor households as on 31 March 2003. NABARD had set a mission of credit linking 1 million SHGs by 2007 and the mission was achieved 3 years ahead of the schedule.

Total bank loans disbursed to SHGs during the year aggregated Rs. 18,555 million (including repeat loans of Rs.6,978 million provided to 171,669 existing SHGs already financed in earlier years) as compared to Rs. 10,224 million disbursed during the previous year, registering a growth of 82% over the previous year. Though cent percent refinance from NABARD was available to all banks for SHG lending, some banks did not utilise the facility to the full extent. The cumulative progress in financing SHGs from 1992 onwards, in physical and financial terms is given in Table 1.

Table : 1 SHG-Bank Linkage- Cumulative Progress (1992-2004)

Upto end March	SHGs financed	Bank Loan (Rs. Million)
1992-1999	32,995	571
1999-2000	114,775	1,930
2000-2001	263,825	4,809
2001-2002	461,478	10,263
2002-2003	717,360	20,487
2003-2004	1,079,091	39,042

As may be seen from Table 1, the bank loans aggregating Rs.39,042 million were disbursed to 1,079,091 SHGs with refinance support of Rs.21,242 million from NABARD, upto 31 March 2004. Around 90 per cent of the SHGs linked were exclusive women SHGs. Various impact evaluation studies revealed that the on-time repayment of SHG loans was around 95 per cent.

Spread of SHG-bank Linkage

The year witnessed a perceptible increase of SHG-Bank Linkage in States which had not shown significant progress in the past years. During the year 2003-04 alone, some States showed an increase in the number of SHGs credit linked, which was equal to or even more than the cumulative number of SHGs credit linked in those States upto March 2003 (Orissa 35,316 SHGs; West Bengal 19,038, Rajasthan 11,104 ; Madhya Pradesh 11,824; and Bihar 8,085 SHGs). The States which already had a high growth record continued to maintain the trend during 2003-04 as well. (Andhra Pradesh 104,238 SHGs; Tamil Nadu 51,851; Karnataka 41,688; Uttar Pradesh 25,514; Maharashtra 10,470 and Kerala 12,716 SHGs). All round growth was witnessed during the year in the States of Himachal Pradesh 4,353; Jharkhand 4,882; and Chhattisgarh 3,033 SHGs.

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

Region / State	March 1999	March 2000	March 2001	March 2002	March 2003	March 2004
NE Region	93	196	477	1,490	4,069	12,278
KBK Region	526	1,425	4,192	9,869	18,934	31,732
Orissa	2,018	4,068	8,888	20,553	42,272	77,588
Bihar	496	1,910	4,592	3,957	8,161	16,246
Jharkhand	-	-	-	4,198	7,765	12,647
Uttar Pradesh	2,812	12,953	23,152	33,114	53,696	79,210
Uttaranchal	-	-	-	3,323	5,853	10,908
Rajasthan	710	1,941	5,616	12,564	22,742	33,846
Madhya Pradesh	733	2,303	5,699	7,981	15,271	27,095
Chattisgarh	-	-	-	3,763	6,763	9,796
All India	32,995	114,775	263,825	461,478	717,360	1,079,091

The positive growth of SHG-Bank linkage in some of the regions and States indicated in Table 2 was facilitated by the State and region-specific strategies developed by NABARD in consultation with its Regional Offices at the State level, banks, NGOs and the State governments. Promotional efforts were launched by NABARD through its Regional Offices in these States, participating agencies and other institutions including the government and non-governmental agencies. NABARD took specific steps to identify district-level bottlenecks in expansion of SHG-Bank linkage in the States of Bihar, Uttar Pradesh, Rajasthan, Assam, Madhya Pradesh, West Bengal and Orissa, by conducting Goal Oriented Project Planning (GOPP) programmes for the district officers of NABARD in these States. This enabled NABARD to widen its network of partnership beyond the NGO sector in formation and nurturing of SHGs in these States. The partners included RRBs, farmers' clubs, government organisations and development departments which have effectively taken up the role of promoting and nurturing SHGs. Almost all commercial banks (48), RRBs (196) and co-operatives (316) participated in SHG-Bank linkage.

Grant Support to Partner Agencies for Promotion and Nurturing of SHGs

NABARD has been instrumental in the formation and nurturing of quality SHGs by means of promotional grant support to NGOs, RRBs, DCCBs, Farmers' Clubs and individual volunteers and in developing capacity building of various partners, which have brought about excellent results in the promotion and credit linkage of SHGs. Further, increasing number of partner institutions functioning as Self-Help Promoting Institutions (SHPIs) over the years resulted in the expansion of the programme throughout the country. The financial support provided by NABARD to its partner institutions and their progress in SHG promotion / linkage is indicated in Table . 3.

Table : 3 Grant Assistance Extended to various Partners in SHG-Bank Linkage Programme

(Rs.million)

Agency	Sanctions during the Year			Cumulative Sanctions			Cumulative Progress		
	No.	Amount	No. of SHGs	No.	Amount	No. of SHGs	Amount released	SHGs formed	SHGs linked
Co-operatives	28	11.60	14,750	29	12.40	15,550	1.05	3,697	946
RRBs	23	6.49	7,895	90	27.58	35,045	9.32	31,042	15,535
NGOs	221	47.39	37,268	785	151.22	115,279	69.67	75,186	38,599
Farmers' Clubs	119	0.24	1229	-	-	-	2.50	6,994	4,281
IRVs	60	0.77	600	185	2.49	1,850	0.23	652	274

A. Support to Regional Rural Banks (RRBs)

The local character and regional spread of RRBs give them an advantage in providing promotional and nurturing support to SHGs. Therefore, NABARD has been encouraging RRBs for this purpose from 1999 onwards. During the year, 23 RRBs in 12 States were sanctioned grant assistance of Rs.6.49 million for promotion and linkage of 7,895 SHGs, taking the cumulative total of grant sanctioned to Rs. 27.58 million to 90 RRBs in 20 States for promotion and linkage of 35,045 SHGs. Out of this, grant assistance aggregating Rs.9.32 million was availed by banks, which resulted in formation of 31,042 SHGs, of which 15,535 were provided with bank loans.

B. Support to Cooperative Banks

NABARD has been supporting capacity building, exposure and awareness creation initiatives of the co-operatives to mainstream SHG-Bank linkage in the co-operative banking sector. A specific initiative has been taken from last year to encourage CCBs to function as SHPI. During the year, 28 DCCBs in 9 States have been sanctioned grant assistance of Rs. 11.60 million for promotion and linkage of 14,750 SHGs, taking the cumulative total grant assistance to Rs. 12.40 million for 29 DCCBs for promotion and linkage of 15,550 SHGs. Out of this grant assistance, an amount of Rs. 1.05 million has been released for promotion of 3,697 SHGs and linkage of 946 SHGs. Specific visits to Bidar DCCB or such other DCCBs, which have successfully taken up SHG- Bank linkage programme are also being supported. The team from the visiting CCB may comprise the President, a few directors, the CEO, other key officials and even union leaders in a single batch, so that they start evolving their strategy at the training institution itself.

C. Support to Non- Governmental Organisations (NGOs)

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

act as SHPIs as an add-on function, were provided with supplementary assistance in the form of promotional grant and infrastructural support.

During the year, promotional grants aggregating Rs. 47.39 million were sanctioned to 221 NGOs for promotion and credit linkage of 37,268 SHGs as against Rs. 36.5 million sanctioned to 243 NGOs for promotion and linkage of 24,332 SHGs during the previous year. The amount of cumulative grant support sanctioned for promotion and linkage of SHGs aggregated Rs. 151.22 million, covering 785 NGOs towards 115,279 SHGs. As against this, a cumulative grant of Rs. 69.67 million was, so far, drawn by the NGOs, which resulted in promotion of 75,186 SHGs and credit linkage of 38,599 SHGs.

D. Support to Farmers' Clubs

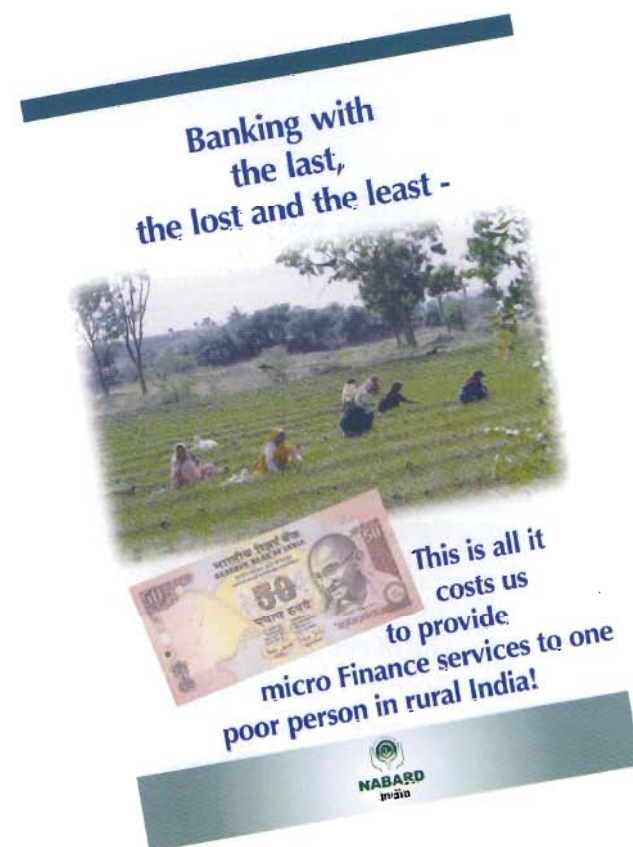
The Farmers' Clubs, promoted by banks under the Farmers' Club Programme of NABARD enjoy local acceptability and goodwill by they being informal ambassadors of the village to the banking system. During the year, 119 such clubs were sanctioned grant assistance of Rs. 0.24 million through the coordinating branches of the sponsor banks for promoting, nurturing and credit linking of quality SHGs. The Farmers' Clubs promoted 1,229 SHGs during the year, of which 409 have been credit linked. Cumulatively, 612 Farmers' Clubs were so far provided with grant assistance of Rs.2.5 million as on March 2004 and they promoted 6,994 SHGs. Of these, 4,281 were given bank loans as on 31 March 2004.

E. Support to Independent Volunteers

Based on the feedback received in respect of a pilot scheme for encouraging socially committed Individual Rural Volunteers (IRVs) in organizing the rural poor into SHGs, it was decided to extend the scheme to 13 States which account for bulk of the rural poor. During the year, financial assistance of Rs.0.77 million was sanctioned to two RRBs, viz., Kalahandi Anchalik Gramin Bank (Orissa) and Samastipur KGB (Bihar) for promotion of 600 SHGs through 60 volunteers. As on March, 2004, the progress under the Pilot scheme has been modest, with 652 SHGs promoted and 274 credit linked.

Loanable Fund Assistance to NGOs and mFIs

NABARD provides loan funds in the form of Revolving Fund Assistance (RFA) on a very selective basis to NGOs, SHG Federations (NBFCs) and Credit Unions which undertake financial



intermediation. The RFA provided to the NGOs is necessarily to be used for on-lending to SHGs or individuals and the amount is to be repaid along with the service charge within a stipulated period of 5 to 6 years. This enables them to build a 'credit history', which would help them in future, while trying to access credit facilities through the regular banking channels. The RFA support also helps the NGOs and mFIs to supplement their immediate lending needs.

During the year, RFA of Rs. 84 million was sanctioned to two NGOs, viz. Friends of World Women Banking, India (Rs. 74 million for on-lending to small NGOs). Kalanjiam Development Financial Services (Rs 10 million for on lending to SHGs), Cumulatively, RFA of Rs. 273 million was sanctioned to 32 agencies of which Rs. 152 million was released to 29 agencies. Grant support was also extended along with RFA for infrastructure development and training needs and for meeting operational deficits during the initial years ; cumulative amount being Rs. 5 million (sanctioned) and Rs. 4.3 million (released).

Initiatives in Specific Regions

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

A. KBK Region of Orissa

The Kalahandi-Bolangir-Koraput (KBK) Region in Orissa continued to receive thrust in microFinance from NABARD. During the year, 12,798 SHGs were provided with bank loan, bringing the cumulative number of groups credit linked to 31,732. During the year 2003-2004 six new NGOs were sanctioned promotional grant assistance of Rs.1.9 million for promotion and linkage of 1,070 SHGs in the region, taking the cumulative grant assistance sanctioned to Rs. 5.62 million to 34 NGOs for promotion and linkage of 3,894 SHGs. Besides, under the scheme of associating individual rural volunteers for SHG promotion and linkage, Kalahandi Anchalik Gramin Bank was sanctioned a grant assistance of Rs. 0.39 million for promotion of 300 SHGs through 30 rural volunteers over a period of two years in Kalahandi , Nuapara Kandhamal and Boudh districts of Orissa.

B. North Eastern Region (NER)

During the year, 8,209 SHGs were provided with Rs. 141.82 million as loans by banks in the NER. The cumulative number of SHGs credit linked in the NER rose to 12,278 with bank loan of Rs. 202.14 million disbursed to them. Grant assistance aggregating Rs. 1.54 million was sanctioned to 11 NGOs during the year, taking the cumulative amount of grant assistance sanctioned to Rs.3.88 million to 25 NGOs for promotion and linkage of 2,415 SHGs in the region. As against this, grant amount of Rs 2.04 million was released so far, resulting into promotion of 3,111 SHGs. In order to ensure that needy SHGs are not deprived of loan funds due to poor banking infrastructure in the NER, RFA of Rs. 65.89 million was sanctioned to 6 NGOs for lending to groups or individuals. An amount of Rs. 21.5 million has so far been released to 6 NGOs. Further, 6 RRBs in the region have been sanctioned grant support of Rs. 1.63 million to function as SHPIs.

Different Models of Linkage

The three models of credit linkage of SHGs with banks showed the following trend as on 31 March 2004:

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 2004, 20 percent of the total number of SHGs financed were from this category. This showed an increase of 52.5 percent over the position upto March 2003, reflecting an increased role of banks in promoting and nurturing SHGs.

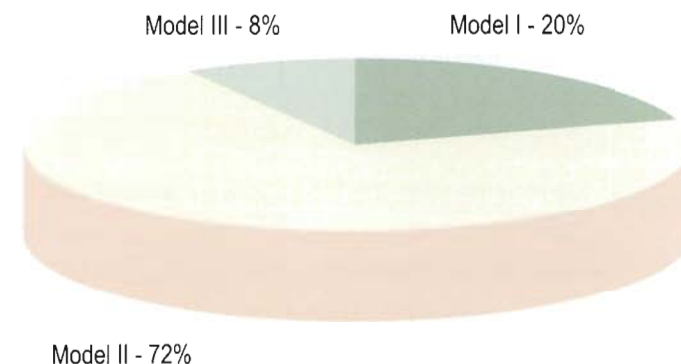
Model II : SHGs formed by formal agencies other than banks, NGOs and others, but directly financed by banks

This model continues to have the major share, with 72 percent of the total number of SHGs financed upto March 2004. 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 through 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 onlending 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 link 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 2004 continued to be relatively small at 8 percent.

Model-wise Cumulative number of SHGs upto 31 March 2004



Partner Agencies

BANKS

During the year 2003-04, 35,294 branches of 560 banks participated in the SHG-Bank linkage programme. Agency-wise number of SHGs financed are presented in Table:4.

Table : 4 Agency wise number of SHGs financed

(Amount in million rupees)

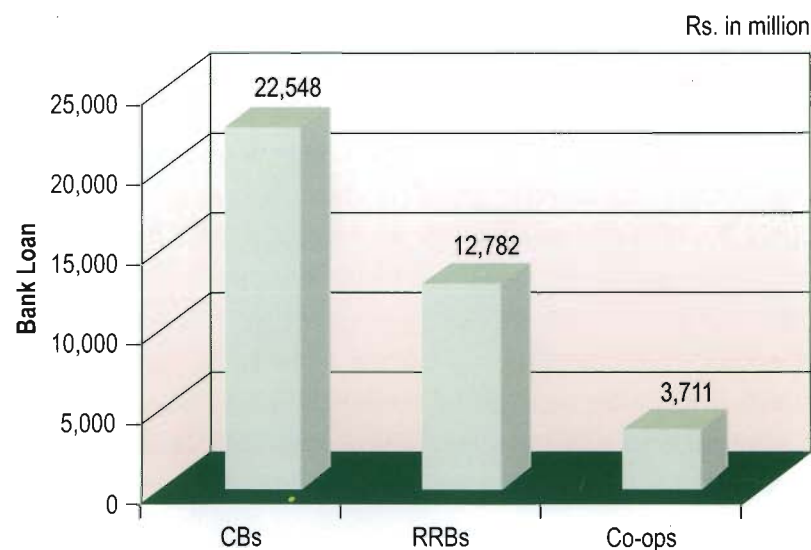
Agency	During the year				Cumulative upto 31 March 2004			
	SHGs		Bank Loan		SHGs		Bank Loan	
	No.	%	Amount	%	No.	%	Amount	%
CBs	177,361	49	11,053	60	538,422	50	22,548	58
RRBs	128,658	36	5,511	30	405,998	38	12,782	33
Coops.	55,712	15	1,991	10	134,671	12	3,711	9

The broad category-wise number of these banks, total branches participated and their percentage share to the total achievements is presented below.

Commercial Banks

The SHG-bank linkage became a part of business for all the 27 public sector banks and 21 private sector banks. SBI credit-linked the highest number of SHGs (48,473) during 2003-04, followed by Andhra Bank (20,164) and Indian Bank (14,320). During the year, many other banks registered impressive growth in SHG-bank linkage. These were Canara Bank, Indian Overseas Bank, State Bank of Hyderabad, Syndicate Bank and Bank of India. The private sector banks which significantly supported SHG financing were ICICI Bank (4,741) followed by the Vysya Bank (1,202). The bank-wise position of SHG- bank linkage is indicated at **Statement IV**.

Agency wise Bank Loan to SHGs upto 31 March 2004



Regional Rural Banks

The Regional Rural Banks (RRBs) financed SHGs in a very significant way during 2003-04. All the 196 RRBs in the country participated in the SHG- bank linkage programme. During the year 2003-04, maximum number of SHGs have been linked by Pandyan Gramin Bank in Tamil Nadu (9,171 SHGs) followed by Nagarjuna Gramin Bank (5,918 SHGs) and Sri Visakha Gramin Bank (5,867 SHGs) in Andhra Pradesh. The other RRBs showing significant achievement were Koraput-Panchabati Gramin Bank, Kalahandi Anchalik Gramya Bank in Orissa and Gorakhpur Kshetriya Gramin Bank in Uttar Pradesh. The State-wise and RRB-wise number of SHGs financed is indicated at **Statement V**.

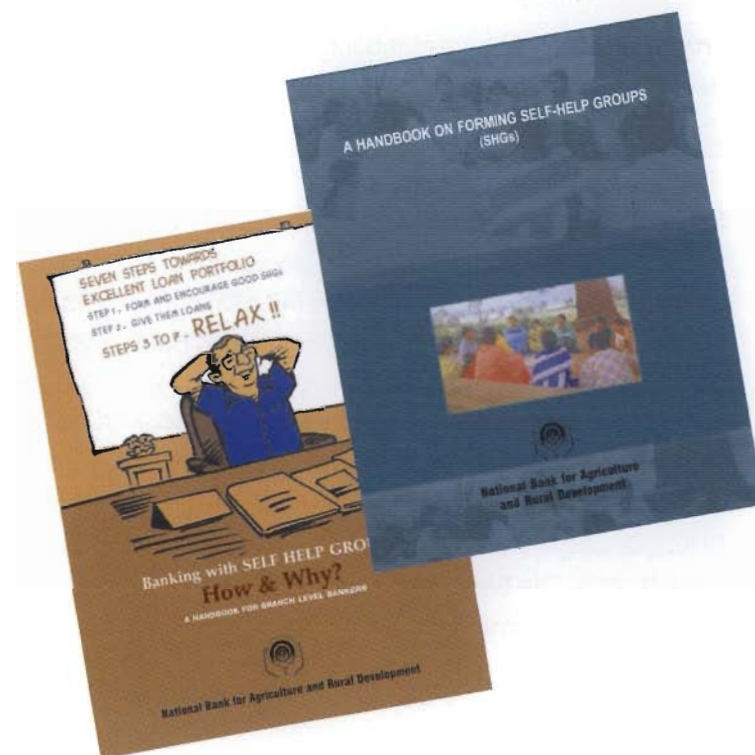
Cooperatives

Cooperative Banks, though comparatively late starters, have begun making forays into the mF sector on a large scale. The amendments made by many of the States in their respective Co- operative Societies Acts enabled Co- operative banks to take up the activity of promotion and nurturing of SHGs. Influenced by the pioneering performance of DCCBs like Bidar (Karnataka), Mugberia and Hoogly (West Bengal) in the SHG-Bank linkage programme, many DCCBs evinced keen interest in SHG – Bank Linkage Programme.

The number of partners for the SHG-Bank linkage in the cooperative banking sector increased to 316 upto March 2004. During the year, maximum number of SHGs have been linked by Hooghly DCCB (2,286 SHGs) in West Bengal, followed by Tiruchirapalli DCCB (1,940 SHGs) in Tamil Nadu and Hassan DCCB (1,850 SHGs) in Karnataka. The other DCCBs showing significant achievement cumulatively were Bidar DCCB, South Canara DCCB in Karnataka and Mugberia DCCB in West Bengal. State-wise and cooperative bank wise details of SHGs financed are furnished in **Statement VI**.

Publications and Publicity

During the year, NABARD brought out publications that assisted different stakeholders in experience sharing, awareness creation and capacity building. The microFinance newsletters '**Saving Grace**' and '**Akshay Patra**' were made available to a large number of partners for experience sharing and for spreading information on best practices among practitioners of mF. The CD '**Luminous Link**' on the concept of SHGs has been dubbed into some regional languages. Two handbooks (one for branch officials of banks and another for individual animators of any agency involved in formation of groups) on different aspect of forming, nurturing and credit linking good quality SHGs were reprinted by NABARD during the year, as capacity building supplements at the field level, Copies of these handbooks were supplied in bulk to all the commercial banks and RRBs, for wider distribution at their branch level.



Asia Pacific Regional Micro Credit Summit

The Asia Pacific Regional Micro Credit Summit of Councils, hosted by PKSF, Bangladesh on behalf of Micro Credit Summit, Washington DC, was held at Dhaka in February 2004 and attended by more than 1,000 delegates. Chairperson, NABARD, addressed the inaugural session of the Summit and NABARD presented its Institution Action Plan, highlighting the strategies for scaling- up outreach, cost effectiveness and sustainability followed by an associated workshop session on ***‘Why do 12 million poor women in India use the SHG methodology to enjoy door-step banking ?*** NABARD also set up an exhibition stall at the Summit highlighting the SHG approach, efforts made so far and the results.

Innovative Pilot Projects

The microFinance sector has been growing at a rapid pace and undergoing many changes. NABARD tried several innovations for improving the outreach as well as sustainability of the programme.

Pilot Project on use of Smart Cards :

On the basis of learnings from Study visit on “ Regulatory and Supervisory Mechanism for mFIs in Bolivia”, NABARD has initiated work on the possibility of introducing branch automation and smart cards in rural banking with specific reference to SHGs.

The first pilot project has been launched with Sri Vishaka Grameena Bank in Andhra Pradesh, which has been one of the front-runners in financing the SHGs. It is expected that with enhanced use of rural oriented technology, banks would be able to provide value addition to services being offered to rural clients and further expand its outreach in a sustainable manner.

Pilot Project for Linking SHGs with Post Office :

A pilot project envisaging the credit linking of 200 SHGs with rural post offices in Tamil Nadu was launched in response to the Union

Finance Minister's announcement in his Budget speech for the year 2003-04. To supplement the efforts of banks in SHG - Bank linkage programme, NABARD would collaborate with institutions such as post offices for financing SHGs promoted by NGOs, the success of which would pave the way for expansion of mF in other areas, where bank's branch network is poor. The objectives of the Pilot Project are :

- ✓ to examine the feasibility of utilizing the vast network of post offices in rural areas in disbursement of credit to rural poor on agency basis and;
- ✓ to test the efficacy of Department of Posts in providing microFinance services to the rural clientele.

The Pilot Project would also provide the opportunity to examine the amendments that may be necessary for allowing the Department of Posts to undertake borrowing and lending activities as normal business at a later date.

Setting-up of Computer Munshi

Widespread illiteracy in the SHGs promoted in backward regions necessitated the use of local school children for writing their books of accounts. To fill the gap, NABARD sanctioned a pilot project to PRADAN- a leading NGO for piloting an alternative mechanism for book keeping and accounting in SHGs. The project involves :

- ✓ Entrusting the task of maintaining accounts, ledgers and furnishing reports to banks / NGOs at a cost by training a skilled youth from the local area as a Computer Munshi (CM).
- ✓ The trained individual will be equipped with a computer and software to serve 100 to 300 SHGs.
- ✓ The trained individual, using the software would generate outputs like trial balance, member savings and loan balance etc.

Grain Banks and SHGs

NABARD launched a pilot project for the establishment of three Grain Banks by SHGs in Kalahandi district of Orissa. The pilot project is proposed to be implemented in 17 villages in Thaumal Rampur block of Kalahandi district in KBK region of Orissa State. The main objectives of the pilot project are :

- ✓ To explore the possibilities of monetising the savings-in-kind in the form of grains
- ✓ To experiment the possibilities of building synergy between SHGs and the Grain Bank at village level
- ✓ To bring about participatory management of Grain Banks in the most disadvantaged areas
- ✓ To improve food security on a sustainable basis to avert malnutrition, starvation and consequent migration
- ✓ To secure the availability of seeds in the sowing period particularly for marginal and small farmers.

Pilot Project for smoothening Credit flow to mid-segment clients.

Joint Liability Groups (JLGs)

Based on the learning's from the exposure visit to the BAAC, Thailand, NABARD has conceptualized a pilot project for financing mid-segment clients through Joint Liability Groups. The pilot project aims at:

- ✓ To evolve supplementary credit technologies to facilitate smoother flow of quality credit to mid-segment credit takers by assisting establishment and financing of JLGs.
- ✓ To build mutual trust and confidence between bankers and rural clients using different models of JLGs as collateral enhancers and collateral substitutes and make a comparative assessment of its usefulness in the Indian banking context.

Cadre of enthusiasts - Outsourcing education

NABARD had partnered with a few NGOs from Maharashtra and Yashwantrao Chavan Open University (YCMOU), Nashik in shaping and offering a six-month Certificate Course for Self -Help Group facilitators on the nuances of promotion and nurturing of SHGs. This comprehensive course on the subject offers coverage of topics like empowerment of women, poverty alleviation ,issues on social communication at pre - formative stage & aspects of like stabilisation of group functions ,conflict resolutions etc. The programme is open to all enthusiasts on the subject including direct participants like Anganwadi workers, Social workers of NGOs, individual volunteers etc. NABARD has also extended its support by reimbursing the course fee to the first batch of 500 candidates who successfully pass the certificate course in the first attempt.

The offer made by the Open University has found tremendous response in the opening year 2003-04 and a total of 72 candidates from NGOs in Maharashtra have successfully completed the course. The feedback received from the candidates as well as the University has been very encouraging with regard to utility of the inputs provided during the certificate course.

Future Strategy:

Special Scaling - up Efforts

By March 2004, of the total SHGs credit linked, Andhra Pradesh accounted for 36 %, Tamil Nadu 14 %, Karnataka 10 % and Uttar Pradesh 7 % together accounting for 67 % of the total SHGs credit linked and 80 % of the total amount of bank loan disbursed.

- In order to balance the uneven growth of mF programme, 13 States have been identified as priority States, where the SHG-Bank linkage has been progressing slowly and the incidence of poverty is high.

Special efforts, launched over a period, have resulted in positive trends in 13 backward States, such as increasing the number of SHGs financed from 141,804 as on 31 March 2002 to 397,464 as on 31 March 2004. Significant increase in the number of SHGs was also observed in backward States like Assam, Bihar and Orissa. (Table 5)

Table : 5 SHGs (cumulative) financed by banks
(As on 31 March 2004)

State	2002	2003	2004
Assam	1,024	3,477	10,706
Bihar	3,957	8,161	16,246
Chhattisgarh	3,763	6,763	9,796
Gujarat	9,496	13,875	15,974
Himachal Pradesh	5,069	8,875	13,228
Jharkhand	4,198	7,765	12,647
Maharashtra	19,619	28,065	38,535
Madhya Pradesh	7,981	15,271	27,095
Orissa	20,553	42,272	77,588
Rajasthan	12,564	22,742	33,846
Uttar Pradesh	33,114	53,696	79,210
Uttaranchal	3,323	5,853	10,908
West Bengal	17,143	32,647	51,685
Total	141,804	249,462	397,464

NABARD would continue its focus on scaling-up the programme to reduce regional imbalances in these 13 states, of which 10 account for a bulk of rural poor. The scaling-up strategy would include thrust on promoting quality SHGs, building synergy of objectives with stakeholders, evolving region specific strategies, encouraging proper rating of SHGs by banks and building proper MIS.

microEnterprise Promotion :

There are over 3 lakh SHGs which are now over three years old. The core needs of savings and credit for consumption and production needs of these SHGs are being met by the banking system. These SHGs have not only availed loans but have also gone in for repeat loans. It is being emphasised that a member of the older SHGs would now be in a position to graduate into microEnterprise by taking to income generating activities. The task of finding viable microEnterprises for millions of poor households in rural areas is stupendous. Though microEnterprises is not a panacea for the complex problem of chronic unemployment and poverty, yet microEnterprises promotion is a viable and effective strategy for achieving significant gains in incomes and assets of poor and marginalised people. But in the absence of any specific hand holding strategy to provide financial and non-financial services in an integrated manner, graduation of SHG members from microFinance to microEnterprise has not been smooth due to several roadblocks. It is therefore proposed to evolve special strategies, particularly for members of matured SHGs for graduation to the stage of microEnterprise.



The well won't go dry ! Swadhar Mahila Bachat Gat

Yavatmal (Maharashtra) : shining example of self reliance and cohesion! Smt. Vanmala Namdeo Mohekar, President of Swadhar Mahila Bachat Gat wanted to dig a dug well on her farm. She approached the local contractor who gave her an estimate of Rs.45,000 for the entire work. While labour would cost around Rs.30,000, cost of the dugwell would be Rs.15,000. This was a major expenditure, which Vanmala was not ready for. She approached her SHG members with her problem in the monthly meeting. Immediately, an unanimous decision was taken! The women were ready to dig Vanmala's well at the prevailing labour rate in the village. On 1 April 2003, Vanmala and 13 other SHG member ladies roped in a few of their male family members and started digging. Within 20 days, a 30 feet deep well had been dug in Vanmala's field. Vanmala paid Rs. 7,000 to the SHG members and their male family members. The dugwell cost her Rs.13,000. The entire deal was wrapped up in Rs.20,000, ie., Rs. 25,000 less than the contractor's estimate! A major problem simplified by the power of the SHG.

Together we earn – Together we grow

Harijoy Chowdhury Para (Tripura): Kowaiphang Bodal is a SHG of 11 tribal women formed in June 2002 and belongs to the backward tribal hamlet of Harijoy Chowdhury Para of Jirania block, West Tripura district, Tripura. Formed by the NGO Borok Mother Society, the SHG has a unanimously elected President, Secretary and Cashier.

Within ten months of its existence, Kowaiphang Bodal collected a sizeable kitty of Rs. 6,050/- and opened a Savings bank account with Bankimnagar branch of Tripura Gramin Bank. Soon thereafter, it started internal lending and started earning from interest payments. Now it was time to avail credit from the bank. Kowaiphang Bodal was appraised and selected as a creditworthy client by the Bankimnagar branch of Tripura Gramin Bank, also making its first foray in the field of micro Finance.

The prospect of being offered credit came as a major confidence booster to the otherwise shy tribal women. They then started exploring the possibilities of starting income generating activities! A plot of about one acre was hired on a one-time lease rent of Rs.15,000/- to start agricultural operations – an activity which was familiar to all. Rs.3,000/- was borrowed from another group at 3% interest per month to meet individual contingencies and as a working capital for cultivation of paddy. All the group members worked on the plot and today they have a standing crop waiting to be harvested. And that is not all. The Kowaiphang Bodal members expect to harvest another crop during the year and relieve them of the entire loan burden of Rs. 18,000/- during the same year.

Confidence begets confidence! Now Kowaiphang Bodal has even found an innovative way to tide over the problem of mounting interest required to be paid by them. Every month, two members of the group, on a rotational basis, weave a *Pachra* (traditional tribal garment for the lower portion of the body) for sale. A *Pachra* for ceremonial use can fetch them a return as high as Rs. 600/-!

When asked about the benefits of forming the SHG, Secretary, Radharani Deb Barma says that taking independent financial decisions, negotiating deals and pursuing income generating activities, activities which they could not even dream of a few months back were now made real by Kowaiphang Bodal.

From simple ignorant women who could not even speak up for themselves they have metamorphosed into confident decision makers, investors and mentors to their families!



S T A T E M E N T S

One Million SHGs One Million SHGs One Million SHGs One Million SHGs One Million SHGs One Million SHGs One Million SHGs

STATEMENT I

SHG-Bank Linkage Programme - Highlights March 2001 to March 2004

(Rs. million)

SI No	Items	March 2001	March 2002	March 2003	March 2004
1	No of new SHGs provided with bank loan during the year	1,49,050	1,97,653	2,55,882	3,61,731
2	No of SHGs provided with bank loan (cumulative)	2,63,825	4,61,478	7,17,360	10,79,091
3	% of women groups	90	90	90	90
4	No. of participating banks	314	444	505	560
	i Commercial Banks	43	44	48	48
	ii Regional Rural Banks	177	191	192	196
	iii Co-operative Banks	94	209	265	316
5	No. of States/ UTs	27	30	30	31
5	No. of districts covered	412	488	502	563
6.	No. of NGOs	1,030	2,155	2,800	3,024
7.	Bank Loan (cumulative)	4,809	10,263	20,487	39,042
8	Refinance (cumulative)	4,007	7,965	14,188	21,247
9	No. of families assisted (in million)	4.5	7.8	11.6	16.7
10	Average Loan/SHG (Rs)	18,227	22,240	28,559	36,179
11	Average Loan / Family (Rs)	1,072	1,316	1,766	2,412
12	Model-wise linkage (cumulative)				
	i SHGs formed and financed by banks	13%	16%	20%	20%
	ii SHGs formed by formal agencies and NGOs but directly financed by banks	76%	75%	72%	72%
	iii SHGs financed by banks through NGOs	11%	9%	8%	8%

STATEMENT II

SHG-Bank Linkage Programme - Regional Spread of Physical and Financial Progress as on 31 March 2004

(Rs. million)

Sl.No	Region/State	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No of SHGs provided with bank loan during 2003-04	Cumulative No of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan upto 31 March 2003	Bank Loan during 2003-04@	Cumulative bank loan upto 31 March 2004@
A Northern Region							
1	Himachal Pradesh	8,875	4,353	13,228	170.73	144.32	315.05
2	Rajasthan	22,742	11,104	33,846	462.56	271.18	733.74
3	Haryana	1,524	820	2,344	69.44	76.99	146.43
4	Punjab	842	806	1,648	40.00	42.96	82.96
5	Jammu & Kashmir	888	352	1,240	24.54	11.62	36.16
6	New Delhi	52	38	90	4.02	5.23	9.25
	TOTAL (A)	34,923	17,473	52,396	771.29	552.30	1,323.59
B North Eastern Region							
7	Assam	3,477	7,229	10,706	45.50	123.09	168.59
8	Meghalaya	179	15	194	5.79	0.49	6.28
9	Tripura	104	746	850	0.98	4.23	5.21
10	Sikkim	24	8	32	0.66	0.27	0.93
11	Manipur	162	63	225	4.81	1.12	5.93
12	Arunachal Pradesh	108	117	225	2.00	7.83	9.83
13	Nagaland	15	9	24	0.58	2.30	2.88
14	Mizoram		22	22		2.49	2.49
	TOTAL (B)	4,069	8,209	12,278	60.32	141.82	202.14
C Eastern Region							
15	Orissa	42,272	35,316	77,588	510.40	764.43	1,274.83
16	Bihar	8,161	8,085	16,246	120.90	186.73	307.63
17	Jharkhand	7,765	4,882	12,647	266.83	148.10	414.93
18	West Bengal	32,647	19,038	51,685	304.61	299.96	604.57
19	UT of A & N Islands	48	23	71	1.60	1.52	3.12
	TOTAL (C)	90,893	67,344	158,237	1,204.34	1,400.74	2,605.08

(Rs. million)

Sl.No	Region/State	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No of SHGs provided with bank loan during 2003-04	Cumulative No of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan upto 31 March 2003	Bank Loan during 2003-04@	Cumulative bank loan upto 31 March 2004@
D Central Region							
20	Madhya Pradesh	15,271	11,824	27,095	307.45	292.87	600.32
21	Chhatisgarh	6,763	3,033	9,796	53.82	25.17	78.99
22	Uttar Pradesh	53,696	25,514	79,210	874.64	841.79	1,716.43
23	Uttaranchal	5,853	5,055	10,908	211.55	155.96	367.51
	TOTAL (D)	81,583	45,426	127,009	1,447.46	1,315.79	2,763.25
E Western Region							
24	Gujarat	13,875	2,099	15,974	160.72	93.78	254.50
25	Maharashtra	28,065	10,470	38,535	697.02	439.08	1,136.10
26	Goa	240	66	306	11.38	6.83	18.21
	TOTAL (E)	42,180	12,635	54,815	869.12	539.69	1,408.81
F Southern Region							
27	Andhra Pradesh	281,338	104,238	385,576	9,753.87	7,529.92	17,283.79
28	Karnataka	62,178	41,688	1,03,866	1,440.14	1,396.04	2,836.18
29	Kerala	21,012	12,716	33,728	644.87	584.19	1,229.06
30	Tamil Nadu	98,410	51,851	1,50,261	4,255.16	5,059.09	9,314.25
31	UT of Pondicherry	774	151	925	40.20	35.73	75.93
	TOTAL (F)	463,712	210,644	674,356	16,134.24	14,604.97	30,739.21
	GRAND TOTAL	717,360	361,731	1,079,091	20,486.77	18,555.31	39,042.08

@ includes an amount of Rs. 6977.89 million provided to 171,669 existing SHGs

Statement III

SHG-Bank Linkage-Agency-wise Cumulative Participation upto 31 March 2004

(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	744	78.69	1,563	66.61	37	1.13	2,344	146.43
2	Himachal Pradesh	5,156	99.95	2,281	45.01	5,791	170.09	13,228	315.05
3	Punjab	724	36.33	216	16.26	708	30.37	1,648	82.96
4	Jammu & Kashmir	606	15.70	371	6.46	263	14.00	1,240	36.16
5	Rajasthan	12,476	254.02	16,996	381.36	4,374	98.36	33,846	733.74
6	New Delhi	90	9.25					90	9.25
	SUBTOTAL	19,796	493.94	21,427	515.70	11,173	313.95	52,396	1,323.59
B North Eastern Region									
7	Assam	1,809	61.21	8,529	102.46	368	4.92	10,706	168.59
8	Manipur	162	4.81	63	1.12			225	5.93
9	Meghalaya	67	5.59	117	0.31	10	0.38	194	6.28
10	Sikkim	27	0.85			5	0.08	32	0.93
11	Tripura	63	0.24	714	4.71	73	0.26	850	5.21
12	Nagaland			24	2.88			24	2.88
13	Arunachal Pradesh	150	4.81	53	3.55	22	1.47	225	9.83
14	Mizoram	1	0.07	21	2.42	0	0.00	22	2.49
	SUBTOTAL	2,279	77.58	9,521	117.45	478	7.11	12,278	202.14
C Eastern Region									
15	Bihar	5,197	137.05	10,916	166.26	133	4.32	16,246	307.63
16	Jharkhand	7,841	302.83	4,806	112.10			12,647	414.93
17	Orissa	25,959	413.51	43,506	723.40	8,123	137.92	77,588	1,274.83
18	West Bengal	10,676	111.32	13,946	208.41	27,063	284.84	51,685	604.57
19	A & N Islands (UT)	5	0.50			66	2.62	71	3.12
	SUBTOTAL	49,678	965.21	73,174	1,210.17	35,385	429.70	158,237	2,605.08

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									
20	Madhya Pradesh	11,087	303.74	13,486	240.90	2,522	55.68	27,095	600.32
21	Chattisgarh	1,283	9.89	5,879	51.27	2,634	17.83	9,796	78.99
22	Uttar Pradesh	25,860	515.42	51,005	1,149.98	2,345	51.03	79,210	1,716.43
23	Uttaranchal	7,067	258.58	1581	62.42	2,260	46.51	10,908	367.51
	SUB TOTAL	45,297	1,087.63	71,951	1,504.57	9,761	171.05	127,009	2,763.25
E Western Region									
24	Goa	208	11.18			98	7.03	306	18.21
25	Gujarat	9,826	146.24	4,595	80.40	1,553	27.86	15,974	254.50
26	Maharashtra	18,769	655.47	12,514	319.95	7,252	160.68	38,535	1,136.10
	SUB TOTAL	28,803	812.89	17,109	400.35	8,903	195.57	54,815	1,408.81
F Southern Region									
27	Andhra Pradesh	246,123	11,426.04	130,470	5,546.91	8,983	310.84	385,576	17,283.79
28	Karnataka	38,605	1,006.79	37,087	1,094.73	28,174	734.66	103,866	2,836.18
29	Kerala	21,378	785.91	5,365	135.72	6,985	307.43	33,728	1,229.06
30	Tamil Nadu & UTP	86,463	5,892.30	39,894	2,256.98	24,829	1,240.90	151,186	9,390.19
	SUB TOTAL	392,569	19,111.04	212,816	9,034.34	68,971	2,593.83	674,356	30,739.21
	GRAND TOTAL	538,422	22,548.29	405,998	12,782.58	134,671	3,711.21	1,079,091	39,042.08

@ Includes an amount of Rs.6,977.89 million provided to 171,669 existing SHGs

STATEMENT IV

SHG-Bank Linkage-Physical & Financial Progress of Commercial Banks upto 31 March 2004

(Rs. million)

Sl.No.	Commercial Banks	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with Bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
PUBLIC SECTOR BANKS							
1	Allahabad Bank	3,680	2,843	6,523	67.39	73.26	140.65
2	Andhra Bank	61,417	20,164	81,581	2,023.60	1,618.20	3,641.80
3	Bank of Baroda	13,980	5,239	19,219	317.24	226.41	543.65
4	Bank of India	15,156	5,242	20,398	393.90	216.88	610.78
5	Bank of Maharashtra	4,954	1,289	6,243	101.42	82.14	183.56
6	Canara Bank	14,016	11,699	25,715	387.30	540.74	928.04
7	Corporation Bank	5,491	2,144	7,635	108.62	120.64	229.26
8	Central Bank of India	8,056	4,188	12,244	268.13	222.11	490.24
9	Dena Bank	2,407	283	2,690	25.72	14.61	40.33
10	Indian Bank	32,892	14,320	47,212	1,266.36	1,180.63	2,446.99
11	Indian Overseas Bank	21,539	9,939	31,478	522.35	592.94	1,115.29
12	Oriental Bank of Commerce	5,403	816	6,219	154.26	28.41	182.67
13	Punjab & Sind Bank	141	248	389	6.38	10.80	17.18
14	Punjab National Bank	5,093	6,334	11,427	144.66	265.77	410.43
15	State Bank of India	83,265	48,473	1,31,738	2,811.00	2,676.01	5,487.01
16	State Bank of Bikaner & Jaipur	1,088	672	1,760	26.59	15.14	41.73
17	State Bank of Hyderabad	25,765	9,826	35,591	717.63	609.69	1,327.32
18	State Bank of Indore	1,069	1,411	2,480	32.04	45.48	77.52
19	State Bank of Mysore	1,445	1,050	2,495	47.16	40.82	87.98
20	State Bank of Patiala	264	277	541	14.14	14.45	28.59
21	State Bank of Saurashtra	1,298	15	1,313	13.37	1.19	14.56
22	State Bank of Travancore	2,595	1,087	3,682	74.73	59.84	134.57
23	Syndicate Bank	13,477	5,759	19,236	461.41	438.05	899.46
24	Union Bank of India	10,228	5,155	15,383	324.96	279.24	604.20
25	United Bank of India	5,558	1,985	7,543	36.83	38.24	75.07
26	UCO Bank	4,589	2,426	7,015	89.28	73.27	162.55
27	Vijaya Bank	3,502	5,445	8,947	108.63	165.39	274.02
	Sub Total	348,368	168,329	516,697	10,545.10	9,650.35	20,195.45

Sl.No.	Commercial Banks	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with Bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
PRIVATE SECTOR BANKS							
1	Sangli Bank Ltd	134	3	137	2.63	0.16	2.79
2	Bank of Rajasthan Ltd.	455	537	992	7.31	4.75	12.06
3	Dhanalaxmi Bank Ltd	92	796	888	2.72	22.46	25.18
4	Global Trust Bank Ltd	867	0	867	16.20	0.00	16.20
5	Jammu & Kashmir Bank Ltd	111	42	153	1.47	1.51	2.98
6	Karnataka Bank Ltd	726	249	975	20.89	7.96	28.85
7	South Indian Bank Ltd.	622	279	901	17.25	19.25	36.50
8	Tamilnad Mercantile Bank Ltd	280	0	280	4.65	0.00	4.65
9	Vysya Bank Ltd.	3,889	1,202	5,091	97.28	80.68	177.96
10	Catholic Syrian Bank Ltd	132	183	315	1.89	2.70	4.59
11	Federal Bank Ltd	535	319	854	14.98	14.70	29.68
12	Lord Krishna Bank Ltd	21	21	42	0.73	1.70	2.43
13	City Union Bank Ltd	316	163	479	6.54	3.16	9.70
14	Laxmi Vilas Bank Ltd	450	0	450	10.36	0.00	10.36
15	Karur Vysya Bank Ltd	175	66	241	4.10	2.09	6.19
16	ICICI Bank Ltd	3,280	4,741	8,021	709.05	1,224.70	1,933.75
17	Nainital Bank Ltd	34	65	99	3.21	2.66	5.87
18	The United Western Bank Ltd	18	46	64	0.19	1.60	1.79
19	Ratnakar Bank Ltd	3	10	13	0.04	0.03	0.07
20	UTI Bank Ltd	328	0	328	20.00	0.00	20.00
21	K.B.S Local Area Bank	225	310	535	8.50	12.74	21.24
	Sub Total	12,693	9,032	21,725	949.99	1,402.85	2,352.84
	Grand Total	361,061	177,361	538,422	11,495.09	11,053.20	22,548.29

STATEMENT V

SHG-Bank Linkage-Physical & Financial Progress of Participating Regional Rural Banks upto 31 March 2004

(Rs. million)

Sl.No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 - 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 - 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Haryana							
1	Ambala- Kurushetra KGB	131	17	148	6.43	2.58	9.01
2	Gurgaon Gramin Bank	799	329	1,128	25.12	13.97	39.09
3	Haryana KGB	196	10	206	9.31	3.69	13
4	Hissar- Sirsa KGB	39	42	81	2.02	3.49	5.51
	Total	1,165	398	1,563	42.88	23.73	66.61
Himachal Pradesh							
1	Himachal Gramin Bank	1,254	825	2,079	23.3	19.67	42.97
2	Parvatiya Gramin Bank	111	91	202	0.86	1.18	2.04
	Total	1,365	916	2,281	24.16	20.85	45.01
Punjab							
1	Faridkot Bhatinda KGB	12	4	16	0.46	0.3	0.76
2	Gurdaspur Amritsar KGB	36	15	51	2.87	2.53	5.4
3	Kapurthala Ferozepur KGB	7	13	20	0.21	0.24	0.45
4	Malwa Gramin Bank	40	13	53	2.61	0.58	3.19
5	Shivalik Gramin Bank	46	30	76	4.98	1.48	6.46
	Total	141	75	216	11.13	5.13	16.26
Jammu & Kashmir							
1	Jammu Rural Bank	295	49	344	5.16	0.74	5.9
2	Ellaquai Dehatti Bank	17	4	21	0.28	0.05	0.33
3	Kamraz Rural Bank	3	3	6	0.08	0.15	0.23
	Total	315	56	371	5.52	0.94	6.46

Sl.No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 - 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 - 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Rajasthan							
1	Alwar Bharatpur Aanchalik GB	1,544	1,387	2,931	46.08	41.27	87.35
2	Aravali KGB	1,508	795	2,303	27.28	6.3	33.58
3	Bhilwara KGB	2,787	675	3,462	54.82	18.63	73.45
4	Bikaner Chittorgarh KGB	164	187	351	3.73	4.05	7.78
5	Bundi Chittorgarh KGB	522	46	568	5.62	0.71	6.33
6	Dungarpur Banswara KGB	900	289	1,189	18.67	8.07	26.74
7	Hadoti KGB	909	509	1,418	14.38	10.17	24.55
8	Jaipur Nagaur Aanchalik GB	279	289	568	4.41	1.32	5.73
9	Mewar Aanchalik GB	114	71	185	6.56	2.72	9.28
10	Marwar GB	442	189	631	20.22	8.79	29.01
11	Marudhar KGB	165	166	331	2.95	1.58	4.53
12	Shekawati GB	540	143	683	10.92	2.7	13.62
13	Sri Ganganagar KGB	448	208	656	5.47	1.13	6.6
14	Thar Anchalik GB	1,204	516	1,720	26.39	26.42	52.81
	Total	11,526	5,470	16,996	247.5	133.86	381.36
	Sub Total	14,512	6,915	21,427	331.19	184.51	515.70
North Eastern Region							
Assam							
1	Cachar Gramin Bank	197	301	498	2.14	1.84	3.98
2	Lakhimi Gaonlia Bank	1,403	1,545	2,948	22.86	27.90	50.76
3	Langpi Dehangi Rural Bank	59	47	106	1.43	0.75	2.18
4	Pragiyotish Gaonlia Bank	1,422	3,301	4,723	14.34	27.71	42.05
5	Subansiri Gaonlia Bank	77	177	254	1.14	2.35	3.49
	Total	3,158	5,371	8,529	41.91	60.55	102.46

(Rs. million)

Sl.No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 - 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 - 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Meghalaya							
1	Khasi Jaintia Ka GB	117		117	0.31		0.31
Nagaland							
1	Nagaland Rural Bank	15	9	24	0.58	2.30	2.88
Tripura							
1	Tripura Gramin Bank	96	618	714	0.74	3.97	4.71
Arunachal Pradesh							
1	Arunachal Pradesh RB		53	53		3.55	3.55
Mizoram							
1	Mizoram RB		21	21		2.42	2.42
1	Manipur RB		63	63		1.12	1.12
	Sub Total	3,386	6,135	9,521	43.54	73.91	117.45
Eastern Region							
Bihar							
1	Beguserai KGB	37	8	45	0.76	0.05	0.81
2	Bhagalpur-Banka KGB	121	32	153	142.18	0.56	198.18
3	Bhojpur-Rohtas KGB	168	219	387	1.63	3.86	5.49
4	Champaran KGB	2,030	2,138	4,168	28.28	30.77	59.05
5	Gopalganj KGB	2	41	43	0.04	0.01	0.05
6	Kosi KGB	433	345	778	11.54	14.41	25.95
7	Madhubani KGB	131	37	168	1.59	0.54	2.13
8	Magadh KGB	1,271	1,671	2,942	13.38	9.31	22.69
9	Mithila KGB	17	123	140	0.46	12.41	12.87
10	Munger KGB	135	166	301	1.4	2.89	4.29
11	Nalanda KGB	115	108	223	1.28	0.9	2.18
12	Patliputra GB	16	75	91	0.37	1.24	1.61
13	Samastipur KGB	146	130	276	2.13	5.8	7.93

Sl.No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 - 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 - 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
14	Saran KGB	235	187	422	2.28	3.48	5.76
15	Siwan		13	13		0.33	0.33
16	Vaishali KGB	340	426	766	6.4	6.74	13.14
	Total	5,197	5,719	10,916	72.96	93.3	166.26
Jharkhand							
1	Ranchi KGB	464	320	784	16.89	7.73	24.62
2	Santhal Pargana KGB	624	338	962	9.01	4.52	13.53
3	Palamau KGB	168	126	294	3.8	1.92	5.72
4	Hazaribagh KGB	1,137	388	1,525	29.1	19.85	48.95
5	Singhbhum KGB	553	342	895	8.32	5.93	14.25
6	Giridih KGB	301	45	346	4.27	0.76	5.03
	Total	3,247	1,559	4,806	71.39	40.71	112.10
Orissa							
1	Baitrarani Gramya Bank	1,557	1,504	3,061	12.59	28.41	41
2	Balasore Gramya Bank	846	1,091	1,937	7.04	13.27	20.31
3	Bolangir Anchalik Gramya Bank	3,329	3,354	6,683	34.22	81.34	115.56
4	Cuttack Gramya Bank	1,066	1,919	2,985	14.54	28.93	43.47
5	Dhenkenal Gramya Bank	2,013	645	2,658	45.99	30.21	76.2
6	Kalahandi Anchalik Gramya Bank	6,270	3,070	9,340	68.55	63.57	132.12
7	Koraput Panchabati Gramya Bank	5,246	4,676	9,922	73.31	107.69	181
8	Puri Gramya Bank	1,490	1,461	2,951	14.31	22.03	36.34
9	Rushikulya Gramya Bank	2,804	1,165	3,969	47.18	30.22	77.4
	Total	24,621	18,885	43,506	317.73	405.67	723.40

(Rs. million)

Sl.No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 - 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 - 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
West Bengal							
1	Bardhaman Gramin Bank	40	103	143	1.42	1.88	3.3
2	Gaur Gramin Bank	596	287	883	4.99	4.07	9.06
3	Howrah Gramin Bank	417	266	683	11.44	16.19	27.63
4	Mallabhum Gramin Bank	508	742	1,250	7.25	16.38	23.63
5	Mayurakshi Gramin Bank	398	696	1,094	28.32	38.3	66.62
6	Murshidabad Gramin Bank	456	56	512	9.18	0	9.18
7	Nadia Gramin Bank	2,497	1,697	4,194	12.96	8.29	21.25
8	Sagar Gramin Bank	2,316	1,547	3,863	9.1	11.1	20.2
9	Uttarbanga KGB	1,059	265	1,324	17.51	10.03	27.54
	Total	8,287	5,659	13,946	102.17	106.24	208.41
	Sub Total	41,352	31,822	73,174	564.25	645.92	1210.17
Central Region							
Chhattisgarh							
1	Bastar KGB	452	362	814	2.07	1.41	3.48
2	Bilaspur Raipur KGB	142	197	339	2.89	1.96	4.85
3	Durg Rajnandgaon KGB	3,520	704	4,224	30.41	7.08	37.49
4	Raigarh KGB	131	254	385	1.97	2.6	4.57
5	Sarguja KGB	41	76	117	0.2	0.68	0.88
	Total	4,286	1,593	5,879	37.54	13.73	51.27
Madhya Pradesh							
1	Bundelkhand GB	158	90	248	0.98	1.51	2.49
2	Chambal RRB	2	56	58	0.11	1.88	1.99
3	Chhindwara-Seoni KGB	539	104	643	5.04	1.6	6.64
4	Damoh-panna-Sagar RRB	14	44	58	0.37	2.94	3.31

Sl.No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 - 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 - 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
5	Dewas-Shajapur KGB	895	530	1,425	19.8	13.88	33.68
6	Gwalior-Datia KGB	430	192	622	3.21	1.86	5.07
7	Hoshangabad KGB	501	353	854	4.75	4.91	9.66
8	Indore-Ujjain KGB	113	140	253	1.55	2.68	4.23
9	Jhabua-Dhar KGB	3,349	2,042	5,391	80.29	27.51	107.8
10	Mahakaushal KGB	83	87	170	0.55	1.43	1.98
11	Mandla-Balghat KGB	15	34	49	0.07	0.34	0.41
12	Nimar KGB	721	210	931	8.93	9.02	17.95
13	Rajgarh-Sehore KGB	146	135	281	2.32	6.48	8.8
14	Ratlam-Mandsaur KGB	185	182	367	1.91	5.25	7.16
15	Rewa-Sidhi KGB	22	23	45	0.44	0.32	0.76
16	Shahdol KGB	77	65	142	1.57	1.22	2.79
17	Sharda KGB	905	278	1,183	3.28	6.19	9.47
18	Shivpuri-Guns KGB	156	551	707	0.78	13.51	14.29
19	Vidisha-Bhopal KGB	15	44	59	0.4	2.02	2.42
	Total	8,326	5,160	13,486	136.35	104.55	240.90
Uttaranchal							
1	Alaknanda Gramin Bank	125	87	212	9.01	6.27	15.28
2	Ganga Yamuna Gramin Bank	287	289	576	5.17	12.66	17.83
3	Nainital Almora KGB	292	258	550	9.08	8.71	17.79
4	Pithoragarh KGB	107	136	243	8.55	2.97	11.52
	Total	811	770	1,581	31.81	30.61	62.42
Uttar Pradesh							
1	Aligarh KGB	768	175	943	27.04	1.09	28.13
2	Allahabad GB	2,380	598	2,978	43.67	0.96	44.63
3	Avadh GB	1,243	501	1,744	28.69	11.25	39.94
4	Ballia KGB	902	261	1,163	14.2	13.25	27.45
5	Barabanki GB	945	318	1,263	15.43	1.43	16.86
6	Bareilly KGB	873	554	1,427	23.8	14.9	38.7
7	Basti GB	1,054	615	1,669	8.39	0.87	9.26

Sl.No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 - 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 - 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
8	Bhagirath GB	633	109	742	10.53	107.2	117.73
9	Chhatrasal GB	687	231	918	26.91	5.26	32.17
10	Devipatan KGB	395	273	668	11.87	11.34	23.21
11	Etah KGB	778	406	1,184	12.58	7.31	19.89
12	Etawah KGB	1,454	383	1,837	22.8	7.86	30.66
13	Faizabad KGB	457	161	618	24.64	2.5	27.14
14	Farrukhabad GB	879	548	1,427	42.31	29.6	71.91
15	Fatepur KGB	655	41	696	11.17	0.2	11.37
16	Gomti GB	1,252	568	1,820	15	1.9	16.9
17	Gorakhpur KGB	2,806	2,355	5,161	78.76	59.65	138.41
18	Hindon GB	173	91	264	11.85	1.19	13.04
19	Jamuna GB	421	225	646	13.59	5.31	18.9
20	Kanpur KGB	1,844	540	2,384	23.16	1.79	24.95
21	Kashi GB	897	227	1,124	14.49	3.6	18.09
22	Kisan GB	291	69	360	7.14	0.55	7.69
23	Kshetriya Kisan GB	842	16	858	23.63	0.15	23.78
24	Muzzafarnagar KGB	367	40	407	2.95	0.12	3.07
25	Pratapgarh KGB	1,482	632	2,114	25.87	18.77	44.64
26	Prathma Bank	3,343	2,504	5,847	59.67	43.58	103.25
27	Raebareli KGB	2,209	558	2,767	24.15	23.89	48.04
28	Rani Laxmibai KGB	248	80	328	4.59	2.01	6.6
29	Samyut KGB	1,943	1,089	3,032	22.12	22.28	44.4
30	Sarayu KGB	44	27	71	1.12	3.23	4.35
31	Shahjahanpur KGB	112	1	113	1.59	0.14	1.73
32	Shravasthi KGB	714	374	1,088	29.74	0.44	30.18
33	Sultanpur KGB	1,479	501	1,980	29.87	13.97	43.84
34	Tulsi GB	264	159	423	7.85	0.24	8.09
35	Vidur GB	188	101	289	4.59	0.81	5.4
36	Vindyasini GB	622	30	652	5.39	0.19	5.58
Total		35,644	15,361	51,005	731.15	418.83	1149.98
Sub Total		49,067	22,884	71,951	936.85	567.72	1504.57

Sl.No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 - 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 - 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Western Region							
Gujarat							
1	Banaskantha Mehsana GB	362	23	385	2.90	0.56	3.46
2	Jamnagar - Rajkot GB	62	20	82	1.01	1.33	2.34
3	Junagadh Amreli GB	89	15	104	0.26	2.48	2.74
4	Kutch GB	271	1	272	3.80	0.10	3.90
5	Panchmahal Vadodara GB	1,573	128	1,701	24.69	5.06	29.75
6	Sabarkantha Gandhinagar GB	835	75	910	3.99	3.31	7.30
7	Surat Bharuch GB	606	155	761	12.04	10.71	22.75
8	Surendranagar Bhavanagar GB	186	56	242	4.10	3.81	7.91
9	Valsad Dang GB	136	2	138	0.24	0.01	0.25
	Total	4,120	475	4,595	53.03	27.37	80.40
Maharashtra							
1	Akola RRB	2,018	975	2,993	46.22	11.30	57.52
2	Aurangabad Jalna RRB	1,373	518	1,891	39.41	28.02	67.43
3	Bhandara RRB	600	215	815	11.45	6.09	17.54
4	Buldhana RRB	99	1	100	1.92	0.08	2.00
5	Chandrapur Gadchiroli RRB	2,500	491	2,991	55.26	34.69	89.95
6	Marathwada RRB	1,542	520	2,062	21.09	11.24	32.33
7	Ratnagiri Sindhudurg RRB	215	164	379	2.79	4.21	7.00
8	Solapur RRB	344	60	404	9.91	8.44	18.35
9	Thane RRB	20	21	41	0.53	0.26	0.79
10	Yavatmal RRB	628	210	838	15.34	11.70	27.04
	Total	9,339	3,175	12,514	203.92	116.03	319.95
	Sub Total	13,459	3,650	17,109	256.95	143.40	400.35

(Rs. million)

Sl.No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 - 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 - 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Southern Region							
Andhra Pradesh							
1	Chaitanya Gr. Bank	2,463	904	3,367	119.15	81.01	200.16
2	Godavari Gr. Bank	3,801	1,071	4,872	119.23	89.11	208.34
3	Golconda Gr. Bank	2,027	158	2,185	55.24	19.01	74.25
4	Kakatiya Gr. Bank	7,289	750	8,039	237.38	102.81	340.19
5	Kanakadurga Gr. Bank	2,122	200	2,322	59.69	36.95	96.64
6	Manjira Gr. Bank	6,993	1,350	8,343	191.80	108.48	300.28
7	Nagarjuna Gr. Bank	12,725	5,918	18,643	363.74	183.69	547.43
8	Pinakini Gr. Bank	4,413	1,381	5,794	209.15	107.57	316.72
9	Rayalaseema Gr. Bank	7,050	4,675	11,725	197.32	224.41	421.73
10	Sangameswara Gr. Bank	6,540	1,932	8,472	283.73	220.62	504.35
11	Shri Satavahana Gr. Bank	5,205	579	5,784	123.77	72.61	196.38
12	Shri Venkateswara Gr. Bank	5,129	1,436	6,565	207.50	262.04	469.54
13	Sree Anantha Gr. Bank	4,013	1,895	5,908	137.56	119.64	257.20
14	Sri Saraswathi Gr. Bank	5,756	2,360	8,116	187.49	123.35	310.84
15	Sri Visakha Gr. Bank	22,039	5,867	27,906	649.89	521.56	1171.45
16	Srirama Gr. Bank	1,993	436	2,429	79.22	52.19	131.41
	Total	99,558	30,912	1,30,470	3,221.86	2,325.05	5,546.91
Karnataka							
1	Bijapur Grameena Bank	824	584	1,408	25.47	25.73	51.20
2	Cauvery Grameena Bank	4,114	2,087	6,201	119.81	81.56	201.37
3	Chikmagalur-Kodagu Grameena Bank	120	136	256	3.84	4.58	8.42
4	Chitradurga Grameena Bank	3,248	1,369	4,617	95.63	46.50	142.13

(Rs. million)

Sl.No.	Name of the RRB	Cumulative No of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 - 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 - 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
5	Kalpataru Grameena Bank	1,612	1,875	3,487	38.96	75.05	114.01
6	Kolar Grameena Bank	1,203	865	2,068	31.42	22.23	53.65
7	Krishna Grameena Bank	2,409	1,579	3,988	70.32	35.84	106.16
8	Malaprabha Grameena Bank	2,557	2,981	5,538	55.33	88.70	144.03
9	Netravati Grameena Bank	747	194	941	20.99	5.90	26.89
10	Sahyadri Grameena Bank	1,420	332	1,752	55.04	26.10	81.14
11	Tungabhadra Grameena Bank	3,152	2,410	5,562	76.55	47.84	124.39
12	Varada Grameena Bank	219	271	490	4.51	9.84	14.35
13	Vishveshvaraya Grameena Bank	304	475	779	6.96	20.03	26.99
	Total	21,929	15,158	37,087	604.83	489.90	1,094.73
Kerala							
1	North Malabar GB	1,909	500	2,409	39.38	21.75	61.13
2	South Malabar GB	2,309	647	2,956	51.28	23.31	74.59
	Total	4,218	1,147	5,365	90.66	45.06	135.72
Tamil Nadu & Union Territory of Pondicherry							
1	Adhiyaman Grama Bank	2,907	625	3,532	202.48	193.01	395.49
2	Pandiyam Grama Bank	23,998	9,171	33,169	958.87	799.60	1758.47
3	Vallalar Grama Bank	2,954	239	3,193	60.32	42.70	103.02
	Total	29,859	10,035	39,894	1,221.67	1,035.31	2,256.98
	Sub Total	1,55,564	57,252	2,12,816	5,139.02	3,895.32	9,034.34
	Grand Total	2,77,340	1,28,658	4,05,998	7,271.80	5,510.78	12,782.58

STATEMENT VI

SHG-Bank Linkage-Physical & Financial Progress of Participating Co-operative Banks upto 31 March 2004

(Rs. million)

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Northern Region							
Haryana							
1	Fatehabad DCCB		10	10		0.45	0.45
2	Hissar DCCB		24	24		0.60	0.60
3	Panipat DCCB		2	2		0.05	0.05
4	Sirsa DCCB		1	1		0.03	0.03
	Total	0	37	37		1.13	1.13
Himachal Pradesh							
1	Himachal Pradesh State Cooperative Bank	1,084	872	1,956	16.56	17.24	33.80
2	Jogindra Central Cooperative Bank Limited	1,324	250	1,574	51.72	28.51	80.23
3	Kangra Central Cooperative Bank	1,651	610	2,261	33.19	22.87	56.06
	Total	4,059	1,732	5,791	101.47	68.62	170.09
Punjab							
1	Amritsar CCB	46	23	69	2.24	1.14	3.38
2	Bathinda CCB	6	36	42	0.33	1.07	1.40
3	Faridkot CCB	101	52	153	4.07	6.24	10.31
4	Fatehgarh Sahib CCB	93	95	188	2.98	3.23	6.21
5	Ferozepur CCB	4	7	11	0.04	0.13	0.17
6	Gurudaspur CCB	1	15	16	0.04	0.34	0.38

(Rs. million)

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
7	Hoshiarpur CCB	6	8	14	0.17	0.26	0.43
8	Jalandhar CCB	4	15	19	0.17	0.54	0.71
9	KapurthalaCCB	1	0	1	0.04	0.00	0.04
10	Ludhiana CCB	1	6	7	0.05	0.15	0.20
11	Moga CCB	5	7	12	0.06	0.35	0.41
12	Muksar CCB	11	4	15	0.19	0.29	0.48
13	Nawashahr CCB	5	8	13	0.16	0.19	0.35
14	Patiala CCB	32	14	46	1.16	1.00	2.16
15	Ropar CCB	23	41	64	0.80	1.67	2.47
16	Sangrur CCB	31	6	37	1.02	0.20	1.22
17	Tarantaran CCB	1		1	0.05	0.00	0.05
	Total	371	337	708	13.57	16.80	30.37
Jammu & Kashmir							
1	Ananthnag CCB	72	24	96	5.86	0.61	6.46
2	J & K State Coop Bank	96	66	162	5.63	1.84	7.47
3	Jammu Central Coop. Bank		5	5		0.06	0.06
	Total	168	95	263	11.49	2.51	14.00
Rajasthan							
1	Ajmer DCCB	731	643	1,374	17.80	17.50	35.30
2	Alwar DCCB	152	202	354	6.78	6.73	13.51
3	Banswara DCCB	2	0	2	0.05	0.00	0.05
4	Barmer DCCB		62	62		1.42	1.42
5	Baran DCCB	8		8			
6	Bharatpur DCCB	37	47	84	0.45	0.48	0.93

(Rs. million)

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
7	Bhilwara DCCB	183	135	318	1.76	2.06	3.82
8	Bikaner DCCB	12	21	33	0.13	0.22	0.35
9	Bundi DCCB		8	8			
10	Chittorgarh DCCB	48	37	85	0.94	0.62	1.56
11	Churu DCCB	15	53	68	0.14	0.37	0.51
12	Dausa DCCB	26		26	0.49	0.00	0.49
13	Hanumangarh DCCB	2		2	0.02	0.00	0.02
14	Jaipur DCCB	499	276	775	13.39	3.02	16.41
15	Jaisalmer DCCB		0			0.00	
16	Jalore DCCB	10	0	10	0.24	0.00	0.24
17	Jhalawar DCCB	44	43	87	0.50	0.41	0.91
18	Jhunjhunu DCCB	12	39	51	0.06	0.40	0.46
19	Jodhpur DCCB	239	66	305	4.54	3.50	8.04
20	Karoli DCCB	17		17	0.04	0.00	0.04
21	Kota DCCB	28	32	60	0.55	0.60	1.15
22	Pali DCCB	3	12	15	0.66	0.15	0.81
23	Sawai Madhopur DCCB	56	47	103	1.71	0.46	2.17
24	Sikar DCCB	109	50	159	1.21	1.10	2.31
25	Sirohi DCCB	6	4	10	0.13	0.08	0.21
26	Sriganganagar DCCB	87	63	150	1.60	0.38	1.98
27	Tonk DCCB	83	123	206	0.81	4.66	5.47
28	Udaipur DCCB		2	2		0.21	0.21
	Total	2,409	1,965	4,374	54.00	44.37	98.37
	Sub Total	7,007	4,166	11,173	180.53	133.43	313.96

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
North Eastern Region							
Assam							
1	Sibsagar DCCB	30		30	0.59		0.59
2	Assam Cooperative Apex Bank Ltd (SCB)	7	301	308	0.18	3.77	3.95
3	Urban Co-operative Banks	0	30	30	0.00	0.38	0.38
	Total	37	331	368	0.77	4.15	4.92
Sikkim							
1	Sikkim State Cooperative Bank		5	5		0.08	0.08
Tripura							
1	Tripura State Cooperative Bank	6	67	73	0.08	0.18	0.26
Meghalaya							
1	Meghalaya State Cooperative Bank	0	10	10	0.00	0.38	0.38
Arunachal Pradesh							
1	Arunachal Pradesh State Cooperative Bank	0	22	22	0.00	1.47	1.47
	Sub Total	43	435	478	0.85	6.26	7.11
Eastern Region							
Bihar							
1	Bhagalpur DCCB	39		39	2.94		2.94
2	Sitamarhi DCCB	20		20	0.30		0.30
3	Magadh DCCB	5	28	33	0.07	0.02	0.09
4	Munger-Jamui DCCB	27	14	41	0.64	0.35	0.99
	Total	91	42	133	3.95	0.37	4.32

(Rs. million)

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Orissa							
1	Angul United DCCB	384	605	989	6.85	12.72	19.57
2	Aska DCCB	89	21	110	0.38	0.31	0.69
3	Balasore DCCB	264	451	715	4.10	9.64	13.74
4	Berhampur DCCB	434	45	479	16.48	10.07	26.55
5	Bhawanipatna DCCB	18	43	61	0.23	0.60	0.83
6	Bolangir DCCB	958	50	1,008	10.77	3.15	13.92
7	Boudh DCCB	279	77	356	3.50	0.95	4.45
8	Cuttack DCCB	184	90	274	2.34	5.75	8.09
9	Keonjhar DCCB	94	45	139	0.72	1.54	2.26
10	Khurda DCCB	14	14	28	0.47	1.28	1.75
11	Koraput DCCB	1,498	1,016	2,514	13.32	17.05	30.37
12	Nayagarh DCCB	178	35	213	1.19	1.73	2.92
13	Sambalpur DCCB	182	194	376	1.88	3.25	5.13
14	Sundergarh DCCB	559	160	719	2.73	2.23	4.96
15	United Puri Nimapara DCCB	30	35	65	0.37	0.32	0.69
16	Banki DCCB	23	16	39	0.37	1.14	1.51
17	Mayurbhanj DCCB	12	26	38	0.16	0.33	0.49
	Total	5,200	2,923	8,123	65.86	72.06	137.92
West Bengal							
1	Balageria CCB	923	336	1,259	4.38	6.42	10.80
2	Balurghat DCCB	109	173	282	0.19	3.01	3.20
3	Bankura DCCB	1,860	1,402	3,262	17.20	13.38	30.58
4	Bardhaman DCCB	414	649	1,063	4.82	3.66	8.48
5	Birbhum DCCB	76	215	291	1.25	2.61	3.86

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
6	Darjeeling DCCB	23	3	26	0.32	0.24	0.56
7	Hooghly DCCB	5,200	2,286	7,486	61.68	47.67	109.35
8	Howrah DCCB	71	470	541	1.31	3.57	4.88
9	Jalpaiguri CCB	186	168	354	1.32	2.36	3.68
10	Malda DCCB	721	407	1,128	5.38	8.78	14.16
11	Mugberia CCB	2,057	1,890	3,947	6.24	11.25	17.49
12	Murshidabad DCCB	1,223	662	1,885	11.98	7.48	19.46
13	Nadia DCCB	615	448	1,063	4.80	3.50	8.30
14	Purulia DCCB	157	88	245	2.96	2.51	5.47
15	Raiganj DCCB	979	58	1,037	1.65	4.02	5.67
16	Tamluk Ghatal CCB	324	123	447	4.08	5.05	9.13
17	Vidyasagar CCB	279	20	299	2.75	7.65	10.40
18	WBSCB (Cooch Behar)	20	150	170	0.45	0.58	1.03
19	WBSCB (North Unit)	1,000	38	1,038	7.37	0.00	7.37
20	WBSCB (South Unit)	392	848	1,240	3.86	7.11	10.97
	Total	16,629	10,434	27,063	143.99	140.85	284.84
UT of A & N Islands							
1	Andaman & Nicobar SCB	48	18	66	1.60	1.02	2.62
	Sub Total	21,968	13,417	35,385	215.40	214.30	429.70
Central Region							
	Madhya Pradesh						
1	Badwani CCB	10	5	15	0.01	0.18	0.19
2	Betul CCB					0.00	

(Rs. million)

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
3	Chhatarpur CCB	24	7	31	0.20	0.11	0.31
4	Dewas CCB	18	33	51	0.28	0.23	0.51
5	Dhar CCB	100	7	107	1.04	0.02	1.06
6	Gwalior CCB		20	20		0.20	0.20
7	Hoshangabad CCB	30	20	50	0.19	0.24	0.43
8	Indore CCB	154	72	226	1.16	0.44	1.60
9	Jabalpur CCB	13		13	0.05	0.00	0.05
10	Jhabua CCB	202	14	216	25.15	0.77	25.92
11	Khandwa CCB	658	53	711	1.82	1.71	3.53
12	Khargone CCB	34	54	88	0.59	2.29	2.88
13	Mandsaur CCB	367	200	567	8.86	5.55	14.41
14	Morena CCB		6	6		0.17	0.17
15	Raisen CCB	38	1	39	0.72	0.04	0.76
16	Rajgarh CCB		2	2		0.08	0.08
17	Ratlam CCB	34	4	38	0.18	0.01	0.19
18	Rewa CCB	10		10	0.13	0.00	0.13
19	Sagar CCB	75		75	0.24	0.00	0.24
20	Satna CCB	32	1	33	0.10	0.12	0.22
21	Shahdol CCB	1	16	17	0.01	0.13	0.14
22	Shajapur CCB		7	7		0.90	0.90
23	Sheopur CCB		5	5		0.13	0.13
24	Ujjain CCB		103	103		0.83	0.83
25	Vidisha CCB	91	1	92	0.63	0.17	0.80
	Total	1,891	631	2,522	41.36	14.32	55.68

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Chattisgarh							
1	Ambikapur DCCB		22	22		0.39	0.39
2	Bastar DCCB	81		81	0.84	0.00	0.84
3	Bilaspur DCCB	42	3	45	0.93	0.06	0.99
4	Durg DCCB	616	93	709	2.68	0.47	3.15
5	Jagdalpur DCCB		65	65		0.60	0.60
6	Mahasammund DCCB	24		24	0.33	0.00	0.33
7	Raigarh DCCB		0			0.00	
8	Raipur DCCB	166	51	217	0.95	0.31	1.26
9	Rajnandgaon DCCB	774	488	1,262	4.53	4.12	8.65
10	Sarguja DCCB	209		209	1.62	0.00	1.62
	Total	1,912	722	2,634	11.88	5.95	17.83
Uttaranchal							
1	Almora DCCB	10	42	52	0.62	1.00	1.62
2	Chamoli Zila Sahkari Bank Ltd.	2	74	76	0.05	3.76	3.81
9	Dehradun DCCB		1,009	1,009		4.12	4.12
8	Haridwar DCCB		17	17		0.42	0.42
6	Kotdwar DCCB	2	159	161	0.02	1.90	1.92
5	Nainital DCCB	206	339	545	4.56	18.29	22.85
4	Pithoragarh Zila Sahkari Bank Ltd.	7	128	135	0.06	3.09	3.15
7	Tehri Grahwal DCCB	30	121	151	0.69	5.10	5.79
8	Uttarkashi Zila Sahkari Bank	5	109	114	0.05	2.78	2.83
	Total	262	1,998	2,260	6.05	40.46	46.51

(Rs. million)

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Uttar Pradesh							
1	Agra DCCB	11	11	22	0.14	0.38	0.52
2	Aligarh DCCB	13	42	55	0.14	0.35	0.49
3	Allahabad DCCB	8	7	15	0.14	0.13	0.27
4	Azamgarh DCCB	13	0	13	0.11	0.00	0.11
5	Badaun DCCB		34	34		6.13	6.13
6	Bahraich DCCB	10	14	24	0.02	0.12	0.14
7	Ballia DCCB		2	2		0.03	0.03
8	Barabanki DCCB		29	29		0.78	0.78
9	Bareilly DCCB	24	21	45	0.23	0.62	0.85
10	Basti DCCB		2	2		0.05	0.05
11	Bijnore DCCB	22	6	28	0.08	0.15	0.23
12	Bulandshahr DCCB		17	17		0.21	0.21
13	Deoria DCCB	11	5	16	0.01	0.15	0.16
14	Etah DCCB		10	10		0.15	0.15
15	Etawah DCCB	4	8	12	0.06	0.02	0.08
16	Faizabad DCCB		120	120		0.63	0.63
17	Fatehpur DCCB	32	446	478	0.11	24.34	24.45
18	Firozabad DCCB	125	58	183	1.29	0.47	1.76
19	Ghaziabad DCCB	9	61	70	0.07	0.50	0.57
20	Ghazipur DCCB		6	6		0.06	0.06
21	Gorakhpur DCCB	111	33	144	0.27	0.27	0.54
22	Hamirpur DCCB	9	4	13	0.05	0.05	0.10
23	Hardoi DCCB	2	5	7	0.00	0.05	0.05
24	Jalaun DCCB	48	24	72	1.62	0.19	1.81

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
25	Jaunpur DCCB	22	7	29	0.33	0.06	0.39
26	Jhansi DCCB		2	2		0.03	0.03
27	Lakhimpur-Kheri DCCB	37	31	68	0.70	0.24	0.94
28	Maharajganj DCCB	4		4	0.00	0.00	0.00
29	Lalitpur DCCB		3	3		0.02	0.02
30	Lucknow DCCB		3	3		0.03	0.03
31	Mainpuri DCCB	19	14	33	0.11	0.11	0.22
32	Mathura DCCB	19	13	32	0.94	0.14	1.08
33	Mau DCCB		5	5		0.05	0.05
34	Meerut DCCB	27	37	64	0.38	0.30	0.68
35	Mirzapur DCCB	58	18	76	0.11	0.46	0.57
36	Moradabad DCCB	46	99	145	0.95	0.90	1.85
37	Muzaffarnagar DCCB	36	37	73	0.17	0.30	0.47
38	Pilibhit DCCB	16	16	32	0.45	0.18	0.63
39	Pratapgarh DCCB	75	16	91	0.68	0.20	0.88
40	Raebareli DCCB	67	12	79	0.83	0.16	0.99
41	Rampur DCCB		60	60		0.65	0.65
42	Saharanpur DCCB	1	25	26	0.01	0.10	0.11
43	Shahajhanpur DCCB		28	28		0.32	0.32
44	Shrawasti DCCB	1		1	0.00	0.00	0.00
45	Sitapur DCCB	8		8	0.01	0.00	0.01
46	Sultanpur DCCB	13	52	65	0.02	0.91	0.93
47	Varanasi DCCB		1	1		0.01	0.01
	Total	901	1,444	2,345	10.03	41.00	51.03
	Sub Total	4,966	4,795	9,761	69.32	101.73	171.05

(Rs. million)

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Western Region							
	Goa						
1	The Goa State Co-op. Bank Ltd.	46	52	98	3.17	3.86	7.03
Gujarat							
1	Ahmedabad DCCB	44	7	51	0.27	0.10	0.37
2	Amreli DCCB	88	2	90	1.78	0.05	1.83
3	Banaskantha DCCB	174	95	269	0.73	2.09	2.82
4	Bharuch DCCB	296	80	376	2.00	8.70	10.70
5	Bhavnagar DCCB	3	1	4	0.02	0.01	0.03
6	Jamnagar DCCB	5	3	8	0.28	0.03	0.31
7	Junagadh DCCB	46	0	46	0.23	0.00	0.23
8	Kheda DCCB	11	0	11	0.11	0.00	0.11
9	Kutch DCCB	4	0	4	0.04	0.00	0.04
10	Kodinar DCCB		0			0.00	
11	Mehsana DCCB	6	68	74	0.05	0.80	0.85
12	Panchmahal DCCB	166	0	166	0.76	0.00	0.76
13	Rajkot DCCB	117	45	162	0.62	0.74	1.36
14	Sabarkantha DCCB	214	30	244	5.96	1.63	7.59
15	Surat DCCB	27	0	27	0.20	0.00	0.20
16	Surendranagar DCCB		2	2		0.50	0.50
17	Vadodara DCCB	5	0	5	0.02	0.00	0.02
18	Valsad DCCB	14	0	14	0.14	0.00	0.14
	Total	1,220	333	1,553	13.21	14.65	27.86

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Maharashtra							
1	Ahmednagar DCCB	3	24	27	0.30	0.64	0.94
2	Akola DCCB	24	34	58	0.26	1.34	1.60
3	Amravati DCCB	666	87	753	18.42	17.95	36.37
4	Aurangabad DCCB	179	1	180	0.52	0.18	0.70
5	Beed DCCB	25	0	25	1.32	0.83	2.15
6	Bhandara DCCB	142	15	157	2.51	0.48	2.99
7	Buldhana DCCB		0			0.00	
8	Chandrapur DCCB	365	1,332	1,697	7.67	16.80	24.47
9	Dhule & Nandurbar DCCB	307	144	451	6.23	2.98	9.21
10	Gadchiroli DCCB	284	339	623	5.42	6.04	11.46
11	Godia (Bhandara) DCCB	11		11	0.87	0.00	0.87
12	Hingoli (Parabhani) DCCB	2		2	0.19	0.00	0.19
13	Jalgaon DCCB	332	15	347	4.88	1.78	6.66
14	Jalna DCCB		12	12		0.27	0.27
15	Kolhapur DCCB	344	296	640	4.82	4.45	9.27
16	Latur DCCB		42	42		0.35	0.35
17	Nagpur DCCB	66	121	187	1.16	3.27	4.43
18	Nanded DCCB		25	25		0.41	0.41
19	Nandurbar DCCB	24	139	163	0.37	1.70	2.07
20	Nasik DCCB	4	4	8	0.29	0.58	0.87
21	Parbhani DCCB	7	12	19	0.13	0.38	0.51
22	Pune DCCB	111	88	199	4.21	3.74	7.95
23	Raigad DCCB	14	23	37	0.43	1.11	1.54
24	Ratnagiri DCCB	61	12	73	2.29	0.90	3.19

(Rs. million)

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
25	Sangali DCCB	102	43	145	1.21	1.35	2.56
26	Satara DCCB	133	83	216	3.08	2.03	5.11
27	Sindudurg DCCB	45	15	60	1.20	0.90	2.10
28	Solapur DCCB	208	36	244	6.56	0.36	6.92
29	Thane DCCB	91	292	383	1.45	5.20	6.65
30	Usmanabad DCCB	10	19	29	1.79	0.77	2.56
31	Wardha DCCB	51	39	90	0.51	0.92	1.43
32	Washim (Akola) DCCB	0	3	3	0.00	0.17	0.17
33	Yavatmal DCCB	17	98	115	0.84	1.70	2.54
34	Urban Cooperative Banks	109	122	231	0.86	1.31	2.17
	Total	3,737	3,515	7,252	79.79	80.89	160.68
	Sub Total	5,003	3,900	8,903	96.17	99.40	195.57
Southern Region							
	Andhra Pradesh						
1	Adilabad DCCB	115	87	202	2.61	2.29	4.90
2	Anantapur DCCB	171	187	358	3.64	7.42	11.06
3	Chittoor DCCB	183	156	339	7.27	6.17	13.44
4	Guntur DCCB	272	144	416	6.49	9.19	15.68
5	Krishna DCCB	2,465	428	2,893	62.06	33.51	95.57
6	Nalgonda DCCB	132	77	209	4.80	4.19	8.99
7	Nizamabad DCCB	2,744	637	3,381	83.13	37.96	121.09
8	Visakhapatnam DCCB	698	277	975	20.75	13.75	34.50
9	Vizianagaram DCCB		18	18		1.50	1.50
10	West Godavari DCCB		184	184		3.95	3.95
11	Eluru DCCB	8		8	0.16		0.16
	Total	6,788	2,195	8,983	190.91	119.93	310.84

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Karnataka							
1	Amanath Coop Bank Ltd (SUC Bank)	277		277	18.59		18.59
2	Bagalkot DCCB		115	115		3.84	3.84
3	Bangalore DCCB	39	296	335	1.07	9.56	10.63
4	Belgaum DCCB	126	156	282	4.84	3.43	8.27
5	Bellary DCCB	170	406	576	9.45	13.75	23.20
6	Bidar DCCB	4,938	1,178	6,116	122.18	70.50	192.68
7	Bijapur DCCB	321	129	450	4.01	0.99	5.00
8	Chikmagalur DCCB	137	181	318	4.34	4.48	8.82
9	Chitradurga DCCB	242	363	605	4.98	8.50	13.48
10	Davangere DCCB	86	123	209	1.99	3.50	5.49
11	Gulbarga DCCB	236	546	782	5.75	14.03	19.78
12	Hassan DCCB	1,920	1,850	3,770	44.39	49.55	93.94
13	KCCB, Dharwad	84	0	84	2.02	0.00	2.02
14	Kodagu DCCB	429	503	932	4.56	9.03	13.59
15	Kolar DCCB	646	118	764	16.06	5.25	21.31
16	Mandya DCCB	1,154	1,166	2,320	15.44	13.50	28.94
17	Mysore DCCB	587	575	1,162	14.84	25.88	40.72
18	North Kanara, Sirsi DCCB	754	353	1,107	4.96	11.82	16.78
19	Raichur DCCB	117	156	273	2.09	3.22	5.31
20	Shimoga DCCB	235	213	448	8.43	9.16	17.59
21	South Canara DCCB	3,185	1,842	5,027	95.91	48.11	144.02
22	Tumkur DCCB	886	1,336	2,222	11.41	29.25	40.66
	Total	16,569	11,605	28,174	397.31	337.35	734.66

(Rs. million)

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank Loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
Kerala							
1	Alappuzha DCCB	714	247	961	50.47	16.49	66.96
2	Ernakulam DCCB		26	26		1.67	1.67
3	Idukki DCCB	953	1,248	2,201	28.73	51.34	80.07
4	Kannur DCCB	2	0	2	1.22	0.00	1.22
5	Kasargod DCCB	22	104	126	0.73	4.05	4.78
6	Kollam DCCB	138	305	443	12.96	10.70	23.66
7	Kottayam DCCB	226	69	295	11.91	3.70	15.61
8	Kozhikode DCCB	23	34	57	2.19	1.33	3.52
9	Malappuram DCCB		1,476	1,476		40.10	40.10
10	Palakkad DCCB		0			0.00	
11	Pathanamthitta DCCB	49	36	85	3.56	1.91	5.47
12	Thiruvananthapuram DCCB	20	0	20	1.82	0.00	1.82
13	Thrissur DCCB	502	181	683	33.80	13.56	47.36
14	Wayanad DCCB	77	533	610	4.07	11.12	15.19
	Total	2,726	4,259	6,985	151.46	155.97	307.43
Tamilnadu							
1	Coimbatore DCCB	385	125	510	5.29	6.52	11.81
2	Cuddalore DCCB	829	659	1,488	15.65	41.68	57.33
3	Dharmapuri DCCB	1,154	37	1,191	120.77	3.73	124.50
4	Dindigul DCCB	673	232	905	11.35	15.01	26.36
5	Erode DCCB	503	383	886	12.73	37.92	50.65
6	Kancheepuram DCCB	342	333	675	8.65	12.59	21.24
7	Kanyakumari DCCB	359	456	815	22.67	51.64	74.31
8	Kumbakonam CCB	1,975	601	2,576	34.27	23.10	57.37

Sl.No.	Name of the DCCB	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004	Cumulative bank loan disbursed upto 31 March 2004
9	Madurai DCCB	94	425	519	3.24	39.85	43.09
10	Nilgris DCCB	750	309	1,059	5.77	17.57	23.34
11	Pudukottai DCCB	616	424	1,040	19.04	49.44	68.48
12	Ramnad DCCB	402	495	897	12.49	81.12	93.61
13	Salem DCCB	149	1,004	1,153	4.11	81.04	85.15
14	Sivagangai DCCB	167	73	240	5.92	10.23	16.15
15	Tanjavur DCCB	1,495	829	2,324	32.84	32.23	65.07
16	Tiruchirappalli DCCB	1,837	1,940	3,777	15.48	107.70	123.18
17	Tirunelveli DCCB	100	299	399	2.84	29.45	32.29
18	Tiruvannamalai DCCB	476	473	949	13.95	54.21	68.16
19	Tuticorin DCCB	364	360	724	11.16	16.06	27.22
20	Vellore DCCB	80	261	341	2.26	12.25	14.51
21	Villupuram DCCB	403	790	1,193	11.84	58.03	69.87
22	Virudanagar DCCB	736	432	1,168	45.61	41.60	87.21
	Total	13,889	10,940	24,829	417.93	822.97	1,240.90
	Sub Total	39,972	28,999	68,971	1,157.61	1,436.22	2,593.83
	GRAND TOTAL	78,959	55,712	1,34,671	1,719.88	1,991.33	3,711.21

STATEMENT VII

SHG-Bank Linkage- Model-wise Cumulative Position upto 31 March 2004

(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	582	27.09	1,762	119.34			2,344	146.43
2	Himachal Pradesh	331	2.61	12,892	312.41	5	0.03	13,228	315.05
3	Punjab	427	19.36	1,221	63.60			1,648	82.96
4	Jammu & Kashmir	21	0.33	1,219	35.83			1,240	36.16
5	New Delhi			90	9.25			90	9.25
6	Rajasthan	6,654	137.75	27,185	594.99	7	1.00	33,846	733.74
	TOTAL	8,015	187.14	44,369	1,135.42	12	1.03	52,396	1,323.59
B North-Eastern Region									
7	Assam	7,954	139.69	1,735	21.07	1,017	7.83	10,706	168.59
8	Arunachal Pradesh			225	9.82			225	9.82
9	Manipur			220	5.42	5	0.51	225	5.93
10	Meghalaya	2	0.01	126	3.06	66	3.21	194	6.28
11	Sikkim			32	0.93			32	0.93
12	Nagaland	24	2.89					24	2.89
13	Tripura	670	4.16	180	1.06			850	5.22
14	Mizoram			22	2.48			22	2.48
	TOTAL	8,650	146.75	2,540	43.84	1,088	11.55	12,278	202.14
C Eastern Region									
15	Bihar	793	9.18	15,453	298.45			16,246	307.63
16	Jharkhand	257	5.80	10,228	347.28	2,162	61.85	12,647	414.93
17	Orissa	37,103	636.10	27,451	470.84	13,034	167.89	77,588	1,274.83
18	West Bengal	42,459	520.65	462	4.74	8,764	79.18	51,685	604.57
19	A&N Islands (UT)	2	0.29	69	2.83			71	3.12
	TOTAL	80,614	1,172.02	53,663	1,124.14	23,960	308.92	1,58,237	2,605.08

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@
D Central Region									
20	Madhya Pradesh	8,175	176.58	18,338	409.70	582	14.04	27,095	600.32
21	Chhattisgarh	3,838	26.03	5,958	52.96			9,796	78.99
22	Uttar Pradesh	22,407	621.15	52,316	1,015.84	4,487	79.43	79,210	1,716.42
23	Uttaranchal	1,698	50.46	9,210	317.06			10,908	367.52
	TOTAL	36,118	874.22	85,822	1,795.56	5,069	93.47	127,009	2,763.25
E Western Region									
24	Goa	109	5.52	196	12.67	1	0.02	306	18.21
25	Gujarat	1,176	22.30	14,564	227.82	234	4.38	15,974	254.50
26	Maharashtra	14,113	384.98	24,151	746.60	271	4.52	38,535	1,136.10
	TOTAL	15,398	412.80	38,911	987.09	506	8.92	54,815	1,408.81
F Southern Region									
27	Andhra Pradesh	2,121	80.90	379,647	17,104.45	3,808	98.44	385,576	17,283.79
28	Karnataka	48,528	1,425.73	33,347	819.26	21,991	591.19	103,866	2,836.18
29	Kerala	5,629	236.39	13,403	599.54	14,696	393.13	33,728	1,229.06
30	Tamil Nadu & UTP	12,551	962.75	125,624	8,037.87	13,011	389.56	151,186	9,390.18
	TOTAL	68,829	2,705.77	552,021	26,561.12	53,506	1,472.32	674,356	30,739.21
	GRAND TOTAL	217,624	5,498.69	777,326	31,647.17	84,141	1,896.21	1,079,091	39,042.08
	Percentage	20	14	72	81	8	5	100	100

@includes an amount of Rs.6,977.89 million provided to 171,669 existing SHGs

STATEMENT VIII

SHG-Bank Linkage- District -wise Cumulative Physical & Financial Progress upto 31 March 2004

(Rs. million)

Sl.No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004 @	Cumulative bank loan disbursed upto to 31 March 2004@
Northern Region							
Haryana							
1	Ambala	79	10	89	3.97	1.05	5.02
2	Bhiwani	122	37	159	7.20	6.16	13.36
3	Faridabad	57	93	150	3.80	2.19	5.99
4	Fatehabad	1	19	20	0.05	3.63	3.68
5	Gurgaon	772	190	962	24.99	11.71	36.70
6	Hissar	10	180	190	0.20	13.43	13.63
7	Jhajjar	23	4	27	3.01	0.40	3.41
8	Jind	28	26	54	2.44	0.73	3.17
9	Kaithal	12	7	19	1.55	1.14	2.69
10	Karnal	34	18	52	1.55	0.80	2.35
11	Kurukshetra	78	6	84	3.51	1.00	4.51
12	Mahendragarh	124	62	186	1.63	0.58	2.21
13	Panchkula	61	10	71	2.78	1.10	3.88
14	Panipat		2			0.05	0.05
15	Rewari	11	30	41	0.59	0.23	0.82
16	Rohtak	43	0	43	4.94	0.00	4.94
17	Sirsa	30	63	93	4.29	6.44	10.73
18	Sonepat	31	59	90	2.39	26.01	28.40
19	Yamunanagar	8	4	12	0.55	0.35	0.90
	TOTAL	1,524	820	2,344	69.44	76.99	146.43
Himachal Pradesh							
1	Bilaspur	648	139	787	4.22	3.44	7.66
2	Chamba	166	91	257	0.87	1.18	2.05
3	Hamirpur	676	286	962	12.34	9.60	21.94
4	Kangra	2,115	1,014	3,129	47.36	45.32	92.68
5	Kinnaur	29	80	109	0.41	1.28	1.69
6	Kullu	694	298	992	7.88	2.00	9.88
7	Lahaul and Spiti	43	1	44	0.32	0.05	0.37
8	Mandi	1,781	1,684	3,465	28.18	34.72	62.90
9	Shimla	410	39	449	4.72	2.28	7.00
10	Sirmaur	280	194	474	3.43	3.93	7.36
11	Solan	1,429	323	1,752	52.23	32.84	85.07
12	Una	604	204	808	8.77	7.67	16.44
	Total	8,875	4,353	13,228	170.73	144.32	315.05

Sl.No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004 @	Cumulative bank loan disbursed upto to 31 March 2004@
PUNJAB							
1	Amritsar	84	46	130	4.84	3.26	8.10
2	Bathinda	12	87	99	0.48	2.38	2.86
3	Faridkot	130	57	187	4.04	6.51	10.55
4	Fathegarh Sahib	152	170	322	6.84	6.83	13.67
5	Ferozpur	5	19	24	0.06	0.36	0.42
6	Gurdaspur	6	55	61	0.19	7.12	7.31
7	Hoshiarpur	121	35	156	8.64	1.64	10.28
8	Jalandhar	48	64	112	2.24	2.74	4.98
9	Kapoorthala	48	12	60	2.52	1.20	3.72
10	Ludhiana	5	12	17	1.01	0.60	1.61
11	Mansa	3	0	3	0.16	0.00	0.16
12	Moga	20	15	35	0.31	1.17	1.48
13	Muktsar	22	34	56	0.47	1.61	2.08
14	Nawanshahar	34	58	92	0.82	1.25	2.07
15	Patiala	47	26	73	3.90	1.68	5.58
16	Ropar	35	78	113	1.28	3.56	4.84
17	Sangrur	70	38	108	2.20	1.08	3.28
	TOTAL	842	806	1,648	40.00	42.96	82.96
Rajasthan							
1	Ajmer	5,437	1,794	7,231	101.99	47.21	149.20
2	Alwar	1,648	1,162	2,810	56.02	45.77	101.79
3	Banswara	757	273	1,030	16.40	6.35	22.75
4	Baran	338	209	547	5.46	3.68	9.14
5	Barmer	232	164	396	2.10	4.66	6.76
6	Bharatpur	680	612	1,292	15.35	15.48	30.83
7	Bhilwara	1,550	1,003	2,553	15.65	16.83	32.48
8	Bikaner	303	183	486	5.16	2.19	7.35
9	Bundi	213	88	301	2.14	1.75	3.89
10	Chittorgarh	977	251	1,228	11.18	5.95	17.13
11	Churu	184	149	333	3.17	1.89	5.06
12	Dausa	421	129	550	8.30	8.47	16.77
13	Dholpur	8	78	86	0.14	0.92	1.06

(Rs. million)

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14	Dungarpur	588	204	792	19.14	7.46	26.60
15	Hanumangarh	754	154	908	23.52	0.30	23.82
16	Jaipur	751	662	1,413	18.75	6.59	25.34
17	Jaisalmer	71	15	86	1.95	0.75	2.70
18	Jalore	124	33	157	1.77	0.74	2.51
19	Jhalawar	694	406	1,100	5.66	6.36	12.02
20	Jhunjhunu	288	106	394	7.92	1.83	9.75
21	Jodhpur	1,984	676	2,660	42.01	38.15	80.16
22	Karauli	64	24	88	0.66	0.24	0.90
23	Kota	519	204	723	6.85	4.53	11.38
24	Nagaur	64	100	164	1.45	0.77	2.22
25	Pali	232	111	343	16.82	7.41	24.23
26	Rajsamand	10	248	258	0.72	3.75	4.47
27	Sawai Madhopur	357	97	454	11.41	1.50	12.91
28	Sikar	661	183	844	9.56	3.78	13.34
29	Sirohi	216	89	305	3.37	1.83	5.20
30	Sriganganagar	238	319	557	3.94	1.79	5.73
31	Tonk	1,916	1,170	3,086	26.56	11.27	37.83
32	Udaipur	463	208	671	17.44	10.98	28.42
Total		22,742	11,104	33,846	462.56	271.18	733.74
New Delhi							
1	Rural Delhi	52	38	90	4.02	5.23	9.25
Jammu & Kashmir							
1	Ananthnag	113	27	140	6.70	0.91	7.61
2	Baramullah	13	4	17	0.03	0.18	0.21
3	Budgam	45	61	106	1.17	1.27	2.44
4	Doda	27	50	77	0.78	2.75	3.53
5	Jammu	301	63	364	5.79	1.47	7.26
6	Kargil		4			0.02	0.02
7	Kathua	246	65	311	3.04	1.26	4.30
8	Kupwara		1			0.03	0.03
9	Leh	8	-	8	0.04	0.00	0.04
10	Poonch	2	1	3	0.03	0.02	0.05

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11	Pulwama	3	4	7	0.08	0.10	0.18
12	Rajouri	0	3	3	0.00	0.43	0.43
13	Srinagar	28	10	38	4.55	0.88	5.43
14	Udhampur	102	59	161	2.33	2.33	4.66
	Total	888	352	1,240	24.54	11.62	36.16
	Sub Total	34,923	17,473	52,396	771.29	552.30	1,323.59
North Eastern Region							
Assam							
1	Barpeta	325	487	812	2.53	2.81	5.34
2	Bongaigaon	80	69	149	0.80	1.80	2.60
3	Cachar	197	301	498	2.28	1.84	4.12
4	Darrang	320	566	886	2.63	3.54	6.17
5	Dhemaji	38	46	84	0.66	0.69	1.35
6	Dhubri	38	58	96	0.49	0.28	0.77
7	Dibrugarh	12	32	44	0.13	0.29	0.42
8	Goalpara	53	192	245	0.52	3.08	3.60
9	Golaghat	105	171	276	0.98	3.49	4.47
10	Hailakandi	3	6	9	0.03	0.06	0.09
11	Jorhat	103	257	360	1.17	4.09	5.26
12	Kamrup	58	300	358	0.70	32.60	33.30
13	Karbi Anglong	59	106	165	1.53	1.72	3.25
14	Karimganj	16	0	16	0.02	0.00	0.02
15	Kokrajhar	154	71	225	2.23	0.73	2.96
16	Lakhimpur	36	118	154	0.45	2.85	3.30
17	Morigaon	858	539	1,397	15.48	10.94	26.42
18	Nagaon	373	475	848	5.56	15.30	20.86
19	Nalbari	41	32	73	0.68	1.12	1.80
20	N.C.Hills		30	30		4.21	4.21
21	Sibsagar	82	267	349	1.05	4.10	5.15
22	Sonitpur	523	3,105	3,628	5.55	27.55	33.10
23	Tinsukia	3	1	4	0.03	0.01	0.04
	TOTAL	3,477	7,229	10,706	45.50	123.09	168.59

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Meghalaya							
1	West Khasi Hills	61		61	0.58		0.58
2	East Khasi Hills	49		49	1.86		1.86
3	Ri-Bhoi	64		64	2.60		2.60
4	West Garo Hills	3	15	18	0.39	0.49	0.88
5	Jaintia Hills	2		2	0.36		0.36
	TOTAL	179	15	194	5.79	0.49	6.28
Tripura							
1	Dhalai		10	10		0.24	0.24
2	North Tripura		170	170		0.94	0.94
3	South Tripura	68	358	426	0.58	1.66	2.24
4	West Tripura	36	208	244	0.40	1.39	1.79
	TOTAL	104	746	850	0.98	4.23	5.21
Nagaland							
1	Dimapur	11	3	14	0.42	2.01	2.43
2	Kohima	4	1	5	0.16	0.24	0.40
3	Wokha		0				
4	Zunheboto		5	5		0.05	0.05
	Total	15	9	24	0.58	2.30	2.88
Sikkim							
		0		0			
1	East District	4	3	7	0.13	0.19	0.32
2	West District	4		4	0.06		0.06
3	North District	5		5	0.08		0.08
4	South District	11	5	16	0.39	0.08	0.47
	TOTAL	24	8	32	0.66	0.27	0.93

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Arunachal Pradesh							
1	Changlang	108	8	8	2.00	0.54	0.54
2	East Kameng		7	7		0.47	0.47
3	East Siang		13	13		0.88	0.88
4	Itanagar		0	108		0.00	2.00
5	Kurung Kumey		3	3		0.20	0.20
6	Lohit		10	10		0.67	0.67
7	Lower Dibang Valley		6	6		0.40	0.40
8	Lower Subansari		6	6		0.40	0.40
9	Papumpare		13	13		0.87	0.87
10	Tawang		8	8		0.54	0.54
11	Tirap		9	9		0.60	0.60
12	Upper Dibang Valley		5	5		0.33	0.33
13	Upper Siang		7	7		0.46	0.46
14	Upper Subansari		5	5		0.33	0.33
15	West Kameng		7	7		0.47	0.47
16	West Siang		10	10		0.67	0.67
	TOTAL	108	117	225	2.00	7.83	9.83
Mizoram							
1	Champai		1	1		0.07	0.07
2	Lawngthlai		20	20		1.77	1.77
3	Aizwal		1	1		0.65	0.65
	TOTAL		22	22		2.49	2.49
Manipur							
1	Imphal West	162	63	225	4.81	1.12	5.93
	Sub Total	4,069	8,209	12,278	60.32	141.82	202.14

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Eastern Region							
Bihar							
1	Araria	23	69	92	0.40	4.36	4.76
2	Arwal	10	55	65	0.23	1.33	1.56
3	Aurangabad	72	62	134	1.14	0.80	1.94
4	Banka	222	56	278	2.10	1.71	3.81
5	Beguserai	86	33	119	5.50	1.04	6.54
6	Bhagalpur	308	337	645	5.88	6.03	11.91
7	Bhojpur	90	41	131	1.69	0.98	2.67
8	Buxar	19	78	97	0.42	1.59	2.01
9	Darbhanga	29	224	253	0.67	24.75	25.42
10	East Champaran	713	290	1,003	5.75	6.62	12.37
11	Gaya	1,382	1,731	3,113	10.24	10.33	20.57
12	Gopalganj	9	86	95	0.04	0.01	0.05
13	Jamui	187	220	407	1.93	3.83	5.76
14	Jehanabad	84	112	196	1.74	1.89	3.63
15	Kaimur	10	2	12	0.24	0.01	0.25
16	Katihar	60	155	215	1.72	4.02	5.74
17	Khagaria	9	11	20	0.71	0.10	0.81
18	Kishanganj	32	49	81	2.10	6.08	8.18
19	Lakhiserai	8	5	13	0.01	0.11	0.12
20	Madhepura	21	21	42	0.55	0.38	0.93
21	Madhubani	564	192	756	8.00	19.58	27.58
22	Munger	60	65	125	2.99	1.58	4.57
23	Muzaffarpur	438	389	827	4.02	8.31	12.33
24	Nalanda	151	155	306	8.18	5.31	13.49

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25	Nawada	122	174	296	2.26	1.48	3.74
26	Patna	307	206	513	5.43	4.89	10.32
27	Purnea	138	118	256	2.21	3.70	5.91
28	Rohtas	150	133	283	1.62	2.28	3.90
29	Saharsa	64	56	120	2.36	3.98	6.34
30	Samastipur	193	147	340	2.33	7.01	9.34
31	Saran	361	213	574	2.43	6.15	8.58
32	Sheikhupura	5	20	25	0.02	1.02	1.04
33	Sheohar	70	20	90	1.63	0.35	1.98
34	Sitamarhi	154	130	284	2.91	9.66	12.57
35	Siwan	3	16	19	0.05	0.42	0.47
36	Supaul	169	84	253	2.39	3.31	5.70
37	Vaishali	125	146	271	1.06	1.05	2.11
38	W. Champaran	1,713	2,184	3,897	27.95	30.69	58.64
	TOTAL	8,161	8,085	16,246	120.90	186.73	307.63
Jharkhand							
1	Bokaro	143	154	297	10.28	2.99	13.27
2	Chatra	242	407	649	7.30	12.12	19.42
3	Deoghar	484	126	610	11.61	5.43	17.04
4	Dhanbad	55	75	130	3.02	12.65	15.67
5	Dumka	553	349	902	11.10	4.04	15.14
6	E.Singhbhum	570	406	976	19.85	9.54	29.39
7	Garwah	34	4	38	0.88	0.08	0.96
8	Giridih	310	54	364	6.22	0.93	7.15
9	Godda	366	220	586	6.10	2.37	8.47

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10	Gumla	106	323	429	3.04	8.68	11.72
11	Hazaribagh	2,709	1,430	4,139	120.69	63.07	183.76
12	Jamtara	55	35	90	2.03	0.62	2.65
13	Koderma	239	165	404	14.03	3.88	17.91
14	Latehar	24	52	76	1.02	0.91	1.93
15	Lohardagga	249	160	409	7.88	3.68	11.56
16	Pakur	187	33	220	0.91	0.40	1.31
17	Palamau	106	290	396	2.10	5.18	7.28
18	Ranchi	787	240	1,027	24.80	7.11	31.91
19	Sahebganj	77	15	92	2.35	0.19	2.54
20	Saraikela	85	107	192	1.91	1.41	3.32
21	Simdega	29	5	34	1.44	0.06	1.50
22	W.Singhbhum	355	232	587	8.27	2.80	11.07
	Total	7,765	4,882	12,647	266.83	148.10	414.93
Orissa							
KB K Region							
1	Bolangir	3,021	1,568	4,589	38.75	34.54	73.29
2	Kalahandi	5,020	2,137	7,157	52.33	45.32	97.65
3	Koraput	2,589	2,323	4,912	36.56	66.36	102.92
4	Malkangiri	991	1,134	2,125	9.82	18.26	28.08
5	Nabarangpur	1,689	1,533	3,222	19.27	28.26	47.53
6	Nuapada	2,229	1,237	3,466	22.20	24.57	46.77
7	Rayagada	2,845	2,114	4,959	34.16	39.01	73.17
8	Sonepur	550		550	8.74		8.74
9	Subarnpur		752	752		17.59	17.59

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Non-KBK Region							
10	Angul	843	1,312	2,155	15.49	24.41	39.90
11	Balasore	1,486	1,731	3,217	15.98	29.28	45.26
12	Bargarh	698	1,429	2,127	8.24	50.30	58.54
13	Bhadrak	753	986	1,739	6.94	14.82	21.76
14	Boudh	1,047	557	1,604	10.52	10.63	21.15
15	Cuttack	325	650	975	4.97	10.97	15.94
16	Deogarh	157	432	589	1.24	7.38	8.62
17	Dhenkanal	2,364	727	3,091	50.26	32.68	82.94
18	Gajapati	423	772	1,195	5.75	12.26	18.01
19	Ganjam	3,591	1,730	5,321	65.58	61.35	126.93
20	Jagatsinghpur	723	780	1,503	8.66	12.65	21.31
21	Jajpur	624	440	1,064	6.56	6.73	13.29
22	Jharsuguda	251	270	521	1.70	4.54	6.24
23	Kandhmal	1,302	923	2,225	12.90	14.61	27.51
24	Kendrapara	832	1,061	1,893	15.56	22.76	38.32
25	Keonjhar	1,604	1,852	3,456	11.60	40.27	51.87
26	Khurda	497	1,467	1,964	4.06	27.56	31.62
27	Mayurbhanj	1,433	1,585	3,018	11.01	25.93	36.94
28	Nayagarh	959	889	1,848	7.35	21.86	29.21
29	Puri	1,248	1,317	2,565	12.48	26.45	38.93
30	Sambalpur	761	1,074	1,835	4.05	26.63	30.68
31	Sundargarh	1,417	534	1,951	7.67	6.47	14.14
	TOTAL	42,272	35,316	77,588	510.40	764.43	1,274.83

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West Bengal							
1	24 Parganas (N)	3,702	2,233	5,935	19.94	18.74	38.68
2	24 Parganas (S)	3,060	1,843	4,903	18.95	22.59	41.54
3	Bankura	2,203	1,495	3,698	18.81	13.98	32.79
4	Birbhum	477	911	1,388	29.64	40.91	70.55
5	Burdwan	557	986	1,543	6.73	10.79	17.52
6	Coochbehar	551	345	896	15.04	6.05	21.09
7	Dakshin Dinajpur	447	378	825	0.86	4.10	4.96
8	Darjeeling	127	47	174	3.61	1.27	4.88
9	Hooghly	5,335	2,393	7,728	60.76	53.21	113.97
10	Howrah	417	647	1,064	12.06	14.61	26.67
11	Jalpaiguri	1,073	194	1,267	13.65	5.90	19.55
12	Malda	962	554	1,516	8.85	10.92	19.77
13	Midnapore	4,385		4,385	20.84	0.00	20.84
14	Murshidabad	1,769	754	2,523	23.33	7.97	31.30
15	Nadia	6,102	3,094	9,196	42.96	35.48	78.44
16	Paschim Medinipur		350	350		15.48	15.48
17	Purba Medinipur		2,626	2,626		29.17	29.17
18	Purulia	305	130	435	6.36	4.03	10.39
19	Uttar Dinajpur	1,175	58	1,233	2.22	4.79	7.01
	TOTAL	32,647	19,038	51,685	304.61	299.96	604.57
	UT of A&N Islands						
	Andaman	48	23	71	1.60	1.52	3.12
	Sub Total	90,893	67,344	1,58,237	1,204.34	1,400.74	2,605.08

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Central Region							
Chhattisgarh							
1	Bastar	408	239	647	1.97	1.06	3.03
2	Bilaspur	193	42	235	4.43	0.27	4.70
3	Dantewada	67	69	136	0.38	0.34	0.72
4	Dhamtari	33	33	66	0.21	0.40	0.61
5	Durg	1,850	202	2,052	14.96	1.70	16.66
6	Jajgir	14	30	44	0.16	0.15	0.31
7	Jaspur		0			0.00	
8	Kanker	120	198	318	0.60	1.08	1.68
9	Kawardha	102	10	112	0.45	0.05	0.50
10	Korba		15			0.05	0.05
11	Koriya		49			0.23	0.23
12	Mahasammund	73	257	330	0.60	2.34	2.94
13	Raigarh	120	430	550	0.91	3.99	4.90
14	Raipur	185	103	288	1.48	0.52	2.00
15	Rajanandgaon	3,179	1,270	4,449	24.07	11.99	36.06
16	Sarguja	419	86	505	3.60	1.01	4.61
	TOTAL	6,763	3,033	9,796	53.82	25.17	78.99
Madhya Pradesh							
1	Ashoknagar		5	5		0.16	0.16
2	Balaghat		6	6		0.22	0.22
3	Barwani	224	38	262	5.27	1.60	6.87
4	Betul	356	315	671	1.59	7.67	9.26
5	Bhind	3	36	39	0.43	1.65	2.08
6	Bhopal		56	56		3.75	3.75

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7	Chhatarpur	108	33	141	0.67	1.27	1.94
8	Chhindwara	239	98	337	2.33	4.71	7.04
9	Damoh	24	29	53	0.21	4.01	4.22
10	Datia	389	73	462	8.76	3.13	11.89
11	Dewas	731	536	1,267	17.57	11.07	28.64
12	Dhar	2,153	1,476	3,629	40.89	12.69	53.58
13	Dindori		13			1.28	1.28
14	Guna	177	538	715	9.89	11.67	21.56
15	Gwalior	431	256	687	4.02	2.63	6.65
16	Harda	9	31	40	0.06	1.73	1.79
17	Hoshangabad	500	491	991	4.59	8.08	12.67
18	Indore	1,163	393	1,556	18.91	8.78	27.69
19	Jabalpur	393	303	696	5.07	5.24	10.31
20	Jhabua	3,128	3,226	6,354	123.36	37.93	161.29
21	Katni		2			0.03	0.03
22	Khandwa	1,718	277	1,995	17.21	7.23	24.44
23	Khargone	248	174	422	4.59	20.47	25.06
24	Mandla	15	49	64	0.07	1.93	2.00
25	Mandsaur	363	270	633	4.69	7.13	11.82
26	Morena	240	149	389	6.73	20.73	27.46
27	Narsinghpur	4	110	114	0.18	7.43	7.61
28	Neemuch	24	18	42	0.76	0.75	1.51
29	Panna	3	67	70	0.02	7.33	7.35
30	Raisen		1			0.04	0.04
31	Rajgarh	109	152	261	2.32	6.62	8.94
32	Ratlam	183	167	350	1.81	6.00	7.81

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33	Rewa	50	86	136	0.97	2.21	3.18
34	Sagar	89	426	515	0.61	7.65	8.26
35	Satna	1,045	450	1,495	7.27	9.26	16.53
36	Sehore	53	85	138	0.60	4.23	4.83
37	Seoni	301	55	356	2.82	2.24	5.06
38	Shahdol	78	104	182	1.57	5.52	7.09
39	Shajapur	182	180	362	4.02	8.66	12.68
40	Sheopur	6	96	102	0.86	3.30	4.16
41	Shivpuri	94	399	493	0.32	24.56	24.88
2	Siddhi		66			1.64	1.64
43	Tikamgarh	74	73	147	0.51	1.03	1.54
44	Ujjain	347	323	670	5.48	4.26	9.74
45	Umaria		0			0.00	
46	Vidisha	17	93	110	0.42	3.34	3.76
	Total	15,271	11,824	27,095	307.45	292.87	600.32
Uttar Pradesh							
1	Agra	801	395	1,196	11.54	5.70	17.24
2	Aligarh	819	138	957	16.77	1.44	18.21
3	Allahabad	2,825	592	3,417	41.72	6.99	48.71
4	Ambedkarnagar	185	3	188	1.61	0.00	1.61
5	Auraiya	685	195	880	11.42	0.00	11.42
6	Azamgarh	1,275	500	1,775	11.73	22.29	34.02
7	Badaun	303	71	374	1.69	0.60	2.29
8	Baghpat	257	148	405	2.62	5.54	8.16
9	Bahraich	762	442	1,204	18.15	6.76	24.91
10	Ballia	1,003	410	1,413	17.29	19.30	36.59

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11	Balrampur	57	158	215	1.72	0.00	1.72
12	Banda	210	122	332	3.73	1.48	5.21
13	Barabanki	1,055	320	1,375	12.08	1.46	13.54
14	Bareilly	1,231	615	1,846	14.04	21.31	35.35
15	Basti	1,071	739	1,810	18.27	11.34	29.61
16	Bhadohi	320	1	321	4.74	0.00	4.74
17	Bijnore	500	188	688	10.20	0.95	11.15
18	Bulandshahar	345	404	749	6.98	1.14	8.12
19	Chandauli	379	83	462	5.40	0.00	5.40
20	Chitrakoot	203	87	290	1.14	0.97	2.11
21	Deoria	834	615	1,449	9.55	0.15	9.70
22	Etah	1,030	508	1,538	4.87	7.46	12.33
23	Etawah	1,397	334	1,731	9.29	12.85	22.14
24	Faizabad	777	556	1,333	13.23	15.23	28.46
25	Farrukabad	883	387	1,270	29.24	29.60	58.84
26	Fatehpur	1,003	146	1,149	11.31	2.07	13.38
27	Firozabad	206	462	668	8.88	24.17	33.05
28	G.B.Nagar	11	28	39	0.20	0.70	0.90
29	Ghaziabad	240	185	425	8.47	4.28	12.75
30	Ghazipur	845	336	1,181	10.69	1.73	12.42
31	Gonda	439	295	734	5.39	11.34	16.73
32	Gorakhpur	1,956	1,200	3,156	29.50	59.92	89.42
33	Hamirpur	559	186	745	11.14	4.05	15.19
34	Hardoi	795	553	1,348	13.19	11.30	24.49
35	Hathras	401	117	518	10.85	0.00	10.85
36	Jalaun	657	263	920	12.35	10.77	23.12

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37	Jaunpur	1,955	1,225	3,180	24.86	24.31	49.17
38	Jhansi	459	20	479	8.77	2.04	10.81
39	JP Nagar	977	904	1,881	24.01	8.50	32.51
40	Kannauj	451	287	738	11.00	0.00	11.00
41	Kanpur D	863	445	1,308	20.87	1.79	22.66
42	Kanpur N	1,583	227	1,810	4.10	0.00	4.10
43	Kaushambi	427	200	627	18.14	3.56	21.70
44	Kushinagar	437	879	1,316	4.37	0.00	4.37
45	Lakhimpur Kheri	124	192	316	2.49	9.73	12.22
46	Lalitpur	39	65	104	1.17	0.02	1.19
47	Lucknow	87	26	113	29.01	0.03	29.04
48	Mahoba	4	18	22	0.15	0.00	0.15
49	Mahrajganj	410	535	945	11.34	0.00	11.34
50	Mainpuri	1,324	14	1,338	4.74	0.27	5.01
51	Mathura	203	126	329	4.56	0.14	4.70
52	Mau	812	495	1,307	12.60	30.63	43.23
53	Meerut	290	169	459	5.31	0.30	5.61
54	Mirzapur	1,372	122	1,494	8.75	4.17	12.92
55	Moradabad	2,347	1,563	3,910	51.27	30.98	82.25
56	Muzaffarnagar	960	530	1,490	13.64	13.76	27.40
57	Pilibhit	183	506	689	1.96	17.51	19.47
58	Pratapgarh	2,017	1,055	3,072	36.39	36.88	73.27
59	Rae Bareli	2,685	1,213	3,898	81.04	52.34	133.38
60	Rampur	805	448	1,253	11.25	5.65	16.90
61	Saharanpur	540	402	942	6.92	148.73	155.65
62	Sant Kabirnagar	881	487	1,368	11.70	0.00	11.70

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63	Shahjahanpur	227	62	289	1.62	0.46	2.08
64	Shrawasti	452	135	587	9.57	0.00	9.57
65	Sidhartnagar	74		74	0.20	0.00	0.20
66	Sitapur	805	311	1,116	10.81	87.20	98.01
67	Sonbhadra	12	6	18	0.11	0.00	0.11
68	Sultanpur	1,806	675	2,481	23.16	14.89	38.05
69	Unnao	1,213	198	1,411	14.23	16.72	30.95
70	Varanasi	553	192	745	3.54	28.31	31.85
	Total	53,696	25,514	79,210	874.64	841.79	1,716.43
Uttaranchal							
1	Almora	107	201	308	8.28	4.38	12.66
2	Bageshwar	70	89	159	3.69	2.27	5.96
3	Chamoli	43	270	313	7.03	15.47	22.50
4	Champavat	64	148	212	3.53	3.59	7.12
5	Dehradun	3,638	1,333	4,971	117.18	24.67	141.85
6	Haridwar	65	120	185	12.00	3.10	15.10
7	Nainital	741	458	1,199	19.42	28.04	47.46
8	Pauri Garhwal	133	215	348	10.16	9.23	19.39
9	Pithoragarh	134	368	502	9.81	7.75	17.56
10	Rudraprayag	30	194	224	1.50	2.92	4.42
11	Tehri Garhwal	471	424	895	8.04	15.61	23.65
12	Udham Singh Nagar	252	521	773	9.05	21.28	30.33
13	Uttarkashi	105	714	819	1.86	17.65	19.51
	Total	5,853	5,055	10,908	211.55	155.96	367.51
	Sub Total	81,583	45,426	127,009	1,447.46	1,315.79	2,763.25

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Western Region							
Goa							
1	North Goa	159	49	208	9.68	5.84	15.52
2	South Goa	81	17	98	1.70	0.99	2.69
	Total	240	66	306	11.38	6.83	18.21
Gujarat							
1	Ahmedabad	430	102	532	3.29	4.71	8.00
2	Amreli	240	25	265	1.19	1.68	2.87
3	Anand	97	47	144	1.16	3.09	4.25
4	Banaskantha	1,402	82	1,484	14.55	0.35	14.90
5	Bharuch	1,042	219	1,261	11.67	17.00	28.67
6	Bhavnagar	80	1	81	0.43	0.02	0.45
7	Dahod	887	230	1,117	8.33	14.30	22.63
8	Dang		0			0.00	
9	Gandhinagar	273	108	381	3.18	2.92	6.10
10	Jamnagar	42	23	65	0.27	1.37	1.64
11	Junagadh	292	15	307	0.54	2.41	2.95
12	Kheda	701	80	781	7.40	0.60	8.00
13	Kutch	544	151	695	10.99	6.30	17.29
14	Mehsana	1,333	122	1,455	9.07	1.10	10.17
15	Narmada	489	127	616	3.47	3.40	6.87
16	Navsari	33	17	50	0.23	0.16	0.39
17	Panchmahal	2,198	93	2,291	34.74	0.33	35.07

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18	Patan	278	155	433	6.68	3.52	10.20
19	Porbandar	20	0	20	0.18	0.00	0.18
20	Rajkot	144	61	205	3.60	1.09	4.69
21	Sabarkantha	2,590	138	2,728	28.21	4.89	33.10
22	Surat	236	18	254	4.82	0.11	4.93
23	Surendranagar	198	79	277	4.00	5.11	9.11
24	Vadodara	228	203	431	2.42	19.31	21.73
25	Valsad	98	3	101	0.30	0.03	0.33
	Total	13,875	2,099	15,974	160.72	93.78	254.50
Maharashtra							
1	Ahmednagar	260	167	427	18.71	12.26	30.97
2	Akola	1,901	874	2,775	41.20	17.41	58.61
3	Amravathi	1,163	131	1,294	28.74	25.04	53.78
4	Aurangabad	1,276	350	1,626	35.50	18.18	53.68
5	Beed	296	163	459	6.84	5.16	12.00
6	Bhandra	1,901	311	2,212	35.40	11.81	47.21
7	Buldhana	174	42	216	6.03	3.19	9.22
8	Chandrapur	7,266	1,997	9,263	162.57	74.90	237.47
9	Dule& Nadurbagh	521	194	715	16.21	5.59	21.80
10	Gadchiroli	1,335	480	1,815	26.31	13.39	39.70
11	Gondia	174	155	329	4.46	4.34	8.80
12	Hingoli	7	36	43	0.28	0.62	0.90
13	Jalgaon	982	65	1,047	34.47	6.55	41.02

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14	Jalna	336	197	533	7.74	10.70	18.44
15	Kolhapur	659	546	1,205	12.70	15.84	28.54
16	Latur	180	186	366	3.84	2.59	6.43
17	Nagpur	169	240	409	7.74	12.82	20.56
18	Nanded	1,446	615	2,061	24.59	15.30	39.89
19	Nandurbar	56	213	269	1.32	5.55	6.87
20	Nashik	473	260	733	15.88	22.30	38.18
21	Osmanabad	398	68	466	5.97	10.18	16.15
22	Parbhani	287	36	323	4.67	0.86	5.53
23	Pune	1,494	675	2,169	52.96	39.83	92.79
24	Raigad	364	156	520	4.91	3.21	8.12
25	Ratnagiri	388	256	644	8.24	9.41	17.65
26	Sangali	222	190	412	6.42	14.34	20.76
27	Satara	241	147	388	11.30	7.95	19.25
28	Sindhudurg	105	77	182	9.03	3.69	12.72
29	Solapur	743	149	892	16.43	20.68	37.11
30	Thane	232	439	671	3.48	17.10	20.58
31	Wardha	350	205	555	9.71	3.84	13.55
32	Washim	464	348	812	16.17	7.57	23.74
33	Yavatmal	2,202	502	2,704	57.20	16.89	74.09
	TOTAL	28,065	10,470	38,535	697.02	439.08	1,136.10
	Sub Total	42,180	12,635	54,815	869.12	539.69	1,408.81

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Southern Region							
Andhra Pradesh							
1	Adilabad	9,921	3,591	13,512	287.15	222.74	509.89
2	Anantapur	9,096	4,520	13,616	370.00	248.11	618.11
3	Chittoor	13,110	6,308	19,418	614.20	601.04	1,215.24
4	East Godavari	34,079	12,320	46,399	1,459.59	975.21	2,434.80
5	Guntur	10,613	4,859	15,472	423.86	389.03	812.89
6	Kadapa	4,066	2,457	6,523	258.41	207.62	466.03
7	Karimnagar	13,668	2,574	16,242	391.60	257.87	649.47
8	Khammam	14,890	10,046	24,936	411.73	290.64	702.37
9	Krishna	15,088	2,678	17,766	432.18	323.75	755.93
10	Kurnool	9,820	6,912	16,732	328.35	284.63	612.98
11	Mahbubnagar	14,075	5,963	20,038	549.59	420.99	970.58
12	Medak	12,851	4,158	17,009	325.91	297.78	623.69
13	Nalgonda	8,596	2,396	10,992	341.91	240.32	582.23
14	Nellore	7,427	2,110	9,537	313.96	177.79	491.75
15	Nizamabad	10,292	3,027	13,319	333.30	207.75	541.05
16	Prakasam	9,109	4,113	13,222	375.73	330.86	706.59
17	Rangareddy	8,901	2,108	11,009	310.33	213.86	524.19
18	Srikakulam	22,438	3,216	25,654	655.07	607.60	1,262.67
19	Visakhapatnam	14,686	3,528	18,214	454.33	250.59	704.92
20	Vizianagaram	8,374	6,217	14,591	219.92	226.28	446.20
21	Warangal	19,473	3,922	23,395	522.83	316.15	838.98
22	West Godavari	10,765	7,215	17,980	373.92	439.31	813.23
	Total	281,338	104,238	385,576	9,753.87	7,529.92	17,283.79

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Karnataka							
1	Bagalkot	730	576	1,306	8.39	19.79	28.18
2	Bangalore(R)	540	1,152	1,692	7.37	41.12	48.49
3	Bangalore(U)	568	304	872	21.34	16.87	38.21
4	Belgaum	1,679	1,480	3,159	48.41	61.99	110.40
5	Bellary	4,479	1,774	6,253	93.10	61.99	155.09
6	Bidar	5,597	1,577	7,174	122.63	81.61	204.24
7	Bijapur	1,136	518	1,654	33.19	17.33	50.52
8	Chamarajanagar	1,748	877	2,625	55.33	37.70	93.03
9	Chikmagalur	550	664	1,214	17.29	20.74	38.03
10	Chitradurga	5,256	1,842	7,098	112.34	59.40	171.74
11	Dakshin Kannada	8,009	6,925	14,934	188.24	217.71	405.95
12	Davangere	808	577	1,385	19.58	11.50	31.08
13	Dharwad	1,240	795	2,035	29.96	20.89	50.85
14	Gadag	422	527	949	10.64	11.69	22.33
15	Gulbarga	2,583	1,993	4,576	77.70	46.76	124.46
16	Hassan	3,988	2,941	6,929	78.51	87.59	166.10
17	Haveri	729	618	1,347	12.47	19.44	31.91
18	Kodagu	692	682	1,374	14.23	18.98	33.21
19	Kolar	3,262	1,553	4,815	65.41	40.24	105.65
20	Koppal	631	605	1,236	12.89	6.38	19.27
21	Mandya	2,053	1,891	3,944	33.96	52.45	86.41
22	Mysore	3,813	2,601	6,414	86.59	85.61	172.20
23	Raichur	1,209	831	2,040	23.39	18.42	41.81
24	Shimoga	2,755	1,033	3,788	83.91	82.18	166.09
25	Tumkur	3,718	2,943	6,661	58.32	79.74	138.06
26	Udupi	2,989	3,427	6,416	107.88	134.57	242.45
27	Uttara Kannada	994	982	1,976	17.07	43.36	60.43
Total		62,178	41,688	103,866	1,440.14	1,396.04	2,836.18

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Kerala							
1	Alappuzha	2,725	873	3,598	89.05	57.06	146.11
2	Ernakulam	1,159	1,122	2,281	22.77	33.50	56.27
3	Idukki	2,774	2,053	4,827	113.10	96.40	209.50
4	Kannur	1,752	310	2,062	36.49	15.30	51.79
5	Kasargod	273	270	543	8.06	11.27	19.33
6	Kollam	1,086	1,473	2,559	52.27	82.13	134.40
7	Kottayam	1,154	424	1,578	41.01	18.20	59.21
8	Kozhikode	900	576	1,476	16.21	21.17	37.38
9	Malappuram	1,766	1,537	3,303	15.83	46.52	62.34
10	Palakkad	697	363	1,060	12.77	19.17	31.94
11	Pathanamthitta	605	625	1,230	29.13	25.88	55.01
12	Thiruvananthapuram	1,346	482	1,828	21.72	21.39	43.11
13	Thrissur	2,231	1,337	3,568	122.08	92.29	214.37
14	Wayanad	2,544	1,271	3,815	64.38	43.91	108.29
	Total	21,012	12,716	33,728	644.87	584.19	1,229.06
Tamil Nadu							
1	Coimbatore	1,224	882	2,106	38.23	85.20	123.43
2	Cuddalore	2,679	1,647	4,326	86.80	130.79	217.59
3	Dharmapuri	10,613	4,281	14,894	837.79	715.02	1,552.81
4	Dindigul	2,844	776	3,620	101.09	72.69	173.78
5	Erode	1,521	1,053	2,574	53.50	100.17	153.67
6	Kancheepuram	3,836	2,042	5,878	113.70	74.82	188.52
7	Kanyakumari	5,792	734	6,526	94.93	73.21	168.14
8	Karur	1,129	173	1,302	27.40	16.64	44.04
9	Madurai	4,433	3,395	7,828	285.06	439.95	725.01

Sl.No.	Name of the District	Cumulative No. of SHGs provided with bank loan upto 31 March 2003	No. of SHGs provided with bank loan during 01 April 2003 to 31 March 2004	Cumulative No. of SHGs provided with bank loan upto 31 March 2004	Cumulative bank loan disbursed upto 31 March 2003	Bank Loan disbursed during 01 April 2003 to 31 March 2004 @	Cumulative bank loan disbursed upto to 31 March 2004@
10	Nagapattinam	3,476	1,492	4,968	105.64	111.05	216.69
11	Namakkal	2,454	712	3,166	111.80	96.20	208.00
12	Nilgiris	1,356	643	1,999	29.68	32.15	61.83
13	Perambalore	505	239	744	23.31	19.21	42.52
14	Pudukottai	2,066	1,633	3,699	162.41	279.06	441.47
15	Ramanathapuram	5,551	1,962	7,513	226.70	251.60	478.30
16	Salem	2,812	2,944	5,756	102.14	222.09	324.23
17	Sivaganga	5,399	2,522	7,921	371.49	401.55	773.04
18	Tanjavur	3,003	1,933	4,936	74.02	132.68	206.70
19	Theni	375	286	661	26.45	39.33	65.78
20	Thoothukkudi	6,037	3,074	9,111	303.46	202.24	505.70
21	Tiruchirappalli	5,627	3,045	8,672	114.56	162.88	277.44
22	Tirunelveli	7,806	8,146	15,952	334.01	700.42	1,034.43
23	Tiruvallore	674	699	1,373	24.96	43.19	68.15
24	Tiruvannamalai	2,125	1,337	3,462	71.26	137.50	208.76
25	Tiruvarur	2,988	655	3,643	116.76	101.29	218.05
26	Vellore	3,138	1,270	4,408	113.19	56.11	169.30
27	Villupuram	4,331	2,086	6,417	114.96	186.90	301.86
28	Virudhunagar	4,616	2,190	6,806	189.86	175.14	365.00
	TOTAL	98,410	51,851	1,50,261	4,255.16	5,059.09	9,314.25
	U.T. of Pondicherry						
	Pondicherry	774	151	925	40.20	35.73	75.93
	Sub Total	463,712	210,644	674,356	16,134.24	14,604.97	30,739.21
	GRAND TOTAL	717,360	361,731	1,079,091	20,486.77	18,555.31	39,042.08

@ includes an amount of Rs.6,977.89 million provided to 171,669 existing SHGs

STATEMENT IX

SHG-bank Linkage-Statewise Details of Partner Agencies upto 31 March 2004

Sl.No	Region/State	No. of Partner Agencies	Cumulative No. of SHGs promoted by Partner NGOs and other agencies upto 31 March 2004	Of which No. of SHGs promoted by formal development Agencies upto 31 March 2004
A Northern Region				
1	Himachal Pradesh	78	19,018	7,731
2	Rajasthan	114	32,000	23,370
3	Haryana &	19	628	28
4	Punjab	0	0	0
5	New Delhi	5	301	0
6	Jammu & Kashmir	15	1,545	0
	TOTAL (A)	231	53,492	31,129
B North Eastern Region				
7	Assam	51	5,957	0
8	Meghalaya	7	664	0
9	Tripura	15	1,000	28
10	Sikkim	6	382	169
11	Manipur	1	5	
12	Nagaland	14	467	0
13	Arunachal Pradesh(Itanagar)	1	45	0
14	Mizoram	6	726	530
	TOTAL (B)	101	9,246	727
C Eastern Region				
15	Orissa	148	11,082	0
16	Bihar	96	5,464	814
17	Jharkhand	175	21,258	62
18	West Bengal	253	8,166	3,459
19	UT of A & N Islands	8	230	0
	TOTAL (C)	680	46,200	4,335

Sl.No	Region/State	No. of Partner Agencies	Cumulative No. of SHGs promoted by Partner NGOs and other agencies upto 31 March 2004	Of which No. of SHGs promoted by formal development Agencies upto 31 March 2004
D Central Region				
20	Madhya Pradesh	162	360,099	326,518
21	Chhattisgarh	17	998	0
22	Uttar Pradesh	251	13,114	1,757
23	Uttaranchal	32	913	0
	TOTAL (D)	462	375,124	328,275
E Western Region				
24	Gujarat	153	41,223	346
25	Maharashtra	134	64,754	5,595
26	Goa	21	626	44
	TOTAL (E)	308	106,603	5,985
F Southern Region				
27	Andhra Pradesh	118	516,000	483,614
28	Karnataka	570	188,477	105,265
29	Kerala	56	5,090	103
30	Tamil Nadu & UTP	498	217,328	382
	TOTAL (F)	1,242	926,895	589,364
	GRAND TOTAL	3,024	1,517,560	959,815

STATEMENT -X

GRANT SUPPORT TO NGOs FOR PROMOTION AND LINKAGE OF SHGs AS ON 31 MARCH 2004

(Rs. million)

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
NORTHERN REGION									
HARYANA									
1	Samaj Vikas Prayatan Kendra		Bhiwani, Haryana	50	0.075	0.015	25	15	0
2	Dehat Vikas Kendra		Mahendragadh, Haryana	40	0.060	0.047	40	40	11
3	Apna Bank Council		Bhiwani, Haryana	60	0.090	0.044	60	42	10
4	Sant Nischal Singh Foundation		Gurgaon, Haryana	40	0.060	0.054	40	40	29
	Sant Nischal Singh Foundation		Gurgaon and Mahendragarh	200	0.294	0.029	20	20	0
5	Jan Seva Kendra		Mahendragarh, Haryana	30	0.045	0.020	30	30	13
6	Adarsh Gram Udyog Samiti		Karnal, Haryana	40	0.072	0.036	40	40	0
7	Morning Glory Public Society		Rewari	30	0.054	0.011	0	0	0
8	Rashtriya Yuva Sangathan		Karnal	40	0.072	0.014	40	40	0
9	Pragati Social Service Society	Karnal	55	0.099	0.000	0	0	0	
	Sub Total	10		585	0.921	0.271	295	267	63
	Completed / Closed Projects	2		120	0.216	0.000	0	0	0
	Total	12	(11)	705	1.137	0.271	295	267	63
PUNJAB									
1	The Salesian Society of Don Bosco		Patiala, Punjab	50	0.075	0.066	50	50	30
	The Salesian Society of Don Bosco		Patiala	50	0.075	0.015	0	0	0
2	Bethany Convent Ramdas		Amritsar	50	0.090	0.018	0	0	0
3	Ambuja Cement Foundation		Rupnagar	25	0.038	0.08	10	6	0
4	Rural Environmental Enterprises Development Society		Fatehgarh Sahib and Rupnagar	75	0.135	0.032	10	10	0
5	SS Memorial Education Society		Rupnagar	25	0.045	0.009	11	11	0
6	Guru Kripa Society	Rupnagar	30	0.054	0.011	29	7	0	

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
7	Progressive Youth Forum		Patiala	50	0.090	0.018	28	27	1
	Sub Total	8		355	0.602	0.177	138	111	31
	Completed / Closed Projects	0		0	0.000	0.000	0	0	0
	Total	8	(7)	355	0.602	0.177	138	111	31
NEW DELHI									
1	Model Rural Youth Development Organsiation		New Delhi	40	0.075	0.015	14	4	0
	Sub Total	1		40	0.075	0.015	14	4	0
	Completed / Closed Projects	1		500	2.150	1.500	307	307	307
	Total	2	(2)	540	2.225	1.515	321	311	307
HIMACHAL PRADESH									
1	Himalayan Edu. cum Art and Cultl. Soc.		Kullu	70	0.044	0.015	40	15	14
2	Samaj Seva Parishad		Kangara	100	0.100	0.060	96	96	77
3	Samaj Kalyan Evam Vikas Mandal		Mandi	100	0.100	0.063	128	106	71
4	Yuva Mahamandal Dhartidhar		Sirmour	100	0.100	0.054	68	56	42
5	Society for Rural Development and Action		Mandi	100	0.100	0.060	145	96	62
6	Mahila Kalyan Evam Sewa Samiti		Shimla	70	0.100	0.085	70	52	52
7	Society for Social Action for Human and Rural Awareness		Mandi	50	0.040	0.030	50	47	47
8	The Social Work and Enivornment in Rural Areas		Kangra	200	0.309	0.176	125	115	88
9	The Energy Environment Group		Una	100	0.100	0.056	200	165	98
10	Zilla Saksharta Samiti		Bilaspur	200	0.230	0.046	0	0	0
11	The Zilla Saksharata Abhiyan Samiti		Una	100	0.120	0.000	0	0	0
12	Lok Vikas Mandal		Hamirpur and Kangra	60	0.063	0.013	0	0	0
13	Parayavaran Avam Gramin Vikas Sansthan		Solan	100	0.118	0.024	100	0	0

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
14	Upliftment through Humane Action		Sirmour	25	0.032	0.006	16	14	4
15	Mandi Saksharta Samiti		Mandi	2000	1.918	0.719	500	500	500
16	The Dubbling Handicrafts, Handloom Development Welfare Association		Shimla	40	0.050	0.010	0	0	0
17	The Ambuja Cement Foundation		Solan	50	0.050	0.010	0	0	0
Sub Total		17		3,465	3.573	1.426	1,538	1,262	1,055
Completed / Closed Projects		18		1,930	2.180	1.971	2,170	2,090	1,874
Total		35	(24)	5,395	5.753	3.397	3,708	3,352	2,929
JAMMU & KASHMIR									
1	Lok Sewa Sangathan		Udhampur	60	0.090	0.000	54	38	28
2	Catholic Social Service Society		Jammu	75	0.104	0.022	75	34	21
3	Nirmal Matha Health Centre (CSS, Akalpur)		Jammu	100	0.150	0.044	117	75	75
4	J & K Zari Art Society		Jammu	50	0.075	0.021	67	34	22
5	Gramudyog Hastakala Kendra		Kathua	200	0.328	0.134	150	118	80
6	Sudhar Sabha Committee		Udhampur	60	0.100	0.000	47	36	33
7	Kristu Jyoti Social Welfare Society		Jammu	200	0.300	0.000	0	0	0
Sub Total		7		745	1.147	0.0221	510	335	259
Completed / Closed Projects		2		292	0.414	0.414	546	436	384
Total		9	(7)	1,037	1.561	0.635	1,056	771	643
RAJASTHAN									
1	Apna Sansthan		Udaipur	46	0.039	0.008	47	31	4
2	Hanuman Van Vikas Samithi		Udaipur	95	0.072	0.052	87	62	38
3	Social Work and Environment for Rural Advancement		Ajmer	20	0.033	0.020	31	17	6
4	Subodh Shiksha Samiti		Sikar	60	0.089	0.045	35	35	16
5	Hadoti Adim Jan Jathi Vikas Samithi		Kota and Baran	30	0.039	0.027	26	26	24
6	Van Nad Sanstha		Banaswara	100	0.094	0.019	0	0	0
7	Rural Development Society		Tonk	30	0.030	0.023	38	38	11

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
8	Asian Centre for Organisation Research and Development		Bharatpur	100	0.150	0.030	42	37	24
9	Abhinav Shiksha Samithi		Banaswara	100	0.100	0.079	123	122	31
10	Rudsovat		Sawai Madhopur	160	0.212	0.088	91	91	51
11	Navchar Sansthan		Chittorgarh	41	0.044	0.009	68	68	0
12	Shiv Shiksha Samithi		Tonk	25	0.034	0.021	25	24	7
13	Shikshit Rojgar Kendra Prabandhak Samithi		Jhunjhunu	100	0.150	0.000	25	13	3
14	Hadoti Tech. Training and Service Institute		Kota and Baran	60	0.102	0.041	59	22	7
15	Jaisal Mahila Bal Kalyan Samiti		Jaisalmer and Jodhpur	50	0.087	0.017	19	0	0
16	Vasundhara Seva Samiti		Barmer	50	0.085	0.017	41	33	0
17	Indian Institute for Rural Development		Jhalawar	100	0.180	0.104	175	105	33
18	Centre for Community Economics and Dev. Consultant's Society		Jaipur, Tonk and Baran	350	0.555	0.350	398	337	112
19	Kasturba Mahila Shiksha Samiti		Jaipur	50	0.079	0.016	18	10	0
20	Vinoba Seva Samiti		Jhalawar	50	0.084	0.000	0	0	0
21	Shanti Maitri Mission Sansthan		Bikaner	50	0.074	0.030	50	39	0
22	Vigyan Samiti		Udaipur	50	0.095	0.050	50	33	7
23	Ajmer Prodh Shikshan Samiti		Ajmer	100	0.069	0.000	0	0	0
24	Society for Education Conscientisation Awareness and Training		Nagaur	50	0.080	0.016	50	50	41
25	Mahila Hastshilpa Samiti		Bikaner	50	0.087	0.017	12	12	0
26	Sakhi Samiti		Alwar	100	1.073	0.050	73	36	34
27	Gram Vikas Sewa Sansthan		Jodhpur	50	0.072	0.050	127	106	32
28	Gram Bharati Samiti		Jaipur	100	0.180	0.109	100	77	10
29	Bhagwan Mahaveer Viklang Sahayata Samiti		Jodhpur	200	0.360	0.072	41	41	3
30	Matra Shakti Sansthan		Sawai Madhopur	60	0.107	0.038	37	31	0
31	Urmul Khejri Sansthan		Nagaur	100	0.181	0.036	0	0	0

(Rs. million)

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
32	Arnold Educational and Rural Development Society		Alwar	100	0.168	0.036	25	25	0
33	Shubham Mahila Prashikshan Sansthan		Alwar	60	0.105	0.011	0	0	0
34	Jaipur Rural Health and Development Trust		Jaipur	100	0.178	0.036	50	40	0
35	Society for Sustainable Development		Karauli	60	0.113	0.023	0	0	0
36	Urmul Rural Health Research and Development Trust		Bikaner	100	0.177	0.035	0	0	
37	Society for Development, Health, Hygiene and Rural Action		Barmer	50	0.089	0.018	0	0	0
38	Bharatiya Grameen Mahila Lok Kala Sansthan		Alwar	50	0.089	0.009	0	0	0
39	Kshetriya Samagra Lok Vikas Sangh		Bikaner	100	0.178	0.036	0	0	0
40	Urmul Semant Samiti		Bikaner	100	0.178	0.000	0	0	0
41	Jan Kalyan Sanshtan		Jaisalmer	50	0.090	0.018	0	0	0
42	Jan Chetna Sansthan		Sirohi	100	0.180	0.036	0.000	0	0
43	Urmul Marusthali Bunkar Vikas Samiti		Jodhpur	100	0.180	0.000	0.000	0	0
44	Surbhi Shiksha Avam Samagra Sansthan		Alwar	60	0.108	0.000	0.000	0	0
45	Khadi Mandir		Bikaner	50	0.090	0.000	0.000	0	0
46	Lok Kalyan Sansthan		Barmer	100	0.180	0.000	0.000	0	0
47	Consumer Unity and Trust Society		Bhilwara	200	0.360	0.000	0.000	0	0
	Sub Total	47		3,907	6.198	1.691	1,963	1,561	494
	Completed / Closed Projects	14		1,440	2.038	1.438	1,855	1,855	1,376
	Total	61	(55)	5,347	8.235	3.129	3,818	3,416	1,870
	Ongoing Projects	90		9,097	12.516	3.799	4,458	3,540	1,902
	Completed / Closed Projects	37		4,282	6.998	5.323	4,878	4,688	3,941
	Region Total [A]	127	(106)	13,379	19.514	9.122	9,336	8,228	5,843

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
NORTH EASTERN REGION									
ASSAM									
1	Deshbandhu Club		Barak valley	150	0.226	0.045	144	144	0
2	Agro Development and Social Welfare Organsiation		Barpeta	50	0.078	0.055	60	60	28
3	North East Development Organsiation		Barpeta	50	0.078	0.016	0	0	0
4	Samannaya Rakshee Sangkritic Anusthan		Barpeta	50	0.078	0.016	50	50	0
5	Anjali Sukhati Self Help Group Foundation		Kokrajhar	60	0.092	0.046	61	61	0
6	Barkukuria Gopalpur Milan Yuvak Sangha		Kamrup	50	0.075	0.053	50	50	0
7	Boloma Yuva Vikash Kendra		Jorhat	50	0.085	0.017	34	34	0
8	Morigaon Zilla Gramya Puthibharal Santha		Morigaon	300	0.327	0.229	261	225	0
9	Sipajhar Diamond Club Community Centre		Darrang	70	0.095	0.019	0	0	0
10	Sarbu Gram Sewa Sangha		Dhemaji	100	0.155	0.078	100	100	0
11	Gramya Arthanaitik Bikash Kendra		Kamrup	50	0.065	0.033	50	50	0
12	Ajgar Social Circle		Goalpara	100	0.136	0.027	0	0	0
13	Gauripur Vivekananda Club		Dhubri	100	0.152	0.030	0	0	0
14	A Groundwork for Advancement for North East Froniters		Darrang	50	0.083	0.000	0	0	0
15	Lok Sewa Samittee		Nalbari	80	0.113	0.023	19	19	0
16	Jyothi Puthibharal and Yuvak Sangha		Sonitpur	100	0.176	0.035	0.000	0	0
	Sub Total	16		1,410	2.014	0.721	829	793	28
	Completed / Closed Projects	5		625	0.734	0.663	2,131	1,784	551
	Total	21	(18)	2,035	2.748	1.384	2,960	2,577	579

(Rs. million)

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHG credit linked
MANIPUR									
1	Peoples Education for Awareness and Community Empowerment Organisation		Imphal East, West, Bishnupur and Thoubal districts	50	0.090	0.037	51	15	15
2	Diocesan Social Service Society		Chandel and Tamenglong	50	0.100	0.000	0	0	0
	Sub Total	2		100	0.190	0.037	51	15	15
	Completed / Closed Projects	0		0	0.000	0.000	0	0	0
	Total	2	(2)	100	0.190	0.037	51	15	15
ARUNACHAL PRADESH									
1	Yuva Vikash Sanghatan		West Siang	30	0.051	0.036	30	30	0
	Sub Total	1		30	0.051	0.036	30	30	0
	Completed / Closed Projects	0		0	0.000	0.000	0	0	0
	Total	1	(1)	30	0.051	0.036	30	30	0
TRIPURA									
1	Tripura Adibashi Mahila Samity		West Tripura dist	100	0.160	0.032	30	30	0
2	Jana Unnayan Samithi Tripura		West Tripura, South Tripura, Dhalai and North Tripura districts	100	0.200	0.040	0	0	0
	Sub Total	2		200	0.360	0.072	30	30	0
	Completed / Closed Projects	0		0	0.000	0.000	0	0	0
	Total	2	(2)	200	0.360	0.072	30	30	0
SIKKIM									
1	Tumin Shivalian Club		East Sikkim	10	0.020	0.002	5	0	0
	Sub Total	1		10	0.020	0.002	5	0	0
	Completed / Closed Projects	0		0	0.000	0.000	0	0	0
	Total	1	(1)	10	0.020	0.002	5	0	0
MEGHALAYA									
	Ongoing projects	0		0	0.000	0.000	0	0	0
	Completed and Closed Projects	1		40	0.510	0.510	35	35	35
	Total	1	(1)	40	0.510	0.510	35	35	35
	Region Ongoing Projects	22		1,750	2.635	0.868	945	868	43
	Completed / Closed Projects	6		665	1.244	1.173	2,166	1,819	586
	Region Total [B]	28	(25)	2,415	3.879	2.040	3,111	2,687	629

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
EASTERN REGION									
BIHAR									
1	Gram Nirman Mandal		Nawadah	100	0.100	0.020	75	75	0
2	Bhojpur Sampurn Saksharta Abhiyan		Bhojpur	100	0.100	0.020	135	135	14
3	Patna Notre Dame Sisters Society		East Champaran	140	0.210	0.050	80	80	30
4	Mahila Silai Prashikshan Sah Utpadan Kendra		Samastipur	60	0.060	0.026	71	71	20
5	Jan Jagaran Sansthan		Nalanda	100	0.100	0.020	33	33	0
6	Rachna		Madhubani	100	0.100	0.024	101	101	0
7	Darpan Sarovdaya Vikas Sansthan		Gaya	100	0.100	0.061	150	150	86
	Darpan Sarvodaya Vikas Sansthan		Gaya	150	0.238	0.000	0	0	0
8	Reshma Gramin Vikash Sangh		Jehanabad	100	0.101	0.000	0	0	0
9	Akhil Gramin Yuwa Vikash Samiti		Muzaffarpur	100	0.180	0.036	91	91	8
10	Bihar Dalit Vikas Samiti		Jahanabad	100	0.172	0.000	0	0	0
11	Nidan		Patna	250	0.470	0.163	185	185	125
12	Gramyasheel		Supaul	200	0.354	0.127	113	113	0
13	Nari Shishu Jagruti Kendra		Samastipur	100	0.163	0.033	44	44	10
14	Akhil Bharatiya Jan Kalyan Parishad		West Champaran	50	0.079	0.016	28	28	0
15	Nav Bharati Kala Manch		Saran	100	0.100	0.020	35	35	2
16	Kanchan Seva Ashram		Muzaffarpur	100	0.120	0.045	113	113	5
17	Jan Kalyan Vikas Sansthan		Saran	100	0.100	0.020	29	29	9
18	Samagra Vikas Sanstha		West Champaran	100	0.102	0.020	31	31	0
19	Bharatiya Manav Vikas Sansthan		West Chamaparan	100	0.180	0.000	17	17	4
20	Kanti Sri Sewa Samiti		Madhubani	75	0.094	0.000	63	63	4
21	Resource Development and Management Organisaion		West Champaran	50	0.090	0.000	0	0	0
22	Gram Punarnirman Kendra		Supaul	100	0.114	0.000	0	0	0
23	Krishak Vikas Samiti		East Champaran	100	0.177	0.000	0	0	0
24	Birsa Ambedkar Educational Trust		Purnea	100	0.165	0.000	0	0	0
25	Priyanka Swarojgar Prashikshan Sansthan		Aurangabad	100	0.142	0.000	0	0	0
26	Avidya Vimukti Sansthan	Gaya	300	0.540	0.000	0	0	0	

(Rs. million)

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
27	Samagra Seva Kendra		Gaya	200	0.356	0.000	0	0	0
28	Association for Sarva Seva Farms		Jamui and Munger	200	0.312	0.000	0	0	0
29	Pandit Shree Ram Sharma Sewa Sansthan		Gopalganj	100	0.165	0.000	0	0	0
30	Sewa Bharat		Munger	100	0.165	0.000	0	0	0
31	Antodaya Lok Karyakram		West Champaran	30	0.048	0.000	0	0	0
32	Deep		West Champaran	30	0.048	0.000	0	0	0
33	Nari Jirnodhar and Chetana Sansthan		West Champaran	30	0.048	0.000	0	0	0
34	Van Vikash Bharati		West Champaran	30	0.048	0.000	0	0	0
35	Srijan Sansthan		West Champaran	30	0.048	0.000	0	0	0
36	Berojgar Sangh		West Champaran	30	0.048	0.000	0	0	0
37	Champaran Sarnarhi Vikash Samiti		West Champaran	30	0.048	0.000	0	0	0
38	'Samarg' Samaj Evam Paryavaran Vikash Sangathan		West Champaran	30	0.048	0.000	0	0	0
39	Better World Mission		West Champaran	30	0.048	0.000	0	0	0
40	Prajapati Mishra Shikshan Evam Vikash Sansthan		West Champaran	30	0.048	0.000	0	0	0
41	Bahujan Hitay Amar Jyoti		West Champaran	30	0.048	0.000	0	0	0
42	Lok Vikash Kendra		West Champaran	30	0.048	0.000	0	0	0
43	Sarvodaya Pustakalya Shikshan Evam Vikas Sanstha		West Champaran	30	0.048	0.000	0	0	0
44	Diyara Jan Jagaran Samiti		West Champaran	30	0.048	0.000	0	0	0
45	Champaran Vikash Sansthan		West Champaran	30	0.048	0.000	0	0	0
46	Vanvashi Seva Kendra		West Champaran	30	0.048	0.000	0	0	0
47	Indian Institute of Yoga, Research and Handicapped Welfare Society		West Champaran	30	0.048	0.000	0	0	0
48	Rural Development of India		West Champaran	30	0.048	0.000	0	0	0
49	Akancha Foundation		West Champaran	30	0.048	0.000	0	0	0
50	Bharatiya Gramin Vikash Samiti		West Champaran	30	0.048	0.000	0	0	0
	Sub Total	51		4,275	6.409	0.701	1,394	1,394	317
	Completed / Closed Projects	10		1,077	1.102	0.762	1,283	1,283	933
	Total	61	(55)	5,352	7.511	1.462	2,677	2,677	1,250

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
JHARKHAND									
1	Maulana Azad Samajik Evam Shaikshanik Parishad		Deoghar	180	0.175	0.064	114	85	85
2	Aanteeka		Deoghar	30	0.033	0.015	18	15	4
3	Gramin Dalit Kalyan Samiti		Deoghar	100	0.043	0.045	116	91	82
4	Lokprena		Dumka and Pakur	90	0.100	0.080	90	85	32
5	Prayas		East Singhbhum	50	0.050	0.039	50	50	23
6	Pragatisheel Yuva Kendra		Giridih	150	0.150	0.041	21	21	2
7	Rural People's Awareness and Youth Action in India		Bokaro	150	0.150	0.051	65	36	22
8	Chotanagapur Sanskritik Sangh		Ranchi	60	0.072	0.047	84	63	0
9	Aragati		Hazaribagh	100	0.120	0.067	125	83	32
10	Jan Jagaran Kendra		Bokaro	50	0.079	0.016	0	0	0
11	Prajwaleet Vihar		Ranchi	100	0.168	0.075	100	63	33
12	Karra Soc. for Rural Action		Ranchi	100	0.150	0.057	100	64	0
13	Socio-Economic Development Programme		Giridih	100	0.137	0.027	70	70	0
14	Alternative for India Development		Giridih	100	0.160	0.032	34	8	0
15	Bihar Pradesh Yuva Parishad		Palamau and Latehar	125	0.163	0.055	115	58	0
16	Sahayogi Mahila		Saraikela Kharswan	100	0.180	0.036	44	11	11
17	Jago Mahila Jagriti Kendra		Giridih	100	0.100	0.020	76	32	18
18	Soc. for Upliftment of People with People Orgn. and Rural Tech.		Hazaribagh	150	0.266	0.064	123	16	6
19	Kolhan Mahila Sanghathan		West Singhbhum	200	0.360	0.072	0	0	0
20	Dalit Uthan Samiti		Deogarh	40	0.060	0.012	0	0	0
21	Rajiv Gandhi Memorial Trust		Hazaribagh	100	0.165	0.033	60	2	0
22	Adivasi and Banvasi Vikas Samiti		Deogarh	100	0.155	0.031	100	0	0
23	Mahila Kalyan Samiti		Bokaro	100	0.132	0.026	23	0	0

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
24	Janaki Foundation		Sareikela Kharsawan	100	0.180	0.036	26	0	0
25	Mahila Mandal		Chatra	150	0.264	0.053	108	100	63
26	Badlao Foundation		Jamtara and Dumka	200	0.350	0.000	0	0	0
	Sub Total	26		2,825	3.962	1.093	1,662	953	413
	Completed / Closed Projects	8		1,140	0.991	0.688	905	837	790
	Total	34	(31)	3,965	4.953	1.781	2,567	1,790	1,203

ORISSA**KBK DISTRICTS**

1	Vikalpa		Bolangir	65	0.050	0.050	65	0	0
	Vikalpa		Bolangir and Naupara	200	0.380	0.266	200	200	0
2	Parivartan		Kalahandi	100	0.104	0.021	100	65	0
3	Sarvodaya Samiti		Koraput	50	0.074	0.052	50	50	6
4	Dev. Agency for Poor and Tribal Awakening		Kalahandi	100	0.104	0.082	100	100	28
5	Janashajya		Kalahandi	100	0.108	0.080	100	83	41
6	Action Research for Health and Socio-Economic Dev.		Bolangir	200	0.300	0.131	200	159	148
7	Seba Jagat		Kalahandi	100	0.138	0.028	100	40	20
8	Centre for Youth and Social Development		Koraput	60	0.090	0.018	60	60	9
9	South Orissa Vol. Assn.		Koraput	70	0.098	0.077	70	70	26
10	Friends' Assn. for Rural Reconstruction		Nuapada	100	0.096	0.080	100	100	43
11	Assn. for Dev. for Health Action in Rural Areas		Bolangir	100	0.129	0.093	100	100	39
12	Netaji Yubak Sangha		Bolangir	100	0.129	0.026	100	75	4
13	Integrated Development Society		Koraput	74	0.100	0.020	60	52	5
14	Small and Marginal Farmers' Assn.		Koraput	50	0.075	0.028	50	38	4

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
15	Jeevandhara Women's Community Trust		Kalahandi	120	0.150	0.150	120	120	120
16	Boringpadar Yubak Sangh		Kalahandi	100	0.137	0.027	48	0	0
17	Lakshman Nayak Society for Rural Dev.		Rayagada -KBK	50	0.089	0.066	50	50	12
18	Socio Economic Development Programme		Koraput and Nabrangpur	80	0.120	0.068	80	40	34
19	Antodaya		Kalahandi	60	0.090	0.051	60	60	17
20	Bharatee Bhavan Pathagar		Sonepur	50	0.084	0.017	50	0	0
21	Jagarana		Rayagada	50	0.079	0.056	48	48	10
22	Multi-Purpose Project Dev. Society		Nabrangpur	75	0.104	0.097	70	66	66
23	Organisation for Social Change and Rural Development		Malkangiri	100	0.180	0.054	20	20	0
24	Lok Yojana		Kalahandi	200	0.360	0.072	0	0	0
25	Democratic Action		Nabrangpur	100	0.183	0.037	0	0	0
26	Kalahandi Association for Rural Re-construction and Total Awareness, Benefit of Youth Action		Kalahandi	100	0.180	0.036	0	0	0
27	Global unit for Integrated Development Education		Nabrangpur	200	0.360	0.107	35	35	9
28	Mahila Vikash		Naupada	120	0.216	0.043	0	0	0
29	Sahid Laxman Nayak Development Soc.		Korkonda and Malkangiri	150	0.270	0	0	0	0
30	Social Action for Rural Development		Nabrangpur	100	0.180	0	0	0	0
31	Research Academy for Rural Enrichment		Sonepur	100	0.155	0	0	0	0
	Sub Total	32		3,224	4.912	1.931	2,036	1,631	641
	Completed / Closed Projects	8		670	0.706	0.561	826	400	800
	Total	40	(34)	3,894	5.617	2.492	2,862	2,031	1,441

(Rs. million)

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHG credit linked
ORISSA									
NON-KBK DISTRICTS									
1	Darbar Saahitya Sansad		Khurda, Puri and Cuttack	210	0.119	0.077	210	207	137
2	Palli Chetana		Mayurbhanj	80	0.100	0.070	80	80	67
3	Antodaya Chetana Kendra		Keonjhar	100	0.150	0.077	96	96	4
4	Forum for Rural Education and Empowerment on Dev. Orgn. Movement		Puri	80	0.100	0.072	80	80	0
5	Palli Unnayan Committee		Cuttack	50	0.075	0.072	50	50	44
6	Gania Sishu Raija		Nayagarh	50	0.075	0.015	12	5	2
7	Centre for Upliftment of Lower Incomers		Kendrapara	50	0.075	0.052	50	50	0
8	Ideal Dev. Agency		Keonjhar	60	0.090	0.034	60	18	15
9	Assn. for Women and Rural Development		Sambalpur	50	0.075	0.070	50	50	38
10	People's Rural Reconstruction Institute for Youth Action		Balasore	50	0.070	0	40	3	0
11	Samaj Vikash		Mayurbhanj	80	0.100	0.050	80	80	8
12	Youth Council for Development Alternatives		Boudh	60	0.085	0.025	17	10	0
13	Yuva Mahasangha		Boudh	80	0.100	0.037	56	55	6
14	Alternative for Rural Movement		Balasore	50	0.072	0	0	0	0
15	Agranee Jana Kalyan Anusthan		Baragarh	60	0.090	0.018	0	0	0
16	The Heaven		Cuttack	50	0.084	0.048	50	43	0
17	Chetana Shramik Sangh		Baragarh	50	0.072	0.014	0	0	0
18	Adima Jati Seva Samiti		Kandhamal	50	0.085	0.069	50	50	23
19	Voluntary Action for the Rural Reconstruction		Dhenkanal	50	0.100	0.070	50	50	0

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
20	Integrated Rural Harijan Adivasi Development Centre		Dhenkanal	60	0.090	0.031	25	10	0
21	Palli Seva Sansad		Boudh	60	0.100	0.079	60	59	30
22	Bharat Integrated Social Welfare Agency		Sambalpur and Baragarh	200	0.300	0.249	200	200	100
23	Society for Action Growth and Education		Mayurbhanj	50	0.089	0.018	0	0	0
24	Voluntary Assn. for Rural Reconstruction and Appropriate Technology		Keonjhar	100	0.150	0.054	34	34	12
25	Centre for Human Action and Resource Management		Kandhamal	100	0.188	0.103	100	76	0
26	Collective Initiation for Social Solidarity		Dhenkanal	25	0.038	0.008	0	0	0
27	Unnayan		Puri	60	0.090	0	0	0	0
28	Professional Assistance for Dev.Action		Keonjhar	100	0.188	0.050	100	15	7
29	Women's Orgn. for Socio-cultural Awareness		Keonjhar	100	0.157	0.076	100	57	11
30	India Development Project		Keonjhar	100	0.160	0.032	0	0	0
31	Dhakotha Jubak Sangha		Keonjhar	50	0.083	0.017	0	0	0
32	Social Welfare Agency and Training Institute		Kandhamal	50	0.083	0.049	50	50	0
33	People's Integration and Union for Society		Angul and Dhenkanal	120	0.186	0	0	0	0
34	Society for Education and Welfare Action		Deogarh	100	0.145	0	0	0	0
35	Orgn. for Rural Reconstruction and Integrated Social Service Activities		Malkangiri and Kandhamal districts	260	0.429	0.093	260	15	0
36	Chinmaya Seva Trust		Sundargarh	60	0.108	0.027	60	9	0
37	Mahiyasi		Angul	50	0.090	0	0	0	0

(Rs. million)

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
38	Samadhan		Sambalpur	50	0.090	0	0	0	0
39	Social and Educational Benevolent Association		Angul	100	0.180	0	0	0	0
	Sub Total	39		3,105	4.661	1.754	2,020	1,452	504
	Completed / Closed Projects	18		1,301	1.508	1.199	1,161	851	1,023
	Total	57	(46)	44,06	6.169	2.953	3,181	2,303	1,527
WEST BENGAL									
1	Southern Health Improvement Society		24 Pargana (South)	1,056	0.466	0.197	1,304	1,304	1,012
2	Indranarayanpur Nazrul Smriti Sangha		Sunderban area	500	0.750	0.525	595	595	368
3	Socio Economic Dev. Programme		24 Parganas (South)	80	0.100	0.073	84	84	70
4	Inter District Rural Dev. Council		24 Parganas (South)	200	0.261	0.063	116	72	0
5	Balivara Orgn. for Fellow Feat Empowerment and Reconstruction		24 Parganas [N]	60	0.070	0.049	89	89	36
6	Asha Welfare Society		24 Parganas [S]	100	0.100	0.037	55	31	5
7	Amgachia Ashraya		24 Parganas [S]	50	0.060	0.020	22	22	0
8	Patuli Mahila Uddyog Samity		Nadia	50	0.063	0.061	50	50	47
9	Society for Participatory Action and Reflection		Coochbehar	50	0.079	0.055	50	50	0
10	Bagaria Relief Welfare Ambulance Society		24 Parganas [S]	100	0.100	0.031	47	47	2
11	Ushagram Trust		Nadia	100	0.148	0.091	83	83	0
12	Society for Participants Education and Rural Development		Nadia	100	0.105	0.092	114	114	66
13	Rajadighi Community Health Service Society		Malda	100	0.130	0.096	100	100	19
14	Calcutta Society for Professional Action in Development		Murshidabad	100	0.130	0.036	16	16	1

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
15	Malda Sahayogita Samity		Malda	50	0.073	0.051	51	51	0
16	St. John Ambulance Association		Uttar Dinajpur	50	0.070	0.046	46	46	0
17	Society for People's Awareness		Murshidabad	60	0.045	0.009	0	0	0
18	Deshbandhu Road Ramakrishna Society for Rural Development		Purulia	100	0.140	0.049	50	50	0
19	Shibpur People's Care Orgn.		Dakshin Dinajpur	100	0.140	0.028	0	0	0
20	Godhulibazar North East Society for Empowerment of the People		Coochbehar	50	0.075	0.015	0	0	0
21	Kajla Janakalyan Samity		Purba Medinipur	100	0.135	0.027	0	0	0
22	Khagrabari Rural Energy Development Association		Jalpaiguri	100	0.150	0.030	0	0	0
23	Dr. B.R. Ambedkar Kishore Seva Sangha		Nadia	100	0.140	0.028	0	0	0
24	Chaltaberia Ganonnyan Sanstha		24 North Parganas	100	0.145	0.000	0	0	0
25	Ghoshpur Lokahita Farmers' Welfare Samity		24 North Parganas	100	0.135	0.027	0	0	0
26	Krishnagar Cathedral Charitable Social Society		Nadia and Murshidabad	600	0.840	0.000	0	0	0
27	Rajarhat Sristy		North 24 Parganas	60	0.076	0.000	0	0	0
28	Rural Health Development Centre		Malda	100	0.150	0.000	0	0	0
29	Pather Panchali Sewa Samity		North 24 Parganas	100	0.130	0.000	0	0	0
30	Vasundhara Enviro-Welfare Society		Jalpaiguri	100	0.143	0.000	0	0	0
31	Sri Mayapur Vikas Sangha		Nadia	100	0.138	0.000	0	0	0
32	Birkota Rural Development Organisation		Paschim Medinipur	100	0.140	0.000	0	0	0
	Sub Total	32		4,716	5.427	1.736	2,872	2,804	1,626
	Completed / Closed Projects	2		2,200	1.411	1.411	2,200	2,200	2,200
	Total	34	(33)	6,916	6.838	3.147	5,072	5,004	3,826

(Rs. million)

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No.of SHGs with SB A/cs	No. of SHGs credit linked
ANDAMAN AND NICOBAR ISLANDS									
1	National Cooperative Union of India - CEF- Port Blair		Andaman district	100	0.180	0.064	62	61	9
	Sub Total	1		100	0.180	0.064	62	61	9
	Completed / Closed Projects	0		0	0.000	0.000	0	0	0
	Total	1	(1)	100	0.180	0.064	62	61	9
	Region Ongoing Projects	181		18,245	25.550	7.278	10,046	8,295	3,510
	Completed / Closed Projects	46		6,388	5.717	4.620	6,375	5,571	5,746
	Region Total [C]	227	(200)	24,633	31.268	11.898	16,421	13,866	9,256
CENTRAL REGION									
MADHYA PRADESH									
1	Indore Diocese Social Service Soc.		Indore, Dewas,Dhar and Jhabua	500	0.485	0.480	780	500	475
2	Tarun Sanskar		Jabalpur	500	0.604	0.354	532	532	158
3	Asara Samajik Kalyan Samiti		Jabhua, Dhar and Indore	500	0.600	0.453	562	457	455
4	Anupama Ed.Society		Satna	500	0.225	0.216	525	525	308
5	Astha Mahila Samiti		Satna	250	0.219	0.220	284	284	214
	Astha Mahila Samiti		Satna	250	0.450	0	0	0	0
6	Bal Mahila Vikas Samiti		Gwalior	150	0.225	0.146	159	159	78
7	Sambhav Social Service Orgn.		Gwalior and Shivpuri	250	0.278	0.101	285	230	70
8	Kripa Social Welfare Society		Shajapur and Rajgarh	150	0.190	0.170	197	197	98
9	Darshan Mahila Kalyan Samiti		Chhatarpur	50	0.065	0.013	22	16	0
10	Society for Unity Geological and Global Education Survey Training Image Organsiation Network		Satna	100	0.100	0.020	0	0	0
11	Bhaghelkhand Gramin Vikas Sangh		Satna	50	0.050	0.028	43	40	15
12	Grameen Anchalik Krishak Samaj Samit		Balaghat	50	0.065	0.046	50	50	0

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
13	Priyadarshni Mahila Evam Bal Kalyan Samiti		Guna	50	0.065	0.013	32	20	1
14	Jagruiti Yuva Manch		Panna	60	0.060	0.012	26	26	0
15	Cyriac Elias Rural Orgn. for Women and Children		Bhopal	75	0.135	0.027	62	62	44
16	Society for Resource Integration and Dev. Action		Jabalpur	100	0.120	0.024	40	0	0
17	Saraswati Mahila Samiti		Ratlam	200	0.200	0.040	75	45	0
18	Yukti Samaj Sewa Society		Hoshangabad	75	0.083	0.025	55	21	1
19	Sharda Shiksha Samiti		Shajapur	100	0.125	0.043	40	31	0
20	Adivasi Chetna Shikshan Samiti		Jhabua	50	0.073	0.015	0	0	0
21	Asra Samajik Lok Kalyan Samiti		Dewas	50	0.070	0.014	0	0	0
22	Centre for Advanced Research and Development		Mandla	50	0.075	0.030	23	23	0
23	Wainganga Samudayik Vikas Kendra		Balaghat	50	0.060	0.012	0	0	0
24	Shramshakti Mahila Sewa Sanstha		Sagar	125	0.150	0.030	0	0	0
25	Aroh		Indore	75	0.135	0.027	0	0	0
26	Nav Ankur Manav Kalyan Sanstha		Hoshangabad	30	0.039	0.019	17	14	5
27	Council for Social Action and Rehabilitation		Sagar	50	0.090	0	0	0	0
	Action for Social Advancement		Jhabua	50	0.090	0	0	0	0
28	Asha Niketan Welfare Centre		Sehore, Bhopal and Bankhedi	175	0.315	0	0	0	0
29	Dewas Gauri Mahila Samiti		Dewas	125	0.225	0	0	0	0
	Sub Total	31		4,790	5.666	2.576	3,809	3,232	1,922
	Completed /Closed Projects	4		1,200	1.556	0.710	572	572	547
	Total	35	(32)	5,990	7.222	3.286	4,381	3,804	2,469

(Rs. million)

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
CHATTISGARH									
1	Mahila Shiksha Kalyan Evam Prashikshan Parishad		Bilaspur	200	0.235	0.172	220	220	23
2	Social Education and Basic Awareness		Bastar	50	0.100	0.045	50	48	10
3	Dandakaranya Sanrakshan Evam Sodh Sanstha		Bastar	50	0.084	0.050	45	40	3
4	Bardan Samajik Sanstha		Rajnandgaon	50	0.079	0.016	16	16	0
5	Rajgarh Sahyog Samiti		Raigarh	100	0.180	0.036	76	68	46
6	Model Bastar Integrated Rural Development Society		Bastar	80	0.144	0.054	34	13	0
7	Manav Sansadhan Sanskriti Vikas Parishad		Sarguja	100	0.158	0.032	43	34	2
8	Xavier Institute of Development Action and Studies		Kanker	100	0.180	0.036	22	0	0
9	Janmitra Kalyan Samiti		Raigarh	100	0.180	0.360	34	0	0
10	Institute of Social Welfare and Action Research		Koriya	50	0.084	0.000	0	0	0
11	Abhiyakthi Kalyan Samiti		Kawardha	50	0.080	0.000	0	0	0
	Sub Total	11		930	1.504	0.477	540	439	84
	Completed / Closed Projects	4		1,200	0.579	0.259	1,550	1,550	1,062
	Total	15	(15)	2,130	2.083	0.736	2,090	1,989	1,146
UTTAR PRADESH									
1	Vinoba Seva Ashram		Shahjahanpur	1,000	1.223	0.524	839	814	213
2	Navchetan		Barabanki & Behraich	200	0.276	0.236	206	205	154
	Navchetan		Barabanki and Bahraich	250	0.455	0.108	90	30	0
3	Pani		Faizabad and Ambedkarnagar	500	0.750	0.639	500	500	463
	People's Action for National Integration		Ambedkarnagar, Faziabad and Sultanpur	500	0.922	0.382	210	210	22

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
4	Sarathi Dev. Foundation		Sitapur	200	0.294	0.187	200	162	108
5	NavBharat Samaj Kalyan Samiti		Moradabad	250	0.351	0.243	252	247	77
6	Disha Social Org.		Saharanpur, [Dehradun and Uttarkashi in Uttaranchal]	200	0.300	0.190	186	183	25
7	Bharatiya Rashtriya Vikas Parishad		Allahabad	200	0.272	0.054	75	40	22
8	Gramin Vikas Avam Manav Sewa Sansthan		Muzaffarnagar	50	0.075	0.036	50	50	15
9	Krishi Udyog Sansthan		Deoria	100	0.098	0.072	100	100	61
10	Gramin Seva Sansthan		Sultanpur	100	0.139	0.111	156	156	51
11	Gramodaya Sansthan		Shrawasti	50	0.060	0.022	50	50	1
12	Institute of Social Health Welfare Rural Dev. and Edu.Soc.		Sultanpur	200	0.300	0.093	104	88	5
13	Chandragupta Maurya Vidya Niketan		Varanasi	100	0.150	0.062	100	60	0
14	Mahila Prabodhini Foundation		Mirzapur	100	0.139	0.122	119	103	96
	Mahila Prabodhini Foundation		Mirzapur	250	0.445	0.089	0	0	0
15	Nehru Yuva Mandal		Mathura	50	0.065	0.045	74	55	49
	Nehru Yuva Mandal		Faizabad	100	0.175	0.077	48	48	7
16	Gram Vikas Sewa Samiti		Ghaziabad and Gautam Buddha nagar	60	0.090	0.069	67	61	36
17	Dharma Gramodaya Shikshan Sansthan		Ambedkarnagar	100	0.100	0.035	34	34	0
18	Gramya Vikas Samiti		Ambedkarnagar	100	0.103	0.044	53	53	8
19	Nehru Gramin Yuvavikas Club		Merut	60	0.090	0.018	45	43	7
20	Manav Grameen Vikas Sansthan		Hardoi	100	0.099	0.080	105	100	51
21	Parmarth Samaj Sevi Sansthan		Jalaun	50	0.065	0.044	50	45	14
22	Naujhil Integrated Rural Project for Health and Development		Mathura	100	0.090	0.063	100	100	20
23	Jan Sewa Avam Prasikshan Sansthan		Prathapgarh	60	0.086	0.074	105	62	47

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
	Jan Sewa Avam Prasikshan Sansthan		Pratapgarh	200	0.370	0.074	0	0	0
24	Bhagwati Mahila Kalyan Sansthan		Pilibhit	60	0.090	0.018	45	35	0
25	Gramin Samaj Vikas Kendra		Meerut	60	0.090	0.068	77	72	15
26	Antodaya Vikas Sansthan		Fatehpur	50	0.051	0.040	48	43	12
27	Janta Shikshan Sansthan		Bareilly	50	0.070	0.058	54	54	33
28	Sewa Vikas Sansthan		Bahraich	50	0.070	0.014	0	0	0
29	Nari Gramodyog Sewa Samiti		RaeBareilly	50	0.062	0.044	50	50	5
30	Arthik Vikas Evam Jan Kalyan Sansthan		Ambedkarnagar	100	0.110	0.041	83	59	0
31	Purvanchal Gramin Chetna Samiti		Ballia, Mau and Ghazipur	700	1.010	0.611	608	657	304
32	Grameen Vikas Sansthan		Raebareilly	100	0.106	0.011	100	100	20
33	Yuva Club		Mathura	50	0.070	0.045	50	45	24
34	Gramin Vikas Sansthan		Kushinagar	100	0.150	0.021	76	14	0
35	Society for Development of Appropriate Technology		Bareilly	100	0.150	0.075	123	105	0
36	Jan Sevashram Chakranagaram		Azamgarh	100	0.138	0.111	105	105	51
37	Sankalp Jyoti Kalyan Samiti		Pilibhit	60	0.090	0.052	60	52	10
38	Vikas Sansthan		Firozabad	50	0.072	0.034	31	31	4
39	Yuva Chetna Kendra		Deoria	100	0.150	0.097	100	84	28
40	Gorakhpur Environ. Action Group		Gorakhpur, Basti and Deoria	300	0.475	0.395	300	291	211
41	Jeevan Jyothi Holy Cross Sisters		Sitapur	100	0.180	0.089	102	67	12
42	Janpriya Sewa Sansthan		Pratapgarh	60	0.090	0.064	61	45	43
43	Sri Ambey Mahila Gramodyog Sewa Sansthan		Gorakhpur	60	0.090	0.018	20	15	0
44	Uttar Pradesh Vanwasi Sewa Sansthan		Lakhimpur-Kheri	50	0.085	0.070	67	64	25
45	Pratinidhi Samiti		Ballia	75	0.104	0.045	35	35	18
46	Jeevan Dhara Marg Darshak Society		Deoria	125	0.200	0.083	103	72	1

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
47	Centre for Rural Entrepreneurship and Tech.Education		Firozabad	125	0.188	0.136	115	101	82
48	Shree Bharadwaj Gramodyog Seva Sansthan		Maharajganj	60	0.090	0.018	28	6	0
49	Harpal Gramoudhyog Vikas Kendra		Moradabad	60	0.108	0.086	60	60	35
50	Men's Institute for Development and Training		Ghaziabad	60	0.090	0.045	62	61	0
51	Manav Sewa Kendra		Chandauli	100	0.145	0.129	167	153	100
52	Purvanchal Grameen Kalyan Sansthan		Ghazipur	60	0.090	0.045	62	62	0
53	Vishwas Sansthan		Rae Bareilly	50	0.069	0.055	50	50	24
	Vishwas Sansthan		Raibareilly	200	0.370	0.074	0	0	0
54	Paryavaran Evam Prodyogiki Uttan Samiti		Chandauli	50	0.084	0.073	50	50	43
55	Pragya Gramotthan Seva Samiti		Fatehpur	50	0.077	0.048	50	38	13
56	Purti Sansthan		Ghazipur	50	0.084	0.066	63	55	21
57	Nagrik Jan Hitkari Samiti		Gorakhpur and Maharajganj	50	0.084	0.076	98	91	52
58	Akhil Sanskritik Sansthan		Basti	40	0.072	0.050	41	40	0
59	Sanchit Vikas Sansthan		Basti	50	0.084	0.048	52	52	0
60	Gramotthan Bal Mahila Kalyan Sansthan		Mau	100	0.168	0.034	0	0	0
61	Krishi Evam Shaikshik Prabandha Sansthan		Pratapagarh	60	0.090	0.053	60	44	5
62	Gram Utthan Samiti		Jhansi	60	0.089	0.018	10	5	0
63	Child and Women Welfare Associates		Jaunpur	125	0.188	0.151	136	131	67
64	Sustainable Development Society		Ghaziabad and Gautam Budha Nagar	50	0.084	0.040	34	32	4
65	Centre for Integrated Human Dev.		Ghaziabad	50	0.084	0.017	36	24	4
66	Gramin Punarnirman Sansthan		Azamgarh	50	0.084	0.042	51	30	2

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
67	Constructive Activities for Rural Women Association		Saharanpur	50	0.084	0.042	30	28	4
68	Jan Seva Sadan		Pratapgarh	60	0.102	0.082	60	60	30
69	Nagrik Kalyan Seva Samiti		Muzaffarnagar	100	0.180	0.102	81	81	0
70	Gayatri Gramya Vikas Vaidik Shikshan Avum Prasikshan Sansthan		Sitapur	50	0.075	0.052	50	40	23
71	Unnayan Sansthan		Mirzapur	50	0.070	0.014	22	10	0
72	Bareilly Diocesan Social Service Centre		Pilibhit	60	0.090	0.018	32	16	0
73	Gramodaya Jan Jagriti Samiti		Muzaffarnagar	50	0.084	0.017	39	39	0
74	Pragatisheel Bal Vikas Sanstha		Bijnor	50	0.084	0.024	44	37	8
75	Chetna		Jhansi	250	0.376	0.075	0	0	0
76	Network of Entrepreneurship and Eco.Dev.		Barabanki	100	0.180	0.108	97	75	15
77	Sahyog Samajik Sansthan		Chitrakoot	50	0.084	0.017	0	0	0
78	Institute for Integrated Society Dev.		Barabanki	100	0.199	0.040	15	8	0
79	BAIF Institute for Rural Development		Allahabad, Basti and Sant Kabirnagar	350	0.588	0.118	34	0	0
80	ACIL-Navasarjan Rural Dev. Foundation		Philibhit	100	0.180	0.058	52	24	0
81	Milk Bikney Gram Udyog Samiti		J.P.Nagar	300	0.540	0.363	274	274	148
82	Surya Gramodyog Vikas Samiti		Faizabad	50	0.090	0.018	0	0	0
83	Samarpan Jan Kalyan Samiti		Jalaun	50	0.089	0.054	60	54	0
84	Bharatiya Janjati Samaj Kalyan Sewa Sansthan		Baharaich	50	0.070	0.043	58	40	4
85	Grameen Seva Sansthan		Bagpat	50	0.070	0.048	50	47	0
86	Sharif Gramodyog		Moradabad and Rampur	200	0.360	0.324	201	201	201
87	Mahila Evam Bal Kalyan Utthan Samiti		Ghazipur	50	0.089	0.025	15	14	0
88	Swargiya Pramath Nath Chaudhury Shiksha Kalyan Samiti		Gonda	50	0.085	0.061	50	50	3
89	Awalamb Sewa Sansthan		Gorakhpur	50	0.090	0.045	33	33	7

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
90	Mahila Sewa Sansthan		Moradabad	50	0.088	0.043	31	31	2
91	Itauri Gram Vikas Samiti		Jaunpur	100	0.170	0.000	15	5	0
92	Solanki Gramoudyog Sewa Samiti		Ballia	100	0.180	0.120	81	79	46
93	Gramin Samaj Sewa Sansthan		J.P.Nagar	50	0.090	0.018	0	0	0
94	Manviya Dristicone Sewa Samiti		Mirzapur	50	0.083	0.017	23	23	0
95	Samudayik Vikas Ashram		Mau	50	0.090	0.018	0	0	0
96	Gram Vikas Samiti		Deoria	100	0.150	0.108	100	100	9
97	Mahila Jagriti Samiti		Raebareli	50	0.093	0.057	50	50	0
98	Welfare Association of Volunteers for Environment		Gorakhpur	50	0.088	0.030	21	21	0
99	Raniganj Kshetriya Vikas Samiti		Pratapgarh	100	0.180	0.036	14	8	0
100	Institute of Social Welfare and Action Research		Mathura	200	0.370	0.123	53	53	23
101	Vikalp		Maharajganj	100	0.180	0.036	14	10	0
102	Lokpriya Janhit Sewa Samiti		Pratapgarh	60	0.111	0.022	20	12	0
103	Mahila Swarojgar Samiti		Varanasi	50	0.090	0.018	20	20	0
104	Lucknow Mahila Sewa Trust		Barabanki and Lucknow	50	0.090	0.018	0	0	0
105	Upkar		Ferozabad	50	0.090	0.018	0	0	0
	Sub Total	111		12,760	19.706	9.626	9,180	8,322	3,343
	Completed / Closed Projects	10		550	0.844	0.609	471	443	425
	Total	121	(113)	13,310	20.550	10.235	9,651	8,765	3,768
UTTARANCHAL									
1	Pahal		Nainital & Udham Singh Nagar	200	0.300	0.180	200	155	41
2	Major Orgn. for Rural Environment		Almora	50	0.075	0.038	50	50	0
3	Voluntary Approach in Rural Development Action		Dehradun	60	0.084	0.057	50	50	10
4	Mount Valley Dev. Assn.		Tehri Garhwal	60	0.090	0.060	75	55	36
5	The Himalayan Ecology and								

(Rs. million)

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
6	Treatment of Natural Agriculture Samiti		Uttar Kashi	60	0.090	0.058	60	60	11
7	Grameen Evam Krishi Vikas Samiti		Nainital	100	0.170	0.107	100	100	24
8	Social Education and Village Animation		Almora and Bageshwar	100	0.156	0	0	0	0
9	Pithora Sanskritik Samajik Samiti		Pithoragarh	25	0.040	0.008	25	21	2
10	Kumaon Mahila Gramya Vikas Samiti		Nainital	50	0.090	0.018	50	50	0
11	Foundation for Development Research and Action		Dehradun	50	0.090	0.042	50	50	0
12	Aarohi		Nainital	50	0.094	0.051	50	45	0
13	Organisation for Prosperity Education and Nurture		Dehradun	50	0.090	0.018	15	0	0
14	Gram Vikas Panchayat Samiti		Tehri Garhwal	75	0.135	0.096	75	75	20
15	Appropriate Technology India		Rudraprayag	25	0.045	0.009	0	0	0
16	Gaurav Shiksha Niketan		Tehri Garhwal	25	0.045	0.009	13	13	0
17	Gramin Kshetra Vikas Samiti		Tehri Garhwal	50	0.090	0.018	0	0	0
18	Bharamari Gramodyog Samiti		Bageshwar	100	0.165	0.033	30	28	0
19	Gopal Gramodyog Sewa Sansthan		Tehri Garhwal	25	0.045	0.009	0	0	0
20	Om Jan Vikas Samiti		Champawat	25	0.045	0.009	3	0	0
21	Paridhee Sewa Samiti		U.S.Nagar	50	0.090	0.018	13	10	0
21	Kumaon Sewa Samiti		U.S.Nagar	50	0.090	0	0	0	0
	Sub Total	21		1,280	2.119	0.837	859	762	144
	Completed / Closed Projects	1		115	0.178	0.178	85	79	54
	Total	22	(22)	1,395	2.297	1.015	944	841	198
	Region Ongoing Projects	174		19,760	28.995	13.516	14,388	12,755	5,493
	Completed / Closed Projects	19		3,065	3.157	1.756	2,678	2,644	2,088
	Region Total [D]	193	(182)	22,825	32.152	15.271	17,066	15,399	7,581

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						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
WESTERN REGION									
GUJARAT									
1	Utthan		Dahod, Bhavnagar & Amreli	80	0.200	0.050	80	36	36
2	Mahiti Rural Dev. Centre		Ahmedabad, Bhavnagar & Kheda	128	0.134	0.040	120	68	0
3	Samanvay Resource Centre		Dahod & Panchmahals	95	0.144	0.093	95	95	59
4	Sarvangin Gram Vikas Trust		Sabarkantha	128	0.140	0.140	305	305	157
5	Deepak Ch. Trust		Baroda	150	0.172	0.090	146	30	33
6	Group		Ahmedabad and Surendranagar	100	0.104	0.040	80	73	0
7	Medhavi		Ahm, Bhavnagar and Kutch	180	0.228	0.000	150	78	0
8	Educational and Social Welfare Centre		Amreli	100	0.150	0.075	144	134	50
9	Centre for Entrepreneurship, Skill and Career Dev.		Mesana, Patan and Gandhinagar,AHM	100	0.150	0.030	80	71	16
10	Gramya Vikas Trust		Jamnagar	100	0.125	0.025	48	28	7
11	Navsarjan Kelvani Mandal		Bhavnagar	100	0.140	0.028	29	4	4
12	Saurashtra Voluntary Actions		Jamnagar	100	0.150	0.056	128	128	31
13	International Centre for Entrepreneurship and Career Development		Ahmedabad, Kheda, Mehasana and Surendranagar	100	0.150	0.077	292	292	44
14	Indian Institute for Entrepreneur Development		Ahmedabad and Gandhinagar	100	0.150	0.069	75	65	6
15	Union for Medical Aids, Edu. Employment and Dev.		Ahmedabad	100	0.132	0.026	18	0	0
16	Viksat		Mehsana	75	0.105	0.021	75	56	0
17	Shramik Vikas Sansthan		Sabarkanta	100	0.160	0.057	100	100	60
18	Shroffs Foundation Trust		Vadodara	100	0.125	0.025	58	58	4
19	Parivartan		Gandhinagar	50	0.070	0.014	46	46	8
20	Manav Kalyan Trust		Sabarkantha and Banaskantha	100	0.188	0.038	14	0	0

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						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
21	Modasa Mahila Gruhudyog Sahakari Mandali		Sabarkantha	100	0.170	0.034	9	9	1
22	Mahatma Gandhi Lok Seva Sangh		Sabarkantha	100	0.175	0.035	72	72	14
23	Vikas Bharati Seva Charitable Trust		Mehsana	100	0.168	0.034	31	31	0
24	Vardan Trust		Dahod	100	0.173	0.081	61	61	0
25	Sarvodaya Arogyanidhi		Patan	50	0.084	0.017	10	10	0
26	Action for Social Advancement		Dahod	60	0.108	0.032	80	80	33
27	Prayas		Dahod	50	0.089	0.043	25	15	0
28	Nirmal Foundation Trust		Sabarkanta	50	0.089	0.048	52	52	10
29	Gujarat Rajya Rachnatmak Karyakar Sangh		Dahod	50	0.082	0.028	40	40	23
30	Vinoba Bhawe Seva Sansthan		Sabarkanta	50	0.072	0.047	72	55	0
31	Sava Raj		Rajkot	40	0.060	0.012	36	34	3
32	Dreamline Vividhalaxi Kelvani Sanstha		Kheda and Anand	50	0.074	0.015	68	68	1
33	Panchmahal Jila Audyogic and Handloom Sahakari Sangh Ltd.		Godhra	100	0.160	0.032	10	0	0
34	Gram Seva Trust		Navsari	100	0.173	0.035	26	26	0
35	Motibhai R.Choudhary Foundation		Mehsana	100	0.178	0.036	6	6	1
36	Navjyot Foundation		Panchmahal	50	0.085	0.017	10	10	0
37	Vanvasi Janseva Trust		Dahod	70	0.126	0.000	10	10	0
38	Shree Saraswati Education Trust		Patan	50	0.090	0.000	7	7	0
39	Sakhi		Dahod	100	0.180	0.036	18	18	0
40	Shree Gyandeep Trust		Surendranagar	50	0.090	0.018	2	2	0
41	Sarav Gram Vikas Samiti		Mehsana	100	0.180	0.000	40	40	0
42	Vishwa Vatsalya Manav Seva Trust		Amreli	100	0.180	0.036	20	20	0
43	Shree Gandhi Janakalyan Trust		Patan	100	0.180	0.036	96	96	60
44	Development of Human Action Research Technology Institute		Ahmedabad	100	0.180	0.036	17	17	0
45	Pragati Gram Sewa Mandal		Patan	50	0.090	0.000	7	7	0
46	World Organisation of Rural Life Development		Ahmedabad	50	0.090	0.018	14	14	0

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
47	Shree Kuvard Yuva Vikas Trust		Patan	50	0.088	0.018	17	17	0
48	Sewa Gram Mahila Haat		Sabarkanta, Mehasana, Kheda, Anand, Baroda	400	0.666	0.000	0	0	0
49	Indian Society for Community Education		Gandhinagar	50	0.090	0.018	17	17	0
50	Lokvikas		Patan and Mehsana	100	0.180	0.036	107	107	47
51	Catholic Church Trust		Dahod	100	0.180	0.036	56	56	0
52	Chuwal Gram Vikas Trust		Mehsana	100	0.180	0.036	30	18	0
53	Muralidhar Education and Charitable Trust		Rajkot	100	0.180	0.000	12	12	0
54	S.P.Women.P.S.Cooperative Society		Rajkot	100	0.180	0.000	12	12	0
55	Panchal Vikas Mandal		Surendranagar	100	0.180	0.000	10	10	0
56	Arpan		Sabarkantha	100	0.180	0.000	0	0	0
	Sub Total	56		5,206	8.347	1.860	3,183	2,716	708
	Completed / Closed Projects	4		2,660	4.831	4.692	2,691	2,531	2,531
	Total	60	(60)	7,866	13.178	6.552	5,874	5,247	3,239
MAHARASHTRA									
1	Chetana Vikas		Wardha	300	0.102	0.086	399	188	85
2	Gramin Mahila Va Balak Mandal		Pune and Thane	316	0.474	0.259	399	399	109
3	Matru Mandir		Ratnagiri	200	0.200	0.128	209	200	38
4	Manav Sadhan Vikas Sanstha		Sindhudurg and Ratnagiri	160	0.238	0.048	82	62	0
5	Maharashtra Gram Vikas Shikshan Ani Karya Pratisthan		Chandrapur	100	0.140	0.136	100	100	93
	Maharashtra Gram Vikas Shikshan Ani Karya Pratisthan		Chandrapur	100	0.180	0.036	44	44	4
6	Bharatiya Adim Jati Sevak Sangh		Chandrapur	100	0.125	0.113	110	110	77
7	Indian Institute of Youth Welfare		Gadchiroli	100	0.150	0.102	100	100	54
8	Jagrut Mahila Samaj		Chandrapur	100	0.150	0.091	85	83	49
9	Maharashtra Village Development Association		Chandrapur	200	0.300	0.287	200	200	152
	Maharashtra Village Development Association		Chandrapur and Bhandara	300	0.444	0.263	300	300	167

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
10	Nagrik Arogya Rakshak Sanstha		Gadchiroli	100	0.150	0.118	128	128	30
11	Gram Swaraj Seva Trust		Wardha and Yavatmal	45	0.074	0.065	45	45	29
12	Parivar Mangal Trust		Pune	75	0.150	0.092	75	75	23
13	Amhi Amachya Arogyasathi		Gadchiroli and Chandrapur	100	0.200	0.136	94	94	27
14	Gram Vikas Tantra Niketan		Wardha	25	0.050	0.045	48	48	25
15	Matoshree Malini Mahila Mandal		Wardha	48	0.077	0.056	48	48	30
16	Kasturba Health Society		Wardha	40	0.068	0.052	40	40	7
17	Paryavaran Va gramin Vikas Sanstha		Yavatmal	100	0.150	0.110	117	117	48
18	Prerna Gram Vikas Sanstha		Yavatmal	100	0.170	0.154	129	129	83
19	Vikas Ganga Samajsevi Sanstha		Yavatmal	40	0.060	0.054	49	49	30
20	Chaitanya		Pune	500	0.765	0.306	420	358	48
21	Social Institute Program for Rural Areas		Nanded	100	0.170	0.129	100	100	65
22	Markandeshwara Janakalyan Shikshan Prasarak Mandal		Nanded	50	0.080	0.056	110	110	42
23	Sadbhav Foundation		Raigad	50	0.080	0.080	104	104	59
	Sadbhav Foundation		Raigad and Osmanabad	200	0.370	0.074	192	192	16
24	Asmitha Institute for Development		Yavatmal	50	0.077	0.066	55	53	30
25	Paryay		Osmanabad	75	0.104	0.048	76	76	0
26	Gram Jyot Samajsevi Sanstha		Yavatmal	100	0.165	0.144	131	131	76
27	Janakalyan Gramin Vikas Mandal		Osmanabad	50	0.084	0.034	34	34	0
28	Society for Action in Creative Education and Dev.		Aurangabad and Jalna	200	0.380	0.288	269	269	107
29	Samaj Vikas		Osmanabad	80	0.144	0.092	96	96	2
30	Chakradhar Gramin Vikas Pratishthan		Nanded	100	0.168	0.106	151	151	60
31	Yuva Gram		Beed	100	0.168	0.129	123	123	38
32	Mahila Arthik Vikas Mahamandal		Non-MRCP districts	1,000	1.880	0.376	0	0	0
33	Sevadharm Trust		Pune	100	0.168	0.135	100	100	46
34	Upekshit Sevahavi Society		Amravati	60	0.108	0.037	40	19	0

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
35	Sampoorna Bamboo Kendra		Amravati	50	0.084	0.036	45	32	2
36	Adviasi Sthayi Vikas Sanstha		Amravati	50	0.084	0.017	17	17	0
37	Magan Sangrahalaya Samiti		Wardha	50	0.089	0.062	50	50	34
38	Sarita		Amravati	100	0.168	0.036	19	19	0
39	Ashraya Sevabhavi Society		Amravati	60	0.102	0.060	60	59	5
40	Shree Gajanan Gramin Kalyan Society		Nagpur	100	0.171	0.057	37	37	0
41	Gramin Vikas Manch		Nagpur	100	0.168	0.104	86	86	0
42	Niramaya Rachanatmark Gram Vikas Kendra		Solapur	100	0.168	0.034	32	30	5
43	BAIF Dev. Research Foundation		Pune	96	0.173	0.066	77	77	6
44	Institute of Village Enterprise Dev. for Handicrafts Artisans		Nagpur	100	0.178	0.079	95	95	3
45	Janwadi Gram Vikas Pratishthan		Parbhani	100	0.180	0.036	25	25	0
46	Swargiya Chandrabhagabai Mahajan Sevabhavi Sanstha		Parbhani	50	0.085	0.022	10	10	0
47	Vanasampada		Nagpur	80	0.144	0.083	80	80	6
48	Lalit Vishwa Shikshan Samiti		Nanded	100	0.180	0.107	106	106	3
49	Friends of the Earth and Nature Conservator		Nanded	75	0.135	0.027	0	0	0
50	Sankalp Sadhana		Akola	50	0.094	0.034	28	28	0
51	Lokarth Social Research and Dev.Orgn.		Parbhani	100	0.180	0.036	0	0	0
52	Gram Vikas Pratishthan		Parbhani	75	0.135	0.040	95	95	20
53	Matoshree Baranbai Bahuuddeshiya Sanstha		Gadchiroli	100	0.180	0.036	42	40	0
54	Pragati Bahuuddeshiya Sanstha		Wardha	25	0.045	0.032	25	25	0
55	Vidarbha Shikshan Sanstha		Gadchiroli	100	0.180	0.091	65	65	10
56	Mata Balak Utkarsha Pratishthan		Solapur	100	0.180	0.036	0	0	0
57	Priyadarshani Mahila Mandal		Yavatmal	100	0.180	0.105	88	88	0
58	Gomukh Enivornmental Trust for Sustainable Development		Pune	100	0.180	0.036	51	37	22

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
59	Pravara Institute of Research and Education in Natural and Social Sciences		Ahmednagar	100	0.170	0.074	98	39	2
60	Society for Initiative in Development and Directed Human Intervention		Ratnagiri	100	0.170	0.000	0	0	0
61	Nava Vidya Bahuuddeshiya Sanstha		Yavatmal	100	0.180	0.078	94	94	6
62	Vishwarachna Gramin Vikas Sanstha		Amravati	60	0.108	0.022	7	7	0
63	Association of Women Awareness and Rural Development		Chandrapur	100	0.166	0.033	90	90	0
64	Maharashtra Institute of Technology Transfer for Rural Areas		Ahmednagar and Nasik	300	0.471	0.000	0	0	0
65	Surabhi Gramin Vikas Va Sanshodhan Sanstha		Jalna and Aurangabad	200	0.360	0.108	188	116	33
66	Planning Rural Urban Integrated Development through Education		Raigad	400	0.720	0.144	99	45	0
67	KEM Hospital Research Centre		Pune	100	0.180	0.036	0	0	0
68	Maharashtra Bahuuddeshiya Shikshan Prasarak Sanstha		Buldhana	100	0.175	0.077	69	69	0
69	Ekatma Samaj Kendra		Kolhapur and Sangli	300	0.555	0.111	217	217	10
70	Nageshwara Charitable Trust		Wardha	100	0.180	0.036	36	36	0
71	Navjeevan Mahila Mandal		Buldhana	100	0.180	0.036	0	0	0
72	Helpo Foundation		Pune and Satara	200	0.360	0.000	85	85	0
73	Saraswati Sevakhavi Sanstha		Beed	100	0.180	0.000	0	0	0
	Sub Total	76		9,785	16.181	6.551	6,918	6,374	1,916
	Completed / Closed Projects	3		499	0.671	0.473	588	588	362
	Total	79	(74)	10,284	16.852	7.024	7,506	6,962	2,278
	Region Ongoing Projects	132		14,991	24.528	8.411	10,101	9,090	2,624
	Completed / Closed Projects	7		3,159	5.502	5.165	3,279	3,119	2,893
	Region Total [E]	139	(134)	18,150	30.030	13.576	13,380	12,209	5,517

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
SOUTHERN REGION									
KARNATAKA									
1	Tarlabalu Rural Dev. Foundation		Chitradurga	191	0.192	0.090	131	131	54
2	Human Development Society		Tumkur	50	0.070	0.054	53	53	32
3	National Assn. for Agri. and Rural Dev.		Bijapur	25	0.038	0.008	25	25	3
4	Multi Purpose Org. for Trg. Health. Edu. and Rehabilitation		Tumkur	50	0.075	0.063	50	50	42
5	Navchaitanya Urban and Rural Development Society		Kolar	50	0.075	0.030	50	50	21
6	Goldfields Rehabilitation and Integrated Dev. Orgn.		Kolar	100	0.150	0.085	104	104	88
7	Prajana Counseling Centre		Dakshin Kannada	50	0.075	0.053	50	50	3
8	Shantiniketan Charitable Soc.		Shimoga	250	0.365	0.154	294	275	169
9	Kumudwathi Rural Development Society		Tumkur	50	0.075	0.062	64	64	46
10	Nagrika Seva Trust		Dakshin Kannada and Udupi	150	0.240	0.202	150	150	93
11	Dr. B.R.Ambedkar Educ.Soc.		Kolar	50	0.079	0.062	60	60	34
12	Samasti Trust		Mandya	30	0.044	0.022	30	30	29
13	Human Resource Dev. Soc.		Raichur	50	0.069	0.242	27	25	0
14	Vidyanikethan		Bangalore (Rural)	50	0.075	0.015	50	50	0
15	Social Consultancy and Rural Dev.Trust		Bangalore (Rural)	50	0.074	0.015	50	40	0
16	Vikasa Rural Dev. Orgn.		Mandya	60	0.075	0.106	121	108	26
17	Social Integrated Rural Dev. Soc.		Kolar	50	0.062	0.054	76	76	40
18	Sahayog		Bidar	15	0.023	0.017	15	15	11
	Sahyog		Bidar	50	0.073	0.045	44	44	21
19	Vikasana Institute for Rural Development		Mandya	100	0.165	0	25	25	0
20	Harshita		Hassan	100	0.151	0.082	100	100	43

(Rs. million)

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
21	Indo-Dutch Project Management Society		Chamarajanagar	50	0.089	0.018	35	33	1
22	Sri Kshetra Dharmasthala Rural Development Project		Dakshina Kannada and Udupi	1,150	1.342	1.078	1,150	1,150	682
23	Janakalyan		Raichur	100	0.164	0.033	37	16	5
24	Gram Bharati		Bidar	80	0.120	0.024	25	24	15
25	Sree Renukadevi Women and Children Welfare Dev. Foundation		Davangere	50	0.083	0.017	32	26	1
26	Janodaya		Bangalore [R and U]	100	0.160	0.032	10	1	0
27	Deendayal Janseva Samithi		Kolar	50	0.085	0.071	52	52	32
28	Olekar Education and Welfare Society		Kopai	50	0.093	0.019	65	65	0
29	Grameena Mahila Okkuta		Kolar	50	0.090	0.018	38	30	0
30	Parivarthana		Haveri	50	0.088	0.000	19	16	0
31	Chikmagalur Multipurpose Social Service Society		Chikmagalur	50	0.075	0.000	0	0	0
32	Navodaya Social Service Centre		Chikmagalur	50	0.093	0.000	46	46	3
33	Tropical Research and Development Centre		Haveri	33	0.060	0.000	0	0	0
34	Paravati		Gadag	50	0.090	0.000	6	6	0
	Sub Total	35		3,484	4.877	2.769	3,084	2,990	1,494
	Completed / Closed Projects	20		3,328	2.583	1.881	2,870	1,385	2,354
	Total	55	(49)	6,812	7.460	4.650	5,954	4,375	3,848
ANDHRA PRADESH									
1	Chinmayaranyam		Kadapa	100	0.180	0.036	12	9	0
	Sub Total	1		100	0.180	0.036	12	9	0
	Completed / Closed Projects	1		500	0.716	0.079	0	0	0
	Total	2	(2)	600	0.896	0.115	12	9	0

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
TAMIL NADU									
1	Self Help for Health and Rural Dev.		Trichy	500	0.747	0.324	360	284	282
2	Thirumalai Charitable Trust		Vellore	250	0.293	0.211	250	222	95
3	People's Reconstruction Movement		Dharmapuri	100	0.100	0.079	100	99	47
4	Nehru Ilaingar Mandram		Ramanathapuram	100	0.185	0.145	100	89	64
5	Association for Integrated Rural Development		Ramanathapuram	90	0.132	0.112	90	90	53
6	Arsan Rural Dev.Soc.		Tirunelveli	100	0.145	0.104	96	96	41
7	Makaram Siruthozhil Maiyam		Ramanathapuram	100	0.145	0.074	76	62	13
8	Samaritans		Tirunelveli	60	0.087	0.087	0	0	0
9	Muthamil Education and Rural Dev.Soc.		Dindigul	50	0.067	0.039	38	37	4
10	Peoples education for Action among Rural Landless		Ramanathapuram	50	0.085	0.048	44	44	13
11	Universal Welfare Foundation		Kancheepuram	100	0.150	0.075	100	100	28
12	Gnanammal Integrated Rural Women's Dev.		Thiruvallur	100	0.113	0.045	43	43	0
13	Health Education Association for Rural Tribals		Cuddalore	100	0.140	0.037	15	15	0
14	Sudar		Karur	100	0.160	0.032	0	0	0
15	Social Life Animation India		Vellore	100	0.145	0.114	100	100	29
16	League for Education and Development		Permbalur	100	0.158	0.032	100	89	89
17	Social Awareness and Development Organisation for Women		Dindigul and Madurai	100	0.150	0.030	100	84	84
18	Social Action for Education and Development Organsiation		Salem	100	0.127	0.050	42	38	7
19	Women and Child Development Society		Tirunelveli	100	0.123	0.075	71	71	40
20	Centre for Improved Rural Health and Environmental Protection		Dindigul	100	0.125	0.038	37	21	0
21	Human Resources and Education for Rural Development		Sivaganga	100	0.145	0.035	10	10	0

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
22	People Association for Growth and Education		Sivaganga	50	0.093	0.062	43	43	19
23	District Bhoodan Gramdhan Dev. Sangh		Karur	100	0.150	0.030	0	0	0
24	Organisation of Development Action and Maintenance		Virudhunagar	100	0.158	0.043	23	23	1
25	Society for People Education and Economic Development		Cuddalore	50	0.075	0.021	9	9	1
26	Sri Ramakrishna Seva Nilayam		Tirunelveli	100	0.141	0.108	100	100	29
27	Udhayam		Tiruchirapalli	100	0.160	0.051	35	31	0
28	Anbu Trust		Sivaganga	50	0.075	0.021	12	12	0
29	Santhanam Foundation		Ramanathapuram	100	0.166	0.128	100	92	52
30	Star Welfare Orgn. of the Rural Development Trust		Kancheepuram	100	0.150	0.059	40	40	2
31	Tamil Nadu Corporation for Development of Women Ltd		28 districts	10,000	3.500	0.000	0	0	0
32	Rural Development Society		Dharmapuri	100	0.106	0.021	67	51	28
33	Blossom Trust		Virudhunagar	100	0.134	0.036	24	24	0
34	Jeevan Jyothi Health Centre		Ramanathapuram	100	0.158	0.032	30	10	0
35	Community Action for Rural Development		Pudukottai	100	0.158	0.070	57	57	0
36	Social Welfare Organisation Trust		Sivaganga	50	0.075	0.024	16	16	0
37	Scientific Educational Dev. for Community Orgn.		Tuticorin	100	0.140	0.028	0	0	0
38	Development of Humane Action		TN, AP, Karnataka and UT of Pondicherry	1500	2.250	0.818	455	367	206
39	Lamp Trust		Pudukottai	100	0.130	0.059	68	68	0
40	The Voluntary Health, Education and Rural Development Society		Kancheepuram	100	0.150	0.055	39	39	0
41	Rural Development Organsiation		Pudukottai	60	0.087	0.055	60	60	0
	Sub Total	41		15,560	11.578	3.507	2,950	2,636	1,227
	Completed / Closed Projects	7		1,700	3.918	3.747	1,619	1,619	1,583
	Total	48	(47)	17,260	15.496	7.254	4,569	4,255	2,810

Sr.No.	AGENCY	No. of Projects	Districts to be covered	No. of SHGs to be promoted and linked	Amt. sanctioned	Progress as on 31 March 2004			
						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
KERALA									
1	Apex Vol. Agency for Rural Dev.		Trichur	350	0.346	0.242	224	224	53
2	Sevashram		Eranakulam, Alleppy, Kottayam and Trichur	500	0.635	0.424	273	273	252
3	Tellicherry Social Service Soc.		Kannur and Kasargode	950	0.608	0.170	243	243	161
4	Centre for Overall Dev.		Kozhikode and Malappuram	300	0.327	0.245	300	300	84
5	High Land Dev.Assn.		Wayanad	200	0.214	0.187	200	200	156
6	Slum Service Centre		Thrissur	100	0.125	0.110	100	100	58
7	Peermadu Dev. Soc.		Idukki	500	0.630	0.455	489	489	115
8	Rural Agency for Soc. and Tech.Adv.		Wayanad	150	0.203	0.133	146	146	45
9	Wayanad Sarva Seva Mandal		Wayanad	100	0.111	0.074	100	100	11
10	Win Society		Allappuzha and Ernakulam	150	0.120	0.105	150	150	93
11	Evangelical Social Action Forum		Thrissur	175	0.242	0.048	0	0	0
12	Nedumkandam Cultural Soc.		Idukki	350	0.380	0.113	110	110	0
13	Kurichithanam Dev. Society		Kottayam	100	0.150	0.107	95	95	30
14	Santhi Trust		Wayanad	200	0.243	0.042	51	51	0
15	Gandhi Smaraka Grama Seva Kendram		Kasargod	220	0.234	0.127	124	124	68
16	Jawaharlal Memorial Social Welfare Public Cooperation Centre		Kottayam	150	0.170	0.034	0	0	0
17	Gram Vikas Swasraya Sangam		Kottayam	200	0.300	0.223	200	200	45
18	Shreyas		Malappuram, Kannur, Kozhikode[Calicut], Kasargod and Wayanad	650	0.736	0.349	284	284	182
19	Voluntary Organisation for Social Action and Rural Development		Idukki	150	0.225	0.142	114	114	31
20	Jawahar Social Welfare Society		Malappuram	50	0.077	0.015	0	0	0
21	Progressive Grandha Sala and Vayana Sala		Alappuzha	50	0.071	0.000	0	0	0

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						Total amount released	No. of SHGs promoted	No. of SHGs with SB A/cs	No. of SHGs credit linked
22	Society for Economic and Environmental Dev.		Alappuzha	100	0.107	0.044	56	56	8
23	High Range Development Society		Idukki	100	0.170	0.000	0	0	0
24	Punalur Social Service Society		Kollam and Alappuzha	100	0.180	0.073	42	42	0
25	Christian Agency for Rural Development		Malappuram	100	0.116	0.053	42	42	23
26	Forum for Rural Environment and Economic Development		Alappuzha	100	0.163	0.000	0	0	0
27	Kuriakose Elias Service Society		Thrissur	200	0.292	0.128	133	133	2
28	Gandhi Samarka GramSeva kendum		Alappuzha	300	0.474	0.391	300	300	187
29	Kallamala Multi Purpose Charitable Society		Palakkad	200	0.225	0.045	0	0	0
30	Jeevagram		Eranakulam and Thrissur	100	0.146	0.029	0	0	0
31	Thiruvalla Social Service Society		Pathanamthitta	100	0.145	0.029	0	0	0
32	Kannur Association for Integrated Rural Organisation and Support		Kannur and Kasargod	100	0.155	0.031	0	0	0
33	Integrated Development Centre		Kozhikode	100	0.160	0.000	0	0	0
34	Sneha Bhavan		Kottayam	50	0.060	0.000	0	0	0
	Sub Total	34		7,245	8.539	4.169	3,776	3,776	1,604
	Completed / Closed Projects	9		1,960	1.987	1.576	1,561	1,561	1,511
	Total	43	(40)	9,205	10.526	5.745	5,337	5,337	3,115
	Region Ongoing Projects	111		26,389	25.173	10.481	9,822	9,411	4,325
	Completed / Closed Projects	37		7,488	9.204	7.282	6,050	4,565	5,448
	Region Total [F]	148	(138)	33,877	34.377	17.763	15,872	13,976	9,773
	Total ongoing Projects	710		90,232	119.396	44.353	49,760	43,959	17,897
	Total Completed and Closed Projects	152		25,047	31.822	25.319	25,426	22,406	20,702
	GRAND TOTAL [A to F]	862	(785)	115,279	151.218	69.672	75,186	66,365	38,599

Note Figures in bracket indicate No. of NGOs supported with grant assistance.

STATEMENT XI

SHG-Bank linkage- Details of capacity

		Bankers		NGOs		Government officials		SHG leaders/ members		Exposure visits	
		No. of participants		No. of participants		No. of participants		No. of participants		No. of participants	
SI No	State	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative
Nothern Region											
1	Himachal Pradesh		1,041	975	3,130		4,092	0	4,381		53
2	Rajasthan	2,431	6,827	1,887	3,058	3,400	8,598	1,339	1,889		0
3	Punjab/Haryana	1,169	2,773	32	179		98	980	3,143	25	25
4	Jammu & Kashmir	50	1,557		699		44	1,610	5,623		
5	New Delhi		65					80	80		
		3,650	12,263	2,894	7,066	3,400	12,832	4,009	15,116	25	78
North Eastern Region											
6	Assam	246	1,895	441	1,316	689	1,766	8,920	33,525		18
7	Meghalaya	111	148					85	285		
8	Mizoram							200	460		
9	Tripura	152	285	55	260	85	476	2,440	5,053		
10	Sikkim	45	95	70	110	17	17	170	260		50
11	Manipur	53	83			24	24	572	649		
12	Nagaland	22	111	36	107	14	14	331	873		
13	Arunachal Pradesh		25	25	25	55	55	67	67		
		629	2,642	627	1,818	884	2,352	12,785	41,172		68
Eastern Region											
14	Orissa	1,080	4,595	129	896	770	4,877	5,520	20,351	23	110
15	Bihar	908	4,634	278	1,202		120	2,835	8,885		10
16	Jharkhand	171	719	160	557	45	177	1,290	3,518		
17	West Bengal	5,546	19,696	1,479	3,065	269	481	39,400	95,860	37	88
18	UT of A & N Islands		637				140	251	976		
		7,705	30,281	2,046	5,720	1,084	5,795	49,296	1,29,590	60	208

building outreach upto 31 March 2004

Field Visits of BLBCs to SHGs		Training for elected members of PRIs		Others		Bankers' Meets		NGO Meets		SLRCCDI		Grand Total	
No. of participants		No. of participants		No. of participants		No. of participants		No. of participants		No. of participants		No. of participants	
2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative
45	45			15	61	241	582	23	29	40	161	1,339	13,575
1,249	1,533							35	62		14	10,341	21,981
173	203		70			40	259		76			2,419	6,826
20	130	75	325		305		122		100		73	1,755	8,978
	20											80	165
1,487	1,931	75	395	15	366	281	963	58	267	40	248	15,934	51,525
216	473	170	170	836	836	24	233	22	76		43	11,564	40,351
					85							196	518
												200	460
			21							23	51	2,755	6,146
					30	35	50					337	612
				65	65				30			714	851
		67	67									470	1,172
						22	22					169	194
216	473	237	258	901	1,016	81	305	22	106	23	94	16,405	50,304
80	1,041	432	887	167	653		721	0	380		52	8,201	34,563
83	399	216	429	40	213	71	206	28	168		115	4,459	16,381
250	742			20	20			51	106	20	32	2,007	5,871
710	710	45	262			90	213					47,576	1,20,375
			40			20	20					271	1,813
1,123	2,892	693	1,618	227	886	181	1,160	79	654	20	199	62,514	179,003

SHG Bank linkage- Details of capacity

Sl No	State	Bankers		NGOs		Government officials		SHG leaders/ members		Exposure visits	
		No. of participants		No. of participants		No. of participants		No. of participants		No. of participants	
		2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative
Central Region											
19	Madhya Pradesh	1,255	3,630		210		444	962	1,236		51
20	Chhatisgarh	321	991	222	365	45	65	169	410		
21	Uttar Pradesh	3,309	17,077	789	2,043	323	1,138	8,112	27,550	30	150
22	Uttaranchal	259	499	49	71			351	1,977		
		5,144	22,197	1,060	2,689	368	1,647	9,594	31,173	30	201
Western region											
23	Gujarat	859	5,436	141	833	70	695	1,045	6,284		
24	Maharashtra	1,349	4,370	336	888			6,149	16,034	123	142
25	Goa	55	185	30	95			385	1,427		90
		2,263	9,991	507	1,816	70	695	7,579	23,745	123	232
Southern Region											
26	Andhra Pradesh	1,002	8,624		417	27	1,641	640	11,624	30	73
27	Karnataka	840	7,852	108	609	50	50	58,931	80,086	103	186
28	Kerala	290	4,499		960		80	4,104	46,398		357
29	Tamil Nadu	3,858	9,092		152		28	11,894	50,691	15	15
		5,990	30,067	108	2,138	77	1,799	75,569	188,799	148	631
Misc											
30	RTC Mangalore	282	1,683								
31	RTC Bolpur	550	2,329	120	120		316	250	814		
32	Head Office, NABARD					75	182				
33	BIRD	60	225								
	Sub total	892	4,237	120	120	75	498	250	814		
	Grand total	26,273	111,678	7,362	21,367	5,958	25,618	159,082	430,409	386	1418

building outreach upto 31 March 2004

Field Visits of BLBCs to SHGs		Training for elected members of PRIs		Others		Bankers' Meets		NGO Meets		SLRCCDI		Grand Total	
No. of participants		No. of participants		No. of participants		No. of participants		No. of participants		No. of participants		No. of participants	
2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative	2003-04	Cumulative
1,089	2,032		214		188							3,306	8,005
254	350		60	714	1,976	32	53		45	10	38	1,767	4,353
1,851	3,263		249	10,129	16,590	160	1,193	100	526		20	24,803	69,799
	60				137		88	64	161			723	2,993
3,194	5,705		523	10,843	18,891	192	1,334	164	732	10	58	30,599	85,150
149	224	63	263	56	691	38	361	73	765	19	39	2,513	15,591
879	998	45	128	267	779	150	592		125	20	80	9,318	24,136
80	98		26		3							550	1,924
1,108	1,320	108	417	323	1,473	188	953	73	890	39	119	12,381	41,651
398	564	71	101	14,671	15,438	815	2,420				75	17,185	40,312
20	20	0	34	2,284	2,569	60	447	138	587	26	136	63,009	93,187
				30	135				297			4,444	52,780
2,482	2,482	119	119	306	20,414	115	2,348	1,112	1,112			19,901	86,453
2,900	3,066	190	254	17,291	38,556	990	5,215	1,250	1,996	26	211	104,539	272,732
												282	1,683
												920	3,579
				127	127							202	309
				171	578							231	803
				298	705							1,635	6,374
10,028	15,387	1,303	3,465	29,898	61,893	1,913	9,930	1,646	4,645	158	929	244,007	686,739

STATEMENT XII

SHG-Bank Linkage - Grant support to RRBs functioning as SHPI upto 31 March 2004

(Rs. million)

State	Sr. No.	Name of RRB	District to be covered	Grant sanctioned	No. of SHGs to be promoted and linked	Grant released	No. of SHGs	
							Promoted	Credit Linked
NORTHERN REGION								
Himachal Pradesh	1	Himachal GB	Mandi, Kullu & Kangra	0.21	300	0.00	0	0
	2	Parvatiya GB	Chamba	0.16	300	0.15	405	137
Rajasthan	3	Bhilwara Ajmer KGB	Ajmer & Bhilwara	0.16	300	0.00	0	0
	4	Hadoti KGB	Kota	0.16	300	0.11	472	221
	5	Alwar Bharatpur KGB	Alwar, Bharatpur & Dholpur	0.16	300	0.16	502	489
		Alwar Bharatpur KGB		0.22	315	0.00	0	0
	6	Marudhar KGB	Churu	0.16	300	0.07	191	22
	7	Thar Anchalik GB	Jodhpur, Jaisalmer & Barmer	0.13	300	0.02	225	107
	8	Dungarpur Banaswara KGB	Dungarpur	0.27	300	0.03	127	42
	9	Aravali KGB	Sawai Madhopur	0.38	450	0.02	32	0
	10	Sriganganagar KGB	Sriganganagar & Hanumangarh	0.20	200	0.00	0	0
	11	Marwar KGB	Pali , Jalore & Sirohi	0.34	375	0.00	0	0
Punjab and Haryana	12	Budhi-Chittorgarh KGB	Bundi & Chittorgarh	0.23	240	0.00	0	0
	13	Gurgaon GB	Gurgaon	0.29	360	0.10	167	22
Jammu and Kashmir								
New Delhi								
Sub Total				3.03	4,340	0.65	2,121	1,040
NORTH EASTERN REGION								
Assam	14	Pragjyotish Gaonlia GB	Nalbari, Kamrup, Darrang, Barpeta, Goalpara, Sonitpur, Dhubri & Bongaigaon	0.54	600	0.22	1,491	428
	15	Subansiri Gaonlia Bank	Lakhimpur, Dhemaji & Dibrugarh	0.31	350	0.22	1,640	274
	16	Lakhimi Gaonlia Bank	Sivasagar, Jorhat, Golaghat, Nagaon and Morigaon	0.25	250	0.00	0	0
Meghalaya								
Mizoram								
Tripura	17	Tripura GB	North, South, West & Dhalai	0.18	200	0.00	0	0
Sikkim								

(Rs. million)

State	Sr. No.	Name of RRB	District to be covered	Grant sanctioned	No. of SHGs to be promoted and linked	Grant released	No. of SHGs	
							Promoted	Credit Linked
Manipur Nagaland	18	Manipur RRB	3 districts	0.24	200	0.04	577	94
	19	Nagaland RRB	Kohima, Phek, Wokha Zunhebore & Dimpur	0.12	150	0.00	144	32
Arunachal Pradesh								
Sub Total				1.63	1,750	0.47	3,852	828
EASTERN REGION								
Orissa	20	Dhenkanal GB*	Dhenkanal	0.36	325	0.36	739	558
		Dhenkanal GB	Dhenkanal & Angul	0.24	460	0.04	280	113
	21	Bolangir GB*	Bolangir & Sonepur	0.39	325	0.37	837	493
		Bolangir anchalik GB	Bolangir, Sonepur, Sambalpur, Deogarh, Baragarh, Jharsuguda & Sundergarh	0.86	1,020	0.00	2,393	1,286
	22	Kalahandi GB*	Naupada	0.37	325	0.37	1,223	870
		Kalahandi AGB	Kalahandi, Kandhamal & Bodh	0.40	420	0.00	375	311
	23	Koraput GB*	Koraput	0.40	325	0.35	2,116	1,166
		Koraput Panchabati GB	Koraput	0.22	300	0.09	398	220
	24	Rushikulya GB	Ganjam & Gajapathy	0.24	540	0.00	375	311
	25	Baitarani GB	Keonjhar & Mayurbhanj	0.35	690	0.00	296	41
	26	Balasore GB	Balasore & Bhadrak	0.30	270	0.03	170	7
	27	Puri GB	Puri, Khurda and Nayagarh	0.28	280	0.00	0	0
	28	Cuttack GB	Cuttack, Jeypore, Kendrapara and Jagatsinghpur	0.15	150	0.00	0	0
Bihar	29	Madhubani KGB	Madhubani	0.16	300	0.05	151	100
	30	Magadh GB	Gaya	0.16	300	0.00	74	16
	31	Saran KGB	Saran	0.13	130	0.00	33	2
	32	Bhojpur Rohtas GB	Bhojpur, Rohtas, Buxar & Kaimur	0.15	150	0.00	139	100
	33	Champaran GB	East & West Champaran	0.48	500	0.00	30	30
	34	Bhagalpur Banka GB		0.27	300	0.01	0	0
	35	Munger KGB	Munger, Khagaria, Jamui, Sheikhpura and Lakhisarai	0.27	270	0.00	0	0
Jharkhand	36	Hazaribagh KGB	Hazaribagh, Chatra & Koderma	0.12	300	0.02	124	74
	37	Palamau KGB	Palamau & Garhwa	0.13	300	0.03	435	127
	38	Santhal Pargana GB	Deoghar, Godda, Dumka, Pakur & Sahebganj	0.16	300	0.03	206	105
	39	Giridih KGB	Giridih & Bokaro	0.17	200	0.02	30	0

(Rs. million)

State	Sr. No.	Name of RRB	District to be covered	Grant sanctioned	No. of SHGs to be promoted and linked	Grant released	No. of SHGs	
							Promoted	Credit Linked
West Bengal	40	Nadia GB	Nadia	0.28	600	0.22	1,564	803
		Nadia GB	Nadia	0.15	175	0.06	0	0
	41	Sagar GB	North 24 Parganas & South 24 Parganas	0.16	300	0.16	200	200
		Sagar GB	North 24 Parganas & South 24 Parganas	0.60	1,000	0.60	0	0
	42	Bardhaman GB	Burdwan & Hooghly	0.37	400	0.06	228	228
	43	Mallabhum GB	Bankura, Purulia, East & West Medinipur	0.54	660	0.01	0	0
	44	Gaur GB	Malda, Murshidabad, Uttar & Dakshin Dinajpur	0.46	555	0.00	0	0
UT of A & N Islands								
Sub Total				9.27	12,170	2.88	12,416	7,161
CENTRAL REGION								
Madhya Pradesh	45	Jhabua-Dhar KGB	Jhabua & Dhar	0.16	300	0.00	0	0
	46	Rajgarh Sehore GB	Rajgarh & Sehore	0.13	300	0.03	804	227
	47	Dewas Shajapur KGB	Dewas & Shahjapur	0.27	450	0.00	98	40
	48	Chambal KGB	Morena, Bhind & Sheopur	0.27	300	0.00	0	0
Chattisgarh	49	Durg Rajnandgaon KGB	Durg & Rajnandgaon	0.16	300	0.00	176	66
	50	Rajgarh KGB	Raigarh & Jashpur	0.20	300	0.08	51	0
Uttar Pradesh	51	Barabanki GB*		0.43	325	0.35	390	325
	52	Bhagirath GB*		0.41	325	0.36	335	284
	53	Bareilly GB	2 districts	0.25	300	0.20	363	280
	54	Farrukhabad GB	Farrukhabad & Kannauj	0.36	420	0.09	212	102
	55	Basti GB	3 Districts	0.37	450	0.04	387	129
	56	Fatehpur KGB	Fatehpur	0.34	400	0.11	179	70
	57	Prathama Bank	Moradabad, Rampur & JP Nagar	0.70	1000	0.22	373	43
	58	Gorakhpur KGB	Gorakhpur, Maharajganj, Deoria & Kushinagar	0.61	750	0.13	0	0
Uttaranchal	59	Allahabad KGB	Allahabad	0.23	250	0.00	0	0
	60	Alaknanda GB	Pauri, Chamoli & Rudraprayag	0.19	260	0.00	0	0
	61	Nainital Almora KGB	Nainital, Almora, Bageshwar & Udham Singh Nagar	0.34	400	0.00	0	0
Sub Total				5.41	6,830	1.61	3,368	1,566

(Rs. million)

State	Sr. No.	Name of RRB	District to be covered	Grant sanctioned	No. of SHGs to be promoted and linked	Grant released	No. of SHGs	
							Promoted	Credit Linked
WESTERN REGION								
Gujarat	62	Panchamahhal Vadadora GB*	Godhra	0.41	325	0.38	619	390
	63	Surat Bharuch GB*	Surat & Bharuch	0.39	325	0.37	672	157
	64	Valsad Dangs GB	3 districts	0.20	200	0.00	50	2
	65	Kutch GB	Kutch	0.18	300	0.00	122	1
	66	Jamnagar Rajkot GB	Jamnagar and Rajkot	0.15	150	0.00	0	0
	67	Sabarkantha Gandhinagar GB	Sabarkantha and Gandhinagar	0.21	250	0.00	150	20
	68	Junagadh Amreli GB	Junagadh Amreli and another district	0.23	250	0.00	0	0
	69	Surendranagar Bhavnagar GB	Surendranagar and Bhavnagar	0.18	250	0.00	70	14
	Maharashtra	70	Chandrapur Gadchiroli KGB	Chandrapur & Gadchiroli	0.16	300	0.10	485
71		Ratnagiri Sindhudurg GB	Ratnagiri	0.16	300	0.16	427	213
72		Aurangabad Jalna GB	Aurangabad & Jalna	0.16	300	0.10	763	479
73		Sholapur GB		0.16	300	0.05	208	91
74		Yavatmal GB		0.16	300	0.05	210	162
75		Marathwada GB	Nanded, Latur, Hingoli, Beed, Parbhani & Osmanabad	0.56	750	0.05	464	73
76		Bhandara GB	Bhandara & Gondia	0.19	300	0.15	436	200
77		Akola GB	Akola & Washim	0.29	330	0.16	377	183
Goa								
Sub Total				3.75	4,930	1.55	5,053	2,289
SOUTHERN REGION								
Andhra Pradesh	78	Sri Venkateshwara GB*	Chittoor	0.34	325	0.31	348	315
	79	Sri Saraswathi GB*	Adilabad	0.33	325	0.30	1081	363
	80	Manjira GB	Medak	0.16	300	0.07	226	136
	81	Sri Rama GB	Nizamabad	0.14	300	0.02	207	89
	82	Sree Anantha GB	Ananthapur	0.18	300	0.04	131	62
Karnataka	83	Cauvery GB*		0.62	500	0.49	537	506
	84	Chitradurga GB*		0.36	325	0.268	360	338
		Chitradurga GB	Davangere	0.27	300	0.08	133	0

(Rs. million)

State	Sr. No.	Name of RRB	District to be covered	Grant sanctioned	No. of SHGs to be promoted and linked	Grant released	No. of SHGs	
							Promoted	Credit Linked
Kerala Tamil Nadu/UTP	85	Krishna GB*	Gulbarga & Bidar	0.34	325	0.24	346	341
		Krishna GB		0.32	375	0.00	158	0
	86	Varada GB	Uttara Kannada	0.27	300	0.00	10	0
	87	Kalpatharu GB	Tumkur, Bangalore (Rural & Urban)	0.28	300	0.00	0	0
	88	Adhiyaman GB	Dharmapuri	0.24	300	0.01	115	55
	89	Vallalar GB	Villupuram & Cuddalore	0.24	300	0.00	210	189
	90	Pandyan GB	Tirunelveli, Sivaganga, Ramnad, Virudhunagar, Tuticorin & Madurai	0.42	450	0.32	370	257
Sub Total				4.48	5,025	2.15	4,232	2,651
GRAND TOTAL				27.58	35,045	9.32	31,042	15,535

STATEMENT XIII

SHG-Bank Linkage - Grant support to Cooperatives functioning as SHPI upto 31 March 2004

(Rs. million)

Region / State	Sr. No.	Name of DCCB	Name of the District	Grant sanctioned	No. of SHGs to be promoted and linked	Grant released	No. of SHGs	
							Promoted	Credit Linked
NORTHERN REGION								
Rajasthan	1	Jodhpur	Jodhpur	0.50	500	0.00	20	0
Sub Total				0.50	500	0.00	20	0
NORTH EASTERN REGION								
EASTERN REGION								
West Bengal	2	Mugberia DCCB	Burdwan	1.20	2,000	0.00	0	0
	3	Malda CCB		0.35	500	0.00	0	0
	4	Burdwan		0.60	1,000	0.00	0	0
	5	Howrah		0.15	250	0.00	0	0
	6	Nadia		0.42	700	0.00	0	0
	7	Raiganj		Uttar Dinajpur & 3 blocks of dakshin Dinajpur	0.60	1,000	0.00	0
Sub Total				3.32	5,450	0.00	0.00	0
CENTRAL REGION								
Uttar Pradesh	8	Moradabad CCB	Moradabad & J P Nagar	0.50	500	0.10	0	0
Uttaranchal	9	Garhwal Kotdwar	Pauri Garhwal	0.30	300	0.00	0	0
	10	Dehradun	Dehradun	0.30	300	0.00	0	0
	11	Almora	Almora & Bageshwar	0.30	300	0.00	0	0
	12	Chamoli	Chamoli & Rudraprayag	0.30	300	0.00	0	0
	13	Pithoragarh	Pithoragarh & Champawat	0.30	300	0.00	0	0
	14	Tehri Garhwal	Tehri Garhwal & Rudryaprayag	0.30	300	0.00	0	0
	15	Haldwani Nainital	Nainital & US Nagar	0.30	300	0.00	0	0
	16	Haridwar	Haridwar	0.30	300	0.00	0	0
Sub Total				2.90	2,900	0.10	0.00	0

Region / State	Sr. No.	Name of DCCB	Name of the District	Grant sanctioned	No. of SHGs to be promoted and linked	Grant released	No. of SHGs	
							Promoted	Credit Linked
WESTERN REGION								
Gujarat	17	Banaskantha	Banaskantha	0.50	500	0.00	45	7
Maharashtra	18	Chandrapur CCB	Chandrapur	0.35	500	0.15	441	0
	19	Nasik	Nasik	0.35	500	0.00	0	0
	20	Kolhapur	Kolhapur	0.35	500	0.00	0	0
	21	Gadchiroli	Gadchiroli	0.35	500	0.00	0	0
	22	Sangli	Sangli	0.35	500	0.00	0	0
	23	Ratnagiri	Ratnagiri	0.50	500	0.00	0	0
Sub Total				2.75	3,500	0.15	4,86	7
SOUTHERN REGION								
Karnataka	24	Hassan DCCB		0.80	800	0.80	3,191	939
	25	Davangere	Davangere	0.43	500	0.00	0	0
	26	Bidar CCB	Bidar	0.42	600	0.00	0	0
	27	Tumkur CCB	Tumkur	0.50	500	0.00	0	0
	28	Kodagu CCB	Kodagu	0.50	500	0.00	0	0
Kerala	29	Idukki CCB	Idukki	0.29	300	0.00	0	0
Sub Total				2.93	3,200	0.80	3,191	939
GRAND TOTAL				12.40	15,550	1.05	3,697	946

List of abbreviations

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

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