

RURAL FINANCE PROGRAMME INDIA

MANAGEMENT INFORMATION SYSTEM (MIS)  
SHG BANK LINKAGE PROGRAMME

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**Management Information System (MIS)**  
**SHG-Bank Linkage Programme**

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## List of Abbreviations

Ac	Account
AP	Andhra Pradesh
DCCB	District Central Cooperative Bank
GB	Grameen Bank ( Regional Rural Bank in India)
GTZ	Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH
<i>i.e.</i>	<i>Abbreviation of Latin 'id est': that is</i>
JK	Jammu and Kashmir
MIS	Management Information System
NABARD	National Bank for Agriculture and Rural Development
No.	Number
NPA	Non-Performing Assets
O/s	Outstanding
PAR	Portfolio-at-Risk
RBI	Reserve Bank of India
RRB	Regional Rural Bank
Rs.	Rupees
SB	Savings Bank
SBI	State Bank of India
SGSY	Swarnajayanthi Gram Swarojgar Yojana
SHG	Self-Help Group
Sr. No.	Serial Number
UCO	United Commercial Bank, a Public Sector Commercial Bank in India
Viz	Namely
WBSCB	West Bengal State Cooperative Bank

*'A management information system is the series of processes and actions involved in capturing raw data, processing the data into usable information, and disseminating the information to users in the form needed'.*

## 1. Introduction

Microfinance continues its massive expansion in India. Sustainable microfinance can be a key component in creating sound financial market structures.

The microfinance providers in India can be broadly classified as “mainstream” and “alternate” microfinance Institutions. NABARD, the apex bank for Agriculture and Rural Development is spearheading the world’s largest and fastest growing microfinance programme, the **SHG Bank Linkage Programme (SHG)**. This rapidly expanding microfinance programme is presently serving more than 1.44 million self-help groups with loans and more than 2.6 million SHGs with savings services. More than 41,000 branches of different banks are implementing the programme. GTZ has been partnering with NABARD in the SHG Bank Linkage Programme since 1998.

The critiques of the Linkage Banking efforts once saw it as a means of public interventionist policy. But today, given the substantial outreach of the SHG Bank Linkage in India, it has become clear that the mainstream banks have recognized a new market niche in servicing the financial needs of the poor. Considering the Non-Performing Assets (NPAs) under the programme at a level of 1.36%, it should be noted that this niche has also relatively low cost of risk. Recent cost and viability studies on SHG Bank Linkage as a product have shown that it is cost covering for the banks.<sup>1</sup> The massive engagement of the banking sector purely on the conviction that SHGs are good clients has led to the success of the programme. The achievement of huge outreach is also due to the persistent efforts of NABARD in ensuring that all the stakeholders involved in the programme are adequately trained. Training and capacity building of the stakeholders in the programme has been the key contributor to the success of the SHG Bank Linkage Programme. This also leads to an anticipation of huge prospects in growth of the microfinance in terms of access and sustainability by the policy makers.

This experience of India also shows that banks including Commercial Banks can open a window to serve the poor through cost covering savings- and credit services.

SHGs generally have an advantage in reaching out to the poor because of proximity, trust, commitment, flexibility, and their affinity to each other. The concept acknowledges that establishing financial services to the poor on a viable basis contributes to the sustainability of the financial service delivery.

The SHG Bank Linkage Programme leverages the strength of the formal banking channels with that of the informal self help groups in providing adequate and sustainable financial services to the rural poor. More than 90% of these SHGs are comprised of female members. Women have over the years proven to be the better savers, clients and very responsible in repayment on time.

The SHGs mobilize their own savings, circulate these savings as loans to members and invest their earnings from interest income back into equity. On that basis, SHGs and banks enter into commercial relations for mutual benefit, with substantial reduction in transaction cost for both, bank and client.

The rapidly expanding SHG Bank Linkage Programme has become a social movement in recent years. Fuelled by competence and enthusiasm at all stakeholder levels, it is expanding continuously throughout the country including the predominantly backward and tribal areas.

Some of the highlights in outreach and performance of this “new generation microfinance programme”<sup>2</sup> is as follows:

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<sup>1</sup> Seibel & Dave, 2002; Meissner & Maurer, 2005

<sup>2</sup> Traditionally mainstream banks have been delivering small loans to individual borrowers. SHG Bank Linkage Programme is different due to its innovative group delivery approach and therefore it is referred to as a “new generation microfinance programme”

**Highlights as at the end of March 2005**

No. of SHGs financed credit cumulatively	2,033,172	
Amount of cumulative credit Rs./US\$ in million	Rs. 71,453	US\$ 1,588
No. of SHGs with outstanding loans to banks	1,441,513	
Amount of Loan Outstanding with banks Rs./US\$ in million	Rs. 42,054	US\$ 935
No. of SHGs with Savings Accounts	2,630,510	
Total Amount of Savings Outstanding of SHGs Rs./US\$ in million	Rs. 23,907	US\$ 531
No. of SHGs that have accessed repeat loans	4,48,783	
No. of branches of Public Sector Commercial Banks	22,072	
No. of branches of Regional Rural Banks RRBs	11,812	
No. of branches of Cooperative Credit Institutions	7,746	
NPAs of banks in SHG Portfolio	1.36%	
NPAs of Public Commercial Banks in SHG Portfolio	0.93%	
NPAs of Regional Rural Banks in SHG Portfolio	2.32%	
NPAs of Cooperative Credit Institutions in SHG Portfolio	2.14%	
No. of Branches lending to SHGs	41,630	



## 2. Methodology

A questionnaire was sent to all the 27 Public Sector Banks (who hold close to 96% of the Commercial Banks market share and all the RRBs (all 196<sup>3</sup>) and Cooperative Banks in the states of Tamil Nadu, West Bengal, Karnataka, Chhatisgarh and Maharashtra. A copy of the questionnaire is enclosed in **Appendix I**.

The questions were both quantitative and qualitative in nature, i.e. the responses for which could be objective based on facts and subjective based on past experience. For example one of the questions was on how many days does the bank require to sanction an SHG Loan. In this case, the banks have indicated the average time taken to sanction an SHG loan normally by most of their branches.

Questions on the repayments under the banks overall portfolio and the SHG loans were for the position prevailing at the bank as a whole unit as on June 2005. The individual demand collection and balances branch wise were not collected given the difficulty at the banks level in providing such data. **The repayment rate therefore is accurate when read for a particular bank but cannot be consolidated or aggregated or averaged at higher levels of analysis.**

Responses were received from all the Public Sector Commercial Banks (27 banks) and from 192 RRBs of the 196 RRBs and 114 Cooperative Credit Institutions from the five major States who hold 95% of the market share of the Cooperative Banks in the SHG Bank Linkage Programme.

The responses were by and large very complete except in some cases, wherein the respondents did not provide information on some parameters which they did not have information readily off. The nature of data received in the responses could be said to be of good quality. The responses were analysed and the findings and results are presented in the following pages.

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<sup>3</sup> By December 2005, the number of RRBs has been reduced to 161 by virtue of consolidation at State level by Sponsor Banks.

### 3. Analysis and major findings

In India, the competitive advantage of the state owned banks (Commercial Banks, RRBs and Cooperative Banks) has resulted in a total market share of close to 95% of the “new generation microfinance”. The competitive advantages arise from an existing branch network that has about 60,000 rural outlets. This extensive branch network offers an immediate channel for market penetration. The formal banking channels offer savings services with implicit government guarantees that attract clients who have an inclination for safety of their deposits. They have a ready infrastructure available for accessing funds. Also traditionally they have financial relationships with the clients in the immediate market. All this contribute to the advantages of the formal banking system to readily tap the microfinance market.

These advantages in the era of financial sector reforms wherein the banks were exploring to enter new areas for lending and coupled with a forward looking and persuasive leadership and the ready presence of microfinance know-how providers facilitated by NABARD has spurred the robust growth of the SHG Bank Linkage Programme. The results have been substantial which can be seen in the massive outreach of the SHG Bank Linkage Programme.

The following Table indicates the major highlights of the SHG Bank Linkage Programme in India as on 31 March 2005 (Rs. in million).

	Commercial Banks	RRBs	Cooperative Banks	All Agencies
Cumulative No. of SHGs	1,144,979	648,538	239,655	2,033,172
Cumulative amount of loans to SHGs in Rs.	43,910	22,971	4,572	71,453
No. of SHGs with Loan Outstanding	879,836	430,584	131,093	1,441,513
Amount of Loan Outstanding to SHGs in Rs.	28,583	10,939	2,532	42,054
Priority Sector Portfolio in %	41.27	79.38	60.78	
SHG Portfolio as % of Priority Sector	0.88	3.57	1.33	
SHG Portfolio as % to Total Portfolio	0.36	2.84	0.81	
Overall Recovery - June 05	74.27	76.41	65.77	
SHG On time Recovery - June 05	89.66	87.14	86.04	
Net NPAs - Total Portfolio in %	2.65	8.70	18.84	
NPAs under SHG Portfolio (absolute)	2,653.15	2,532.51	541.01	5,726.67
Net SHG NPAs - SHG Portfolio Outstanding in %	0.93	2.32	2.14	1.36
No. of Savings Accounts of SHGs	1,371,918	889,625	368,967	2,630,510
SB Ac Balances of SHGs in Rs.	10,540	11,704	1,663	23,907
No. of Repeat Loans as % No. of Outstanding Loans to SHGs	27	37	42	31
Amount of Repeat Loans as % of Outstanding Loans to SHGs	26	64	51	37
Average No. of days for sanction of SHG Loan	11	10	13	11
Average No. of days for sanction of repeat loan to SHGs	8	6	14	9
No. of Rural Branches lending to SHGs	22,072	11,812	7,746	41,630
% of Rural branches lending to SHGs	70	86	82	76

The Commercial Banks have a market share of 61% in the number of active SHG clients and 68% of the share in the number of loans outstanding to these SHGs.

The overall Portfolio-at-Risk (Non-Performing Assets [NPA]) of the programme is 1.36% which is very commendable for a Programme that is 13 years old and growing at exponential pace.

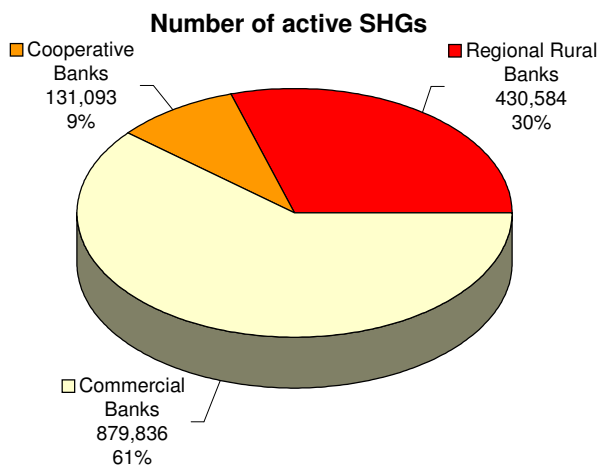
There are 2.6 million SHGs who are accessing savings services from the banking system with an outstanding savings portfolio of Rs. 23.9 billion. Close to 31% of the SHGs with outstanding loans have utilized the banking services more than once. The average time taken to sanction a SHG loan is 11 days for a first loan and 9 days for a repeat loan. 76% of the rural branches of the formal banking system have a reasonably sized SHG portfolio with approximately 35 SHGs.

### 3.1. Outreach

The concept of outreach is very important for any microfinance programme. The acknowledged mission for microfinance in India is to extend financial services to the poor who have been bypassed by the financial system for one reason or the other.

The indicators that capture two important aspects of outreach are the number of active SHGs that are presently receiving financial services from the banking system and the amount of their outstanding loan portfolio.

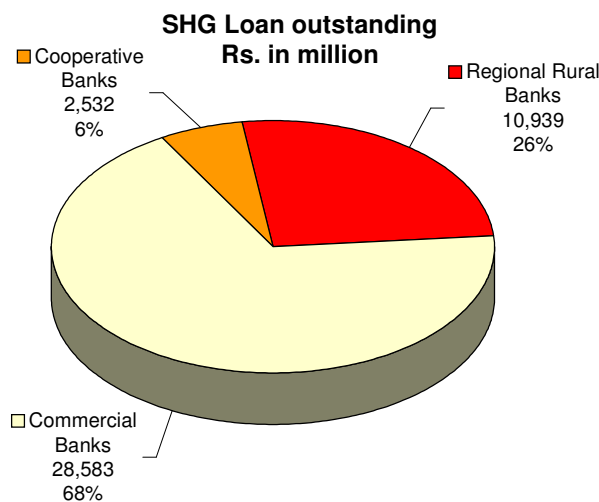
1.4 million SHGs of the 2.03 million cumulative SHGs are active borrowers of the banking system, i.e. 69% of the cumulative SHGs linked are active.



### 3.2. Active SHGs

The loan outstanding of the active SHGs clients with the banking system is Rs. 42 billion. The share of the banks is as follows:

- ♣ Table 1 indicates the SHG portfolio of the Public Sector Commercial Banks. They have a share of 61% of the active SHG clients. State Bank of India (SBI), the largest bank in India has the highest share (40%) in number of active SHG loan clients amongst all these banks. The five banks with the highest share of SHG loan portfolio are SBI, Andhra Bank, State Bank of Hyderabad, Indian Overseas Bank and Indian Bank. These banks have close to 68% of the share of the Commercial Banks.
- ♣ Cooperative Banks have a 9% share in the SHG Bank Linkage Programme. Out of these Cooperative Banks in Tamil Nadu, Karnataka and West Bengal have an 82% share in number of active SHG loan clients (Table 7). The five DCCBs with the highest share of SHG loan portfolio in the SHG Bank Linkage Programme are the South Canara DCCB in Karnataka, Hooghly DCCB in West Bengal, Bidar DCCB and Hasan DCCB in Karnataka (Table 7).
- ♣ The share of RRBs in the active SHGs linked is 30%. RRBs in Andhra Pradesh, Orissa, Uttar Pradesh, Karnataka and West Bengal have the highest shares as far as SHGs linked to RRBs is concerned (Table 6). 20 RRBs (10%) have a share of more than 50% of the SHGs linked to the RRBs. Five major performing RRBs are Nagarjuna Grameen Bank (GB) from Andhra Pradesh (AP), Sri Visakha GB from AP, Pandyan GB from Tamil Nadu, Rayalaseema GB from AP and Pragjyotish GB from Assam.

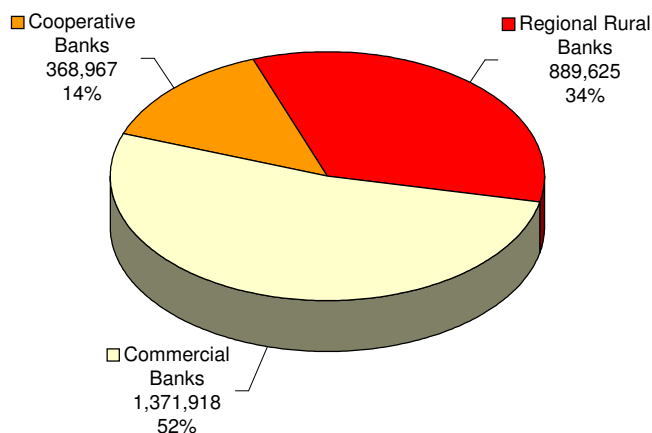


### 3.3. Savings outreach

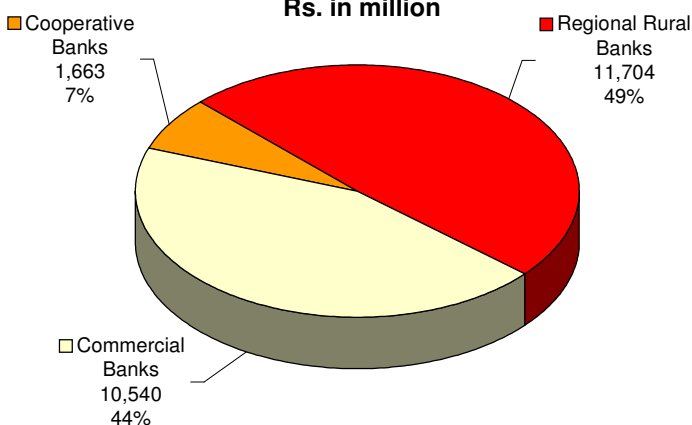
Savings is a very valuable service for the microfinance clients. From the point of view of the institution, mobilising savings deposits provides a much needed fund base but more importantly it provides the financial institution a potential loan client. The number of SHGs having outstanding Savings accounts with the banking system is 2,630,510 with an outstanding savings balance of Rs. 23.9 billion. The share of the banks is as follows:

- ♣ Commercial Banks have a 52% share in the SHG savings accounts but a 44% share in the amount of savings outstanding of the SHGs. Among Commercial Banks, the major banks (37%) have a share of 80% of the volumes in savings mobilisation from the SHGs both in terms of number of accounts and amount of savings outstanding (Table 3).
- ♣ 20% of the DCCBs have a share of 54% of the volumes in savings mobilisation from the SHGs in terms of number of accounts and 45% in terms of amount of savings outstanding.
- ♣ 10% of the RRBs have a share of 49% of the volumes in savings mobilisation from the SHGs both in terms of number of accounts and 83% in terms of the amounts of savings outstanding.

Share of Savings accounts of SHGs



Share of Savings of SHGs  
Rs. in million



### 3.4. Average Size of the SHG loans outstanding

The average amount per loan outstanding is Rs. 32,487 for the Commercial Banks. The Banks which have a smaller average size than this are the SBI, Andhra Bank, State Bank of Hyderabad and Syndicate Bank which indicates that the loans are truly micro (Table 3).

The average size per SHG loan outstanding for the RRBs is Rs. 25,406 and that for Cooperative Banks is Rs. 19,313.

### 3.5. Share of SHG loans in overall loans of the Banks

Table 1 indicates the share of the SHGs in the overall business of the Public Sector Commercial Banks. For the Commercial Banks as a whole, the share of the SHG portfolio is 0.88% of the priority sector portfolio and 0.36 % of the overall loans and advances. It is worthwhile to mention that Andhra Bank has a share of 3.63% and State Bank of Hyderabad has a share of 3.10% of their respective priority sector portfolios.

The share of SHG loans of the major RRBs is close to 6% in the overall business and 8% of their priority sector portfolio. Interesting to mention is that some RRBs viz, Sri Visakha GB in AP (11%), Pandyan GB in Tamil Nadu (15%), and Sangameshwara GB in AP (10%) have a high share of SHG portfolio in their overall business portfolio (Table 6).

For the Cooperative Banks, the share of the SHG portfolio is 1.33% of the priority sector and 0.81% of their overall loans and advances outstanding (Table 7).

### **3.6. Repayment**

It is generally observed that clients repay for two reasons. First, clients might repay since they always hope for a higher amount of loan in future. Second, honest clients, heedless of their own gain or cost, repay to keep their word.

High repayment coupled with repeated use, signals the worth of an institution or a programme for its clients. New clients cost more and earn less for a credit institution than repeat clients. The loss of an old client who could demand higher loan amounts in the loan process hurts more than the loss of a new client.

Fourteen of the twenty seven (more than 50%) Public Sector Commercial Banks have an on time recovery of more than 90% as against a lesser recovery rate for their normal lending activities (Table 2). Oriental Bank of Commerce, State Bank of Bikaner and Jaipur, Indian Bank, Indian Overseas Bank and State Bank of Travancore has a recovery of more than 95%.

It may be more accurate to gauge the quality of a loan portfolio by using the Non Performing Assets (NPA) indicator.

### **3.7. Repeat Clients**

Good repeat clients are a valuable asset, and institutions rely heavily on them for portfolio growth in the more saturated markets. 31% of the loans outstanding presently of SHGs under the SHG Bank Linkage Programme constitute from repeat clients. 27% of the loans outstanding presently of SHGs in Commercial Banks constitute from repeat clients (Table 4). For Commercial Banks such as Andhra Bank, Indian Bank, Canara Bank who work in the more saturated markets, repeat loans constitute close to 70% of the outstanding SHG loans. From the point of view of costs both for the bank and the client, repeat loans substantially reduce the transaction costs and results in a higher margin for the bank.

- ♣ 64% of the loans outstanding presently of SHGs in RRBs constitute from repeat clients (Table 8).
- ♣ 51% of the loans outstanding presently of SHGs in DCCBs constitute from repeat clients (Table 9).

### **3.8. Portfolio Quality**

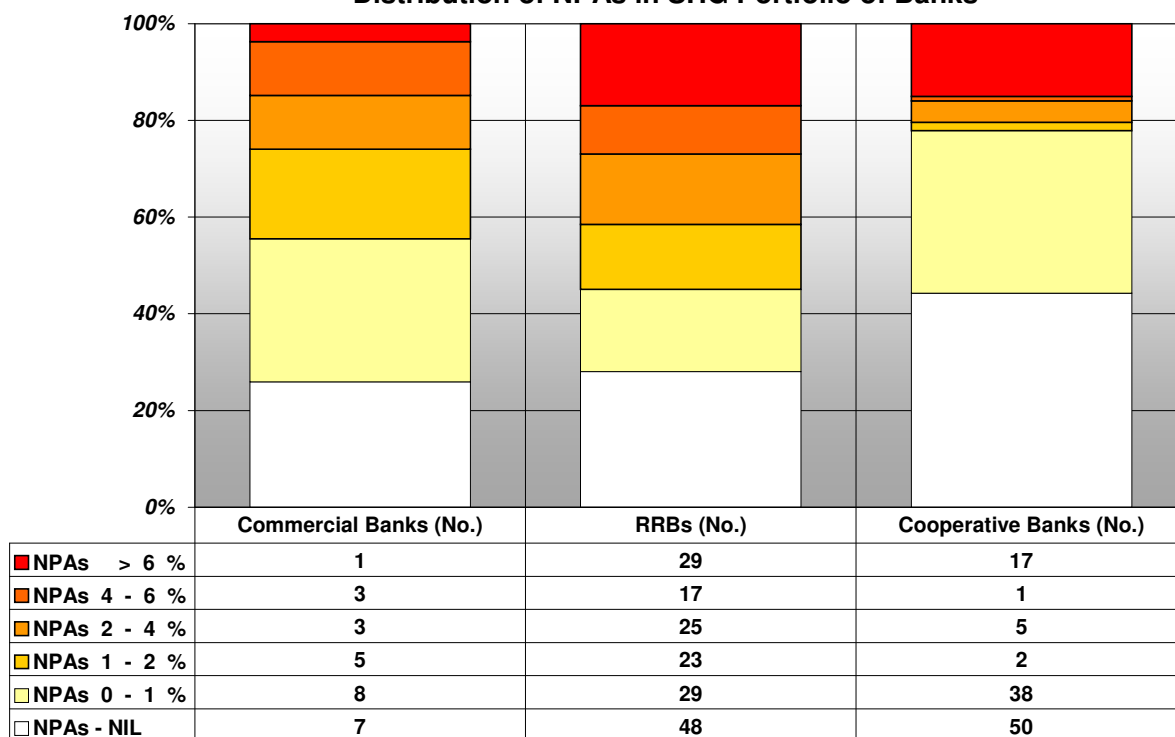
Good portfolio management is what generally distinguishes solid, sustainable institutions from those suffering serious problems.

Virtually any one in the microfinance business would appreciate the importance of portfolio quality and it would rank with highest priority for assessing the performance of the portfolio. This is because normally financial institutions are usually credit-driven. The loan portfolio is by far the largest asset managed by a financial institution and if it is not managed well, non recovered loans may well become an institution's largest expense leading to its failure.

The formal banks in India have downscaled substantially to meet the ever-growing needs of the microfinance clients. The banking system is regulated by the Reserve Bank of India (Central Bank) that laid down the guidelines for asset classification and provisioning based on the risk profile of assets. The contracted repayments under the SHG Bank Linkage Programme are mostly at intervals of one month or three months. The guidelines for classification of Portfolio-at-Risk (PAR) by the banks are the 90 day norm if the loans to SHGs are for non agricultural purposes and 180 day norm if the loans are for agricultural purpose.

The NPAs under the SHG Portfolio of the Commercial Banks is at a level as low as 0.93% as against an overall NPA ratio of 2.65% for their normal lending activities. Seven (26%) Public Sector Commercial Banks even have a nil NPA ratio under their SHG portfolio. These banks are Syndicate Bank, State Bank of Travancore, Bank of India, Central Bank of India, Oriental Bank of Commerce and Indian Overseas Bank. There are only two banks with an NPA of more than 5% under their SHG portfolio.

### Distribution of NPAs in SHG Portfolio of Banks



The NPAs under the SHG Portfolio of the RRBs is 2.32% as against an overall NPA ratio of 8.70% for their normal lending activities. **However, 48 RRBs (25%) have a nil NPA ratio under their SHG portfolio.**

The NPAs under the SHG Portfolio of the Cooperative Banks is 2.14% as against an overall NPA ratio of 18.84% for their normal lending activities. **However, 50 DCCBs (44%) have a nil NPA ratio under their SHG portfolio.**

### 3.9. Time for sanction of SHG loans

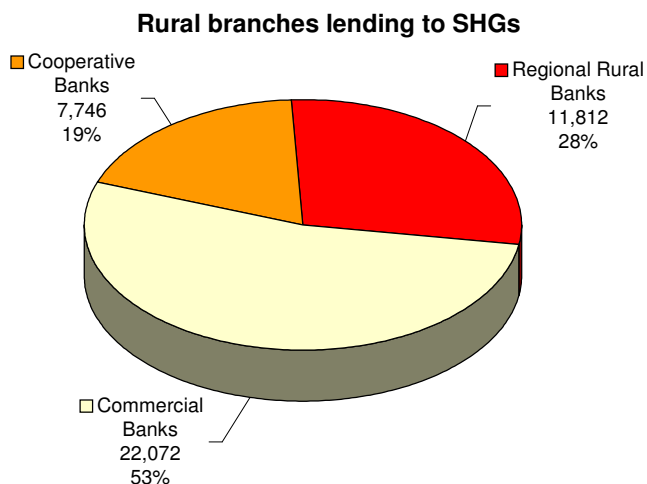
The time taken for sanction of loans to SHGs on an average for the Public Sector Commercial Banks is eleven days (Table 5). Some of the banks like State Bank of India, Indian Bank, Bank of India, Punjab National Bank, Syndicate Bank, report less than a week for sanction of SHG loans.

- ♣ The time taken for sanction of loans to SHGs on an average for the RRBs is ten days.
- ♣ The time taken for sanction of loans to SHGs on an average for the DCCBs is thirteen days.

This is considered reasonable time as the banks take up a rating exercise at the time of appraisal and sanction of the loan.

### 3.10. Diversification of SHG business among rural branches

70% of the rural branches of Public Sector Commercial Banks have a reasonably sized SHG portfolio with close to 40 SHGs. More than 95% of the rural branches of Andhra Bank, Bank of Maharashtra, Central Bank of India and State Bank of Hyderabad lend to SHGs as a part of their branch business operations (Table 5). 86% of the rural branches of RRBs lend to SHGs. 82% of the rural branches of DCCBs lend to SHGs.



### 3.11. Productivity

Productivity has an indirect influence on the safety and soundness issues that affect the sustainability of a microfinance Programme. An indicator that reflects its operational productivity is the per branch business

The average SHG loan outstanding per branch is about Rs. 1 million and the average number of SHGs serviced by a branch is 35.

	Branches	SHGs	SHGs per Branch
Commercial Banks	22,072	879,836	40
Regional Rural Banks	11,812	430,584	36
Cooperative Banks	7,746	131,093	17
<b>All Agencies</b>	<b>41,630</b>	<b>1,441,513</b>	<b>35</b>

	Branches	Amount (Rs. in million)	Average amount of loan Outstanding per branch (Rs. in million)
Commercial Banks	22,072	28,583	1.295
Regional Rural Banks	11,812	10,939	0.926
Cooperative Banks	7,746	2,532	0.327
<b>All Agencies</b>	<b>41,630</b>	<b>42,054</b>	<b>1.010</b>

#### **4. Conclusions**

As on 31 March 2005, 1.4 million SHGs of the 2.03 million cumulative SHGs are active borrowers of the banking system. The loan outstanding of the active SHGs clients with the banking system is Rs. 42 billion.

For the Commercial Banks as a whole, the share of the SHG portfolio is 0.88% of the priority sector portfolio and 0.36 % of the overall loans and advances. The share of SHG loan business of the RRBs is close to 6% in the overall loan business and 8% of their priority sector portfolio. For the Cooperative Banks, the share of the SHG loan portfolio is 1.33% of the priority sector and 0.81% of their overall loans and advances outstanding

The number of SHGs having outstanding savings accounts with the banking system is 2,630,510 with an outstanding savings balance of Rs. 23.9 billion

Banks require on average eleven days for the sanction of a first loan to a SHG and nine days for the sanction of a repeat loan to an SHG.

The overall Portfolio-at-Risk (NPA) of the SHG Bank Linkage Programme is 1.36% which is very commendable for a programme that is 13 years old and growing at a fast pace. The NPAs under the SHG Portfolio of the Commercial Banks is at a level as low as 0.93% as against an overall NPA ratio of 2.65% for their normal lending activities. The NPAs under the SHG Portfolio of the RRBs is 2.32% as against an overall NPA ratio of 8.70% for their normal lending activities. The NPAs under the SHG Portfolio of the Cooperative Banks is 2.14% as against an overall NPA ratio of 18.84% for their normal lending activities. 41,630 (i.e. 76%) rural branches lend to SHGs.



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**Table 1: Public Sector Commercial Banks – Share of SHG Portfolio in Priority Sector and Overall Lending portfolio as on 31 March 2005 (Rs. in million)**

Bank	SHG loans Outstanding			
	Number	Amount (Rs.)	as % of Priority Sector	as % of Overall loans
Andhra Bank	77,557	2,510	3.63	1.40
State Bank of Hyderabad	76,792	2,066	3.10	1.31
Indian Bank	43,225	1,988	2.48	1.08
Indian Overseas Bank	53,751	2,045	1.99	0.82
State Bank of India	343,691	8,721	1.39	0.43
State Bank of Mysore	6,155	413	1.24	0.45
Syndicate Bank	37,999	1,123	1.06	0.49
State Bank of Travancore	15,465	425	0.75	0.29
United Bank of India	21,926	356	0.73	0.31
Central Bank of India	23,878	969	0.68	0.33
Bank of Baroda	17,443	927	0.67	0.25
Bank of India	20,520	1,156	0.65	0.34
UCO Bank	18,653	687	0.63	0.26
Punjab National Bank	34,920	1,492	0.56	0.25
Union Bank of India	23,347	946	0.49	0.23
Allahabad Bank	13,927	488	0.48	0.22
Bank of Maharashtra	4,530	194	0.39	0.15
Canara Bank	17,546	902	0.36	0.15
State Bank of Bikaner and Jaipur	6,729	196		0.16
Punjab and Sind Bank	1,669	111	0.35	0.16
Dena Bank	2,169	157	0.32	0.13
Vijaya Bank	4,750	190	0.31	0.13
State Bank of Indore	1,765	99	0.24	0.11
Corporation Bank	6,793	268	0.16	0.15
State Bank of Patiala	1,425	86	0.12	0.06
Oriental Bank of Commerce	3,124	63	0.06	0.02
State Bank of Saurashtra	87	25	0.01	0.00
<b>COMMERCIAL BANKS TOTAL</b>	<b>879,836</b>	<b>28,583</b>	<b>0.88</b>	<b>0.36</b>
<b>All Agencies (Commercial Banks, RRBs and Cooperative Banks)</b>	<b>1,441,513</b>	<b>42,054</b>	<b>1.14</b>	<b>0.50</b>
<b>Commercial Banks Market Share</b>	<b>61%</b>	<b>68%</b>		

**Table 2: Public Sector Commercial Banks – Recovery under SHG Portfolio and Overall Lending portfolio as on 30 June 2005 (Rs. in million)**

Bank	SHG loans Outstanding (Rs.)	Recovery % June 05	
		Overall Portfolio	SHG Portfolio
Oriental Bank of Commerce	63	79	100
State Bank of Bikaner and Jaipur	196	88	99
Indian Bank	1,988	86	97
State Bank of Indore	99		97
Indian Overseas Bank	2,045		96
Bank of India	1,156	76	95
Allahabad Bank	488	62	93
State Bank of Mysore	413	79	92
Syndicate Bank	1,123	72	92
State Bank of India	8,721		92
State Bank of Patiala	86	76	92
Vijaya Bank	190	87	91
Andhra Bank	2,510	81	91
Punjab National Bank	1,492	90	90
Canara Bank	902	85	90
Bank of Maharashtra	194		90
Corporation Bank	268	68	88
State Bank of Hyderabad	2,066	68	88
Union Bank of India	946	68	87
Punjab and Sind Bank	111	56	87
State Bank of Saurashtra	25	83	86
State Bank of Travancore	425	76	85
Dena Bank	157	71	80
United Bank of India	356	35	79
UCO Bank	687		65
Bank of Baroda	927	74	
Central Bank of India	969		
<b>COMMERCIAL BANKS TOTAL</b>	<b>28,583</b>		
<b>RRBs</b>	<b>10,939</b>	<b>74*</b>	<b>87*</b>
<b>Cooperative Banks</b>	<b>2,532</b>	<b>66*</b>	<b>86*</b>
<b>All Agencies</b>	<b>42,054</b>	<b>72*</b>	<b>88*</b>

\* Aggregates of averages – not an accurate depiction. PAR is more accurate

**Table 3: Public Sector Commercial Banks – Loan and Savings Outstanding per account under SHG Portfolio as on 31 March 2005**

Bank	Loans Outstanding to SHGs			Savings Outstanding		
	Number	Amount (Rs. in million)	Per account (Rs.)	Number	Amount (Rs. in million)	Per account (Rs.)
State Bank of India	343,691	8,721	25,374	508,396	4,118	8,100
Andhra Bank	77,557	2,510	32,365	92,952	749	8,063
Canara Bank	17,546	902	51,436	76,616	553	7,217
Indian Bank	43,225	1,988	45,987	68,125	824	12,094
State Bank of Hyderabad	76,792	2,066	26,908	67,918	800	11,776
Punjab National Bank	34,920	1,492	42,729	64,660	314	4,859
Indian Overseas Bank	53,751	2,045	38,046	62,415	65	1,041
Syndicate Bank	37,999	1,123	29,562	53,863	217	4,031
Bank of Baroda	17,443	927	53,133	49,473	359	7,261
Bank of India	20,520	1,156	56,345	45,731	663	14,500
Central Bank of India	23,878	969	40,565	42,941	2	53
Union Bank of India	23,347	946	40,511	41,792	243	5,810
Allahabad Bank	13,927	488	35,025	30,645	133	4,355
UCO Bank	18,653	687	36,857	29,212	238	8,164
United Bank of India	21,926	356	16,227	27,694	83	3,001
Vijaya Bank	4,750	190	40,063	18,427	95	5,183
Bank of Maharashtra	4,530	194	42,922	14,263	135	9,466
State Bank of Travancore	15,465	425	27,501	13,562	639	47,090
State Bank of Bikaner and Jaipur	6,729	196	29,128	12,704	35	2,779
Corporation Bank	6,793	268	39,482	12,370	114	9,248
State Bank of Mysore	6,155	413	67,067	11,250	44	3,929
State Bank of Indore	1,765	99	56,261	9,102	0.2	25
Dena Bank	2,169	157	72,585	8,834	42	4,797
Oriental Bank of Commerce	3,124	63	20,198	3,124	37	12,004
State Bank of Saurashtra	87	3	29,080	2,280	1	636
Punjab and Sind Bank	1,669	111	66,687	2,144	27	12,699
State Bank of Patiala	1,425	86	60,281	1,425	5	3,860
<b>COMMERCIAL BANKS TOTAL</b>	<b>879,836</b>	<b>28,583</b>	<b>32,487</b>	<b>1,371,918</b>	<b>10,540</b>	<b>7,683</b>
<b>% Share of Commercial Banks</b>	<b>61%</b>	<b>68%</b>		<b>52%</b>	<b>44%</b>	
<b>RRBs</b>	<b>430,584</b>	<b>10,939</b>	<b>25,405</b>	<b>889,625</b>	<b>11,704</b>	<b>13,156</b>
<b>Cooperative Banks</b>	<b>131,093</b>	<b>2,532</b>	<b>19,312</b>	<b>368,967</b>	<b>1,663</b>	<b>4,507</b>
<b>All Agencies</b>	<b>1,441,513</b>	<b>42,054</b>	<b>29,174</b>	<b>2,630,510</b>	<b>23,907</b>	<b>9089</b>

**Table 4: Public Sector Commercial Banks – Repeat loans under SHG Portfolio as on 31 March 2005 (Rs. in million)**

Bank	Loans Outstanding to SHGs		Repeat Loans to SHGs		% of Repeat loans in O/s Loans	
	Number	Amount (Rs.)	Number	Amount (Rs.)	Number	Amount
Andhra Bank	77,557	2,510	52,378	1,582	67.53	63.01
State Bank of India	343,691	8,721	42,856	16	12.47	0.18
Indian Bank	43,225	1,988	33,792	1,755	78.18	88.28
Punjab National Bank	34,920	1,492	23,992	1,318	68.71	88.33
State Bank of Hyderabad	76,792	2,066	22,640	266	29.48	12.90
Allahabad Bank	13,927	488	12,284	363	88.20	74.44
Canara Bank	17,546	902	12,212	639	69.60	70.79
Bank of India	20,520	1,156	8,137	349	39.65	30.16
Indian Overseas Bank	53,751	2,045	6,481	429	12.06	21.00
Union Bank of India	23,347	946	6,208	126	26.59	13.35
United Bank of India	21,926	356	4,383	66	19.99	18.47
Vijaya Bank	4,750	190	2,856	40	60.13	21.09
Bank of Baroda	17,443	927	2,207	142	12.65	15.29
UCO Bank	18,653	687	2,145	103	11.50	15.00
State Bank of Indore	1,765	99	551	23	31.22	23.36
Dena Bank	2,169	157	525	33	24.20	20.83
State Bank of Bikaner and Jaipur	6,729	196	431	15	6.41	7.70
State Bank of Mysore	6,155	413	355	38	5.77	9.21
Corporation Bank	6,793	268	316	11	4.65	4.12
Punjab and Sind Bank	1,669	111	70	5	4.19	4.85
State Bank of Patiala	1,425	86	20	0.7	1.40	0.81
State Bank of Saurashtra	87	3	10	0.1	11.49	3.95
State Bank of Travancore	15,465	425	0	0	0.00	0.00
Syndicate Bank	37,999	1,123	0	0	0.00	0.00
Central Bank of India	23,878	969	0	0	0.00	0.00
Bank of Maharashtra	4,530	194	0	0	0.00	0.00
Oriental Bank of Commerce	3,124	63	0	0	0.00	0.00
<b>COMMERCIAL BANKS TOTAL</b>	<b>879,836</b>	<b>28,583</b>	<b>234,849</b>	<b>7,320</b>	<b>26.69</b>	<b>25.61</b>
<b>% Share of Commercial Banks</b>	<b>61%</b>	<b>68%</b>				
<b>RRBs</b>	<b>430,584</b>	<b>10,939</b>	<b>158,569</b>	<b>7,026</b>	<b>37</b>	<b>64</b>
<b>Cooperative Banks</b>	<b>131,093</b>	<b>2,532</b>	<b>55,365</b>	<b>1,295</b>	<b>42</b>	<b>51</b>
<b>All Agencies</b>	<b>1,441,513</b>	<b>42,054</b>	<b>448,783</b>	<b>15,641</b>	<b>31</b>	<b>37</b>

**Table 5: Public Sector Commercial Banks – No. of days for sanction of SHG loan and Number of rural Branches financing SHGs as on 31 March 2005**

Bank	Average No. of days for first loan	Average No. of days for repeat loan	No. of Rural and Semi Urban Branches		
			Total	Of which financing SHGs	% of branches financing SHGs
State Bank of India	7	4	6,474	3,321	51
Punjab National Bank	7	28	2,734	2,734	100
Central Bank of India			2,160	2,160	100
Bank of India	7	5	1,725	1,374	80
Bank of Baroda	15	10	1,717	1,280	75
Canara Bank	15	11	1,440	1,013	70
Allahabad Bank	10	15	1,294	1,126	87
Union Bank of India	7	3	1,260	813	65
State Bank of Indore	4	3	1,259	259	21
UCO Bank	28	14	1,158	540	47
Syndicate Bank	7	3	1,075	876	81
Indian Overseas Bank	15	3	918	753	82
United Bank of India	7	10	847	419	49
Indian Bank	2	1	821	673	82
Bank of Maharashtra	10	7	783	783	100
Andhra Bank	10	7	714	692	97
Dena Bank	11	7	599	412	69
State Bank of Hyderabad	12	7	556	534	96
Oriental Bank of Commerce			552	54	10
State Bank of Bikaner and Jaipur	5	3	547	535	98
State Bank of Travancore	4		509	465	91
State Bank of Patiala	10	7	485	319	66
Vijaya Bank	3	2	461	282	61
Punjab and Sind Bank	11	3	422	223	53
State Bank of Mysore	10	5	342	185	54
Corporation Bank	55	21	334	219	66
State Bank of Saurashtra	15	10	277	28	10
<b>COMMERCIAL BANKS TOTAL</b>	<b>11</b>	<b>8</b>	<b>31,463</b>	<b>22,072</b>	<b>70</b>
<b>RRBs</b>	<b>10</b>	<b>6</b>	<b>13,731</b>	<b>11,812</b>	<b>86</b>
<b>Cooperative Banks</b>	<b>13</b>	<b>14</b>	<b>9,448</b>	<b>7,746</b>	<b>82</b>
<b>All Agencies</b>	<b>11</b>	<b>9</b>	<b>54,642</b>	<b>41,630</b>	<b>76</b>

**Table 6: RRBs – Share of SHG portfolio in Priority Sector and Overall Lending portfolio as on 31 March 2005 (Rs. in million)**

Bank	State	Loans Outstanding to SHGs		% of SHG Portfolio	
		Number	Amount (Rs.)	Priority Sector Portfolio	Overall Portfolio
Nagarjuna Grameen Bank	Andhra Pradesh	34,294	336	11.81	9.08
Sri Visakha Grameen Bank	Andhra Pradesh	21,526	523	13.95	10.58
Pandyan Grameen Bank	Tamilnadu	18,389	989	17.92	14.91
Pragjyotish Gaonlia Bank	Assam	14,060	279	8.00	6.02
Rayalaseema Grameen Bank	Andhra Pradesh	13,141	403	6.46	4.58
Bolangir Grameen Bank	Orissa	10,146	178	7.63	5.57
Sri Venkateswara Grameen Bank	Andhra Pradesh	9,989	320	14.76	8.99
Sri Saraswathi Grameen Bank	Andhra Pradesh	9,181	171	12.74	6.72
Panchabati Grameen Bank	Orissa	8,412	149	10.26	8.88
South Malabar Grameen Bank	Kerala	8,054	113	1.12	0.99
Sangameshwara Grameen Bank	Andhra Pradesh	7,897	246	14.04	9.80
Cauvery Grameen Bank	Karnataka	7,557	160	8.95	6.87
Sree Ananta Grameen Bank	Andhra Pradesh	7,355	162	4.98	4.14
Nadia Grameen Bank	West Bengal	6,981	93	13.29	9.27
Malaprabha Grameen Bank	Karnataka	6,944	198	2.80	2.16
Manjira Grameen Bank	Andhra Pradesh	6,862	165	8.04	5.59
Champaran Kshetriya Grameen Bank	Bihar	6,633	40	2.39	1.94
Krishna Grameen Bank	Karnataka	6,561	239	6.44	5.92
Kakatiya Grameen Bank	Andhra Pradesh	6,535	123	9.22	7.90
Sagar Grameen Bank	West Bengal	6,323	24	2.47	1.65
<b>TOTAL MAJOR 20 RRBs</b>		<b>216,840</b>	<b>4,912</b>	<b>7.73</b>	<b>5.99</b>
<b>Total RRBs</b>		<b>430,584</b>	<b>10,939</b>	<b>3.57</b>	<b>2.84</b>
<b>% share of major RRBs</b>		<b>50%</b>	<b>45%</b>		

**Table 7: Major DCCBs – Share of SHG portfolio in Priority Sector and Overall Lending portfolio as on 31 March 2005 (Rs. in million)**

Bank	State	Loans Outstanding to SHGs		% of SHG Portfolio	
		Number	Amount (Rs.)	Priority Sector Portfolio	Overall Portfolio
South Canara DCCB	Karnataka	9,978	133	5.69	4.44
Hooghly CCB	West Bengal	7,245	80	13.94	7.20
Bidar DCCB	Karnataka	7,187	95	4.00	2.24
Bankura DCCB	West Bengal	6,659	33	4.65	3.21
Hassan DCCB	Karnataka	6,452	105	12.70	7.38
Mughberia CCB	West Bengal	4,642	18	3.06	2.87
Tiruvannamalai DCCB	Tamilnadu	3,794	68	2.14	2.14
Chandrapur DCCB	Maharashtra	3,278	43	2.33	1.77
Mandya DCCB	Karnataka	3,156	36	3.29	1.66
Thanjavur DCCB	Tamilnadu	2,957	37	2.63	1.49
Villupuram DCCB	Tamilnadu	2,904	102	4.79	2.25
Koraput DCCB	Orissa	2,819	43	4.28	3.50
Cuddalore DCCB	Tamilnadu	2,732	65	2.26	1.86
Kancheepuram DCCB	Tamil Nadu	2,690	43	4.20	1.12
Salem DCCB	Tamilnadu	2,635	90	2.96	1.40
Kumbakonam DCCB	Tamil Nadu	2,420	50	10.68	2.00
Erode DCCB	Tamilnadu	2,416	128	6.63	4.28
Dindigul DCCB	Tamilnadu	2,224	55	2.38	1.74
Balgheria DCCB	West Bengal	2,155	12	1.47	1.34
Burdwan DCCB	West Bengal	2,083	15	1.04	0.54
<b>TOTAL MAJOR 20 DCCBs</b>		<b>80,426</b>	<b>1,249</b>		
<b>Total all DCCBs</b>		<b>131,093</b>	<b>2,532</b>	<b>1.33</b>	<b>0.81</b>
<b>Share of Major DCCBs</b>		<b>6%</b>	<b>49%</b>	<b>3.9%</b>	<b>2.3%</b>



**Table 8: RRBs – Repeat loans under SHG Portfolio as on 31 March 2005 (Rs. in million)**

Bank	State	Loans Outstanding to SHGs		Repeat Loans to SHGs	
		Number	Amount (Rs.)	Number	Amount (Rs.)
Nagarjuna G B	Andhra Pradesh	34,294	336	23,319	541
Pandyan G B	Tamilnadu	18,389	989	12,487	1,488
Sri Visakha G B	Andhra Pradesh	21,526	523	9,747	438
Pragjyotish G B	Assam	14,060	279	414	8
Rayalaseema G B	Andhra Pradesh	13,141	403	5,099	264
Panchabati G B	Orissa	8,412	149	3,880	107
Bolangir G B	Orissa	10,146	178	8,042	107
Malaprabha G B	Karnataka	6,944	198	1,514	42
Lakhimi G B	Assam	2,802	56	560	11
Sri Saraswathi G B	Andhra Pradesh	9,181	171	6,773	118
Gorakhpur Kshetriya GB	Uttar Pradesh	3,397	182		
Pratama G B	Uttar Pradesh	4,002	152	2,721	81
Marathwada G B	Maharashtra	2,952	87	317	12
Tungabhadra G B	Karnataka	5,337	121		
Sri Venkateswara G B	Andhra Pradesh	9,989	320	4,323	257
Sagar G B	West Bengal	6,323	24	1,708	19
Sangameshwara G B	Andhra Pradesh	7,897	246	2,964	179
Cauvery G B	Karnataka	7,557	160	2,543	87
Pinakini G B	Andhra Pradesh	5,281	176	1,481	97
Kalahandi G B	Orissa	5,441	90	3,830	26
Sree Ananta G B	Andhra Pradesh	7,355	162	1,872	82
Baitarni G B	Orissa	3,773	61	2,015	41
Uttarbanga Kshetriya G B	West Bengal	4,327	47	393	22
Tripura G B	Tripura	2,701	103	1,103	93
Rushikalya G B	Orissa	4,390	78	110	3
<b>TOTAL RRBs</b>		<b>219,617</b>	<b>5,293</b>	<b>97,215</b>	<b>4,125</b>
<b>Total All RRBs</b>		<b>430,584</b>	<b>10,939</b>	<b>158,569</b>	<b>7,026</b>
<b>Share of major RRBs</b>		<b>51%</b>	<b>48%</b>	<b>61%</b>	<b>59%</b>
<b>%-age of repeat loans in loans outstanding to SHGs in RRBs</b>					<b>64%</b>

**Table 9: DCCBs – Repeat loans under SHG Portfolio as on 31 March 2005  
(Rs. in million)**

Bank	State	Loans Outstanding to SHGs		Repeat Loans to SHGs	
		Number	Amount (Rs.)	Number	Amount (Rs.)
South Canara DCCB	Karnataka	9,978	1,33	356	13
Hooghly CCB	West Bengal	7,245	80	8,975	140
Balurghat DCCB	West Bengal	648	5	648	8
Chandrapur DCCB	Maharashtra	3,278	43	886	14
Hassan DCCB	Karnataka	6,452	1,05	3,437	125
Tumkur DCCB	Karnataka	1,498	44	308	12
Kolhapur DCCB	Maharashtra	2,063	18	88	3
Pune DCCB	Maharashtra	554	20	34	6
Satara DCCB	Maharashtra	80	3	14	0.5
Sangli DCCB	Maharashtra	537	4	50	3
Bidar DCCB	Karnataka	7,187	95	3,031	143
Koraput DCCB	Orissa	2,819	43	776	17
Bankura DCCB	West Bengal	6,659	33	4,494	18
Mandya DCCB	Karnataka	3,156	36	1,102	35
Jagdalpur DCCB	Chatisgarh	1,332	12		
Burdwan DCCB	West Bengal	2,083	15	188	0.6
Mughberia CCB	West Bengal	4,642	18	4,071	31
Salem DCCB	Tamilnadu	2,635	90	145	7
Nadia DCCB	West Bengal	1,203	13	1,088	16
Kanyakumari DCCB	Tamil Nadu	1,074	1,07	0	0.0
Kumbakonam DCCB	Tamil Nadu	2,420	50	774	26
Cuddalore DCCB	Tamilnadu	2,732	65	120	15
Villupuram DCCB	Tamilnadu	2,904	1,02	2,028	86
Malda DCCB	West Bengal	78	17	1,308	18
<b>TOTAL MAJOR DCCBs</b>		<b>73,257</b>	<b>11,51</b>	<b>33,921</b>	<b>736</b>
<b>Total All DCCBs</b>		<b>131,093</b>	<b>25,32</b>	<b>55,365</b>	<b>1,295</b>
<b>Share of Major DCCBs in %</b>		<b>56%</b>	<b>45%</b>	<b>61%</b>	<b>57%</b>
<b>%-age of repeat loans in loans outstanding to SHGs in DCCBs</b>					<b>51%</b>

**Table 10: Net NPAs under overall and SHG lending as on 31 March 2005 (Rs. in million)**

Bank	Total Loan Outstanding (Rs.)	Loans Outstanding to SHGs (Rs.)	Net NPAs as on 31 March 2005		
			% to Overall Portfolio	SHG Portfolio (Rs.)	% under SHG Portfolio
Commercial Banks	7,841,570	28,583	2.65	265	0.93
RRBs	387,965	10,939	8.70	253	2.32
Cooperative Banks	314,141	2,532	18.84	54	2.14
All Agencies	8,543,676	42,054	10.06	573	1.36

## Appendix

### Information for the SHG Study - Questionnaire

1	Loans and Advances Outstanding (Total Lending Portfolio of the Bank Of 1 above Loans and advances outstanding under Priority Sector
2	Cumulative Loans disbursed to SHGs ♣ Number of SHGs ♣ Amount
3	Loans Outstanding under SHG Lending ♣ Number of SHGs ♣ Amount
4	♣ Recovery % DCB June 2004 (overall Recovery of the Bank) ♣ Recovery % DCB June 2005 (overall Recovery of the Bank) ♣ Recovery % under SHG Lending - DCB June 2004 ♣ Recovery % under SHG Lending - DCB June 2005
5	♣ Net NPA ( as % of total loans outstanding ) - 31 March 2005 ♣ Net NPAs under SHG lending - 31 March 2005 Rupees ♣ Net NPAs under SHG lending as % to SHG loans outstanding - 31 March 2005
6	♣ No of SHGs with Savings Accounts - 31 March 2005 ♣ Amount outstanding in the SB accounts of SHGs - 31 March 2005
7	No of SHGs which have borrowed repeat loans from the bank - 31 March 2005 ♣ Number of SHGs ♣ Amount
8	Average Number of days taken to sanction first loan to a SHG
9	Average Number of days taken to sanctioning a repeat loan to an SHG
10	Number of rural and semi urban branches of the bank - 31 March 2005
11	Number of rural and semi urban branches lending to SHGs - 31 March 2005





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