

**RBI / 385 / 2004-05**  
**RPCD.No.Plan.BC. 84 /04.09.22/2004-05**

**March 03, 2005**

The Chairman/Managing Director/Chief Executive Officer  
All Scheduled Commercial Banks  
(Excluding RRBs)

Dear Sir,

Submitting progress report under micro credit

Please refer to our circular RPCD.No.PL.BC.62/04.09.01/99-2000 dated February 18, 2000 wherein banks were advised to submit half yearly progress report under micro credit to NABARD and to us as at the end of March and September. This was also stated vide our Master Circular RPCD.No.Plan.BC.21/04.09.22/2004-05 dated August 21, 2004. It has been observed from the reports received from some banks that the amount outstanding figures under the SHG bank linkage programme has not been included in the progress reports.

2. It is therefore reiterated that the reporting of progress under micro credit extended by banks should be reported to NABARD, Micro Credit Innovations Department (MCID) and to us on a half yearly basis as at the end of March and September of every year as per the enclosed proforma.

Yours faithfully

sd/-

(K.K.Saraf)  
General Manager

Enc. As stated

**Micro Credit Progress  
Report**

As at the end of March/September

Name of the Bank

State

*(All amounts in Rs. '000s)*

**Part 'A' - Under SHG-Bank Linkage Programme**

***SHGs maintaining Savings A/c. in the Bank***

	<b>No.</b>	<b>Amount</b>
(a) <b>Total No. of SHGs</b>		
(b) Of which under SGSY & Other Govt.-sponsored schemes		
(a) <b>Exclusive Women SHGs</b>		
(b) Of which under SGSY & Other Govt.-sponsored schemes		





**3. SHGs Financed through the medium of NGOs**

		<b>During the Year</b>	<b>Cumul- ative</b>
<b>No. of NGOs Financed</b>			
<b>No. of Beneficiaries</b>	(a) Women's Groups		
	(b) Men's Groups		
	(c) Under SGSY, etc.		
<b>Loan Disbursed</b>	(a) Women's Groups		
	(b) Men's Groups		
	(c) Under SGSY, etc.		
<b>No. of SHGs Financed by these NGOs</b>	(a) Women's Groups		
	(b) Men's Groups		
<b>No. of NGOs against whom loan is Outstanding</b>			
<b>Amount Outstanding</b>	(a) Women's Groups		
	(b) Men's Groups		
	(c) Under SGSY, etc.		
<b>% of Recovery to Demand</b>	(a) Women's Groups		
	(b) Men's Groups		
	(c) Under SGSY, etc.		

**Part 'B' - Other than SHG-Bank Linkage Programme**

(All amounts in Rs. '000s)

**1. Intermediaries other than SHGs & NGOs maintaining Savings A/c. in the Bank**

* Nature of Intermediary	No.	Amount
(a) <b>Total</b>		
(b) Of which under SGSY & Other Govt.-sponsored schemes		

**2. Financing done through Other Intermediaries**

Nature of Intermediary *	No.		Loan Disbursed		Amount Outstanding	Percentage of Recovery to Demand
	During the Year	Cumulative	During the Year	Cumulative		
(a) <b>Total</b>						
(b) Of which under SGSY, etc.						

(\* Intermediaries may include NBFCs, Foundations, Trusts, Subsidiaries, etc.)