

RBI/2006-2007/441
RPCD.CO.MFFI.BC.No. 103 /12.01.01/2006-07

June 20, 2007

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

Dear Sir,

Microfinance - Submission of progress reports

In terms of our circular RPCD.No.PL.62/04.09.01/99-2000 dated February 18, 2000 and paragraph 2(i) of Master Circular on Micro Credit RPCD.No.Plan. BC.05/04.09.22/2006-07 dated July 3, 2006, banks have been submitting progress reports under microfinance to Reserve Bank and NABARD on a half-yearly basis in the format specified for the purpose.

2. With a view to capture certain additional information, it has been decided to revise the reporting format. A copy of the revised format is enclosed. Henceforth, the progress under microfinance may be reported in the enclosed format (only to NABARD Micro Credit Innovations Department) on a half-yearly basis, as on 30 September and 31 March each year, so as to reach them within 30 days of the half-year to which the report relates.

3. Please acknowledge receipt.

Yours faithfully

(N.K.Bhatia)
Deputy General Manager

Micro Finance Progress Report

							As at the end of March/September
	Name of the Bank				State		<i>(All amounts in Rs. '000s)</i>
Part 'A' - Under SHG-Bank Linkage Programme							
1. SHGs maintaining Savings A/c. in the Bank							
					No. of SHGs	No. of Members	Savings Amount
(a)	Total No. of SHGs						
(b)	Of which under SGSY & other Government sponsored schemes						
(c)	Exclusive Women SHGs [Out of (a) above]						
(d)	Of which under SGSY & Other Govt.-sponsored schemes						

Part 'A' - Under SHG-bank linkage Programme

2. SHGs financed directly by Banks

(All amounts in Rs. '000)								
	During the year			Loan outstanding		Gross NPAs**		Percentage of Recovery to Demand
	Loan Amount Disbursed	No. of SHGs	No. of Members	Amount	No. of SHGs	Amount	No. of SHGs with NPAs	
Total no. of SHGs (b) Of which under SGSY & other Govt. sponsored Programs								
Exclusive Women SHGs (b) Of which under SGSY & other Govt. sponsored Programs								
** Applicable to March return only.								

Part 'A' - Under SHG-bank linkage Programme

3. SHGs financed directly by Banks with NGOs' facilitation

(All amounts in Rs.'000)

	During the year			Loan outstanding		Gross NPAs**		Percentage of Recovery to Demand
	Loan Amount Disbursed	No. of SHGs	No. of members	Amount	No. of SHGs	Amount	No. of SHGs with NPAs	
Total no. of SHGs (b) Of which under SGSY & other Govt. sponsored Programs								
Exclusive Women SHGs (b) Of which under SGSY & other Govt. sponsored Programs								

** Applicable to March return only.

Part 'B' : MFOs/ MFIs- bank linkage for on-lending to groups and others

1. MFOs/ MFIs maintaining Savings A/c in the Bank

(All amounts in Rs. '000)			
S. No.	Nature of Intermediary	No. of MFIs/ MFOs	Savings Amount
1.	NGO MFOs – Societies Registration Act 1860 and Indian Trust Act 1880		
2.	Cooperative MFOs- Cooperative Societies Act of each State		
3.	Cooperative MFOs- Mutually Aided Cooperative Societies Act (MACS)		
4.	Cooperative MFOs- Multi-State Coop. Societies Act 2002		
5.	NBFC MFIs under Section 25 of Companies Act 1956 (Not for profit)		
6.	NBFC MFIs incorporated under Companies Act 1956 & registered with RBI		
7.	Others (To be specified)		
	Total		

Part 'B' : MFOs/ MFIs- bank Linkage for on-lending to groups and others

MFOs/ MFIs financed by the Bank

(All amounts in Rs. '000)									
S. No.	Nature of Intermediary		During the year		Loan outstanding		Percentage of Recovery to Demand	Gross NPAs**	
			Loan disbursed	No. of MFOs/ MFIs	Amount	No. of MFIs having O/S loans		Amount	No. of MFOs/ MFIs with NPAs
1.	NGO MFOs – Societies Registration Act 1860 and Indian Trust Act 1880	SHG Model							
		Non-SHG Model							
2.	Cooperative MFOs- Cooperative Societies Act of each State	SHG Model							
		Non-SHG Model							
3.	Cooperative MFOs- Mutually Aided Cooperative Societies Act (MACS)	SHG Model							
		Non-SHG Model							
4.	Cooperative MFOs - Multi-State Coop. Societies Act 2002	SHG Model							
		Non-SHG Model							
5.	NBFC MFIs under Section 25 of Companies Act 1956 (Not for profit)	SHG Model							
		Non-SHG Model							
6.	NBFC MFIs incorporated under Companies Act 1956 & registered with RBI	SHG Model							
		Non-SHG Model							
7.	Others (To be specified)	SHG Model							
		Non-SHG Model							
	Total	SHG Model							
		Non-SHG Model							

**** Applicable to March return only**