

Appendix**List of Circulars consolidated in the Master Circular**

Sr. No.	Circular No.	Date	Subject
1.	RPCD.No.Plan.BC.13/PL-09.22/91/92	July 24, 1991	Improving Access of Rural Poor to Banking - Role of Intervening Agencies - Self Help Groups
2.	RPCD.No.PL.BC.120/04.09.22/95-96	April 2, 1996	Linking of Self Help Groups with Banks- Working Group on NGOs and SHGs- Recommendations-Follow up
3	DBOD.No.DIR.BC.11/13.01.08/98	February 10, 1998	Opening of savings bank accounts in the name of Self Help Groups (SHGs)
4	RPCD.No.PL.BC.12/04.09.22/98-99	July 24, 1998	Linking of Self Help Groups with Banks
5	RPCD.No.PLAN.BC.94/04.09.01/98-99	April 24, 1999	Loans to Micro credit Organizations- Rates of Interest
6	RPCD.PL.BC.28/04.09.22/99-2000	September 30, 1999	Credit Delivery through Micro Credit Organizations/Self Help Groups
7	DNBS. (PD). CC.No.12/02.01/99-2000	January 13, 2000	Amendments to NBFC Regulations
8	RPCD.No.PL.BC.62/04.09.01/99-2000	February 18,	Micro Credit

		2000	
9	RPCD. No. Plan.BC.42/04.09.22/2003-04	November 3, 2003	Micro finance
10	RPCD.No.Plan.BC.61/04.09.22/2003-04	January 9, 2004	Credit flow to unorganized sector
11	RBI/385/2004-05, RPCD.No.Plan.BC.84/04.09.22/2004-05	March 3, 2005	Submitting progress report under micro credit

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

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

SHGs Financed Directly by the Bank

	No. of SHGs Financed	No. of Members	No. of Beneficiaries	Amount Disbursed	Cumulative					
					No. of SHGs	No. of Members	No. of Beneficiaries	Amount Disbursed	Amount Outstanding	Percentage of Recovery to Demand
(a) Total No. of SHGs										
(b) Of which under SGSY & Other Govt.-sponsored schemes										
(a) Exclusive Women SHGs										
(b) Of which under SGSY & Other Govt.-sponsored schemes										

SHGs Financed Directly with NGO's Facilitation

	No. of SHGs Financed	No. of Members	No. of Beneficiaries	Amount Disbursed	Cumulative					
					No. of SHGs	No. of Members	No. of Beneficiaries	Amount Disbursed	Amount Outstanding	Percentage of Recovery to Demand
(a) Total No. of SHGs										
(b) Of which under SGSY & Other Govt.-sponsored schemes										
(a) Exclusive Women SHGs										
(b) Of which under SGSY & Other Govt.-sponsored schemes										

SHGs Financed through the medium of NGOs

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

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

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

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) Total						
(b) Of which under SGSY, etc.						

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