



**S a - D h a n**

The Association of  
Community Development  
Finance Institutions

## **MEMBERSHIP INFORMATION BROCHURE**

Sa-Dhan

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## I. Mission Statement

**To** build the field of community development finance in India, to help its members and associate institutions to better serve low-income households, particularly women, in both rural and urban India, in their quest for establishing stable livelihoods and improving their quality of life.

Sa–Dhan is registered under the Societies Act of 1860. The association started functioning since latter part of 1998 and finally was registered in the middle of 1999.

## 2. Core Objectives

- Providing a common platform for advocacy representing multiple models and approaches to micro finance in India.
- Making available timely and reliable information that is crucial for effective networking of micro finance institutions across India.
- Undertaking research, development of tools and resources that facilitate dialogue and synergy of best practice between different operating models and stakeholders.
- Making available a bouquet of initiatives that inform, educate and articulate the needs of the sector. These programs include service providers, policy makers and bankers involved in microfinance.
- Maintaining the attention of the members and other stakeholders on the need of strengthening the availability and support for technical and marketing support systems for sustainable livelihoods through community development finance.

## 3. Three Pronged Approach to build the sector

- Facilitate dialogue and synergy between different stakeholders for improving the operating environment. (reducing the legal and operational constraints)
- Assist members in enhancing the management and monitoring quality of operations in such a manner that results in the establishment of common systems and benchmarks procedures (both financial and non-financial) for improved management and wider acceptance of the services in the mainstream banking and financial domain
- Build the perspective of all stakeholders for enriching the knowledge and capacity of microfinance practitioners.

## 4. Sa-Dhan Membership

### I. Membership Categories:-

**Four types of organisations can become members of Sa-Dhan:**

**Category A:** Capacity Building Organisations (CBOs) such as PRADAN, who promote self-help groups and provide capacity building inputs, or, Technical Service Providers (TSPs) like EDA Rural systems, or Development Support Team, who provide technical support to NGO-MFIs.

**Category B:** Organisations not purely structured as financial intermediaries, but either provide micro-credit to groups/individuals such as ASA, or, provide bulk credit to MFIs for micro-credit e.g. Ananya Finance for Inclusive Growth Pvt. Ltd. and Rashtriya Gramin Vikas Nidhi (RGVN). Formal financial institutions such as banks that are providing loan to MFIs for onlending to the poor

or through the Business Correspondent or Facilitator Model, investors shall also fall under this category.

**Category C:** Organisations purely structured as Microfinance Institutions such as SEWA Bank, Bhartiya Samruddhi Finance Ltd. (BASIX) etc that directly provide microfinance services to the poor. Or those working as Business Correspondent/ Facilitator of the banks.

**Category D:** Formal or Informal Networks/Channels for both support and capacity building, such as WOTR, ARAVALI etc.

## 2. Eligibility criteria for Membership:-

- **The eligibility criteria for the above membership are –**
  - a) Any organization working in the community development finance activity for at least 1 year.
  - b) In case the organization is engaged in mobilizing savings from, or directly lending to low-income households, it should have at least 5000 such savers/ borrowers
  - c) In case the organization is actively supporting above organizations, it should have assisted organizations, SHGs and their federations with at least 5000 active savers/ borrowers.
  - d) Members shall comply with all norms of reporting and standards that the Association might recommend from time to time
  - e) Commitment to serve low income households.
  - f) Commitment to adhere to Sa-Dhan's Code of Conduct.

## 3. Renewal of Membership:-

The membership of every member is subject to renewal on Annual basis. All existing members desirous of renewing their membership shall apply for renewal in the prescribed form available with the Association by 30 June

## 4. Members' Privileges

Sa-Dhan involves all its members in the associational activities in the form of representation in the Board, Task forces, special committees formed on specific sectoral issues emanating from the Association's engagement with the stakeholders depending on the representation and character of the member. Sa-Dhan secretariat provides the necessary support for members' involvement. All members are eligible to be elected for the Board positions.

The benefits of becoming member of Sa-Dhan are highlighted here under:

- Eligible to be elected for Governing Board with voting rights and Task Forces Head
- Eligible to be a member of Task forces
- Voting rights in General Body
- Participation and exchange of information in all the conferences, meetings, workshops organized by Sa-Dhan.

- Access to all circulars / news letters / brochures / publications / website.
- Access to services extended by Sa-Dhan in the areas of policy, standards and Capacity Building.
- Participation in Sa-Dhan training / TA services as resource person as per the need.
- Access to linkages with others.

## 5. Governing Board

**Chair Emeritus** : Smt Ela R Bhatt, Founder, SEWA Bank  
**Chairperson** : Ms. Jayshree Vyas, SEWA Bank  
**Co-chairperson** : Mr. Royston Braganza, Grameen Capital India Ltd.  
**Treasurer** : Mr. Vivekanand Salimath, IDF Financial Services

### Members:

Mr. Rakesh Dubey, S. V. Credit line (P) Ltd.

Mr. Pranab Rakshit, Sarala Development & Microfinance Pvt Ltd

Ms. Arti Kushwah, Priyasakhi Mahila Sangh

Mr. Paul Thomas, ESAF Small Finance Bank

Mr. Brij Mohan, Former Executive Director, SIDBI, (Observer member)

Mr. Madhukar R Umarji, Former Executive Director, RBI (Observer member)

Shri Manoj Mittal, DMD, SIDBI, (Observer member)

Shri. G.R.Chintala, CGM NABARD (MCID), Mumbai (Observer member)