

FUNDING STRUCTURE

QUICK REPORT 2007

A Snapshot of Microfinance Institutions in India

Sa-Dhan constant endeavor is the provision of a facilitating environment and strengthening the mF sector. Standards Subgroup focuses on facilitating adoption of practices that ensure good governance, management, reporting and transparency within the sector.

The objectives of Standards Subgroup are:

- To facilitate mf practitioners to be prudent and ensure their long term intervention in improving the access of millions of households to basic financial services in a sustainable manner
- To enhance the sector's credibility and improve its acceptability by formal financial sector
- To signal the serious intent of the sector and its ability to provide integrated financial services.

Members drive the process of identifying issues, developing the critical themes, field testing and building a framework of outputs for sectoral understanding and practice.

Some of the significant activities of the Sub-Group are:

• Identifying a set of benchmarks for financial standards that would together, reflect the financial performance and robustness of microfinance institutions. An Operations Manual (Technical Tool Series-I) has been published to facilitate the process of adoption and practice of financial standards among MFIs.

• Identifying, in similar process, a set of benchmarks that would together, reflect the financial performance and robustness of Self Help Groups. The resultant output, the SHG Performance Measurement Tool (Technical Tool Series-II) is of substantive assistance to bankers and other providers of funds to SHGs.

•Sectoral reporting has been pioneered through assimilation and analysis of financial and operational data from MFIs. The annually published *Side-by-Side* reports cover financial and operational performance of MFIs. The reports have been able to project the trends, strengths and areas of concern among MFIs. An individualized comparative performance report is being provided to all contributing MFIs.

•Collaboration with The Institute of Chartered Accountants of India to facilitate the Institute to develop `Guidelines on Accounting Standards and Disclosure Norms for Microfinance Institutions'. The ICAI guidelines will serve as technical guide to all statutory auditors and hence create uniform standards on accounting and disclosure in the sector.

The current thrust areas of the subgroup are:

• Transparency: Expanding the scope and depth of the annually published reports (*Side by Side* and Quick reports) to make increasingly meaningful analysis of MFIs available to stakeholders like bankers, donors and policy makers.

• Enhancing Quality of SHGs: Expanding the application of the SHG Performance Measurement Tool among banks and MFIs

•Institutional challenges: Working on institutional issues concerning governance and ethical issues, evolving norms of cooperation and competition and developing client perspectives.

The data management tools on MFIs and SHGs would be made available on the website of Sa-Dhan. MFIs would be able to dynamically use the tools online to generate reports that would reflect their current performance.



The Association of Community Development Finance Institutions

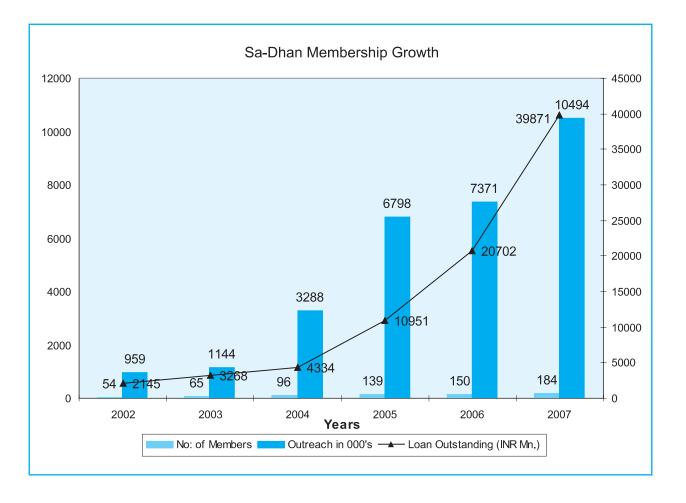
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SA-DHAN MEMBERS

Sa-Dhan's membership, in the last five years has grown from 54 institutions in March 2002 to 184 institutions in March 2007. In this process, Sa-Dhan is increasingly representing a larger constituency of microfinance institutions (MFIs) and reflects the growth of such institutions across the country.

The Client outreach and gross loan portfolio of Sa-Dhan members over the five-year period (2002 – 2007) are depicted below.



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Foreword

Sa-Dhan has been continuously involved in bringing to public domain a collective picture of the sector that would analyze and inform stakeholders and practitioners on performance and progress of MFIs with adequate details. The '*Side by Side* – A Slice of Microfinance Institutions in India' is an annually published sector report since the year 2004 that has been useful in building public knowledge and understanding of the operations and programmatic issues of MFIs from across the country.

On the occasion of launching of the 'Side by Side – A Slice of Microfinance Operations In India 2006' report in March 2007, a strong demand emerged for a timely report that would cover institutional character of MFIs. The sector, with its high growth across regions, is increasingly addressing to the social cause of financial inclusion and serving the underprivileged masses. The operating costs of MFIs and the cost to microfinance clients are operational issues that would need to be addressed and understood by all stakeholders.

This 'QUICK report' is the result of the demand for instant information on *key parameters* of working of MFIs. We have, in this report, attempted to build information on the social concerns of outreach and costs. We trust this report would bring increasing attention of all important stakeholders to the character and depth of contribution of MFIs.

This first report has immensely encouraging and *timely* contribution from 145 MFIs across the country that includes both large and small institutions. We thank them all and look forward to such continued enthusiasm in future.

The essence of this new initiative is the timeline. In the first attempt, the genre of work was shaped in the month of June 2007 and the Standards Sub Group as July 31, 2007 set the timeline for the report. In the subsequent years, starting from the year 2008, we would be publishing the Quick report in end-April, 2008 that would comprise of data from MFIs for the financial year that would end in March 2008.

It is encouraging to note that the Sa-Dhan standards team has brought out this report within the timeline. Congratulations to the Standards team comprising of Mr. R. K. Mukherjee, Mr. Rupaal Singh, Ms. Samapika Pati, Ms. Deepa Adhikari and Ms. Prakati Sachan in engaging with members and in bringing out this report.

We thank our members for their valuable suggestions in course of presentation and discussions on the work in regional meetings that were held in month of May 2007 in Bhubaneshwar, Ahmedabad and Chennai. Our special thanks to Mr. Brij Mohan, Ms. Shakshi Verma and members of the Standards Sub Group for their definitive inputs, directions and support to the work.

The work is made possible by support from The Ford Foundation. We thank The Ford Foundation for their encouragement and continuing support.

We look forward to hearing from you all on refining the work in days to come!

Mathew Titus Executive Director July 31, 2007

INTRODUCTION

The microfinance sector is witnessing steady growth. There has been significant progress in terms of expansion across regions and outreach. With the growth, the sector is witnessing increased diversity in terms of operating models, legal forms, outreach to clients, local contexts, regional imbalances etc. As of March 2007, the client outreach of Sa-Dhan members has exceeded 10.5 million and their gross loan portfolio has crossed Rs. 3,987 crores (997 mn. USD), i.e. nearing a billion of US dollars.

The collective picture of the sector requires to be put together to appreciate the complexities of expanding microfinance services across the country. More importantly, performance of MFIs has not been captured enough. Consequently, in absence of a broader picture of the sector, important stakeholders' viz. policy makers, investors, bankers etc. have not been able to capture the scenario in adequate details.

While these are the existing realities of the sector today, this calls attention to issues related to managing growth as well as transparency. Sa-Dhan, as association of community development finance institutions believes that reporting is an effective instrument to ensure transparency and performance. Transparency and public reporting are the key for the microfinance sector and would enhance public knowledge on the character and contributions of community development finance institutions.

Sa-Dhan is engaged in enhancing public reporting through a sequence of collective actions. The first step was to undertake an intensive process that involved MFIs to develop a set of financial performance benchmarks for the institutions. This was followed by facilitating the institutions to put in practice the set of financial performance benchmarks as standards for performance evaluation and for public reporting.

Since the year 2004, Sa-Dhan is engaged in collecting information on operational performance of MFIs and publishes annually a sector report titled '*Side by Side – A Slice of Microfinance Institutions in India'*. The report has pioneered public reporting to showcase the collective picture of MFIs over the years. The reports have found increasingly significant attention from the government, funders and researchers and among the practitioners themselves.

During the ceremony of launching of the report '*Side by Side – A Slice of Microfinance Operations in India 2006*' in March 2007, the demand emerged for a report that would provide *core* information on the work and working of MFIs. This report, it was suggested, would provide information on geographic coverage, clients and costs of the institutions. It was felt that such a report would not need audited annual reports of institutions and therefore would meet the demand for bridging the time gap between the time of provision of data and of the report.

Sa-Dhan, in its institutional process, took the recommendations forward and has been engaged with members, sub-group and advisory group to devise the new initiative. Sa-Dhan has been specifically engaged with members across regions; the standards sub group and advisory group since the recent month of May 2007 to look at processes that would further enhance public reporting through the new initiative.

The 'Quick report' has therefore emerged as a new initiative from the recommendations of members; the standards sub group and the advisory group. The report has been shaped to address to the demand for *key information* on social contribution, costs and

institutional growth of MFIs with the essence of keeping the timespan short between the period of data of institutions and the report.

We trust this report would bring increased attention of important stakeholders to the character and depth of contribution of MFIs.

This report is therefore uniquely positioned in comparison to the Sa-Dhan '*Side by Side*' reports. The '*Side by Side*' reports would continue to provide sectoral analysis based on *audited* annual performance information of MFIs. The '*Side by Side*' reports would provide in-depth analysis of operational and programmatic progress of MFIs. In comparison, this new initiative, the 'Quick report' would showcase key information of MFIs comprising of data on client outreach including outreach to underprivileged classes, operational locations, operating costs, funding pattern and institutional rating. This report in its subsequent round from FY 2008 would be produced within a month from the close of annual financial year viz. the Quick Report 2008, based on information of institutions for the financial year 2007-08 would be published in end-April, 2008.

Methodology

The process involved designing a comprehensive one-page format for MFIs; necessary explanations were added in the format for uniform understanding. We received response from 145 MFIs. Data received from MFIs were tabulated and consistency checks were carried out. Information from 16 institutions had to be excluded from the database for reasons of the timeline.

The report comprises of information from 129 MFIs. The collective picture of MFIs is presented in form of an analysis that is based on the peer groups on outreach, age, legal forms, gross loan portfolio and regions. In order to showcase the operational locations of MFIs, the list of 200 poorest districts in India¹ has been used to identify the poorest districts in which MFIs are providing their services.

The report, in the next section, provides key information of *each* of the MFIs that have contributed to the report.

Classification of MFIs into peer groups

MFIs have been classified into specific categories for analysis. These are given as peer groups. The peer groups are made for the sole purpose of the QUICK report and do not in any way represent endorsement of Sa-Dhan as an association.

The peer groups are made on three parameters viz. (1) Gross Loan Portfolio; (2) Client Outreach and (3) Age of the MFIs in terms of their years of experience in providing microfinance services.

The institutions are classified into each of the three peer groups based on their gross loan portfolio, client outreach and age. The terms 'Large', 'Medium' and 'Small' are used in the report on relevant context and these terms are suitably explained wherever the classifications are referred to.

GLP	Large Medium Small	MFIs with GLP of over Rs.20.00 crores (5 m USD) as on March 31, 2007 MFIs with GLP between Rs.5.00 crores (1.25 m USD) and Rs.20.00 crores (5 m USD) as on March 31, 2007 MFIs with GLP of less than Rs.5.00 crores (1.25 m USD) as on March 31, 2007
Client Outreach	Large Medium Small	MFIs with client outreach of over 50,000 as on March 31, 2007 MFIs with client outreach between 10,000 and 50,000 as on March 31, 2007 MFIs with client outreach of less than 10,000 as on March 31, 2007
Age (Institutional experience in microfinance)	Large Medium Small	MFIs with microfinance experience of above 10 years (Calendar Year 1996 or earlier) MFIs with microfinance experience of 5 years to 10 years (Calendar Year 1997 to 2001) MFIs with microfinance experience of 1 to 5 years (Calendar Year 2002 and later)

The peer groups used in this report are as under.

 $^{\scriptscriptstyle 1}$ The list of two hundred poorest districts in India is available under National Rural Employment

Guarantee Scheme (NREG).(http://nrega.nic.in/IMPLDIS.htm)

THE QUICK REPORT

1. Coverage of MFIs

The report covers 129 MFIs across the country. In terms of regions, the coverage comprises of 49 institutions from South; 58 institutions from East; 12 institutions from North and 10 institutions from West.

Coverage of the database broadly reflects the regional pattern of number of institutions operating in the four regions of the country. We however believe that we would be able to reach more MFIs in all regions, especially in regions of west and north in our future endeavors.

By legal forms the report covers 73 institutions that are Society / Trust; 21 of Mutually Aided Cooperative Society (MACS); 17 Non banking finance institutions; 13 of Section 25 companies, one Local Area Bank; and 4 co-operatives (other than MACS).

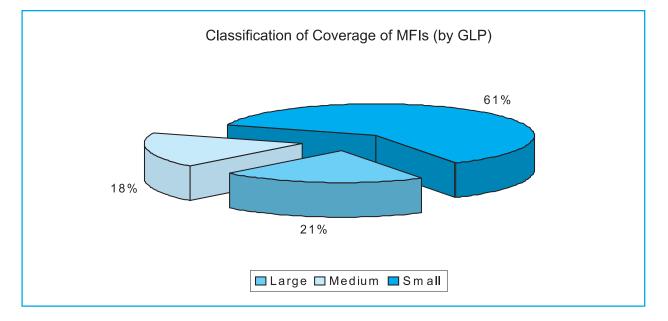


Figure 1: Coverage of MFIs classified by their size of loan portfolio²

The institutions collectively represent gross loan portfolio of Rs. 4,275.00 crores (10,69 mn USD) and client outreach of 8.23 million as of March 2007. For the FY 2006 and 2005 the gross loan portfolio stood at Rs. 1743 (436 mn USD) and Rs. 897 (224 mn USD) crores and clients outreach figures stood at 5.15 and 2.64 mn. respectively.

The institutions in South have collective client outreach of 5.53 mn (54% of the coverage) followed by institutions in the East with their collective client outreach of 2.02 mn (25%); institutions in the West and North *each*, have client outreach of about 0.34 mn.

² For the purpose of analysis, MFIs are classified as of March 2007 into three peer groups viz. **Small** (institutions with gross loan portfolio of *less than* Rs.5.00 crores); **Medium** (institutions with gross loan portfolio between Rs. 5.00 crores and Rs.20.00 crores) and Large (institutions with gross loan portfolio of over Rs. 20.00 crores).

2. Operating locations of Microfinance Finance Institutions

Geographic coverage of MFIs is wide and is spread over a large number of districts in the country. MFIs are reaching many of the poorest districts in the country.

MFIs have provided us with information on their operational locations viz. the States and districts. The data shows that the 129 MFIs have a presence in 310 districts (51%) out of 604 districts in our country. In terms of regions, the MFIs have a presence in 109 districts in the East, 94 districts in the South, 73 districts in the North, and 34 districts in the West.

a. Coverage of poorest districts

We have mapped the operational districts of the institutions to identify their geographic outreach to *poorest districts* that are classified by the Government³. The 129 MFIs operate in 117 (58.50%) out of the 200 poorest districts in the country.

By regions, the MFIs in South have a presence in 24 (92%) of 26 poorest districts in the region; MFIs in West have a presence in 17 (71%) of 24 poorest districts in the region; in East MFIs have a presence in 62 (63%) of 99 poorest districts in the region and MFIs in North have a presence in 16 (31%) of 51 poorest districts in the region.

MFIs have therefore achieved substantive geographic spread across the country. More importantly, the institutions are operating in many of the poorest districts across the country especially in the South, West and the East.

3. Outreach of Microfinance Institutions

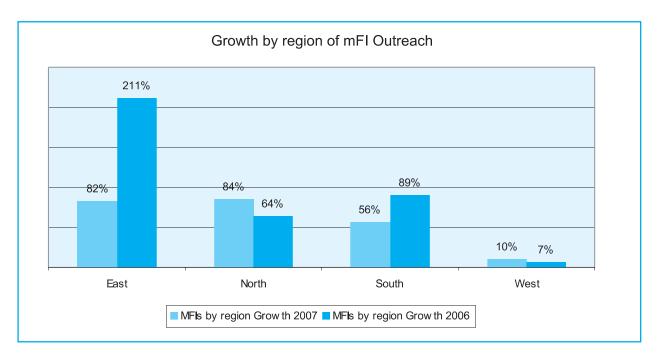
Growth in client outreach of MFIs is evident across regions, size and legal forms. Substantive outreach of MFIs covers underprivileged classes. North and East are the fastest growing regions in the sector..

a. Growth rate in outreach

On a year-to-year basis, the coverage of 129 MFIs had annual growth *rate* of 95% in FY 2006 and further 60% in FY 2007. Client outreach of MFIs in the South is substantive. In terms of encouraging trends, the growth *rate* in client outreach is being led by MFIs in North and East regions; their annual growth rate being 84% and 82% respectively in FY 2007. MFIs in South have over the years covered a large number of clients and have yet, achieved high rate of annual growth at 56% in FY 2007. MFIs in the West being in nascent stages are having the highest annual growth rates (7% in FY 2006; 10% in FY 2007 meaning a 43% growth rate across the years.)

³ The list of two hundred poorest districts in India: *Source: National Rural Employment Guarantee Scheme of the Government of India.*

Figure 2: Growth *Rate* in Client Outreach over period of three years (FY 2005 to FY 2007)



Clearly, microfinance service is poised to break new grounds in the regions of North and East while growth in client outreach in South would continue to be robust.

Growth is evident across legal forms. Societies & Trusts have grown in FY 2007 at 82%; new generation cooperatives (MACS), that are 'Small' by their outreach, have grown by 57% in FY 2007 followed by about 51% of annual growth rate among NBFCs and Section 25 companies; Cooperatives (other than MACS) have grown at a lower pace (7% in FY 2007).

b. Outreach to underprivileged classes (Scheduled caste and Scheduled tribe)

Outreach of MFIs to clients belonging to scheduled castes and scheduled tribes is considerably high.

Information on the character of client outreach of MFIs is important to understand the challenges and work of the sector. Such information would address in building public knowledge around the goals and objectives of MFIs.

In order to build up suitable information, we requested institutions to provide their data on outreach to underprivileged classes. Many institutions do not yet systemically capture their outreach data by segregating their clients that fall under the categories of Below poverty line (BPL), Scheduled Castes/ Tribes or Backward classes. We believe such data would be systemically captured by more and more institutions in future.

For the purpose of this report in its first attempt, the data from MFIs provides us data on their estimated coverage of scheduled caste and scheduled tribe clients.

The overall estimate emerging from data of the 129 MFIs shows that 33% of their client outreach as of March 2007 comprises of clients belonging to scheduled castes and scheduled tribes.

Cooperatives, mostly located in remote locations, have highest penetration among clients belonging to scheduled castes and scheduled tribes (69% of total client outreach as of March 2007) followed by Section 25 companies (45% of total client outreach as of March 2007).

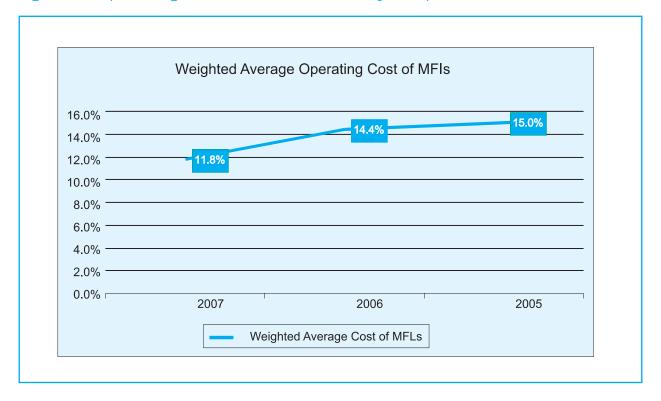
MFIs therefore are increasingly responding to demand for financial services from the underprivileged classes.

4. Operating efficiency of MFIs

Credit Delivery Efficiency of the MFIs is on the rise. The annual operating costs of MFIs show declining trends over the three years period (FY 2005 to FY 2007). NBFCs and Section 25 Companies are becoming increasingly cost efficient.

The weighted average of operating cost of 129 MFIs has been decreasing over the years.

Figure 3: Operating costs of MFIs over three years period (FY 2005 to FY 2007)



The annual operating costs of 129 MFIs has decreased from 15.05% in FY 2005 to 14.41% in FY 2006 and has substantially come down to 11.76% in FY 2007.

In overall analysis, 65 institutions have achieved reduced operational costs over the three years period (2005-2007). These institutions cover 5.01 million (61%) of the total client outreach of 8.23 million of the 129 institutions that are covered in this report. Ten institutions have similar operating costs over the three years period. Remaining institutions have witnessed some increase in their operating costs during the period.

Operating costs of institutions therefore gradually decrease with their age and experience.

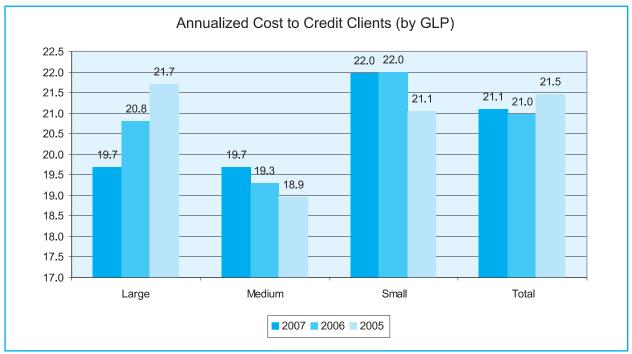
5. Annualized cost of credit to clients

The annualized cost of credit to clients represents the direct costs to microcredit clients. The direct costs comprise of interest cost by reducing balance method and any other upfront or process fees paid by the clients during tenure of the credit.

The weighted average annualized cost of credit to clients of MFIs is about 21% to every Rs.100 of credit. 'Large – by GLP and by Outreach' institutions reveal decreasing trend in their annualized cost to credit clients.

The overall trend among the coverage institutions shows a slight downtrend. The downtrend in annualized costs to clients is led by institutions that are 'Large'-by GLP and by Outreach. The annualized costs of credit to clients of 'Large- by GLP' institutions have gradually decreased by 10% during the three years period of FY 2005 and FY 2007 (their annualized cost of credit has come down from 21.70% to 19.70%). The twenty-seven 'Large – by GLP' institutions cover 7.04 million (86%) of the total client outreach of 8.23 million of the 129 institutions that are covered in this report. 'Medium' and 'Small' institutions, by their GLP, have shown a marginal increase over the three years period.





By legal forms, MACS have lowest annualized costs (16.7% of Rs.100 lent in FY 2007). NBFCs and Section 25 companies have about 19.7% annualized cost for every Rs.100 lent in FY 2007. Society / Trusts have annualized costs of 21.6% in FY 2007; Cooperatives (other than MACS) have still, high annualized cost to credit clients (23.3% in FY 2007).

MFIs with their growth are able to reduce their operating costs and to transfer the benefits of operating efficiency to their clients by progressively reducing cost of credit to clients.

above.

6. INSTITUTIONAL RATING

Rating of MFIs is on the rise. The ratings awarded by rating agencies are of investment grade. Third party participation through ratings and audit is on the increase.

Among the 129 MFIs, 56 institutions have conveyed their rating information. The number of ratings is on the increase over the three years period (FY 2005 - FY2007).

M-Cril has rated 36 MFIs among the 56 institutions. The other 20 MFIs were rated by CRISL. M-Cril rating score of 26 institutions was available. Twenty-one institutions had M-Cril rating of Beta-Plus or above grades. CRISIL rating of 11out of 13 organizations were of grade of MFR 3 or

Rating of MFIs is picking up. Operating sustainability of MFIs is reflected in good rating grades awarded by rating agencies.

7. FUNDING STRUCTURE OF MFIS

MFIs are primary dependant on borrowings. The capital base of institutions is not increasing in relation to growth in their borrowings. MFIs are therefore highly leveraged

The MFIs covered in this report collectively have Gross loan portfolio of Rs. 4,275 crores (10,69 mn USD) as of March 2007 within which their borrowings⁴ are Rs. 2,877 crores (7,19 mn USD) as of March 2007. The net owned funds of the institutions as of March 2007 were Rs.387 crores (97 mn USD).

The substantial portion of net owned funds is evident in institutions that are 'Large' by their gross loan portfolio and are NBFCs. Small institutions that are Society / Trust or MACS have very low proportion of net owned funds (8%) compared to their borrowings.

The growth pattern among MFIs is high across legal forms and size of operations. The growth is reflected in high growth of gross loan portfolio of MFIs.

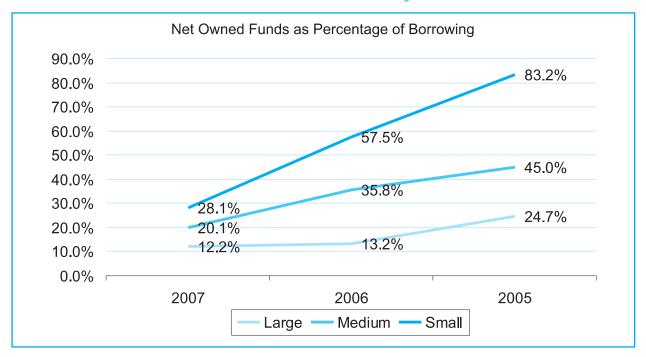
The context of *lack of* growth in net owned funds in comparison to growth in borrowings therefore becomes significant. Evidently the pace of growth in gross loan portfolio of institutions far outstrips the growth rate in net owned funds of institutions.

Over the period of three years (FY 2005 – FY 2007) growth in net owned funds has not kept pace with growth in borrowings of the MFIs.

In FY 2005, net owned funds of the 129 institutions were equal to 28% of their borrowings. In FY 2006 the co-relation decreased to 15.7% and further in FY 2007 the co-relation of net owned funds as percentage to borrowings have come down to 13.4%.

⁴ The reported figures for institutional borrowings exclude co-managed loan portfolios of institutions under 'partnership model'.

Figure 5: Net owned funds as percentage to borrowings of 129 MFIs : FY 2005 – FY 2007 : Institutions classified by the GLP



Institutions of all sizes (GLP and Outreach) and legal forms show steadily declining co-relation between their net owned funds and their borrowings. This is explained by high growth in borrowings in comparison to low growth in net owned funds. Moreover, the growth in borrowings is evident in all MFIs whereas the growth in net owned funds is concentrated among NBFCs and to some of the MACS.

MFIs would therefore increasingly need capital in order to sustain their growth and to leverage their access to institutional borrowings.

Key findings from the Report

The report covers 129 MFIs across the country. In terms of regions, the coverage comprises of 49 institutions from South; 58 institutions from East; 12 institutions from North and 10 institutions in West. By legal forms the coverage has 73 institutions that are Society / Trust; 21 of Mutually Aided Cooperative Society (MACS); 17 Non banking finance institutions; 13 of Section 25 companies, one Local Area Bank; and 4 co-operatives (other than MACS).

Coverage of the database broadly reflects the regional pattern of number of institutions operating in the four regions of the country. We however believe that we would be able to reach more of MFIs in all regions, especially in regions of west and north in our future endeavors.

On a year-to-year basis, the coverage of 129 MFIs had annual growth *rate* of 95% in FY 2006 and further 60% in FY 2007. While the Client outreach of MFIs in the South is substantive the growth *rate* in client outreach is being led by MFIs in North and East regions; their annual growth rate being 84% and 82% respectively in FY 2007. MFIs in South have over the years covered a large number of clients and have yet, achieved an annual growth at 56% in FY 2007. The MFIs in the West are in nascent stages and have marginally grown at a higher annual rate (7% in FY 2006 to 10% in FY 2007).

Geographic coverage of MFIs is wide and is spread over a large number of districts in the country. The 129 MFIs cover 310 districts (51%) out of 604 districts in our country. In terms of regions, the MFIs cover 109 districts in the East, 94 districts in the South, 73 districts in the North, and 34 districts in the West.

We have mapped the operational districts of the institutions to identify their geographic outreach to *poorest districts* that are identified by the Government⁵. The 129 MFIs operate in 117 (58.50%) out of the 200 poorest districts in the country. By regions, the MFIs in the South cover 24 (92%) of 26 poorest districts in the South; MFIs in West cover 17 (71%) of 24 poorest districts in the West; in East, MFIs cover 62 (63%) of 99 poorest districts in the East and MFIs in North cover 16 (31%) of 51 poorest districts in the North.

In the targeting of clients the Outreach of MFIs to underprivileged classes at 33% (scheduled castes and scheduled tribes communities) is quite good. Microfinance institutions across regions are therefore increasingly responding to demand for financial services of the underprivileged classes.

The annual operating costs of 129 MFIs has decreased from 15.05% in FY 2005 to 14.41% in FY 2006 and has substantially come down to 11.76% in FY 2007.

Sixty-five microfinance institutions have moved towards reducing operational costs over the three years period (2005 - 2007). These institutions cover 5.01 million (61%) of the total client outreach of 8. 23 million of the 129 institutions that are covered in this report. Ten institutions have similar operating costs over the three years period. Remaining institutions have witnessed some increase in their operating costs during the period.

The annualized cost of credit to clients of MFIs is about 21% for every Rs.100 of credit. The overall trend among the coverage institutions shows a slight downtrend. 'Large' institutions (by size of their gross loan portfolio as well as by client outreach) lead the downtrend. The annualized costs of credit to clients of 'Large- by GLP' institutions have gradually decreased by 10% (their annualized cost of credit has come down from 21.70% to 19.70% during the three year period of FY 2005 and FY

⁵ The list of two hundred poorest districts in India: *Source: National Rural Employment Guarantee Scheme of the Government of India.*

2007). 'Medium' and 'Small' institutions, by their GLP, have shown a marginal increase over the three years period.

MFIs with their growth are able to reduce their operating costs and to transfer the benefits of operating efficiency to their clients by progressively reducing cost of credit to clients.

Rating of MFIs is picking up. The operating sustainability of MFIs is reflected in good rating grades awarded by rating agencies.

The context of growth in net owned funds in comparison to growth in borrowings is becoming significant. Evidently the pace of growth in gross loan portfolio of institutions far outstrips the growth rate in net owned funds of institutions.

Institutions of all sizes (GLP and Outreach) and legal forms show steadily declining co-relation between their net owned funds and their borrowings. This is explained by high growth in borrowings in comparison to low growth in net owned funds. Moreover, the growth in borrowings is evident in all MFIs whereas the growth in net owned funds is concentrated among NBFCs and to some of the MACS.

MFIs would therefore increasingly need capital in order to sustain their growth and to leverage their access to institutional borrowings.

Individualised Information on Contributing Microfinance Institutions

Annexure 1

EAST Age (Yrs) A=1-5 SI. **Organization Name** Client GLP Total **Poorest Districts** Page No. Outreach Dist-No. (Large/ B=5-10 (Large/ ricts Medium/ Medium/ C = > 10Small) Small) В 2 1 Adarsa 19 Small Small Sambalpur, Sundargarh 2 Adhikar Medium Medium А 7 Ganjam, Bolangir 19 3 Ajiwika Society Small Small А 8 Dhanbad, Dumka, Jamtara, 20 Bokaro, Hazaribagh 4 5 20 Arohan Medium Small А Paraganas 24 S 5 Bandhan Financial Services Pvt. Ltd. А 2 21 Medium Small 6 Bandhan- konnagar Large Large В 26 Jalpaiguri, North Dinajpur, 21 South Dinajpur, Malda, Murshidabad, Birbhum, Purulia, Bankura, West Midnapur, 24 Parganas South Pakur 7 Bharat Integrated Social Welfare Agency С 47 Jharsuguda, Deogarh, 22 Large Large Sonepur, Balangir, Sambalpur, Sundargarh, mayurbhanj, Malkangir, Gajpati, Ganjam, Boudh, Koraput, Kalahandi, Kandhamal, Nuapada, Ravgada, Dhenakal, Nawarnagpur, Kankar, Bastar, Koriya, Jashpur, Bilashpur, Dhamntari, Rajnandgaon, Dantewada, Raigada Medium 8 Medium А 2 22 **Cooperation Development Council** Ganjam 9 3 23 Darabar Sahitya Sansad Small Small А 10 Devisakti Prathamika Mahila Sanchaya Small Small А 1 Khurda 23 Samabaya Ltd 11 Institute of Integrated Recourse В 4 Lakhimpur, Dhemaji 24 Small Small Management (IIRM) 12 Jhanshirani Prathamika Mahila Small Small А 1 24 Sanchaya Samabaya Ltd 13 Kalighat Society for Development Medium Small В 3 Parganas 24 S 25 Foundation 14 **KAS** Foundation Large Large А 46 Bolangir, Boudh, Kalahandi, 25 Nuapada, sonepur, Jharsuguda, Sambalpur, Sundargarh, Deogarh, Gajapati, Ganjam, Khandhamal, Koraput, Nabarangapur, Malkangiri, Raygada, Keonjhar, mayurbhanj, Dhamteri, Kanker, Rajnandagaon, Jeshpur, Raigarh, Ahmednagar

LIST OF MFIS CONTRIBUTING TO THE REPORT BASED ON PEER GROUP CLASSIFICATION

SI. No.	Organization Name	Client Outreach (Large/ Medium/ Small)	GLP (Large/ Medium/ Small)	Age (Yrs) A=1-5 B=5-10 C=>10	Total Dist- ricts	Poorest Districts	Page No.
15	Khandual Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		26
16	Khetrapal Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		26
17	Kotalipara Development Society	Large	Large	В	7	Parganas 24 S, Murshidabad	27
18	Liberal Association for Movement of People	Medium	Small	В	12	Parganas 24 S, Murshidabad, Bankura, Jalpaiguri, Mayurbhanj	27
19	Ma Adisakti Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		28
20	Ma Jogamaya Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		28
21	Ma Matrusakti Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		29
22	Ma Sakti Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		29
23	Ma Tarini Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		30
24	Mahalaxmi Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		30
25	Mahila Kalyan samiti	Small	Small	А	1		31
26	Mahila vikas Prathamika Sanchaya Samabaya Itd.	Small	Small	A	1		31
27	Manab Sewa Sangh	Small	Small	А	3		32
28	Nari Bikash Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		32
29	Nari Jagruti Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		33
30	Nav Bharat Jagriti Kendra	Medium	Small	С	5	Ranchi, Hazaribagh, Pakur	33
31	Nav Jagriti	Small	Small	А	1	Saran	34
32	Nidan	Medium	Small	С	6	Patna, vaishali, Katihar, Muzzaffarpur, Samastipur,	34
33	Padmabati Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		35
34	Pikepara Kamala Seva Samity	Small	Small	В	2	24 Parganas S	35
35	Potolei Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		36
36	Prochesta	Medium	Small	В	14	Goalpara, Bongaigaon, Dhema	_i 36
37	Raghunath Pathagar	Small	Small	В	1	Ganjam	37
38	Rajapur seva niketan	Small	Small	В	1		
39	Rashtriya Gramin Vikas Nidhi	Medium	Medium	С	10	Goalpara, Bongaigaon	38
40	Sahabhagi vikash abhyan	Medium	Small	С	4	Bolangir,Kalahandi, Nuapada	38
41	Saktimayeeni Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		39

LIST OF MFIS CONTRIBUTING TO THE REPORT BASED ON PEER GROUP CLASSIFICATION

SI. No.	Organization Name	Client Outreach (Large/ Medium/ Small)	GLP (Large/ Medium/ Small)	Age (Yrs) A=1-5 B=5-10 C=>10	Total Dist- ricts	Poorest Districts	Page No.
42	Sarala Women Welfare Society	Small	Small	А	1		39
43	Social Action for rural Community	Small	Small	В	2	Sambalpur, Jharsuguda	40
44	Social Welfare Agency and training Institute	Small	Small	В	1	Kandhamal	40
45	Society for Empowerment and Women Advancement	Small	Small	В	1	Hazaribagh	41
46	Society for Model gram bikash Kendra	Small	Small	А	2		41
47	Sramajibi Bikash Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	А	1		42
48	Sreema Mahila Samity	Large	Medium	В	3	Murshidabad	42
49	Support	Small	Small	A	4	Hazaribagh, Giridh, Chatra, Koderma	43
50	Swayamsakti Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1		43
51	Swayamshree Micro credit Services	Medium	Medium	A	24	Ganjam, Bolangir, Sambalpur, sundargarh, Koraput, keonjhar, malkangiri, Boudh, Deogarh, Dhenkanal, Kandhamal, Jharsuguda, Mayurbhanj, Nuapada	44
52	Ullon Social Welfare Society	Small	Small	В	5	24 Parganas S	44
53	Upkar	Small	Small	А	2		45
54	Vedika Credit capital limited	Small	Medium	А	17	Deoghar	45
55	Village Financial Servies Pvt. Ltd.	Medium	Medium	А	4	24 Parganas S	46
56	Village Microcredit Services	Medium	Medium	А	2		46
57	Village Welfare Society	Medium	Medium	С	3	Bankura	47
58	Youth Voulunteers union	Small	Small	С	6		47

			NORTH				
SI. No.	Organization Name	Client Outreach (Large/ Medium/ Small)	GLP (Large/ Medium/ Small)	Age (Yrs) A=1-5 B=5-10 C=>10	Total Dist- ricts	Poorest Districts	Page No.
1	Bal Mahila Vikas Samiti	Small	Small	A	1		48
2	Cashpor Micro Credit	Large	Large	В	13	Mirzapur, Chandauli, Azamgarh, Jaunpur, Gorakhpur	48
3	Disha Social Organization	Medium	Small	А	3		49
4	Ishara Foundation For Finance and rural	Small	Small	А	3		49
5	Jeevika Livelihoods Support Organisation	Small	Small	А	1		50
6	Mimo finance	Small	Small	А	2		50
7	Peoples Action for National Integration	Small	Small	А	3		51
8	Priyasakhi Mahila Sangh	Small	Small	В	1		51
9	Satin credit care Network Ltd.	Medium	Large	С	24		52
10	S.E Investments Limited	Medium	Large	А	6		52
11	Shramik Bharti	Medium	Small	С	2		53
12	Sonata finance Pvt. Ltd.	Medium	Small	А	3	Raibareli, Kausambi, Fatehpur	53

SOUTH

SI. No.	Organization Name	Client Outreach (Large/ Medium/ Small)	GLP (Large/ Medium/ Small)	Age (Yrs) A=1-5 B=5-10 C=>10	Total Dist- ricts	Poorest Districts	Page No.
1	Activists for Social Alternatives	Large	Large	С	14	Sivagangai, Dindigul, Nagappattinam, Cuddalore	54
2	Acts Mahila Mutually Aided Cooperative Thrift Society	Large	Large	В	3	Chittor	54
3	Agricultural Science Foundation	Medium	Small	А	1		55
4	BASIX	Large	Large	В	45	Adilabad, Anantpur, Khammam, Medak, Nalgonda Nizamabad, Ranchi, Bhandara Chandrapur, Yavatmal Ganjam, Sambalpur, Nanded	
5	Bharatha Swamukti Samsthe (BSS)	Large	Large	В	6		56
6	BWDA Finance Ltd.	Large	Large	А	8	Cuddalore, Villupuram	56
7	Chinyard	Small	Small	С	3		57
8	Community Development Centre	Medium	Medium	В	3	Dindigul	57
9	Community Services trust	Small	Small	А	3		58
10	Evangelical Social Action Forum	Large	Large	С	20	Palakkad, Gadchiroli, Kanker Dumka	58
11	Grameen Koota	Large	Large	В	12	Chitradurga, Devangere	59
12	Guidance Society for Labour Orphans and Women	Small	Small	В	2		59

LIST OF MFIS CONTRIBUTING TO THE REPORT BASED ON PEER GROUP CLASSIFICATION

SI. No.	Organization Name	Client Outreach (Large/ Medium/ Small)	GLP (Large/ Medium/ Small)	Age (Yrs) A=1-5 B=5-10 C=>10	Total Dist- ricts	Poorest Districts	Page No.
13	Guide	Medium	Small	В	3		60
14	Hope Foundation	Medium	Small	А	7	Palakkad, Ranchi, Dumka	60
15	Hope Integrated Rural Development Society	Small	Small	А	1		61
16	Indian Association for Savings and credit	Large	Medium	В	6		61
17	Initiatives for Development Foundation	Small	Small	А	5		62
18	Janodaya Public Trust	Medium	Medium	А	11	Chitradurga	62
19	Karimangalam Ontriya Pengal Semipu Amaipu	Medium	Medium	С	3		63
20	Krishna bhima samruddhi Local Area bank Itd.	Large	Large	В	3	Gulbarga, Raichur, Mahbubnagar	63
21	Krushi	Large	Large	В	4	Karimnagar, Nizamabad, Adilabad, medak	64
22	Mahasemam	Large	Large	В	9	Dindigul, Sivagangai	64
23	Mari- Sanghatitha Mahila Mutually Aided Cooperative Socities federation Itd	Medium	Small	A	1	Warangal	65
24	Maxwealth trust	Small	Small	А	3	Rangareddy, Medak	65
25	Mother Therisa Mahila MACCS Ltd.	Small	Small	В	2	Khammam	66
26	Nanaya Surabhi Development Financial Services	Medium	Small	В	5		66
27	Navachetana Foundation	Small	Small	А	6	Devangere	67
28	Nirantara Community Services	Small	Small	А	1		67
29	People's Action for Transformation	Small	Small	А	3		68
30	Pragathi seva samithi	Medium	Medium	В	1	Warangal	68
31	Rashtriya Seva Samiti	Medium	Medium	С	2	Chittor	69
32	Sadhana Microfin	Large	Large	В	3	Mahboobnagar	69
33	Samuha	Medium	Small	А	2	Raichur	70
34	Sanghamitra	Medium	Large	С	16	Chitradurga, Devangere, Gulbarga,	70
35	Sarvodaya Nano Finance Ltd.	Large	Large	В	20	Thiruvanamalai, Cuddalore, Dindigul, Sivagangai, Jamui, Deogarh, Banswara	71
36	Smile Microfinance Investment Literacy and empowerment	Large	Large	A	9	Dindigul, Sivagangai	71
37	Shalom Charitable trust	Medium	Medium	В	2	Palakka	72
38	Sharda's Women Association	Large	Large	В	10	Rangareddy, Warangal, Nalgonda, Medak	72
39	Share Microfin Ltd.	Large	Large	С	42	Adilabad, Chittor, Gulbarga, Karimnagar, Khammam, Mahboobnagar, Medak, Nalgonda, Nizamabad, Raichur, Rangareddy, Vizianagaram, Warangal	73

SI. No.	Organization Name	Client Outreach (Large/ Medium/ Small)	GLP (Large/ Medium/ Small)	Age (Yrs) A=1-5 B=5-10 C=>10	Total Dist- ricts	Poorest Districts	Page No.
40	SKDRDP	Large	Large	С	3		73
41	SKS Microfinance pvt. Ltd	Large	Large	В	92	Munger, Patna, Gaya, Nalanda, Dhule Rohtash, Muzzaffarpur, Bilaspur, Kawardha, Kordha, Dhamtari, Bidar Raigarh, Hazaribagh, Saraikela, Unnao Gulbarga, Raichur, Satna, Nanded, Hingoli, Ahmednagar Yavatmal, Ganjam, Sambalpur Dhenakal, Jharsuguda, Balangir, Sundargarh, Fatehpur Sikri, Barabanki, Rae bariely, 24 S Parganas, Jalpaiguri	
42	Social Education and Voluntary Action	Medium	Small	С	1	Warangal	74
43	South Indian Federation of Fisherman Society	Medium	Medium	С	18	Nagapatinam, Cuddaloore, Villupuram	75
44	Spandana	Large	Large	В	38	Adilabad, Ananthpur, Chittor, Karimnagar, Khammam, Medak, Nalgonda, Nizamabad Rangareddy, Vizianagaram, Warangal, Bidar, Chitradurga, Raichur, Naned	75
45	Star Microfin Service Society	Medium	Medium	В	2	Anantpur	76
46	The Payakaraopeta Women's Mutually Aided cooperative Thrift and credit Society	Medium	Medium	В	2		76
47	Thirumalai Charitable trust	Medium	Small	С	1		77
48	Ujjivan Financial services Pvt. Ltd.	Medium	Medium	А	3		77
49	Welfare Services Ernakulam	Medium	Small	В	4		78

WEST

SI. No.	Organization Name	Client Outreach (Large/ Medium/ Small)	GLP (Large/ Medium/ Small)	Age (Yrs) A=1-5 B=5-10 C=>10	Total Dist- ricts	Poorest Districts	Page No.
1	Arman Lease & Finance Ltd.	Small	Medium	А	3		79
2	Bhoruka Charitable trust	Medium	Small	А	1		79
3	Gram Swaraj Seva Trust	Small	Small	В	1		80
4	Gramin Vikas Mandal	Small	Small	А	1		80
5	Hindustan Cooperative Credit society	Small	Medium	А	3		81
6	Indian Institute for Rural development	Small	Small	А	1	Jhalawar	81
7	Sakhi samudaya kosh	Small	Small	А	5	Nanded	82
8	Sewa Bank	Large	Large	С	5	Sabarkantha	82
9	Swadhaar Finaccess	Small	Small	А	3		83
10	Watershed Development Programme (WOTR)	Medium	Medium	В	20	Ahmednagar, Amravati, Aurangabad, Chandrapur, Dhule, Nandurbad, Yavatmal	83

Annexure 2

INDIVIDUALISED INFORMATION ON CONTRIBUTING MICROFINANCE INSTITUIONS

NAME	THE ORGANISATION								
CEO MR Legal For Delivery M	. Pradeep Kumaf m Society 10del SHG ement Year 2000	R BEHERA		Address At- gourpada (farm road), po- modipada, dist- sambalpur contact no 0663-2546479, 9437053896 e-mail- adarsa_org_sbp@yahoo.com					
STATE /DIS	TRICTS /NAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005		
ORISSA / 2 /	SAMBALPUR,SUNDA	RGARH		SOURCE OF FUI	nds (inr)				
				NET OWNED FUNDS	0	0	0		
				Borrowings	7,565,254	4,588,254	3,797,479		
				INSTITUTIONAL R	ATING				
				GRADE	NOT RATED	NOT RATED	NOT RATED		
				Agency	NOT RATED	NOT RATED	NOT RATED		
Year	2007	2006	2005	O PERATIONAL E	FFICIENCY				
Client Outreach	4,917	3,592	3,004	OPERATING					
SC/ST CLIENTS	4,236	3,134	2,508	Costs (%)	19.20	22	NA		
Loan Portfolio (INR)	3,738,129	2,658,150	1,655,388	ANNUALIZED COST TO CREDIT CLIENTS (%)	24	24	24		
CEO MR	THE ORGANISATION . Mohammed Noo m Society				3/2526, KHANDAGIRI	VIHAR, KHANDAGIRI			
	10del JLG & Gr. ement Year 2004			BBHUBANESWAR- 751030 CONTACT NO 0674-2384542/ 2384590 E MAIL- ADHIKAR@SATYAM.NET.IN, ADHIKARINDIA@DATAONE.IN WEBSITE- WWW.ADHIKARINDIA.ORG					
STATE /DI	stricts /N ame of	F Poorest District	S	YEAR 2007 2006 2005					
ORISSA / 7	/ Ganjam, Bolangif	2		Source of Fui	NDS (INR)				
				Net Owned Funds	4,279,233	3,26,993	4,61,454		
				Borrowings	142,512,946	19,496,069	1,289,862		
				Institutional RA	ATING				
				Grade	NOT RATED	BETA	NOT RATED		
				Agency	NOT RATED	MCRIL	NOT RATED		
Year	2007	2006	2005	Operational E	FEICIENCY				
Client Outreach	43,335	13,726	6,012						
SC/ST CLIENTS	Not Available	Not Available	Not Available	Operating Costs (%)	5.25	11.10	32.95		
Loan Portfolio (INR)	120,905,333	15,163,416	503,120	Cost to CREDIT CLIENTS (%)	25.75	25.75	25.75		

NAME OF 1	THE ORGANISATION	N AJIWIKA SOCIETY							
CEO MR.	TANAY CHAKRAVA	ARTY		Address Williams Town, Behind SBI Training Centre,					
	M SECTION 25 C				OWN, BEHIND SB R, JHARKHAND- 81		RE,		
	NODEL SHG, JLG			Contact No- 06432- 236815, 09431132527 E mail- ajiwika@yahoo.com					
	ement Year 2008								
State /Dis	TRICTS /NAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005		
JHARKHANI West beng		MKA, JAMTARA, BOKARC), Hazaribagh	SOURCE OF FUR	NDS (INR)				
				Net Owned Funds	884,062	65,212	Not Applicable		
				Borrowings	14,765,127	1,326,566	Not Applicable		
				INSTITUTIONAL RA	ATING				
				Grade	Not rated	BETA	Not Applicable		
YEAR	2007	2006	2005	Agency	Not Rated	M-CRIL	Not Applicable		
	2007	2008	2005	OPERATIONAL EI	FFICIENCY				
CLIENT OUTREACH	2515	627	Not Applicable	0					
SC/ST CLIENTS	858	181	Not Applicable	Operating Costs (%)	6	6	Not Applicable		
Loan Portfolio (INR)	22,805,600	2,795,700	PORTFOLIO 22,805,600 2,795,700 NOT APPLICABLE				Not Applicable		
Name of the Organisation AROHAN									
	i <mark>he Organisation</mark> . Shubhankar Se			Address					
CEO Mr. Legal Fori	. Shubhankar Se m NBFC			716, JOGEN Kolkata- 70		·			
CEO MR. Legal Fori Delivery N	. Shubhankar Se m NBFC 10del JLG	ENGUPTA		716, JOGEN Kolkata-70 Contact no		1			
CEO MR. Legal Fori Delivery N Commence	. Shubhankar Se m NBFC 10del JLG ement Year 2006	ENGUPTA		716, JOGEN Kolkata-70 Contact NC e Mail- Shu Website- V	00078 0 033-2442519 18hankar@aroha 19ww.arohan.in	1 N.IN			
CEO MR. Legal Fori Delivery N Commence	. Shubhankar Se m NBFC 10del JLG ement Year 2006	ENGUPTA		716, JOGEN Kolkata-70 Contact NC e Mail- Shu Website- V Year	00078 b 033-2442519 IBHANKAR @ AROHA VWW.AROHAN.IN 2007	1	2005		
CEO MR. Legal Fori Delivery M Commence State /Dis	. Shubhankar Se m NBFC 10del JLG ement Year 2006	POOREST DISTRICTS		716, JOGEN Kolkata-70 Contact NC e Mail- Shu Website- V	00078 b 033-2442519 IBHANKAR @ AROHA VWW.AROHAN.IN 2007	1 N.IN	2005		
CEO MR. Legal Fori Delivery M Commence State /Dis	. Shubhankar Se m NBFC 10del JLG ement Year 2006 stricts /Name of	POOREST DISTRICTS		716, JOGEN Kolkata-70 Contact NC e Mail- Shu Website- V Year	00078 b 033-2442519 IBHANKAR @ AROHA VWW.AROHAN.IN 2007	1 N.IN	2005 Not Applicable		
CEO MR. Legal Fori Delivery M Commence State /Dis	. Shubhankar Se m NBFC 10del JLG ement Year 2006 stricts /Name of	POOREST DISTRICTS		716, Jogen Kolkata-70 Contact NC E MAIL- SHU WEBSITE- V Year Source of Fun Net Owned	00078 b 033-2442519 Ibhankar@aroha vww.arohan.in 2007 NDS (INR)	1 .N.IN 2006			
CEO MR. Legal Fori Delivery M Commence State /Dis	. Shubhankar Se m NBFC 10del JLG ement Year 2006 stricts /Name of	POOREST DISTRICTS		716, JOGEN KOLKATA-70 CONTACT NC E MAIL- SHU WEBSITE- V YEAR SOURCE OF FUN NET OWNED FUNDS	00078 0033-2442519 IBHANKAR@AROHA WWW.AROHAN.IN 2007 NDS (INR) 12,518,051 21,111,000	1 N.IN 2006 Not Applicable	Not Applicable		
CEO MR. Legal Fori Delivery M Commence State /Dis	. Shubhankar Se m NBFC 10del JLG ement Year 2006 stricts /Name of	POOREST DISTRICTS		716, Jogen Kolkata-70 Contact NC E MAIL- SHU WEBSITE- V YEAR Source of Fun Net Owned Borrowings	00078 0033-2442519 IBHANKAR@AROHA WWW.AROHAN.IN 2007 NDS (INR) 12,518,051 21,111,000	1 N.IN 2006 Not Applicable	Not Applicable		
CEO MR. LEGAL FOR DELIVERY N COMMENCE STATE /DIS WEST BENG	. Shubhankar Se m NBFC Iodel JLG ement Year 2006 stricts /Name of sal / 5 / South 24 F	POOREST DISTRICTS		716, Jogen Kolkata-70 Contact NC E MAIL- SHU Website- v Year Source of Fun Net Owned Funds Borrowings Institutional Rate	00078 0033-2442519 BHANKAR@AROHA WWW.AROHAN.IN 2007 NDS (INR) 12,518,051 21,111,000 NTING	1 N.IN 2006 Not Applicable Not Applicable	Not Applicable Not Applicable		
CEO MR. LEGAL FOR DELIVERY N COMMENCI STATE /DIS WEST BENG	. Shubhankar Se m NBFC 10del JLG ement Year 2006 stricts /Name of	POOREST DISTRICTS	2005	716, JOGEN KOLKATA-70 CONTACT NC E MAIL- SHU WEBSITE- V7274747575767	00078 0 033-2442519 IBHANKAR @ AROHA VWW.AROHAN.IN 2007 NDS (INR) 12,518,051 21,111,000 NOT RATED NOT RATED	1 N.IN 2006 Not Applicable Not Applicable	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE		
CEO MR. LEGAL FOR DELIVERY N COMMENCE STATE /DIS WEST BENG	. Shubhankar Se m NBFC Iodel JLG ement Year 2006 stricts /Name of sal / 5 / South 24 F	POOREST DISTRICTS	2005 Not Applicable	716, Jogen Kolkata-70 Contact NC E MAIL- SHU WEBSITE- W Year Source of Fun Net Owned Borrowings Institutional Ra Grade Agency	00078 0 033-2442519 IBHANKAR @ AROHA VWW.AROHAN.IN 2007 NDS (INR) 12,518,051 21,111,000 NOT RATED NOT RATED	1 N.IN 2006 Not Applicable Not Applicable	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE		
CEO MR. LEGAL FOR DELIVERY M COMMENCI STATE /DIS WEST BENG	2007	POOREST DISTRICTS PARGANAS		716, Jogen Kolkata-70 Contact NC E MAIL- SHU VEBSITE- V Year Source of Fun Net Owned Borrowings Institutional Ra Grade Agency Operational En Operationg	00078 0 033-2442519 IBHANKAR @ AROHA VWW.AROHAN.IN 2007 NDS (INR) 12,518,051 21,111,000 NOT RATED NOT RATED	1 N.IN 2006 Not Applicable Not Applicable	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE		
CEO MR. LEGAL FOR DELIVERY M COMMENCI STATE /DIS WEST BENG	2007 10,110	POOREST DISTRICTS PARGANAS 2006 Not Applicable	Not Applicable	716, Jogen Kolkata-70 Contact NC EMAIL-SHU VEBSITE-V Year Source of Fun Net Owned Borrowings Institutional Ra Grade Agency Operational Er	00078 0 033-2442519 IBHANKAR @ AROHA VWW.AROHAN.IN 2007 NDS (INR) 12,518,051 21,111,000 NOT RATED NOT RATED FFICIENCY	1 N.IN 2006 Not Applicable Not Applicable Not Applicable Not Applicable	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE		

NAME OF T	THE ORGANISATION	N BANDHAN FIN	IANCIAL SERVICES	Pvt. Ltd.					
CEO MR	. Chandra Shek	har Ghosh		Address					
LEGAL FOR	M NBFC				ECTOR-I, SALT LAKE		700 065		
DELIVERY N	ODEL INDIVIDUAL	LENDING		Contact NO 033- 23344613, 2334- 3016 E mail- info@bandhannmf.com, bandhannmf@vsnl.net					
	ement Year 2000	6		WEBSITE-	WWW.BANDHANNMF	COM			
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		YEAR	2007	2006	2005		
TRIPURA / 2	2			Source of Fu	nds (inr)				
				Net Owned Funds	6,656,053	Not Applicable	Not Applicable		
				Borrowings	30,555,552	Not Applicable	Not Applicable		
				INSTITUTIONAL R	ATING				
				Grade	mfr 4	Not Applicable	Not Applicable		
				Agency	CRISIL	Not Applicable	NOT APPLICABLE		
YEAR	2007	2006	2005						
CLIENT OUTREACH	19,314	Not Applicable	Not Applicable	OPERATIONAL E	FFICIENCY				
SC/ST CLIENTS	6,672	Not Applicable	Not Applicable	Operating Costs (%)	17.18	Not Applicable	Not Applicable		
Loan Portfolio (INR)	45,889,844	Not Applicable	Not Applicable	ANNUALIZED COST TO CREDIT CLIENTS (%)	26.20	Not Applicable	Not Applicable		
	HE ORGANISATION	N BANDHAN KON	NAGAR						
CEO MR.	CHANDRA SHEKH	har Ghosh		Address					
LEGAL FOR	M SOCIETY			AB-48, Sector-I, Salt Lake City, Kolkatta-700 065 Contact no 033- 23344613, 23343015					
	IODEL INDIVIDUAL			E MAIL- INFO@BANDHANMF.COM, BANDHANMF@VSNL.NET					
	EMENT YEAR 200				WWW.BANDHANMF.		0005		
State /Dis	TRICTS /NAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005		
		ri, North Dinajpur,S m, Purulia, Bankura,		SOURCE OF FU	NDS (INR)				
24 Pargan Assam / 6	NAS SOUTH	M, FURULIA, DANKURA,	VVESTMIDNAPUR,	Net Owned Funds	108,463,450	20,925,073	45,000,092		
	Kishanganj			Borrowings	1,002,260,243	287,460,442	75,780,268		
				Institutional RA	ATING				
				Grade	MFR IV	ALPHA	BETA PLUS		
				Agency	CRISIL	M-CRIL	M-CRIL		
YEAR	2007	2006	2005						
CLIENT OUTREACH	433'324	149′886	40'286	Operational E	FFICIENCY				
SC/ST CLIENTS	147,331	50,962	13,697	Operating Costs (%)	18.87	25.19	39		
Loan Portfolio (INR)	126,1299,778	37,1117,569	85,809,366	ANNUALIZED Cost to CREDIT CLIENTS (%)	26.20	29.52	34.44		

(%)

		N BHARAT INTEGRAT	red Social Welfar		BISWA)			
	K. C MALICK			Address At - Danipali, PO - Budharaja,				
	M SOCIETY			Dist-ambalpur-768159, Orissa. Contact no- 0663- 2533597 E Mail- KcMalick@biswa.org				
	IODEL SHG							
COMMENC	ement Year 1994			Website- www.biswa.org				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS			Year	2007	2006	2005		
Orissa/ 30 / Jharsuguda, Deogarh, Sonepur, Balangirsambalpur, Sambalpur, Sundargarh, Mayurbhanjh, Malakanagiri, Gajpati, Ganjan, Boudh, Koraput, Kalahandi, Kandhamal, Nuapada, Raygada,				Source of Fu	nds (inr)			
DHENKANAL, CHHATISHGA	Nawarnagpur Rh / 17 / K ankar, B	BASTAR, KORIYA, JASHF		Net Owned Funds	137,610,789	52,215,646	11,385,470	
Bihar / 1	Rajnandagaon, Dan	ITEWADA, ƘAIGARH		Borrowings	804,583,844	505,505,465	17,635,910	
				Institutional R	ATING			
				Grade	mfr3	mfr4	NOT RATED	
		2024	0007	Agency	CRISIL	CRISIL	NOT RATED	
Year	2007	2006	2005	Operational E	FFICIENCY			
Client Outreach	364,325	186,478	71,845	OPERATING	0.20	0.40	0.40	
SC/ST CLIENTS	142,086	72,726	28,019	Costs (%)	0.20			
Loan Portfolio (INR)	942,194,633	557,721,112	32,819,224	Cost to CREDIT CLIENTS (%)	20	18	18	
	THE ORGANISATION		N DEVELOPMENT CO	UNCIL (CDC)				
Legal For Delivery N		VIDUAL LENDING, GR	RAMEEN	CONTACT NO	o, Puri- 752001, o- 06752- 22598 oc.puri@yahoo.co www.cdc-india.of	1, 654656, 0993 D.IN, CDC_PURI@:		
STATE /DIS	TRICTS /NAME OF	POOREST DISTRICTS		Year	2007	2006	2005	
ORISSA / 2	GANJAM			SOURCE OF FU	nds (inr)			
				Net Owned Funds	98,758	52,938	5,636	
				Borrowings	74,300,000	11,727,000	9,240	
				Institutional RA	ATING			
				Grade	NOT RATED	NOT RATED	NOT RATED	
				Agency	NOT RATED	NOT RATED	NOT RATED	
Year	2007	2006	2005					

YEAR	2007	2006	2005				
Client Outreach	17,718	5,534	3,503	Operational E	FFICIENCY		
SC/ST CLIENTS	5,315	1,660	1,050	Operating Costs (%)	13.17	2.76	0
Loan Portfolio (INR)	60,290,,000	5,080,000	00	Annualized Cost to CREDIT CLIENTS (%)	25	25	0

NAME OF T	HE ORGANISATIO	N DARABAR SAHITY	a Sansad (DSS)				
Legal Form Delivery N	r. Kedareswar M Society Iodel SHG ement Year 200			DIST-KHURE CONTACT NO E MAIL- DARE	(Arapada), P.O Dal da, Orissa-752 102 de 0674- 2468529 dar4@rediffmail.cc vw.dss-india.org		NA,
STATE /DIST	TRICTS /N AME OF	POOREST DISTRICTS		Year	2007	2006	2005
Orissa / 3				Source of Fu	NDS (INR)		
				Net Owned Funds	241,280	70,627	00
				Borrowings	9,791,512	3,011,992	1,152,822
				INSTITUTIONAL R	ATING		
				Grade	Not Rated	Not Rated	Not Rated
Year	2007	2006	2005	Agency	Not Rated	Not Rated	Not Rated
CLIENT OUTREACH	5,889	5,393	4,308	Operational E	FFICIENCY		
SC/ST CLIENTS	2,462	2,383	2,101	Operating Costs (%)	10.80	89.52	160.41
Loan Portfolio (INR)	5,419,808	609,940	130,021	Annualized Cost to CREDIT CLIENTS (%)	19	19	18
CEO MR Legal Fori Delivery N	. Ranjan Kumar	LENDING	hamika Mahila San	Address AT/PO Bi	aya Ltd swanahakani, Ga ack, Orissa	RUDANUAGAN,	
		Poorest Districts		Year	2007	2006	2005
O rissa /1				Source of Fu	NDS (INR)		
				Net Owned Funds	100,000	Not Applicable	Not Applicable
				Borrowings	50,000	Not Applicable	Not Applicable
				INSTITUTIONAL RA	ATING		
				Grade	Not Rated	Not Applicable	Not Applicable
				Agency	Not Rated	Not Applicable	Not Applicable
Year	2007	2006	2005	Operational E	FFICIENCY		
	219	Not Applicable	Not Applicable	Operating	23.08	Not Applicable	Not Applicable
SC/ST Clients	Not Available	Not Applicable	Not Applicable	Costs (%)			

COST TO CREDIT CLIENTS (%)

16.68

NOT APPLICABLE

Sa-Dhan The Association of Community Development Finance Institutions

NOT APPLICABLE

NOT APPLICABLE

LOAN

Portfolio (INR)

83,921

NOT APPLICABLE

NAME OF	THE ORGANISATIO		EGRATED RESOURCE	E MANAGEMENT (I	IRM)		
Legal For Delivery N	. Dhattatreya H. m Society Aodel JLG ement Year 200			DIST SONITPUT CONTACT NO.		D Dekargaon, 0, 09435081938 rm2000@rediffma	IL.COM
State /Dis	stricts /N ame of	Poorest Distric	CTS	Year	2007	2006	2005
Assam/3/	NORTH LAKHIMPUR	, Dhemaji		Source of Fun	ids (inr)		
Arunachai	Pradesh /1			Net Owned Funds	0	0	0
				Borrowings	33,255,000	4,455,000	1,805,000
				Institutional Ra	TING		
				Grade	Not rated	Not rated	Not rated
Year	2007	2006	2005	Agency	Not rated	Not rated	Not rated
CLIENT	6,927	1.100		OPERATIONAL EF	FICIENCY		
Outreach SC/ST Clients	4,849	1,122 785	310 217	Operating Costs (%)	18.50	21.71	18.73
Loan Portfolio (INR)	23,860,992	1,763,713	558,000	Annualized Cost to CREDIT CLIENTS (%)	15	17.50	17.50
NAME OF	THE ORGANISATIO	n Jhanshirani I	Prathamika Mahila	SANCHAYA SAMA	abaya Ltd		
Legal For Delivery N	r. Lokanath Mah m MACs 10del Individuai ement Year 200	L LENDING			e Vihar Riksha ar, Dist: Khurd	Coloney, PO: S a, Orissa	AILASHREEVIHAR,
State /Dis	stricts /N ame of	Poorest Distric	CTS	YEAR	2007	2006	2005
Orissa /	1			Source of Fun	ids (INR)		
				Net Owned Funds	78,000	Not Applicable	Not Applicable
				Borrowings	78,000	Not Applicable	Not Applicable
				INSTITUTIONAL RAT	TING		
				Grade	Not Rated	Not Applicable	Not Applicable

				NOLIVET	Not rated	Not Applicable	Not Applicable
YEAR	2007	2006	2005				
Client Outreach	102	Not Applicable	Not Applicable	Operational E	FFICIENCY		
SC/ST CLIENTS	Not Available	Not Applicable	Not Applicable	Operating Costs (%)	10.06	Not Applicable	Not Applicable
Loan Portfolio (INR)	80,116	Not Applicable	Not Applicable	ANNUALIZED COST TO CREDIT CLIENTS (%)	7.95	Not Applicable	Not Applicable

NAME OF T	THE ORGANISATION	N KALIGHAT SOCIE	TY FOR DEVELOPME	NT FACILITATIC	N (KSDF)		
LEGAL FORM	. Gitanjali Satap m Society 10del SHG, JLC			Address 30A, Debnarayan Banerjee Road, Kalighat, Kolkata-700026 Contact No- 03365296018, 9331256225, 09903919123			
	ement Year 200				о- 03365296018, _мм@үаноо.co.in,		
STATE /DIST	TRICTS /NAME OF	POOREST DISTRICTS		Year	2007	2006	2005
WEST BEN	gal /3 /24 Pargan	AS SOUTH		SOURCE OF FUN	ids (inr)		
				Net Owned Funds	4,702,000	2,939,000	912,000
				Borrowings	37,382,000	4,575,000	195,000
				Institutional RA	ATING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	Operational Ef	FICIENCY		
CLIENT OUTREACH	20,976	10,227	5,579	OPERATING	0.75		<i>.</i>
SC/ST CLIENTS	4,356	1,785	137	Costs (%)	3.75	4	6.20
Loan Portfolio (INR)	37,453,000	6,064,000	96,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	12.50	12.50	12.50
	HE ORGANISATION						
			N				
	X. S. KATHIRESAM		V		D NAGAR, DIST: KHU		
LEGAL FORM Delivery M	M SECTION 25 C IODEL SHG, JLG	OMPANY	N N	A 58, Sahee Bhubaneswa Contact No E mail- kasfo	ar, Orissa- 751007 d 0674- 254734(dundation.puri@gm	7,) IAIL.COM,	
LEGAL FORM DELIVERY M COMMENCE	M SECTION 25 C IODEL SHG, JLG EMENT YEAR 2003	OMPANY	N N	A 58, Sahee Bhubaneswa Contact No E mail- kasfo	ar, Orissa <mark>- 75100</mark> 7 d <mark>0674- 254734</mark> (7,) IAIL.COM,	2005
Legal Form Delivery M Commence State /Dist	M SECTION 25 C IODEL SHG, JLG EMENT YEAR 2003 TRICTS /NAME OF	OMPANY 3 Poorest Districts		A 58, SAHEE BHUBANESWA CONTACT NO E MAIL- KASFO KASSFOUNDAT	AR, ORISSA- 751007 D 0674- 254734(DUNDATION.PURI@GM 10N.INDIA@GMAIL.CO 2007	7,) IAIL.COM, M	2005
LEGAL FORM DELIVERY M COMMENCE STATE /DIS ORISSA / 30 JHARSUGUE KANDHAMAN KEONJHAR,	M SECTION 25 C IODEL SHG, JLG EMENT YEAR 2003 TRICTS /NAME OF 0 /BALANGIR, BOUDH DA, SAMBALPUR, SUN L, KORAPUT, NABARA MAYURBHANJ	OMPANY 3 Poorest Districts 1, Kalahandi, Nuapada idargarh, Deogarh, C angapur, Malkanagiri	a, Sonepur, Gajapati, Ganjam, , Raygada,	A 58, SAHEE BHUBANESWA CONTACT NO E MAIL- KASFO KASSFOUNDAT	AR, ORISSA- 751007 D 0674- 254734(DUNDATION.PURI@GM 10N.INDIA@GMAIL.CO 2007	7,) IAIL.COM, M	2005
LEGAL FORM DELIVERY M COMMENCE STATE /DIS ORISSA / 30 JHARSUGUE KANDHAMAI KEONJHAR, CHHATISGA MAHARASH	M SECTION 25 C IODEL SHG, JLG EMENT YEAR 2003 TRICTS /NAME OF 0/BALANGIR, BOUDH DA, SAMBALPUR, SUN L, KORAPUT, NABARA , MAYURBHANJ RH/8/DHAMTERI, K/ TRA / 4 / AHAMEDNAG	OMPANY 3 Poorest Districts 1, Kalahandi, Nuapad <i>i</i> 1dargarh, Deogarh, C angapur, Malkanagiri 2anker, Rajnandagaon	a, Sonepur, Gajapati, Ganjam, , Raygada,	A 58, SAHEE BHUBANESWA CONTACT NO E MAIL- KASFO KASSFOUNDAT YEAR SOURCE OF FUN	AR, ORISSA- 751007 D 0674- 254734(DUNDATION.PURI@GM 10N.INDIA@GMAIL.CO 2007 IDS (INR)	7,) IAIL.COM, M 2006	
LEGAL FORM DELIVERY M COMMENCE STATE /DIS ORISSA / 30 JHARSUGUE KANDHAMAI KEONJHAR, CHHATISGA	M SECTION 25 C IODEL SHG, JLG EMENT YEAR 2003 TRICTS /NAME OF 0/BALANGIR, BOUDH DA, SAMBALPUR, SUN L, KORAPUT, NABARA , MAYURBHANJ RH/8/DHAMTERI, K/ TRA / 4 / AHAMEDNAG	OMPANY 3 Poorest Districts 1, Kalahandi, Nuapad <i>i</i> 1dargarh, Deogarh, C angapur, Malkanagiri 2anker, Rajnandagaon	a, Sonepur, Gajapati, Ganjam, , Raygada,	A 58, SAHEE BHUBANESWA CONTACT NO E MAIL- KASFO KASSFOUNDAT YEAR SOURCE OF FUN NET OWNED FUNDS	AR, ORISSA- 751007 D 0674- 254734(DUNDATION.PURI@GM TON.INDIA@GMAIL.CO 2007 105 (INR) 20,603,015 1,212,679,154	7,)AIL.COM, M 2006 1,7198,50	0
LEGAL FORM DELIVERY M COMMENCE STATE /DIS ORISSA / 30 JHARSUGUE KANDHAMAI KEONJHAR, CHHATISGA MAHARASH	M SECTION 25 C IODEL SHG, JLG EMENT YEAR 2003 TRICTS /NAME OF 0/BALANGIR, BOUDH DA, SAMBALPUR, SUN L, KORAPUT, NABARA , MAYURBHANJ RH/8/DHAMTERI, K/ TRA / 4 / AHAMEDNAG	OMPANY 3 Poorest Districts 1, Kalahandi, Nuapad <i>i</i> 1dargarh, Deogarh, C angapur, Malkanagiri 2anker, Rajnandagaon	a, Sonepur, Gajapati, Ganjam, , Raygada,	A 58, SAHEE BHUBANESWA CONTACT NO E MAIL- KASFO KASSFOUNDAT YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	AR, ORISSA- 751007 D 0674- 254734(DUNDATION.PURI@GM TON.INDIA@GMAIL.CO 2007 105 (INR) 20,603,015 1,212,679,154	7,)AIL.COM, M 2006 1,7198,50	0
LEGAL FORM DELIVERY M COMMENCE STATE /DIS ORISSA / 30 JHARSUGUE KANDHAMAI KEONJHAR, CHHATISGA MAHARASH	M SECTION 25 C IODEL SHG, JLG EMENT YEAR 2003 TRICTS /NAME OF 0/BALANGIR, BOUDH DA, SAMBALPUR, SUN L, KORAPUT, NABARA , MAYURBHANJ RH/8/DHAMTERI, K/ TRA / 4 / AHAMEDNAG	OMPANY 3 Poorest Districts 1, Kalahandi, Nuapad <i>i</i> 1dargarh, Deogarh, C angapur, Malkanagiri 2anker, Rajnandagaon	a, Sonepur, Gajapati, Ganjam, , Raygada,	A 58, SAHEE BHUBANESWA CONTACT NO E MAIL- KASFO KASSFOUNDAT YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	AR, ORISSA- 751007 D 0674- 254734(DUNDATION.PURI@GM TON.INDIA@GMAIL.COT 2007 105 (INR) 20,603,015 1,212,679,154 TING	7, AIL.COM, M 2006 1,7198,50 778,983,904	0 116,400,332
LEGAL FORM DELIVERY M COMMENCE STATE /DIS ORISSA / 30 JHARSUGUE KANDHAMAI KEONJHAR, CHHATISGA MAHARASH	M SECTION 25 C IODEL SHG, JLG EMENT YEAR 2003 TRICTS /NAME OF 0/BALANGIR, BOUDH DA, SAMBALPUR, SUN L, KORAPUT, NABARA , MAYURBHANJ RH/8/DHAMTERI, K/ TRA / 4 / AHAMEDNAG	OMPANY 3 Poorest Districts 1, Kalahandi, Nuapad <i>i</i> 1dargarh, Deogarh, C angapur, Malkanagiri 2anker, Rajnandagaon	a, Sonepur, Gajapati, Ganjam, , Raygada,	A 58, SAHEE BHUBANESWA CONTACT NO E MAIL- KASFO KASSFOUNDAT VEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	AR, ORISSA- 751007 D 0674- 254734(DUNDATION.PURI@GM ION.INDIA@GMAIL.CO 2007 IDS (INR) 20,603,015 1,212,679,154 TING AWAITED CRISIL	7, JAIL.COM, M 2006 1,7198,50 778,983,904 Not Rated	0 116,400,332 Not Rated
LEGAL FORM DELIVERY M COMMENCE STATE /DIS ORISSA / 30 JHARSUGUE KANDHAMAI KEONJHAR, CHHATISGA MAHARASH MADHYA PE	M SECTION 25 C IODEL SHG, JLG EMENT YEAR 2003 TRICTS /NAME OF 0/BALANGIR, BOUDH DA, SAMBALPUR, SUN L, KORAPUT, NABARA , MAYURBHANJ RH/8/DHAMTERI, KJ TRA / 4 / AHAMEDNAG RADESH / 1	OMPANY 3 POOREST DISTRICTS 4, KALAHANDI, NUAPAD/ IDARGARH, DEOGARH, C ANGAPUR, MALKANAGIRI ANKER, RAJNANDAGAON GAR	a, Sonepur, Gajapati, Ganjam, , Raygada, 1, Jeshpur, Raigarh	A 58, SAHEE BHUBANESWA CONTACT NO E MAIL- KASEO KASSFOUNDAT VEAR SOURCE OF FUN BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	AR, ORISSA- 751007 D 0674- 254734(DUNDATION.PURI@GM TON.INDIA@GMAIL.COI 2007 105 (INR) 20,603,015 1,212,679,154 TING AWAITED CRISIL FICIENCY	7, IAIL.COM, M 2006 1,7198,50 778,983,904 Not Rated Not Rated	0 116,400,332 Not Rated Not Rated
LEGAL FORM DELIVERY M COMMENCE STATE /DIS ORISSA / 30 JHARSUGUE KANDHAMAI KEONJHAR, CHHATISGA MAHARASH MADHYA PE	M SECTION 25 C IODEL SHG, JLG EMENT YEAR 2003 TRICTS /NAME OF 0 /BALANGIR, BOUDH DA, SAMBALPUR, SUN L, KORAPUT, NABARA MAYURBHANJ RH/8 /DHAMTERI, K/ TRA / 4 / AHAMEDNAC RADESH / 1	OMPANY 3 POOREST DISTRICTS 4, KALAHANDI, NUAPADA IDARGARH, DEOGARH, C ANGAPUR, MALKANAGIRI, ANKER, RAJNANDAGAON GAR 2006	a, Sonepur, Gajapati, Ganjam, , Raygada, 1, Jeshpur, Raigarh 2005	A 58, SAHEE BHUBANESWA CONTACT NO E MAIL- KASFO KASSFOUNDAT VEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	AR, ORISSA- 751007 D 0674- 254734(DUNDATION.PURI@GM ION.INDIA@GMAIL.CO 2007 IDS (INR) 20,603,015 1,212,679,154 TING AWAITED CRISIL	7, JAIL.COM, M 2006 1,7198,50 778,983,904 Not Rated	0 116,400,332 Not Rated

CEO MR Legal For Delivery N Commenc	Aodel Individual	Das . lending 6		Address AT/PO Dar	MAPARA, BANKI, I	Dist: Cuttack, Ori	
	STRICTS /NAME OF	POOREST DISTRICTS		YEAR Source of Fun	2007	2006	2005
Orissa / 1				SOURCE OF FUN	IDS (INR)		
				Net Owned Funds	194,895	Not Applicable	Not Applicable
				Borrowings	132,000	Not Applicable	Not Applicable
				INSTITUTIONAL RA	ATING		
				Grade	Not rated	Not Applicable	Not Applicable
				Agency	Not Rated	Not Applicable	Not Applicable
YEAR	2007	2006	2005	Operational Ef	FICIENCY		
OUTREACH SC/ST	181 not Available	Not Applicable	Not Applicable Not Applicable	Operating Costs (%)	12.74	NOT APPLICABLE	Not Applicable
CULTAITO							
CLIENTS LOAN PORTFOLIO (INR)	150,053	Not Applicable	Not Applicable	Annualized Cost to credit clients (%)	12.75	Not Applicable	Not Applicable
Loan Portfolio (INR)	150,053 The Organisatio 1		Not Applicable <mark>rathamika Mahila</mark>	Cost to credit clients (%)		Not Applicable	Not Applicable
LOAN PORTFOLIO (INR) NAME OF T CEO MS LEGAL FOR DELIVERY M	150,053 The Organisatio i . Sasmita Mukhi	N KHETRAPAL P		Cost to credit clients (%) SANCHAYA SAN ADDRESS	MABAYA LTD	Not Applicable akantara, Dist: Kh	
LOAN PORTFOLIO (INR) NAME OF T CEO MS LEGAL FOR DELIVERY M COMMENC	150,053 The Organisation . Sasmita Mukhi m MACs Model Individual ement Year 2006	N KHETRAPAL P	rathamika Mahila	Cost to credit clients (%) SANCHAYA SAN ADDRESS	MABAYA LTD		
LOAN PORTFOLIO (INR) NAME OF T CEO MS LEGAL FOR DELIVERY N COMMENC	150,053 The Organisation . Sasmita Mukhi m MACs Model Individual ement Year 2006	N KHETRAPAL P	rathamika Mahila	Cost to credit clients (%) SANCHAYA SAR Address AT: Bahada	MABAYA LTD Alpur, PO: Sar 2007	akantara, Dist: Ki	iurda, Orissa
LOAN PORTFOLIO (INR) NAME OF T CEO MS LEGAL FOR DELIVERY M COMMENC STATE /DIS	150,053 The Organisation . Sasmita Mukhi m MACs Model Individual ement Year 2006	N KHETRAPAL P	rathamika Mahila	COST TO CREDIT CLIENTS (%) XNCHAYA SAR ADDRESS AT: BAHADA YEAR SOURCE OF FUN NET OWNED	MABAYA LTD Alpur, PO: Sar 2007	akantara, Dist: Ki	iurda, Orissa
LOAN PORTFOLIO (INR) NAME OF T CEO MS LEGAL FOR DELIVERY M COMMENC STATE /DIS	150,053 The Organisation . Sasmita Mukhi m MACs Model Individual ement Year 2006	N KHETRAPAL P	rathamika Mahila	COST TO CREDIT CLIENTS (%) SANCHAYA SAR ADDRESS AT: BAHADA YEAR SOURCE OF FUN	MABAYA LTD ALPUR, PO: SAR 2007 NDS (INR)	akantara, Dist: Ke 2006	iurda, Orissa 2005
LOAN PORTFOLIO (INR) NAME OF T CEO MS LEGAL FOR DELIVERY M COMMENC STATE /DIS	150,053 The Organisation . Sasmita Mukhi m MACs Model Individual ement Year 2006	N KHETRAPAL P	rathamika Mahila	COST TO CREDIT CLIENTS (%) XNCHAYA SAT ADDRESS AT: BAHADA YEAR SOURCE OF FUN NET OWNED	MABAYA LTD ALPUR, PO: SAR 2007 IDS (INR) 216,000 180,000	akantara, Dist: Kh 2006 Not Applicable	HURDA, ORISSA 2005 Not Applicable
LOAN PORTFOLIO (INR) NAME OF T CEO MS LEGAL FOR DELIVERY M COMMENC STATE /DIS	150,053 The Organisation . Sasmita Mukhi m MACs Model Individual ement Year 2006	N KHETRAPAL P	rathamika Mahila	COST TO CREDIT CLIENTS (%) SANCHAYA SAR ADDRESS AT: BAHADA VEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	MABAYA LTD ALPUR, PO: SAR 2007 IDS (INR) 216,000 180,000	akantara, Dist: Kh 2006 Not Applicable	HURDA, ORISSA 2005 Not Applicable
LOAN PORTFOLIO (INR) NAME OF T CEO MS LEGAL FOR DELIVERY M COMMENC STATE /DIS ORISSA / 1	150,053 The Organisation . Sasmita Mukhi m MACs Model Individual ement Year 2006 stricts /Name of	N KHETRAPAL P	RATHAMIKA MAHILA	COST TO CREDIT CLIENTS (%) XADDRESS AT: BAHADA VEAR SOURCE OF FUN SOURCE OF FUN BORROWINGS INSTITUTIONAL RA	MABAYA LTD ALPUR, PO: SAR 2007 IDS (INR) 216,000 180,000	AKANTARA, DIST: KH 2006 Not Applicable Not Applicable	HURDA, ORISSA 2005 Not Applicable Not Applicable
LOAN PORTFOLIO (INR) NAME OF T CEO MS LEGAL FOR DELIVERY M COMMENC STATE /DIS ORISSA / 1	150,053 THE ORGANISATION . SASMITA MUKHI M MACS MODEL INDIVIDUAL EMENT YEAR 2006 STRICTS /NAME OF	N KHETRAPAL P LENDING POOREST DISTRICTS	RATHAMIKA MAHILA	COST TO CREDIT CLIENTS ADDRESS AT: BAHADA VEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA	MABAYA LTD ALPUR, PO: SAR 2007 105 (INR) 216,000 180,000 180,000 100 RATED NOT RATED	AKANTARA, DIST: KH 2006 Not Applicable Not Applicable	AURDA, ORISSA
LOAN PORTFOLIO (INR) NAME OF T CEO MS LEGAL FOR DELIVERY M COMMENC STATE /DIS ORISSA / 1	150,053 The Organisation . Sasmita Mukhi m MACs Model Individual ement Year 2006 stricts /Name of	N KHETRAPAL P	RATHAMIKA MAHILA	Cost to CREDIT CLIENTS ADDRESS AT: BAHADA VEAR SOURCE OF FUN BORROWINGS INSTITUTIONAL RA GRADE AGENCY	MABAYA LTD ALPUR, PO: SAR 2007 105 (INR) 216,000 180,000 180,000 100 RATED NOT RATED	AKANTARA, DIST: KH 2006 Not Applicable Not Applicable	AURDA, ORISSA

NAME OF T	THE ORGANISATIO	N KOTALIPARA DEVI	ELOPMENT SOCIETY	(KDS)				
CEO Mr	R. GOPAL CHANDR	ra Baidya						
	M SOCIETY			Kolkatta- 12	ALLY, P.O BARASAT, D 24, West Bengal.		GANAS,	
	ODEL INDIVIDUAL			Contact No 033- 32965569/ 09433231375 E mail- kotaliparads@yahoo.co.in				
	EMENT YEAR 199	Poorest Districts		WEDSITE- WW	W.KDSINDIA.ORG	2006	2005	
				Source of Fun		2000	2000	
VVEST BEN	GAL/ / / 24 MARGAN	as South, Murshidab	AD					
				Net Owned Funds	6,563,969	583,931	143,324	
				Borrowings	258,586,833	37,960,000	5,500,000	
				Institutional Ra	ITING			
				Grade	Not Disclosed	Not Disclosed	Not Disclosed	
				AGENCY	M-CRIL	CRISIL	M-CRIL	
YEAR	2007	2006	2005	Operational Ef	FICIENCY			
CLIENT OUTREACH	115,035	35,780	12,331					
SC/ST CLIENTS	103,532	32,202	11,098	Operating Costs (%)	10	12	11	
Loan Portfolio (INR)	241,029,022	68,260,725	11,131,321	ANNUALIZED COST TO CREDIT CLIENTS	15	17.50	12	
				(%)				
NAME OF T		N LIBERAL ASSOCIA	ation For Moveme		(LAMP)			
NAME OF T	. Malay Dewanj		ation For Moveme	NT OF PEOPLE		ra- 7 00009		
NAME OF T CEO MR LEGAL FORT	. Malay Dewanj m Society	Π	ation For Moveme	nt of People Address 66, Surya S Contact No	EEN STREET, KOLKATT D 09231873704,	033- 64502358) YAHOO COM	
NAME OF T CEO MR LEGAL FORI DELIVERY N	. Malay Dewanj	G	ation For Moveme	NT OF PEOPLE Address 66, Surya S Contact No E mail- lamp	Sen Street, Kolkatt	033- 64502358 /banerjeesumit06@	Эүаноо.сом	
NAME OF T CEO MR LEGAL FORI DELIVERY W COMMENCI	. Malay Dewanj m Society Iodel SHG, JL ement Year 199	G	ation For Moveme	NT OF PEOPLE Address 66, Surya S Contact No E mail- lamp	en Street, Kolkati d 09231873704, 10179@dataone.in	033- 64502358 /banerjeesumit06@	Эүаноо.сом 2005	
NAME OF T CEO MR LEGAL FORT DELIVERY N COMMENCE STATE /DIS ORISSA/1/	. Malay Dewanj m Society Iodel SHG, JL ement Year 199 tricts /Name of / Mayurbhanj	II G 18 Poorest Districts		NT OF PEOPLE Address 66, Surya S Contact No E mail- lamp Website- ww	EEN STREET, KOLKATT D 09231873704, 10179@dataone.in /w.lamp-ngo-india.or 2007	033- 64502358 /banerjeesumit06@ :g		
NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENCE STATE /DIS ORISSA/1/ WEST BENC JALPAIGURI UTTAR PRA	MALAY DEWANJ M SOCIETY IODEL SHG, JL EMENT YEAR 199 TRICTS /NAME OF MAYURBHANJ GAL/9/SOUTH 24 P	n G 18		NT OF PEOPLE Address 66, Surya S Contact No E mail- lamp Website- ww Year	EEN STREET, KOLKATT D 09231873704, 10179@dataone.in /w.lamp-ngo-india.or 2007	033- 64502358 /banerjeesumit06@ :g		
NAME OF T CEO MR LEGAL FORT DELIVERY M COMMENCE STATE /DIS ORISSA/1/ WEST BENC JALPAIGURI	MALAY DEWANJ M SOCIETY IODEL SHG, JL EMENT YEAR 199 TRICTS /NAME OF MAYURBHANJ GAL/9/SOUTH 24 P	II G 18 Poorest Districts		NT OF PEOPLE Address 66, Surya S Contact NG E Mail- LAMP Website- ww Year Source of Fun Net Owned	en Street, Kolkatt d 09231873704, 10179@dataone.in /w.lamp-ngo-india.or 2007 ids (inr)	033- 64502358 /BANERJEESUMIT06@ RG 2006	2005	
NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENCE STATE /DIS ORISSA/1/ WEST BENC JALPAIGURI UTTAR PRA	MALAY DEWANJ M SOCIETY IODEL SHG, JL EMENT YEAR 199 TRICTS /NAME OF MAYURBHANJ GAL/9/SOUTH 24 P	II G 18 Poorest Districts		NT OF PEOPLE Address 66, Surya S Contact No E Mail- Lamp Website- ww Year Source of Fun Net Owned Funds	EEN STREET, KOLKATT D 09231873704, 10179@dataone.in, W.LAMP-NGO-INDIA.OR 2007 Ids (inr) 11,693,371 7,626,384	033- 64502358 /BANERJEESUMIT06@ gg 2006 6,860,000	2005 3,553,000	
NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENCE STATE /DIS ORISSA/1/ WEST BENC JALPAIGURI UTTAR PRA	MALAY DEWANJ M SOCIETY IODEL SHG, JL EMENT YEAR 199 TRICTS /NAME OF MAYURBHANJ GAL/9/SOUTH 24 P	II G 18 Poorest Districts		NT OF PEOPLE ADDRESS 66, SURYA S CONTACT NO E MAIL- LAMP WEBSITE- WW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	EEN STREET, KOLKATT D 09231873704, 10179@dataone.in, W.LAMP-NGO-INDIA.OR 2007 Ids (inr) 11,693,371 7,626,384	033- 64502358 /BANERJEESUMIT06@ gg 2006 6,860,000	2005 3,553,000	
NAME OF T CEO MR LEGAL FORI DELIVERY M COMMENCI STATE /DIS ORISSA/1/ WEST BENC JALPAIGURI UTTAR PRA DELHI/1	MALAY DEWANJ M SOCIETY IODEL SHG, JL EMENT YEAR 199 TRICTS /NAME OF MAYURBHANJ GAL/9 / SOUTH 24 P DESH/1 /	II G 18 Poorest Districts Parganas, Murshidaba	ad, Bankura,	NT OF PEOPLE ADDRESS 66, SURYA S CONTACT NO E MAIL- LAMP WEBSITE- WW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	EEN STREET, KOLKATT D 09231873704, 10179@dataone.in, W.LAMP-NGO-INDIA.OR 2007 Ids (INR) 11,693,371 7,626,384	033- 64502358 /BANERJEESUMIT06@ 2006 6,860,000 22,000	2005 3,553,000 113,000	
NAME OF T CEO MR LEGAL FORI DELIVERY M COMMENCI STATE /DIS ORISSA/1/ WEST BENC JALPAIGURI UTTAR PRA DELHI/1	MALAY DEWANJ M SOCIETY IODEL SHG, JL EMENT YEAR 199 TRICTS /NAME OF MAYURBHANJ GAL/9/SOUTH 24 P	II G 18 Poorest Districts		NT OF PEOPLE ADDRESS 66, SURYA S CONTACT NO E MAIL- LAMP' WEBSITE- WW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE	EEN STREET, KOLKATT D 09231873704, 10179@dataone.in, /W.LAMP-NGO-INDIA.OR 2007 Ids (INR) 11,693,371 7,626,384 TING Not Rated Not Rated	033- 64502358 /BANERJEESUMITO6@ 2006 6,860,000 222,000 BITA	2005 3,553,000 113,000 Not Rated	
NAME OF T CEO MR LEGAL FORI DELIVERY M COMMENCI STATE /DIS ORISSA/1/ WEST BENC JALPAIGURI UTTAR PRA DELHI/1	MALAY DEWANJ M SOCIETY IODEL SHG, JL EMENT YEAR 199 TRICTS /NAME OF / MAYURBHANJ GAL/9 / SOUTH 24 P DESH/1 /	II G 18 Poorest Districts Parganas, Murshidaba	ad, Bankura,	NT OF PEOPLE ADDRESS 66, SURYA S CONTACT NO E MAIL- LAMP WEBSITE- WW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY OPERATIONAL EF	EEN STREET, KOLKATT D 09231873704, 10179@dataone.in, /W.LAMP-NGO-INDIA.OR 2007 IDS (INR) 11,693,371 7,626,384 TING NOT RATED NOT RATED FICIENCY	033- 64502358 /BANERJEESUMITO6@ 2006 6,860,000 22,000 BITA BITA M-CRIL	2005 3,553,000 113,000 Not Rated Not Rated	
NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENCE STATE /DIS ORISSA/1/ WEST BENC JALPAIGURI UTTAR PRA DELHI/1	MALAY DEWANJ M SOCIETY IODEL SHG, JL EMENT YEAR 199 TRICTS /NAME OF / MAYURBHANJ GAL/ 9 / SOUTH 24 P DESH/ 1 / 2007	II G I8 Poorest Districts Parganas, Murshidaba 2006	ad, Bankura, 2005	NT OF PEOPLE ADDRESS 66, SURYA S CONTACT NG E MAIL- LAMP' WEBSITE- WW YEAR SOURCE OF FUN SOURCE OF FUN BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	EEN STREET, KOLKATT D 09231873704, 10179@dataone.in, /W.LAMP-NGO-INDIA.OR 2007 Ids (INR) 11,693,371 7,626,384 TING Not Rated Not Rated	033- 64502358 /BANERJEESUMITO6@ 2006 6,860,000 222,000 BITA	2005 3,553,000 113,000 Not Rated	

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NAME OF T	THE ORGANISATION	N MA ADISAKTI	I Prathamika Mah	ILA SANCHAYA S	Samabaya Ltd		
LEGAL FORI Delivery N	Hiranya Kumar m MACs Iodel Individual ement Year 200	LENDING			ahnisena, PO: 3 TCUTTACK, ORIS		
		POOREST DISTRICTS		YEAR	2007	2006	2005
O rissa / 1				SOURCE OF FUN	ids (inr)		
				Net Owned Funds	147,700	83,800	Not Applicable
				Borrowings	70,000	30,000	Not Applicable
				Institutional Ra	TING		
				Grade	Not Rated	Not Rated	Not Applicable
				Agency	Not Rated	Not Rated	Not Applicable
Year	2007	2006	2005	Operational Efi	FICIENCY		
CLIENT OUTREACH	310	219	Not Applicable	0			
SC/ST CLIENTS	Not Available	Not Available	Not Applicable	Operating Costs (%)	18.92	18.76	Not Applicable
Loan Portfolio (INR)	239,000	81,495	Not Applicable	Cost to CREDIT CLIENTS (%)	22.12	10.71	Not Applicable
NI							
	THE ORGANISATION		ya Prathamika Ma		Samabaya Ltd		
CEO MA Legal Fori Delivery N	r. Sailabala Saf	IU DIVIDUAL LENDING	ya Prathamika Ma	Address	ur, PO: Damap	ARA,	
CEO MA LEGAL FORT DELIVERY N COMMENCE	r. Sailabala Saf m MACs Iodel SHG, Ind ement Year 200	IU DIVIDUAL LENDING		Address AT: Pathap	ur, PO: Damap	ARA, 2006	2005
CEO MA LEGAL FORT DELIVERY N COMMENCE	r. Sailabala Saf m MACs Iodel SHG, Ind ement Year 200	iu Dividual lending 6		Address AT: Pathap Dist: Cutta	ur, PO: Damap ack, Orissa 2007		2005
CEO MA LEGAL FORT DELIVERY M COMMENCE STATE /DIS	r. Sailabala Saf m MACs Iodel SHG, Ind ement Year 200	iu Dividual lending 6		Address AT: Pathap Dist: Cutta	ur, PO: Damap ack, Orissa 2007		2005 Not Applicable
CEO MA LEGAL FORT DELIVERY M COMMENCE STATE /DIS	r. Sailabala Saf m MACs Iodel SHG, Ind ement Year 200	iu Dividual lending 6		ADDRESS AT: PATHAP DIST: CUTTA VEAR SOURCE OF FUN NET OWNED	ur, PO: Damap, ack, Orissa 2007 ids (inr)	2006	
CEO MA LEGAL FORT DELIVERY M COMMENCE STATE /DIS	r. Sailabala Saf m MACs Iodel SHG, Ind ement Year 200	iu Dividual lending 6		ADDRESS AT: PATHAP DIST: CUTTA DIST: CUTTA VEAR SOURCE OF FUN NET OWNED	UR, PO: DAMAP, ACK, ORISSA 2007 IDS (INR) 120,000 100,000	2006 Not Applicable	Not Applicable
CEO MA LEGAL FORT DELIVERY M COMMENCE STATE /DIS	r. Sailabala Saf m MACs Iodel SHG, Ind ement Year 200	iu Dividual lending 6		ADDRESS AT: PATHAP DIST: CUTTA VEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	UR, PO: DAMAP, ACK, ORISSA 2007 IDS (INR) 120,000 100,000	2006 Not Applicable	Not Applicable
CEO MA LEGAL FORT DELIVERY M COMMENCE STATE /DIS	r. Sailabala Saf m MACs Iodel SHG, Ind ement Year 200 tricts /Name of	iu Dividual lending 6 Poorest Districts		ADDRESS AT: PATHAP DIST: CUTTA VEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	UR, PO: DAMAPA ACK, ORISSA 2007 IDS (INR) 120,000 100,000	2006 Not Applicable Not Applicable	Not Applicable Not Applicable
CEO MA LEGAL FOR DELIVERY IV COMMENCE STATE /DIS ORISSA/1	r. Sailabala Saf m MACs Iodel SHG, Ind ement Year 200	iu Dividual lending 6		ADDRESS AT: PATHAP DIST: CUTTA VEAR SOURCE OF FUN NET OWNED BORROWINGS BORROWINGS INSTITUTIONAL RAT	UR, PO: DAMAP ACK, ORISSA 2007 IDS (INR) 120,000 100,000 ING NOT RATED NOT RATED	2006 Not Applicable Not Applicable Not Applicable	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE
CEO MA LEGAL FOR DELIVERY N COMMENCE STATE /DIS ORISSA / 1	r. Sailabala Saf m MACs Iodel SHG, Ind ement Year 200 tricts /Name of	iu Dividual lending 6 Poorest Districts		ADDRESS AT: PATHAP DIST: CUTTA Pear Source of Fun Net Owned Borrowings Institutional Rate Grade Agency OPERATIONAL EFIN	UR, PO: DAMAP ACK, ORISSA 2007 105 (INR) 120,000 100,000 100,000 100,000 100,000 100,000 100,000	2006 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE
CEO MA LEGAL FORM DELIVERY IV COMMENCE STATE /DIS ORISSA/1 ORISSA/1	R. SAILABALA SAF M MACS IODEL SHG, IND EMENT YEAR 200 TRICTS /NAME OF	AU DIVIDUAL LENDING 6 POOREST DISTRICTS 2006	2005	ADDRESS AT: PATHAP DIST: CUTTA YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	UR, PO: DAMAP ACK, ORISSA 2007 IDS (INR) 120,000 100,000 ING NOT RATED NOT RATED	2006 Not Applicable Not Applicable Not Applicable	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE

Name of the Organisation Ma Matrusakti Prathamika Mahi CEO Mr. Tapas Kumar Nayak				la <mark>S</mark> anchaya	SAMABAYA LTD		
CEO Mr	r. Tapas Kumar I	Nayak				0	
LEGAL FOR				AT/POC	HHATIA, DIST: CUTT	TACK, ORISSA	
		DIVIDUAL LENDING					
	EMENT YEAR 20	Poorest Districts			2007	2006	2005
	IRICIS / INAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005
Orissa / 1				SOURCE OF FU	NDS (INR)		
				Net Owned Funds	134,000	Not Applicable	Not Applicable
				Borrowings	100,000	Not Applicable	Not Applicable
				Institutional R	ATING		
				Grade	Not Rated	Not Applicable	Not Applicable
				Agency	Not Rated	Not Applicable	Not Applicable
Year	2007	2006	2005	Operational E			
Client Outreach	188	Not Applicable	Not Applicable	OPERATIONAL E	FFICIENCY		
SC/ST CLIENTS	Not Available	Not Applicable	Not Applicable	Operating Costs (%)	20.34	Not Applicable	Not Applicable
Loan Portfolio (INR)	100,272	Not Applicable	Not Applicable	Annualized Cost to CREDIT CLIENTS (%)	19.33	Not Applicable	Not Applicable
	he Organisation		hamika Mahila San	nchaya Sama	baya Ltd		
	R. AKHAYA KUMAF	R SETHY		Address			
LEGAL FOR				AT. KOTAS			
					sahi, Tangi, Tack, Orissa		
Delivery N	IODEL SHG, IN	DIVIDUAL LENDING					
DELIVERY N COMMENCE	Iodel SHG, In ement Year 200)5				2006	2005
Delivery N Commence State /Dis	Iodel SHG, In ement Year 200			Dist: cuti	ack, Orissa 2007	2006	2005
DELIVERY N COMMENCE	Iodel SHG, In ement Year 200)5		Dist: cutt	ack, Orissa 2007	2006 68,000	2005 Not Applicable
Delivery N Commence State /Dis	Iodel SHG, In ement Year 200)5		DIST: CUTT Year Source of Fu	2007 Nds (inr)		
Delivery N Commence State /Dis	Iodel SHG, In ement Year 200)5		DIST: CUTT YEAR SOURCE OF FU NET OWNED FUNDS	аск, Orissa 2007 Nds (inr) 560,000 170,000	68,000	Not Applicable
Delivery N Commence State /Dis	Iodel SHG, In ement Year 200)5		DIST: CUTT YEAR SOURCE OF FU NET OWNED FUNDS BORROWINGS	аск, Orissa 2007 Nds (inr) 560,000 170,000	68,000	Not Applicable
Delivery N Commence State /Dis	Iodel SHG, In ement Year 200)5		DIST: CUTT YEAR SOURCE OF FU NET OWNED FUNDS BORROWINGS	аск, Orissa 2007 Nds (inr) 560,000 170,000	68,000	Not Applicable
Delivery N Commence State /Dis Orissa/1	IODEL SHG, IN EMENT YEAR 200 TRICTS /NAME OF	05 Poorest Districts		DIST: CUTT YEAR SOURCE OF FU NET OWNED FUNDS BORROWINGS	аск, Orissa 2007 NDS (INR) 560,000 170,000	68,000 30,000	Not Applicable Not Applicable
Delivery N Commence State /Dis Orissa/1	Iodel SHG, In ement Year 200)5	2005	DIST: CUTT YEAR SOURCE OF FU NET OWNED FUNDS BORROWINGS INSTITUTIONAL RU GRADE	ACK, ORISSA 2007 NDS (INR) 560,000 170,000 ATING Not Rated Not Rated	68,000 30,000 Not Rated	Not Applicable Not Applicable Not Applicable
Delivery N Commence State /Dis Orissa/1	IODEL SHG, IN EMENT YEAR 200 TRICTS /NAME OF	05 Poorest Districts	2005 Not Applicable	DIST: CUTT YEAR SOURCE OF FU SOURCE OF FU DIST BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL E	ACK, ORISSA 2007 NDS (INR) 560,000 170,000 ATING Not Rated Not Rated FFICIENCY	68,000 30,000 Not Rated Not Rated	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE
Delivery N Commence State /Dis Orissa/1	IODEL SHG, IN EMENT YEAR 200 TRICTS /NAME OF 2007	D5 POOREST DISTRICTS		DIST: CUTT YEAR SOURCE OF FU NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY	ACK, ORISSA 2007 NDS (INR) 560,000 170,000 ATING Not Rated Not Rated	68,000 30,000 Not Rated	Not Applicable Not Applicable Not Applicable

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NAME OF T	he Organisation	Ma Tarini Prati	hamika Mahila San	NCHAYA S AMAB	baya Ltd		
Legal Fori Delivery N	Pratap Chande M MACs Iodel SHG, Indi ement Year 2003	IVIDUAL LENDING			apedi, PO:Nakith garh, Orissa	IANA,	
STATE /DIS	TRICTS /N AME OF	POOREST DISTRICTS		Year	2007	2006	2005
O rissa / 1				SOURCE OF FUI	NDS (INR)		
				Net Owned Funds	1,770,700	1,042,600	1,091,250
				Borrowings	1,165,000	426,000	300,000
				Institutional R	ATING		
				Grade	Not Rated	Not Rated	Not Rated
Year	2007	2006	2005	Agency	Not Rated	Not Rated	Not Rated
CLIENT				O PERATIONAL E	FFICIENCY		
OUTREACH SC/ST CLIENTS	982 Not Available	765 Not Available	648 Not Available	Operating Costs (%)	15.96	24.43	14.28
LOAN PORTFOLIO (INR)	1,730,430	891,019	854,349	Annualized Cost to CREDIT CLIENTS (%)	19.49	27.88	19.40
CEO MS. Legal Fori Delivery N	Damayanti Dora	VIDUAL LENDING	hamika Mahila Sai	Address AT: Godip/	baya Ltd ara, PO: Godipaf garh, Orissa	RA,	
		POOREST DISTRICTS		Year	2007	2006	2005
Orissa / 1				Source of Fui			
UNISON / T				Net Owned Funds	1,974,600	606,350	369,450
				Borrowings	753,000	210,000	65,000
				Institutional RA	ATING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	O PERATIONAL E	FFICIENCY		
Client Outreach	598	410	274	Operating			
SC/ST CLIENTS	Not Available	Not Available	Not Available	Costs (%)	11.55	20.06	17.25

20.15

19.12

16.06

Cost to CREDIT CLIENTS (%)

303,481

Loan Portfolio (INR)

1,809,932

535,472

NAME OF T	he Organisation	N MAHILA KALYAN	Samiti Dhori, Bo	OKARO			
CEO DR. Legal Form Delivery M		Bharti			Staff Colony, I ensary, Bokaro		
	ement Year 200	3					
		POOREST DISTRICTS		YEAR	2007	2006	2005
JHARKHAND	/ 1 / B okaro			SOURCE OF FUN	ds (inr)		
				Net Owned Funds	1,500,000	1,900,000	160,000
				Borrowings	3,560,000	1,900,000	160,000
				Institutional Ra	TING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
YEAR Client	2007	2006	2005	Operational Eff	FICIENCY		
OUTREACH SC/ST	1865 803	789	400 950	Operating Costs (%)	18	18	18
CLIENTS LOAN PORTFOLIO (INR)	2,500,000	1,529,000	87,000	Annualized Cost to CREDIT CLIENTS (%)	34.20	34.20	34.20
(,				(10)			
NAME OF T	he Organisation	N MAHILA VIKAS P	rathamika Sancha	ya Samabaya l	.TD.		
CEO MS. Legal Form Delivery M	HE ORGANISATION PABITRA MOHAN COOPERATIVE IODEL SHG, JLG IMENT YEAR 2003	I BAL	rathamika Sancha	Address AT/PO: KA Dist: Khur Contact No	тd. antabad, Via: Jai 2da - 752054 0- 9337671895 pssltd@yahoo.c		
CEO MS. Legal Form Delivery M Commence	. Pabitra Mohan 1 Cooperative Iodel SHG, JLG :ment Year 200	I BAL		Address AT/PO: KA Dist: Khur Contact No	antabad, Via: Jai 2da - 752054 0- 9337671895		2005
CEO MS. Legal Form Delivery M Commence	. Pabitra Mohan 1 Cooperative Iodel SHG, JLG :ment Year 200	1 Bal ; 3		Address AT/PO: K/ Dist: Khur Contact ng E mail- mvi	antabad, Via: Jai 2da - 752054 0- 9337671895 pssltd@yahoo.c 2007	сом	2005
CEO MS. Legal Form Delivery M Commence State /Dist	. Pabitra Mohan 1 Cooperative Iodel SHG, JLG :ment Year 200	1 Bal ; 3		Address AT/PO: KA Dist: Khur Contact N E mail- MVI	antabad, Via: Jai 2da - 752054 0- 9337671895 pssltd@yahoo.c 2007	сом	2005 318,889
CEO MS. Legal Form Delivery M Commence State /Dist	. Pabitra Mohan 1 Cooperative Iodel SHG, JLG :ment Year 200	1 Bal ; 3		Address AT/PO: KA Dist: Khur Contact NG E Mail- MVI Year Source of Fun	antabad, Via: Jai 2da - 752054 0- 9337671895 pssltd@yahoo.c 2007 ds (inr)	сом 2006	
CEO MS. Legal Form Delivery M Commence State /Dist	. Pabitra Mohan 1 Cooperative Iodel SHG, JLG :ment Year 200	1 Bal ; 3		ADDRESS AT/PO: KA DIST: KHUR CONTACT NG E MAIL- MVI YEAR SOURCE OF FUN NET OWNED FUNDS	ANTABAD, VIA: JAI 20A - 752054 0- 9337671895 pssltd@yahoo.c 2007 ds (inr) 1,083,491 858,542	COM 2006 634,372	318,889
CEO MS. Legal Form Delivery M Commence State /Dist	. Pabitra Mohan 1 Cooperative Iodel SHG, JLG :ment Year 200	1 Bal ; 3		Address AT/PO: KA Dist: Khur Contact N E Mail- MVR Year Source of Fun Net Owned Borrowings	ANTABAD, VIA: JAI 20A - 752054 0- 9337671895 pssltd@yahoo.c 2007 ds (inr) 1,083,491 858,542	COM 2006 634,372	318,889
CEO MS. Legal Form Delivery M Commence State /Dist Orissa / 1	. Pabitra Mohan A Cooperative Iodel SHG, JLG ment Year 200 fricts /Name of	BAL 3 Poorest Districts		ADDRESS AT/PO: KA DIST: KHUR CONTACT NU E MAIL- MVI VEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	ANTABAD, VIA: JAI RDA - 752054 0- 9337671895 PSSLTD @ YAHOO.C 2007 DS (INR) 1,083,491 858,542	COM 2006 634,372 513,861	318,889 99,999
CEO MS. LEGAL FORM DELIVERY M COMMENCE STATE /DIST ORISSA/1	. Pabitra Mohan 1 Cooperative Iodel SHG, JLG :ment Year 200	BAL B B POOREST DISTRICTS		ADDRESS AT/PO: KA DIST: KHUR CONTACT NG E MAIL- MVR VEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT	ANTABAD, VIA: JAI 2DA - 752054 0-9337671895 PSSLTD@YAHOO.C 2007 05 (INR) 1,083,491 858,542 ING NOT RATED	COM 2006 634,372 513,861 NOT RATED	318,889 99,999 Not Rated
CEO MS. LEGAL FORM DELIVERY M COMMENCE STATE /DIST ORISSA / 1	. Pabitra Mohan A Cooperative Iodel SHG, JLG ment Year 200 fricts /Name of	BAL 3 Poorest Districts		ADDRESS AT/PO: KA DIST: KHUR CONTACT NG E MAIL- MVH YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	ANTABAD, VIA: JAI 2DA - 752054 0-9337671895 PSSLTD@YAHOO.C 2007 105 (INR) 1,083,491 858,542 ING NOT RATED NOT RATED	2006 2006 634,372 513,861 Not Rated Not Rated	318,889 99,999 Not Rated Not Rated
CEO MS. LEGAL FORM DELIVERY M COMMENCE STATE /DIST ORISSA/1	2007	BAL B B POOREST DISTRICTS	2005	ADDRESS AT/PO: KA DIST: KHUR CONTACT NG E MAIL- MVH YEAR SOURCE OF FUN NET OWNED BORROWINGS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	ANTABAD, VIA: JAI 2DA - 752054 0-9337671895 PSSLTD@YAHOO.C 2007 05 (INR) 1,083,491 858,542 ING NOT RATED	COM 2006 634,372 513,861 NOT RATED	318,889 99,999 Not Rated

	THE ORGANISATION	N MANAB SEWA SA	angh (MSS)				
CEO MR.	SULEMAN ALI DA	YAL		Address		Kuusus	
LEGAL FOR				GUWAHATI-	P.O Amgaon, Dist 781 026, Assam		
	10DEL SHG, JLG) - 9435049901, (Ghy@yahoo.co.ir		
	ement Year 2002						0005
	TRICTS /NAME OF	POOREST DISTRICTS		Year	2007	2006	2005
Assam/3				SOURCE OF FUR	NDS (INR)		
				Net Owned Funds	150,000	0	0
				Borrowings	6,000,000	450,000	450,000
				Institutional RA	ATING		
				Grade	Not Rated	Not Rated	Not Rated
Year	2007	2006	2005	Agency	Not Rated	Not Rated	Not Rated
				OPERATIONAL EI	FFICIENCY		
OUTREACH SC/ST	1,750	585	545	Operating Costs (%)	12	12	7
	1,170	525	505	ANNUALIZED			
Loan Portfolio (INR)	449,238	850,756	735,795	COST TO CREDIT CLIENTS (%)	18	18	18
				(,,,,,			
		N NARI BIKASH PR	athamika Mahila S		iabaya Ltd		
CEO MR	. Prasanta Kuma		athamika Mahila S	anchaya Sam Address			
CEO MR Legal Form	. Prasanta Kuma m MACs	ar Pattnayak	athamika Mahila S	ADDRESS AT: JOKALA BHUBNESWA	ndi, PO: Bharat ar, Orissa	PUR,	
CEO MR Legal Fori Delivery N	. Prasanta Kuma	ar Pattnayak lending	athamika Mahila S	ADDRESS AT: JOKALA BHUBNESWA	NDI, PO: BHARAT	PUR,	
CEO MR Legal Form Delivery N Commence	. Prasanta Kuma m MACs Iodel Idividual ement Year 2003	ar Pattnayak lending	athamika Mahila S	ADDRESS AT: JOKALA BHUBNESWA	ndi, PO: Bharat ar, Orissa	PUR, 2006	2005
CEO MR Legal Form Delivery N Commence	. Prasanta Kuma m MACs Iodel Idividual ement Year 2003	ar Pattnayak lending 3	athamika Mahila S	Anchaya Sam Address AT: Jokala Bhubneswa Contact No	INDI, PO: BHARAT Ar, Orissa 0- 9938383705 2007		2005
CEO MR Legal Form Delivery M Commence State /Dis	. Prasanta Kuma m MACs Iodel Idividual ement Year 2003	ar Pattnayak lending 3	athamika Mahila S	Anchaya Sam Address AT: Jokala Bhubneswa Contact No Year	INDI, PO: BHARAT Ar, Orissa 0- 9938383705 2007		2005 666,400
CEO MR Legal Form Delivery M Commence State /Dis	. Prasanta Kuma m MACs Iodel Idividual ement Year 2003	ar Pattnayak lending 3	athamika Mahila S	ANCHAYA SAM Address AT: Jokala Bhubneswa Contact No Year Source of Fur Net Owned	INDI, PO: BHARAT Ar, Orissa 0- 9938383705 2007 NDS (INR)	2006	
CEO MR Legal Form Delivery M Commence State /Dis	. Prasanta Kuma m MACs Iodel Idividual ement Year 2003	ar Pattnayak lending 3	athamika Mahila S	ADDRESS AT: JOKALA BHUBNESW/ CONTACT NO YEAR SOURCE OF FUR NET OWNED FUNDS	INDI, PO: BHARAT AR, ORISSA 0- 9938383705 2007 NDS (INR) 1,380,405 593,500	2006 804,031	666,400
CEO MR Legal Form Delivery M Commence State /Dis	. Prasanta Kuma m MACs Iodel Idividual ement Year 2003	ar Pattnayak lending 3	athamika Mahila S	ADDRESS ADDRESS AT: JOKALA BHUBNESWA CONTACT NO YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	INDI, PO: BHARAT AR, ORISSA 0- 9938383705 2007 NDS (INR) 1,380,405 593,500	2006 804,031	666,400
CEO MR Legal Ford Delivery M Commence State /Dis Orissa/1	. Prasanta Kuma m MACs Iodel Idividual ement Year 2003 tricts /Name of	ar Pattnayak Lending 3 Poorest Districts		ADDRESS AT: JOKALA BHUBNESW/ CONTACT NO YEAR SOURCE OF FUR NET OWNED BORROWINGS INSTITUTIONAL RA	INDI, PO: BHARAT AR, ORISSA 0- 9938383705 2007 NDS (INR) 1,380,405 593,500	2006 804,031 301,000	666,400 121,000
CEO MR LEGAL FORM DELIVERY N COMMENCE STATE /DIS ORISSA/1	. Prasanta Kuma m MACs Iodel Idividual ement Year 2003	ar Pattnayak lending 3	athamika Mahila S 2005	ADDRESS AT: JOKALA BHUBNESWA CONTACT NO YEAR SOURCE OF FUR NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA GRADE	ANDI, PO: BHARAT AR, ORISSA O- 9938383705 2007 NDS (INR) 1,380,405 593,500 NING NOT RATED NOT RATED	2006 804,031 301,000 Not Rated	666,400 121,000 Not Rated
CEO MR Legal Ford Delivery M Commence State /Dis Orissa/1	. Prasanta Kuma m MACs Iodel Idividual ement Year 2003 tricts /Name of	ar Pattnayak Lending 3 Poorest Districts		ADDRESS AT: JOKALA BHUBNESW/ CONTACT NO YEAR SOURCE OF FUR NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL EN	ANDI, PO: BHARAT AR, ORISSA O- 9938383705 2007 NDS (INR) 1,380,405 593,500 NING NOT RATED NOT RATED	2006 804,031 301,000 Not Rated	666,400 121,000 Not Rated
CEO MR LEGAL FORM DELIVERY M COMMENCE STATE /DIS ORISSA/1 ORISSA/1	Prasanta Kuma M MACs Iodel Idividual ement Year 2003 tricts /Name of 2007	AR PATTNAYAK LENDING 3 POOREST DISTRICTS 2006	2005	ADDRESS AT: JOKALA BHUBNESWA CONTACT NO YEAR SOURCE OF FUR NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA GRADE AGENCY	ANDI, PO: BHARAT AR, ORISSA O- 9938383705 2007 NDS (INR) 1,380,405 593,500 NING NOT RATED NOT RATED	2006 804,031 301,000 Not Rated	666,400 121,000 Not Rated

		N NARI JAGRUTI P	rathamika Mahila		MABAYA LTD		
LEGAL FOR Delivery N	:. Barendra Pal m MACs 10del Individual ement Year 200	. LENDING		BANKI, CU	dharpur, PO: Kr ttack, Orissa. d-0671-2388712		
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		Year	2007	2006	2005
Orissa / 1				Source of Fu			
				Net Owned Funds	2,439,100	2,103,185	1,348,850
				Borrowings	908,500	755,300	320,000
				Institutional R	ATING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
Year	2007	2006	2005	Operational E	FFICIENCY		
CLIENT OUTREACH	750	635	495				
SC/ST CLIENTS	Not Available	Not Available	Not Available	Operating Costs (%)	13.49	13.72	12
Loan Portfolio (INR)	2,381,668	1,672,022	892,720	Annualized Cost to CREDIT CLIENTS (%)	21.28	18.94	18.34
	THE ORGANISATION	N NAV BHARAT JAC	BRITI KENDRA (NBJ	K)			
Legal For Delivery N	r. girija satish m Society 10del SHG, JL ement Year 199			DIST. HAZAF CONTACT N E MAIL- NBJK	IGAR, KORRAH, RIBAG-825301, JHAR O- 06546- 263332 COO2@REDIFFMAIL.CC WW.NBJK.ORG	2	IAIL.COM
STATE /DIS	tricts /Name of	POOREST DISTRICTS		YEAR	2007	2006	2005
BIHAR/1	d/4/ranchi, hazari			Source of Fu	nds (inr)		
JHAKKHANI	J/ 4 / KANCHI, HAZARI	BAGH,PAKUK		Net Owned Funds	37,134,587	28,811,413	26,203,225
				Borrowings	17,673,000	7,891,000	3,033,000
				Institutional RA	ATING		
				Grade	Not Rated	BETA PLUS	Not Rated
Year	2007	2006	2005	Agency	Not Rated	M-CRIL	Not rated
				Operational E	FFICIENCY		
OUTREACH	28,446	26,585	23,858	Operating Costs (%)	11	13	7
CLIENTS	4,622	4,320	3,877	ANNUALIZED			

ANNUALIZED Cost to CREDIT CLIENTS (%)

24

24

24,476,034

34,878,640

43,630,236

LOAN

Portfolio (INR)

24

NAME OF	THE ORGANISATIO	N NAV JAGRITI					
CEO M	r. Sanjay Mishr	A		Address			
	M SOCIETY				.OAnjani, Via- Pars n, Bihar- 841 219	A,	
DELIVERY N	IODEL SHG			CONTACT N	0- 0612- 6450863		
COMMENC	ement Year 200	2			WW.NAVJAGRITI.ORG	VI	
STATE /DIS	tricts /Name of	POOREST DISTRICTS		YEAR	2007	2006	2005
B IHAR / 1/ S	Saran			SOURCE OF FU	nds (inr)		
				Net Owned Funds	0	0	0
				Borrowings	3,200,000	2,200,000	1,300,000
				Institutional R	ATING		
				Grade	Not Rated	Not rated	Not Rated
YEAR	2007	2006	2005	Agency	Not Rated	Not rated	Not rated
CLIENT				OPERATIONAL E	FFICIENCY		
OUTREACH	512	420	360	Operating Costs (%)	16	16	18
CLIENTS	123	70	67	Annualized			
Loan Portfolio (INR)	3,200,000	2,200,000	1,300,000	Cost to CREDIT CLIENTS (%)	18	18	18
CEO M Legal For Delivery M	t <mark>he Organisation</mark> r. Arbind Singh m Society 10del SHG ement Year 199			CONTACT N	ia Bhawan, Boring Io- 0612- 257070 Danmicrocredit @	5, 2577589	
CEO M Legal For Delivery M Commenc	r. Arbind Singh m Society 10del SHG ement Year 199			AT: Sudam Contact N	lo- 0612- 257070	5, 2577589	2005
CEO M Legal For Delivery M Commenc State /Dis	r. Arbind Singh m Society 10del SHG ement Year 199 itricts /Name of	6		AT: Sudam Contact N E mail- nie	Io- 0612- 257070 DANMICROCREDIT@ 2007	15, 2577589 REDIFFMAIL.COM	2005
CEO M Legal For Delivery M Commenc State /Dis	r. Arbind Singh m Society 10del SHG ement Year 199 itricts /Name of	6 Poorest Districts		AT: SUDAM Contact N E mail- nie Year	Io- 0612- 257070 DANMICROCREDIT@ 2007	15, 2577589 REDIFFMAIL.COM	2005
CEO M Legal For Delivery M Commenc State /Dis	r. Arbind Singh m Society 10del SHG ement Year 199 itricts /Name of	6 Poorest Districts		AT: SUDAM CONTACT N E MAIL- NIE YEAR SOURCE OF FUI NET OWNED	Io- 0612- 257070 DANMICROCREDIT @ 2007 NDS (INR)	2006	
CEO M Legal For Delivery M Commenc State /Dis	r. Arbind Singh m Society 10del SHG ement Year 199 itricts /Name of	6 Poorest Districts		AT: SUDAM CONTACT N E MAIL- NIE YEAR SOURCE OF FUU NET OWNED FUNDS	Io- 0612- 257070 DANMICROCREDIT @ 2007 NDS (INR) 3,057,835 29,465,000	2,599,159	2,079,328
CEO M Legal For Delivery M Commenc State /Dis	r. Arbind Singh m Society 10del SHG ement Year 199 itricts /Name of	6 Poorest Districts		AT: SUDAM CONTACT N E MAIL- NIE YEAR SOURCE OF FUI NET OWNED FUNDS BORROWINGS	Io- 0612- 257070 DANMICROCREDIT @ 2007 NDS (INR) 3,057,835 29,465,000	2,599,159	2,079,328
CEO M LEGAL FOR DELIVERY M COMMENC STATE /DIS BIHAR / 6 /	r. Arbind Singh m Society Iodel SHG ement Year 199 stricts /Name of Patna, Vaishali, Ka	POOREST DISTRICTS TIIHAR, MUZZAFFARPUR,	Samastipur,	AT: SUDAM CONTACT N E MAIL- NIE YEAR SOURCE OF FUI NET OWNED BORROWINGS INSTITUTIONAL RA	Io- 0612- 257070 DANMICROCREDIT @ 2007 NDS (INR) 3,057,835 29,465,000	2,599,159 13,215,000	2,079,328 12,965,000
CEO M LEGAL FOR DELIVERY M COMMENC STATE /DIS BIHAR / 6 /	r. Arbind Singh m Society 10del SHG ement Year 199 itricts /Name of	6 Poorest Districts		AT: SUDAM CONTACT N E MAIL- NIE YEAR SOURCE OF FUU SOURCE OF FUU BORROWINGS INSTITUTIONAL RA GRADE	Lo- 0612- 257070 DANMICROCREDIT @ 2007 NDS (INR) 3,057,835 29,465,000 ATING NOT RATED NOT RATED	2006 2,599,159 13,215,000	2,079,328 12,965,000 Not Rated
CEO M LEGAL FOR DELIVERY M COMMENC STATE /DIS BIHAR / 6 /	r. Arbind Singh m Society Iodel SHG ement Year 199 stricts /Name of Patna, Vaishali, Ka	POOREST DISTRICTS TIIHAR, MUZZAFFARPUR,	Samastipur,	AT: SUDAM CONTACT N E MAIL- NIE SOURCE OF FUI SOURCE OF FUI BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL E	Lo- 0612- 257070 DANMICROCREDIT @ 2007 NDS (INR) 3,057,835 29,465,000 ATING NOT RATED NOT RATED	2006 2,599,159 13,215,000	2,079,328 12,965,000 Not Rated
CEO M LEGAL FOR DELIVERY M COMMENC STATE /DIS BIHAR / 6 / M YEAR CLIENT	r. Arbind Singh M Society Iodel SHG ement Year 199 itricts /Name of Patna, Vaishali, Ka 2007	Poorest Districts Tihar, Muzzaffarpur,	Samastipur, 2005	AT: SUDAM CONTACT N E MAIL- NIE SOURCE OF FUI SOURCE OF FUI BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL E OPERATIONAL E	Lo- 0612- 257070 DANMICROCREDIT @ 2007 NDS (INR) 3,057,835 29,465,000 ATING NOT RATED NOT RATED	2006 2,599,159 13,215,000	2,079,328 12,965,000 Not Rated
CEO M LEGAL FOR DELIVERY M COMMENC STATE /DIS BIHAR / 6 / BIHAR / 6 / VEAR CLIENT OUTREACH SC/ST	R. ARBIND SINGH M SOCIETY IODEL SHG EMENT YEAR 199 STRICTS /NAME OF PATNA, VAISHALI, KA 2007 17,562	Poorest Districts Tilhar, Muzzaffarpur, 2006 9,682	Samastipur, 2005 8,071	AT: SUDAM CONTACT N E MAIL- NIE SOURCE OF FUX SOURCE OF FUX BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL E	IO- 0612- 257070 DANMICROCREDIT @ 2007 NDS (INR) 3,057,835 29,465,000 ATING NOT RATED NOT RATED FFICIENCY	25,2577589 REDIFFMAIL.COM 2006 2,599,159 13,215,000 NOT RATED NOT RATED	2,079,328 12,965,000 Not Rated Not rated

NAME OF T	THE ORGANISATION	N PADMABATI PRAT	hamika Mahila San	існауа Ѕамав	aya L td		
	R. HARIHAR NAYAM	<		Address			
LEGAL FORM				AT/PU. L) ARPANARAYANPUR	, DIST. NAYAGARH	, ORISSA
	ODEL INDIVIDUA						
	EMENT YEAR 200	Poorest Districts		Year	2007	2006	2005
ORISSA / 1		P COREST DISTRICTS		SOURCE OF FUI		2000	2000
URISSA / I							
				Net Owned Funds	743,020	364,300	646,600
				Borrowings	506,500	379,000	260,000
				Institutional R	ATING		
				Grade	Not Rated	Not rated	Not Rated
				Agency	Not Rated	Not rated	Not rated
YEAR	2007	2006	2005				
CLIENT OUTREACH	470	366	300	Operational E	FFICIENCY		
SC/ST CLIENTS	Not Available	Not Available	Not Available	Operating Costs (%)	16.76	32	12.38
Loan Portfolio (INR)	908,494	481,258	557,148	Annualized Cost to credit clients (%)	18.92	27.95	18.48
		N PIKEPARA KAMAL	a Seva Samity				
CFO Me							
	Vidyabati Das			Address	ARA, P.O . JAMIRA,	P.S- FALTA, DIST- S	SOUTH 24 PGS.
Legal Form	M SOCIETY			VILL- PAIKP	ARA, P.O- JAMIRA, SAL, 743504 .		
Legal Form Delivery M		98		VILL- PAIKP WEST BENG CONTACT N		0, 09733818403	
Legal Form Delivery M Commence	m Society Iodel SHG ement Year 199	98 Poorest Districts		VILL- PAIKP WEST BENG CONTACT N	GAL, 743504. 0- 03174- 25530	0, 09733818403	
Legal Form Delivery M Commence State /Dist	m Society Iodel SHG ement Year 199	Poorest Districts		VILL- PAIKP WEST BENG CONTACT N E MAIL-VID	SAL, 743504. 0- 03174- 25530 YABATI_DAS@YAHO 2007	0, 09733818403 bo.co.in	3
Legal Form Delivery M Commence State /Dist	m Society Iodel SHG ement Year 199 tricts /Name of	Poorest Districts		VILL- PAIKP, WEST BENG CONTACT N E MAIL-VID	SAL, 743504. 0- 03174- 25530 YABATI_DAS@YAHO 2007	0, 09733818403 bo.co.in	3
Legal Form Delivery M Commence State /Dist	m Society Iodel SHG ement Year 199 tricts /Name of	Poorest Districts		VILL- PAIKP WEST BENG CONTACT N E MAIL-VID YEAR SOURCE OF FUI NET OWNED	SAL, 743504. 0- 03174- 25530 YABATI_DAS@YAHO 2007 NDS (INR)	0, 09733818403 bo.co.in 2006	2005
Legal Form Delivery M Commence State /Dist	m Society Iodel SHG ement Year 199 tricts /Name of	Poorest Districts		VILL- PAIKP. WEST BENG CONTACT N E MAIL-VID YEAR SOURCE OF FUN NET OWNED FUNDS	SAL, 743504. o- 03174- 25530 YABATI_DAS@YAHO 2007 NDS (INR) 0 1,300,000	0, 09733818403 00.CO.IN 2006 53,000	2005 93,000
Legal Form Delivery M Commence State /Dist	m Society Iodel SHG ement Year 199 tricts /Name of	Poorest Districts		VILL- PAIKP WEST BENG CONTACT N E MAIL-VID YEAR SOURCE OF FUI NET OWNED FUNDS BORROWINGS	SAL, 743504. o- 03174- 25530 YABATI_DAS@YAHO 2007 NDS (INR) 0 1,300,000	0, 09733818403 00.CO.IN 2006 53,000	2005 93,000
Legal Form Delivery M Commence State /Dist	m Society Iodel SHG ement Year 199 tricts /Name of	Poorest Districts		VILL- PAIKP WEST BENG CONTACT N E MAIL-VID YEAR SOURCE OF FUI NET OWNED BORROWINGS INSTITUTIONAL RA	SAL, 743504. O- 03174- 25530 YABATI_DAS@YAHO 2007 NDS (INR) 0 1,300,000 ATING	0, 09733818403 DO.CO.IN 2006 53,000 650,000	3 2005 93,000 150,000
Legal Form Delivery M Commence State /Dist	m Society Iodel SHG ement Year 199 tricts /Name of	Poorest Districts	2005	VILL- PAIKP WEST BENG CONTACT N E MAIL-VID VEAR SOURCE OF FUI BORROWINGS INSTITUTIONAL RA GRADE AGENCY	SAL, 743504. O- 03174- 25530 YABATI_DAS@YAHO 2007 NDS (INR) 0 1,300,000 ATING NOT RATED NOT RATED	0, 09733818403 DO.CO.IN 2006 53,000 650,000	2005 93,000 150,000 Not Rated
LEGAL FORM DELIVERY M COMMENCE STATE /DIS WEST BEN	M SOCIETY IODEL SHG EMENT YEAR 199 TRICTS /NAME OF GAL / 2 / 24 PARGAT	Poorest Districts		VILL- PAIKP WEST BENG CONTACT N E MAIL-VID YEAR SOURCE OF FUT NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL E	SAL, 743504. O- 03174- 25530 YABATI_DAS@YAHO 2007 NDS (INR) 0 1,300,000 ATING NOT RATED NOT RATED	0, 09733818403 DO.CO.IN 2006 53,000 650,000	2005 93,000 150,000 Not Rated
LEGAL FORM DELIVERY M COMMENCE STATE /DIS WEST BEN WEST BEN	M SOCIETY IODEL SHG EMENT YEAR 199 TRICTS /NAME OF GAL / 2 / 24 PARGAN	Poorest Districts NAS South 2006	2005	VILL- PAIKP WEST BENG CONTACT N E MAIL-VID VEAR SOURCE OF FUI BORROWINGS INSTITUTIONAL RA GRADE AGENCY	SAL, 743504. O- 03174- 25530 YABATI_DAS@YAHO 2007 NDS (INR) 0 1,300,000 ATING NOT RATED NOT RATED	0, 09733818403 DO.CO.IN 2006 53,000 650,000	2005 93,000 150,000 Not Rated

		N POTOLEI PRATHA	MIKA MAHILA SANC		YA LTD		
CEO MR LEGAL FOR	R. DIPAK KUMAR E M. MACS	BEHURIA		Address AT: Ghasif	put, P.O: D amapa	RA,	
	ODEL INDIVIDUAL	LENDING		DIST: BANK	KI, CUTTACK, ORIS	SSA	
	ement Year 2006	6					
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		YEAR	2007	2006	2005
O RISSA / 1				SOURCE OF FU	NDS (INR)		
				Net Owned Funds	265,500	Not Applicable	Not Applicable
				Borrowings	100,000	Not Applicable	Not Applicable
				Institutional R	ATING		
				Grade	Not rated	Not Applicable	Not Applicable
				Agency	Not rated	Not Applicable	Not Applicable
YEAR	2007	2006	2005	Operational E	FFICIENCY		
Client Outreach	143	Not Applicable	Not Applicable				
SC/ST CLIENTS	Not Available	Not Applicable	Not Applicable	Operating Costs (%)	18.81	Not Applicable	Not Applicable
Loan Portfolio (INR)	130,063	Not Applicable	Not Applicable	Cost to CREDIT CLIENTS (%)	20.58	Not Applicable	Not Applicable
	HE ORGANISATION		STA				
CEO M Legal Fori Delivery N	s. Anjana Borka	AKATI	STA	Ambari, Guv Contact No E-mail- proc	artments, Unit C 8 vahati-781 001, As d 0361- 2517230 chesta@hotmail.co w.gvsassam.org	0	. B Road,
CEO M Legal Fori Delivery N Commence	is. Anjana Bork/ m Society Iodel SHG ement Year 199	AKATI		Mandovi Ap Ambari, Guv Contact No E-mail- proc	vahati-781 001, As d 0361- 251723 Chesta@hotmail.co	SAM O	. B Road, 2005
CEO M Legal Fori Delivery M Commence State /Dis	is. Anjana Bork/ m Society Iodel SHG ement Year 199	akati 99 * Poorest Districts		Mandovi Ap Ambari, Guv Contact No E-mail- proc Website- ww	vahati-781 001, As 5 0361- 251723 Hesta@hotmail.co w.gvsassam.org 2007	SAM O M	
CEO M Legal Fori Delivery M Commence State /Dis	IS. ANJANA BORK/ M SOCIETY IODEL SHG EMENT YEAR 199 TRICTS /NAME OF	akati 99 * Poorest Districts		MANDOVI AP/ Ambari, Guv Contact No E-mail- proc Website- ww Year	vahati-781 001, As 5 0361- 251723 Hesta@hotmail.co w.gvsassam.org 2007	SAM O M	
CEO M Legal Fori Delivery M Commence State /Dis	IS. ANJANA BORK/ M SOCIETY IODEL SHG EMENT YEAR 199 TRICTS /NAME OF	akati 99 * Poorest Districts		MANDOVI AP/ AMBARI, GUV CONTACT NC E-MAIL- PROC WEBSITE- WW YEAR SOURCE OF FU NET OWNED	vahati-781 001, As D 0361- 251723 Hesta@hotmail.co W.gvsassam.org 2007 Nds (inr)	зам 0 м 2006	2005
CEO M Legal Fori Delivery M Commence State /Dis	IS. ANJANA BORK/ M SOCIETY IODEL SHG EMENT YEAR 199 TRICTS /NAME OF	akati 99 * Poorest Districts		MANDOVI AP/ AMBARI, GUV CONTACT NO E-MAIL- PROO WEBSITE- WW YEAR SOURCE OF FU NET OWNED FUNDS	vahati-781 001, As D 0361- 251723 HESTA@HOTMAIL.CO W.GVSASSAM.ORG 2007 NDS (INR) 2,029,929 9,245,358	3SAM 0 M 2006 1,219,929	2005 1,179,517
CEO M Legal Fori Delivery M Commence State /Dis	IS. ANJANA BORK/ M SOCIETY IODEL SHG EMENT YEAR 199 TRICTS /NAME OF	akati 99 * Poorest Districts		MANDOVI AP/ AMBARI, GUV CONTACT NO E-MAIL- PROC WEBSITE- WW YEAR SOURCE OF FU NET OWNED BORROWINGS	vahati-781 001, As D 0361- 251723 HESTA@HOTMAIL.CO W.GVSASSAM.ORG 2007 NDS (INR) 2,029,929 9,245,358	3SAM 0 M 2006 1,219,929	2005 1,179,517
CEO M Legal Ford Delivery N Commence State /Dis Assam/14	IS. ANJANA BORK/ M SOCIETY IODEL SHG EMENT YEAR 199 TRICTS /NAME OF (GOALPARA, BONG/	akati 99 * Poorest Districts aigaon,Dhemaji		MANDOVI AP/ AMBARI, GUV CONTACT NO E-MAIL- PROO WEBSITE- WW YEAR SOURCE OF FU NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA	VAHATI-781 001, As D 0361- 251723(HESTA@HOTMAIL.CO W.GVSASSAM.ORG 2007 NDS (INR) 2,029,929 9,245,358 ATING	2006 1,219,929 5,746,336	2005 1,179,517 3,355,644
CEO M Legal Ford Delivery M Commence State /Dis Assam/14	IS. ANJANA BORK/ M SOCIETY IODEL SHG EMENT YEAR 199 TRICTS /NAME OF	akati 99 * Poorest Districts		MANDOVI AP/ AMBARI, GUV CONTACT NO E-MAIL- PROO WEBSITE- WW YEAR SOURCE OF FU NET OWNED BORROWINGS INSTITUTIONAL RA GRADE	VAHATI-781 001, As D 0361- 251723 HESTA@HOTMAIL.CO W.GVSASSAM.ORG 2007 NDS (INR) 2,029,929 9,245,358 ATING NOT RATED NOT RATED	SSAM O OM 2006 1,219,929 5,746,336 5,746,336 O NOT RATED O	2005 1,179,517 3,355,644 Not rated
CEO M Legal Ford Delivery N Commence State /Dis Assam/14	IS. ANJANA BORK/ M SOCIETY IODEL SHG EMENT YEAR 199 TRICTS /NAME OF (GOALPARA, BONG/	akati 99 * Poorest Districts aigaon,Dhemaji		MANDOVI AP/ AMBARI, GUV CONTACT NO E-MAIL- PROO WEBSITE- WW SOURCE OF FU NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY	VAHATI-781 001, As D 0361- 251723 HESTA@HOTMAIL.CO W.GVSASSAM.ORG 2007 NDS (INR) 2,029,929 9,245,358 ATING NOT RATED NOT RATED FHCIENCY	SSAM OM 2006 1,219,929 5,746,336 NOT RATED NOT RATED	2005 1,179,517 3,355,644 Not rated Not Rated
CEO M LEGAL FOR DELIVERY W COMMENCE STATE /DIS ASSAM/14	IS. ANJANA BORKA M SOCIETY IODEL SHG EMENT YEAR 199 TRICTS / NAME OF A/GOALPARA, BONGA	AKATI 99 POOREST DISTRICTS AIGAON, DHEMAJI 2006	2005	MANDOVI APA AMBARI, GUY CONTACT NO E-MAIL- PROO WEBSITE- WW SOURCE OF FU SOURCE OF FU BORROWINGS INSTITUTIONAL RA GRADE AGENCY	VAHATI-781 001, As D 0361- 251723 HESTA@HOTMAIL.CO W.GVSASSAM.ORG 2007 NDS (INR) 2,029,929 9,245,358 ATING NOT RATED NOT RATED	SSAM O OM 2006 1,219,929 5,746,336 5,746,336 O NOT RATED O	2005 1,179,517 3,355,644 Not rated

NAME OF T	he Organisation	N RAGHUNATH PATH	HAGAR (R.N.P)				
CEO Ma	8. SANCHAYEETA N	Јауак			Nivas, Ramak		IST LANE
LEGAL FOR		G		BERHAMPU	R- 76001, DIST: C	Ganjam, Orissa	
	IODEL SITO, 3L EMENT YEAR 199				00933771801 AL_NAYAK2005@		, 0680-
		Poorest Districts		Year	2007	2006	2005
Orissa / 1 /	Ganjam			SOURCE OF FUN	NDS (INR)		
				Net Owned Funds	1,308,000	486,000	152,400
				Borrowings	44,472,000	28,674,000	15,087,600
				INSTITUTIONAL RA	ATING		
				Grade	Not rated	Not rated	Not rated
				Agency	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	Operational Ef	FICIENCY		
CLIENT OUTREACH	6,540	4,860	3,048	_			
SC/ST CLIENTS	980	730	310	Operating Costs (%)	5	5	5
Loan Portfolio (INR)	45,780,000	29,160,000	15,240,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	10.75	10.75	10.75
		RAJAPUR SEVA	IKETAN (RSN)				
	. Asit Kumar Pa	RMANICK		Address	pur, P.O: K arate		FRIA
LEGAL FOR	M SOCIETY IODEL SHG, JLG	1		DIST: HOW	кан - 711316 , We	ST BENGAL	
	ement Year 200				0 9433400858, N.ASITKUMAR@REE		231518724
STATE /DIS	tricts /Name of	POOREST DISTRICTS		YEAR	2007	2006	2005
WEST BEN	igal/ 1			SOURCE OF FUN	NDS (INR)		
				Net Owned Funds	2,805,699	2,663,359	1,100,919
				Borrowings	18,432,502	6,106,810	1,773,407
				Institutional Ra	JING		
				Grade	Not rated	Not rated	Not rated
				Agency	Not Rated	Not Rated	Not Rated
Year	2007	2006	2005	Operational Ef	FICIENCY		
Client Outreach	3,272	2,951	838	_			
SC/ST CLIENTS	2,039	1,837	566	Operating Costs (%)	4.59	4.83	5.25
Loan Portfolio (INR)	15,043,150	8,202,288	2,469,201	ANNUALIZED COST TO CREDIT CLIENTS (%)	15.20	18	18

	THE ORGANISATIO	N RASHTRIYA GRAM	/in Vikas Nidhi (R	RGVN)			
Legal For Delivery N	. Amiya Sharma M Society Nodel SHG, JLG ement Year 1995			Address 8th Bye Lane, Rajgarh Road, Chandmari Guwahati- 781003 Contact No 0361-2452320, 2528652 E mail- amiya_sharma@hotmail.com Website- www.rgvnindia.org			
State /Dis	TRICTS /NAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005
Assam/10/	Goalpara, Bongai	GAON		SOURCE OF FUN	ids (inr)		
1007444, 107				NET OWNED FUNDS	3,264,667	2,595,541	1,776,000
				Borrowings	142,000,000	36,500,000	16,425,000
				INSTITUTIONAL RA	TING		
				Grade	NOT RATED	BETA PLUS	NOT RATED
YEAR	2007	2006	2005	Agency	NOT RATED	MCRIL	NOT RATED
	2007	2000	2005	OPERATIONAL EF	FICIENCY		
OUTREACH	42 507	35 000	31 674	Operating Costs (%)	9.44	12.94	14.7
CLIENTS	17 003	14 000	12 669	ANNUALIZED			
Loan Portfolio (INR)	132,234,445	61,524,881	34,660,084	Cost to credit clients (%)	15	15	15
	THE ORGANISATIO	N SAHABHAGI VIKA	SH ABHYAN				
Legal For Delivery M	r. Jagadish Pra m Society 10del SHG ement Year 199			BHUBANESWA CONTACT NC E MAIL- JAGAE	316, Near Naka Ga R, Dist: Khurda, C d 0674- 238425 dishpradhan@hotm w.svaindia.org	PRISSA- 751003 7/ 2384258	
State /Dis	TRICTS /NAME OF	Poorest Districts		YEAR	2007	2006	2005
ORISSA / 4	BOLANGIR, KALAHAI	ndi, N uapada		Source of Fun	ids (inr)		
				NET OWNED FUNDS	3,791,975	3,572,455	1,956,752
				Borrowings	8,945,980	7,261,943	2,434,800
				INSTITUTIONAL RA	TING		
				Grade	NOT RATED	NOT RATED	NOT RATED
Vec	2007	2007	2005	Agency	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	Operational Ef	FICIENCY		
CLIENT OUTREACH	11,176	11,176	7,651	Operating	3.50	4	4
	6,779	6,779	4,006	Costs (%) Annualized Cost to	24	24	24

24

24

24

COST TO CREDIT CLIENTS (%)

Loan Portfolio (INR)

12,737,955

10,834,398

4,391,552

	THE ORGANISATIO		ni Prathamika Ma	HILA SANCHAYA	Samabaya I to		
CEO N Legal Fori Delivery N	r. Lokanath Ma M MACs	HARANA		Address AT Niladr PO: Saila	ee Vihar Riksha shreevihar, var, Dist: Khur		
State /Dis	tricts /N ame of	POOREST DISTRICTS		Year	2007	2006	2005
ORISSA /	1/			SOURCE OF FUN	ds (INR)		
				NET OWNED Funds	188,500	Not Applicable	Not Applicable
				Borrowings	155,000	Not Applicable	Not Applicable
				INSTITUTIONAL RAT	IING		
				GRADE	Not rated	Not Applicable	Not Applicable
				Agency	Not Rated	Not Applicable	Not Applicable
Year	2007	2006	2005	Operational Eff	ICIENCY		
Client Outreach	141	Not Applicable	NOT APPLICABLE				
SC/ST CLIENTS	Not available	Not Applicable	Not Applicable	Operating Costs (%)	8.73	Not Applicable	Not Applicable
Loan Portfolio (INR)	176,102	Not Applicable	Not Applicable	ANNUALIZED COST TO CREDIT CLIENTS (%)	10.22	Not Applicable	Not Applicable
NAME OF 1	HE ORGANISATIO	N SARALA WO	MEN WELFARE SO	CIETY			
Legal For Delivery N	r. Arabinda Sin M Section 25 (Iodel Individua ement Year 200	Company l lending		JHOREHAT, HO CONTACT NC E MAIL- ARABI	OWRAH, WEST BENG	0, 21193200, 094	
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		YEAR	2007	2006	2005
WEST BEN	gal / 1			SOURCE OF FUN	ds (inr)		
				Net Owned Funds	1,850,000	Not Applicable	Not Applicable
				Borrowings	15,000,000	Not Applicable	Not Applicable
				Institutional Rat	ING		
				Grade	Not Rated	Not Applicable	Not Applicable
				Agency	Not Rated	Not Applicable	Not Applicable
Year	2007	2006	2005	Operational Eff	ICIENCY		
Client Outreach	48 26	Not Applicable	Not Applicable				
SC/ST CLIENTS	Not available	Not Applicable	Not Applicable	Operating Costs (%)	8.70	Not Applicable	Not Applicable
Loan Portfolio	16.627.820	Not Applicable	Not Applicable	ANNUALIZED COST TO CREDIT CLIENTS	33	Not Applicable	Not Applicable

Portfolio (INR)

16,627,820

NAME OF	THE ORGANISATIO	N SOCIAL ACTIO	N FOR RURAL COM	MUNITY (SAR	C)		
	. Ashok Kumar I	PANIGRAHI		Address			
	M SOCIETY				as, Behind Nari S ambalpur, 76800		
	NODEL SHG			CONTACT NO	- 0663-2412263, c6607@rediffma	09937455878	
	ement Year 2000			E MAIL- SAR		NL.COM	
STATE /DIS	STRICTS /NAME OF	POOREST DISTRICTS		Year	2007	2006	2005
ORISSA / 2	/ SAMBALPUR, JHARS	SUGUDA		SOURCE OF FU	NDS (INR)		
				Net Owned Funds	102,698	215,059	2,893
				Borrowings	61,010	210,440	2,375
				Institutional R	ATING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
Year	2007	2006	2005	Operational E	FFICIENCY		
CLIENT OUTREACH	1,208	161	129				
SC/ST CLIENTS	721	89	60	Operating Costs (%)	42.72	29.58	12.58
Loan Portfolio (INR)	596,000	276,000	100,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	25	25	25
	THE ORGANISATIO		FARE AGENCY AND	Training Ins	TITUTE (SWATI)		
CEO M	r. Hari Shankar		FARE AGENCY AND	Address			
CEO M Legal For	r. Hari Shankar m Society	Raut		Address AT: Malerin Dist: Kandi	лана, PO: Paburia, hmal, Orissa - 762'		
CEO M Legal For Delivery N	r. Hari Shankar m Society	Raut G, Individual lendi		Address AT: Malerin Dist: Kandi Contact N Email- swat	лана, PO: Paburia,		
CEO M Legal For Delivery M Commenc	r. Hari Shankar m Society 10del SHG, JL ement Year 200	Raut G, Individual lendi	NG	Address AT: Malerin Dist: Kandi Contact N Email- swat	иана, РО: Paburia, hmal, Orissa - 762 lo- 06847- 264104 i_pab@yahoo.co.in		2005
CEO M Legal For Delivery M Commenc State /Dis	r. Hari Shankar m Society 10del SHG, JL ement Year 200	Raut G, Individual lendi 1	NG	Address AT: Malerin Dist: Kandi Contact N Email- swat Website- w	иана, PO: Paburia, hmal, Orissa - 762' lo- 06847- 264104 i_pab@yahoo.co.in vw.swatiplb.org 2007	4, 260386	2005
CEO M Legal For Delivery M Commenc State /Dis	r. Hari Shankar m Society Model SHG, JL ement Year 200 stricts /Name of	Raut G, Individual lendi 1	NG	Address AT: Malerin Dist: Kandi Contact N Email- swat Website- ww Year	иана, PO: Paburia, hmal, Orissa - 762' lo- 06847- 264104 i_pab@yahoo.co.in vw.swatiplb.org 2007	4, 260386	2005 134,000
CEO M Legal For Delivery M Commenc State /Dis	r. Hari Shankar m Society Model SHG, JL ement Year 200 stricts /Name of	Raut G, Individual lendi 1	NG	ADDRESS AT: MALERIN DIST: KANDI CONTACT N EMAIL- SWAT WEBSITE- WA YEAR SOURCE OF FUI NET OWNED	Maha, PO: Paburia, Hmal, Orissa - 762' Io- 06847- 264104 I_pab@yahoo.co.in ww.swatiplb.org 2007 Nds (inr)	4, 260386 2006	
CEO M Legal For Delivery M Commenc State /Dis	r. Hari Shankar m Society Model SHG, JL ement Year 200 stricts /Name of	Raut G, Individual lendi 1	NG	ADDRESS AT: MALERIM DIST: KANDI CONTACT N EMAIL- SWAT WEBSITE- WA YEAR SOURCE OF FUI NET OWNED FUNDS	иана, PO: Paburia, hmal, Orissa - 762' lo- 06847- 264104 i_pab@yahoo.co.in ww.swatiplb.org 2007 nds (inr) 0 300,000	4, 260386 2006 0	134,000
CEO M Legal For Delivery M Commenc State /Dis	r. Hari Shankar m Society Model SHG, JL ement Year 200 stricts /Name of	Raut G, Individual lendi 1	NG	ADDRESS AT: MALERIM DIST: KANDI CONTACT N EMAIL- SWAT WEBSITE- WW YEAR SOURCE OF FUI NET OWNED FUNDS BORROWINGS	иана, PO: Paburia, hmal, Orissa - 762' lo- 06847- 264104 i_pab@yahoo.co.in ww.swatiplb.org 2007 nds (inr) 0 300,000	4, 260386 2006 0	134,000
CEO M Legal For Delivery M Commenc State /Dis Orissa /	r. Hari Shankar m Society Aodel SHG, JL ement Year 200 stricts /Name of 1 / Kandhamal	Raut G, Individual lendi 1 Poorest Districts	NG	ADDRESS AT: MALERIM DIST: KANDI CONTACT N EMAIL- SWAT WEBSITE- WA YEAR SOURCE OF FUI NET OWNED FUNDS BORROWINGS	иана, PO: Paburia, HMAL, Orissa - 7621 Io- 06847- 264104 I_PAB@YAHOO.CO.IN WW.SWATIPLB.ORG 2007 NDS (INR) 0 300,000	 4, 260386 2006 0 235,000 	134,000 100,000
CEO M Legal For Delivery M Commenc State /Dis Orissa /	r. Hari Shankar m Society Model SHG, JL ement Year 200 stricts /Name of	Raut G, Individual lendi 1	NG	ADDRESS AT: MALERIM DIST: KANDI CONTACT N EMAIL- SWAT WEBSITE- WW VEAR SOURCE OF FUI NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA	иана, PO: Paburia, HMAL, Orissa - 7624 Io- 06847- 264104 I_PAB@YAHOO.CO.IN WW.SWATIPLB.ORG 2007 NDS (INR) 0 300,000 ATING Not Rated Not Rated	4, 260386 2006 0 235,000 Not Rated	134,000 100,000 Not Rated
CEO M LEGAL FOR DELIVERY M COMMENC STATE / DIS ORISSA / VEAR	r. Hari Shankar m Society Aodel SHG, JL ement Year 200 stricts /Name of 1 / Kandhamal	Raut G, Individual lendi 1 Poorest Districts	NG	ADDRESS AT: MALERIM DIST: KANDI CONTACT N EMAIL- SWAT WEBSITE- WW VEAR SOURCE OF FUI NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL E	иана, PO: Paburia, HMAL, Orissa - 7624 Io- 06847- 264104 I_PAB@YAHOO.CO.IN WW.SWATIPLB.ORG 2007 NDS (INR) 0 300,000 ATING Not Rated Not Rated	4, 260386 2006 0 235,000 Not Rated	134,000 100,000 Not Rated
CEO M LEGAL FOR DELIVERY M COMMENC STATE / DIS ORISSA / VEAR	R. HARI SHANKAR M SOCIETY JODEL SHG, JL EMENT YEAR 200 STRICTS /NAME OF 1 / KANDHAMAL	RAUT G, INDIVIDUAL LENDI 1 POOREST DISTRICTS 2006	NG 2005	ADDRESS AT: MALERIM DIST: KANDI CONTACT N EMAIL- SWAT WEBSITE- WA YEAR SOURCE OF FUI NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA GRADE AGENCY	иана, PO: Paburia, HMAL, Orissa - 762 ⁴ Io- 06847- 264104 I_PAB@YAHOO.CO.IN WW.SWATIPLB.ORG 2007 NDS (INR) 0 300,000 ATING Not Rated Not Rated FFICIENCY	4, 260386 2006 0 235,000 Not Rated Not Rated	134,000 100,000 Not Rated Not Rated

		0	F				
	he Organisation . Deepmala Sing		EMPOWERMENT AND	Address	VANCEMENT (SER	V-SEVA)	
	M SOCIETY	11			hara Road, PO:	ICHAK, DIST: HAZ	ARIBAGH,
	IODEL SHG			JHARKHAND- 825402 Солтаст No 06548-285276, 9431503889 Е маіl- servesewa@yahoo.com			
	EMENT YEAR 200	0					
State /Dis	iricts /Name of	POOREST DISTRICTS		Year	2007	2006	2005
JHARKHAM	id / 1 / H azaribagh	I		SOURCE OF FUR	NDS (INR)		
				Net Owned Funds	1,174,314	857,680	674,720
				Borrowings	1,806,307	1,806,307	1,180,160
				Institutional RA	ATING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
Year	2007	2006	2005	O perational EI	FICIENCY		
Client Outreach	886	734	592	Operating			
SC/ST CLIENTS	232	203	199	Costs (%)	1.84	1.67	2.75
Loan Portfolio (INR)	2,296,615	2,107,115	1,180,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	22.80	22.80	22.80
NAME OF T	HE ORGANISATION	N SOCIETY FOR	MODEL, GRAM BIK	ash Kendra			
Legal Fori Delivery N	. Ganesh Chand M Society Iodel Grameen :ment Year 2004			Address 107, Jodhpur Park (Ground Floor), Kolkata- 700068 Contact No 033- 65268141, 65299413 Email- grambikah@rediffmail.com			
STATE /DIS	TRICTS /N AME OF	POOREST DISTRICTS		Year	2007	2006	2005
WEST BENG	GAL / 2			Source of Fur	NDS (INR)		
				Net Owned Funds	306,351	163,058	40,148
				Borrowings	2,730,500	1,680,000	768,700
				Institutional Ra	JING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
Year	2007	2006	2005	Operational E			
Client Outreach	2,453	1,266	369		HOLENGT		
SC/ST CLIENTS	1,962	1,013	295	Operating Costs (%)	2.92	4.67	2.51
LOAN				ANNUALIZED COST TO	35.75	38	38

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1,447,238

2,767,302

Portfolio (INR)

7,307,101

NAME OF	THE ORGANISATIO	n Sramajibi B	ikash Prathamika	MAHILA SANCI	haya Samabaya L	.TD			
CEO M	r. Prasanna Kui	mar Dash		Address					
LEGAL FOR	MACs			A/P BHUSU	A/P Bhusundapur, Dist: Khurda, Orissa				
DELIVERY N	Iodel Individua	L LENDING							
	ement Year 200	3							
STATE /DIS	stricts /N ame of	POOREST DISTRICTS		YEAR	2007	2006	2005		
O rissa / 1				Source of Funds (inr)					
UNISSA/ I									
				NET OWNED FUNDS	2,011,898	591,950	73,500		
				Borrowings	1,153,500	453,000	46,000		
				INSTITUTIONAL RA	ATING				
				GRADE	Not Rated	Not Rated	Not Rated		
				Agency	Not Rated	Not Rated	Not Rated		
Year	2007	2006	2005	AGENCY					
CLIENT				OPERATIONAL EF	FICIENCY				
OUTREACH	740	352	107	Operating					
SC/ST Clients	Not Available	Not Available	Not Available	Costs (%)	12.74	13.72	30.10		
				ANNUALIZED					
LOAN Portfolio	1,461,122	460,621	66,845	COST TO CREDIT CLIENTS	18.72	13.21	11.09		
(INR)				(%)					
NAME OF	the Organisatio	N SREEMA MAH	ILA SAMITY						
CEO Ms	. Bani Saraswat	1		Address					
	M SOCIETY				UTTAPALIA, NADIA, 03473-265207		1 504,		
DELIVERY N	Iodel SHG			CONTACT NO- 03473- 265207, 265385 E MAIL- SREEMA@VSNL.NET, NADIA1098@SANCHARNET.IN WEBSITE- WWW.SMS-INDIA.ORG					
	ement Year 200	0							
STATE /DIS	STRICTS /NAME OF	POOREST DISTRICTS		Year	2007	2006	2005		
WEST BENG	al/3/ Murshidab	AD		SOURCE OF FUN	ids (inr)				
				Net Owned Funds	8,400,000	3,700,000	2,500,000		
				Borrowings	156,300,000	73,400,000	27,200,000		
				Institutional RA	TING				
					Not Rated	Not Rated			
				Grade	INUT KATED	NUT KAIED	BETA PLUS		
				Agency	Not Rated	Not Rated	M-CRIL		
YEAR	2007	2006	2005						
CLIENT	62.024			OPERATIONAL EF	FICIENCY				
62,024 48,272 35,122				Operating	6.99	9.38	9.32		
SC/ST Clients	34,100	24,000	17,500	Costs (%)	0.77	7.00	7.52		
Loan				ANNUALIZED COST TO	18.50	18	15		
	163,500,000	85 200 000	35 600 000	CREDIT CLIENTS	10.30	10	15		

Portfolio (INR)

163,500,000

85,200,000

35,600,000

NAME OF 1	THE ORGANISATIO	N SUPPORT						
Legal Fori Delivery N	CEO MR. BHAWANI SHANKAR GUPTA Legal Form Society Delivery Model SHG, JLG Commencement Year 2005 State /Districts /Name of Poorest Districts				Address DVC Colony, Near Hanuman Mandir, Hazaribag-825301, Jharkhand Contact No 06546-266742, 9431185632 Email- bsguptahzb@rediffmail.com			
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		YEAR	2007	2006	2005	
JHARKHANI	o / 4 / Hazaribagh,	Giridh, Chatra, Kode	ERMA	SOURCE OF FUN	ds (INR)			
				Net Owned Funds	0	0	0	
				Borrowings	5,700,000	800,000	100,000	
				Institutional Ra	TING			
				Grade	Not Disclosed	Not Rated	Not Rated	
YEAR	2007	2006	2005	Agency	M-CRIL	Not Rated	Not Rated	
CLIENT	6,809			OPERATIONAL EF	FICIENCY			
OUTREACH SC/ST CLIENTS	2,825	2,816	2,320	Operating Costs (%)	8	10	10	
Loan Portfolio	CLIENTS 2,825 2,816 1,286 LOAN PORTFOLIO 2,748,744 364,464 85.000				22.80	34.20	34.20	
(INR)	2,7,10,7,11	364,464	85,000	CREDIT CLIENTS (%)				
NAME OF T	THE ORGANISATIO		85,000 ті Ргатнаміка Ма і	(%)	Samabaya Ltd			
NAME OF T CEO M LEGAL FORI DELIVERY M	t <mark>he Organisatio</mark> i Is. Bindu Rout	N SWAYAMSAK		(%) HILA SANCHAYA Address AT: Paigua	Samabaya Ltd an, PO: Bhhatimu i, Cuttack, Oriss			
NAME OF T CEO M LEGAL FORT DELIVERY M COMMENCE	t <mark>he Organisation</mark> Is. Bindu Rout M MACs 10del Individua ement Year 200	N SWAYAMSAK		(%) HILA SANCHAYA Address AT: Paigua	N, PO: BHHATIMU		2005	
NAME OF T CEO M LEGAL FORT DELIVERY M COMMENCE	t <mark>he Organisation</mark> Is. Bindu Rout M MACs 10del Individua ement Year 200	N SWAYAMSAK AL LENDING 06		(%) hila Sanchaya Address AT: Paigua Dist: Tang	nn, PO: Bhhatimu i, Cuttack, Oriss 2007	SA	2005	
NAME OF T CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS	t <mark>he Organisation</mark> Is. Bindu Rout M MACs 10del Individua ement Year 200	N SWAYAMSAK AL LENDING 06		(%) HILA SANCHAYA Address AT: Paigua Dist: Tang	nn, PO: Bhhatimu i, Cuttack, Oriss 2007	SA	2005 Not Applicable	
NAME OF T CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS	t <mark>he Organisation</mark> Is. Bindu Rout M MACs 10del Individua ement Year 200	N SWAYAMSAK AL LENDING 06		(%) HILA SANCHAYA ADDRESS AT: PAIGUA DIST: TANG VEAR SOURCE OF FUN NET OWNED	nn, PO: Bhhatimu i, Cuttack, Oriss 2007 ds (inr)	3A 2006		
NAME OF T CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS	t <mark>he Organisation</mark> Is. Bindu Rout M MACs 10del Individua ement Year 200	N SWAYAMSAK AL LENDING 06		(%) HILA SANCHAYA ADDRESS AT: PAIGUA DIST: TANG VEAR SOURCE OF FUN NET OWNED FUNDS	an, PO: Bhhatimu i, Cuttack, Oriss 2007 ds (inr) 32,500 30,000	2006 Not Applicable	Not Applicable	
NAME OF T CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS	t <mark>he Organisation</mark> Is. Bindu Rout M MACs 10del Individua ement Year 200	N SWAYAMSAK AL LENDING 06		(%) HILA SANCHAYA ADDRESS AT: PAIGUA DIST: TANG VEAR SOURCE OF FUN NET OWNED BORROWINGS BORROWINGS INSTITUTIONAL RAT GRADE	an, PO: Bhhatimu i, Cuttack, Oriss 2007 ds (inr) 32,500 30,000	2006 Not Applicable	Not Applicable	
NAME OF T CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS ORISSA / 1	THE ORGANISATION IS. BINDU ROUT M MACS TODEL INDIVIDUA EMENT YEAR 200 TRICTS /NAME OF	N SWAYAMSAK AL LENDING D6 POOREST DISTRICTS	ti Prathamika Mah	(%) HILA SANCHAYA ADDRESS AT: PAIGUA DIST: TANG VEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT	IN, PO: BHHATIMU I, CUTTACK, ORISS 2007 DS (INR) 32,500 30,000	2006 2006 Not Applicable Not Applicable	Not Applicable Not Applicable	
NAME OF T CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS	THE ORGANISATION IS. BINDU ROUT M MACS TODEL INDIVIDUA EMENT YEAR 200 TRICTS /NAME OF	N SWAYAMSAK AL LENDING D6 POOREST DISTRICTS		(%) HILA SANCHAYA ADDRESS AT: PAIGUA DIST: TANG VEAR SOURCE OF FUN NET OWNED BORROWINGS BORROWINGS INSTITUTIONAL RAT GRADE	AN, PO: BHHATIMU I, CUTTACK, ORISS 2007 DS (INR) 32,500 30,000 ING Not Rated Not Rated	A 2006 2006 Not Applicable Not Applicable	Not Applicable Not Applicable Not Applicable	
NAME OF T CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS ORISSA / 1	THE ORGANISATION IS. BINDU ROUT M MACS TODEL INDIVIDUA EMENT YEAR 200 TRICTS /NAME OF	N SWAYAMSAK AL LENDING D6 POOREST DISTRICTS	ti Prathamika Mah	(%) HILA SANCHAYA ADDRESS AT: PAIGUA DIST: TANG VEAR SOURCE OF FUN SOURCE OF FUN BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	AN, PO: BHHATIMU I, CUTTACK, ORISS 2007 DS (INR) 32,500 30,000 ING Not Rated Not Rated	A 2006 2006 Not Applicable Not Applicable	Not Applicable Not Applicable Not Applicable	

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NAME OF	the Organisatio	N SWAYAMSHRE	E MICRO CREDIT S	ERVICES (SMC	CS)			
CEO MR	. Parashuram N	AYAK		Address				
LEGAL FOR	M SECTION 25 C	OMPANY		M-75, Samanta Vihar, Near NALCO Chowk, Bhubaneswar, Orissa-751 017				
	MODEL SHG			Contact No 0674- 2302646, 9437016005				
Сомменс	EMENT YEAR 200	3		EMAIL- SMCS	BBSR@DATAONE.IN	I		
STATE /DIS	stricts /Name of	POOREST DISTRICTS	5	YEAR	2007	2006	2005	
	Orissa / 24 / Ganjam, Bolangir, Sambalpur, Sundargarh, Koraput, Keonjhar, Malkangiri, Boudh, Deogarh, Dhenkanal, Kandhamal, Jharsuguda, Mayurbhanj.				NDS (INR)			
					2,889,211	1,245,272	829,904	
				Borrowings	56,956,633	19,101,729	5,740,663	
				INSTITUTIONAL RA	ATING			
				Grade	Not Rated	Not Rated	В	
				AGENCY	Not Rated	Not Rated	M-CRIL	
Year	2007	2006	2005	Operational E				
CLIENT OUTREACH	15,868	6,968	1,264					
SC/ST CLIENTS	6,294	3,578	457	Operating Costs (%)	5.23	9.28	18.08	
Loan Portfolio (INR)	64,517,038	23,092,877	4,205,046	ANNUALIZED Cost to CREDIT CLIENTS (%)	16	16	16	
NAME OF	the Organisatio	N ULLON SOCIA	al Welfare Socie	ΓY				
CEO MR	. Авніліт Das			Address				
	M SOCIETY				PO: RAMLOCHAN 0-03174-277162		ABAZAR	
DELIVERY N	Nodel SHG, Indi	VIDUAL LENDING		EMAIL- ABHI	IJITULLON@YAHOO.	CO.IN		
Commencement Year 2000				WEBSITE- V	WW.USWSINDIA.OR	G		
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005	
West Bengal / 1 / South 24 Parganas				Source of Fur	NDS (INR)			
				Net Owned Funds	19,905,537	20,660,828	19,645,003	

				ROENCT	Not rated	Not rated	Not rated
YEAR	2007	2006	2005				
CLIENT OUTREACH	4,967	5,847	5,854	Operational E	FFICIENCY		
SC/ST CLIENTS	1,987	2,339	2,342	Operating Costs (%)	7.81	2.45	1.94
Loan Portfolio (INR)	10,751,496	11,804,376	12,665,652	Annualized Cost to CREDIT CLIENTS (%)	24	24	24

0

Not rated

BORROWINGS

GRADE

INSTITUTIONAL RATING

00

Not rated

300,000

Not rated

	THE ORGANISATIO	N UPKAR					
CEO M	Ir. Baman Chara	ал Моналтү		Address			
	M SOCIETY				ROAD, PO: NIMAP , ORISSA 752106		
		DIVIDUAL LENDING		Солтаст No 06750- 250831, 09937368816 Емаіс- upkar_orissa@yahoo.co.in			
	ement Year 200)4		EMAIL- UPP	(AR_ORISSA@YAHO	DO.CO.IN	
STATE /DIS	TRICTS /NAME OF	POOREST DISTRICTS		YEAR 2007 2006 2005			
Orissa / 2 /				SOURCE OF FUN	ids (inr)		
				Net Owned Funds	250,000	0	0
				Borrowings	650,000	435,000	200,000
				INSTITUTIONAL RA	ATING		
				Grade	Not rated	Not rated	Not rated
				Agency	Not rated	Not rated	Not rated
YEAR	2007	2006	2005	Operational Ef			
CLIENT OUTREACH	482	240	115		FICIENCE		
SC/ST CLIENTS	318	185	111	Operating Costs (%)	2	2	2
Loan Portfolio (INR)	260,000	60,000	26,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	34.2	30.4	28.5
(INR)							
	THE ORGANISATIO	N VEDIKA CREE	DIT CAPITAL LIMITED				
CEO MR	R. GGAUTAM JAIN	N VEDIKA CREE	DIT CAPITAL LIMITED	Address			
CEO MR Legal Fori	R. GGAUTAM JAIN M NBFC		DIT CAPITAL LIMITED	406, Hrilo Ranchi, Jh	к Complex, 4тн F arkhand- 83400'	1	,
CEO MR Legal Fori Delivery N	R. GGAUTAM JAIN	/IDUAL LENDING	DIT CAPITAL LIMITED	406, Hrilo Ranchi, Jh Contact No		1 9, 9431115134	,
CEO MR Legal Fori Delivery N Commence	r. Ggautam Jain m NBFC 10del JLG, indiv ement Year 200	/IDUAL LENDING	DIT CAPITAL LIMITED	406, Hrilo Ranchi, Jh Contact No	arkhand- 83400' d - 0651- 220824 9	1 9, 9431115134	, 2005
CEO MR Legal Fori Delivery M Commence State /Dis	r. Ggautam Jain m NBFC 10del JLG, indiv ement Year 200	/IDUAL LENDING 14	DIT CAPITAL LIMITED	406, Hrilo Ranchi, Jh Contact No Email- gaut	аккнало- 83400 0- 0651- 220824 гам-кага@нотман 2007	1 9, 9431115134 ∟.сом	
CEO MR Legal Fori Delivery M Commence State /Dis	R. GGAUTAM JAIN M. NBFC 10del JLG, indiv ement Year 200 tricts /Name of	/IDUAL LENDING 14	DIT CAPITAL LIMITED	406, Hrilo Ranchi, Jh Contact No Email- gaut Year	аккнало- 83400 0- 0651- 220824 гам-кага@нотман 2007	1 9, 9431115134 ∟.сом	
CEO MR Legal Fori Delivery M Commence State /Dis	R. GGAUTAM JAIN M. NBFC 10del JLG, indiv ement Year 200 tricts /Name of	/IDUAL LENDING 14	DIT CAPITAL LIMITED	406, HRILO RANCHI, JH CONTACT NG EMAIL- GAUT YEAR SOURCE OF FUN	arkhand- 83400 d- 0651- 220824 fam-kala@hotmaii 2007 ids (inr)	1 9, 9431115134 L.COM 2006	2005
CEO MR Legal Fori Delivery M Commence State /Dis	R. GGAUTAM JAIN M. NBFC 10del JLG, indiv ement Year 200 tricts /Name of	/IDUAL LENDING 14	DIT CAPITAL LIMITED	406, HRILO RANCHI, JH CONTACT NG EMAIL- GAUT YEAR SOURCE OF FUN NET OWNED FUNDS	аккнало- 83400 о- 0651- 220824 гам-каlа@нотман 2007 иds (INR) 88,534,697 71,314,663	1 9, 9431115134 L.COM 2006 52,037,379	2005 22,242,972
CEO MR Legal Fori Delivery M Commence State /Dis	R. GGAUTAM JAIN M. NBFC 10del JLG, indiv ement Year 200 tricts /Name of	/IDUAL LENDING 14	DIT CAPITAL LIMITED	406, HRILO RANCHI, JH CONTACT NG EMAIL- GAUT YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	аккнало- 83400 о- 0651- 220824 гам-каlа@нотман 2007 иds (INR) 88,534,697 71,314,663	1 9, 9431115134 L.COM 2006 52,037,379	2005 22,242,972
CEO MR Legal For Delivery M Commence State /Dis Jharkhan	R. GGAUTAM JAIN M NBFC IODEL JLG, INDIV EMENT YEAR 200 TRICTS /NAME OF D / 16 / DEOGHAR	VIDUAL LENDING 14 Poorest Districts		406, HRILO RANCHI, JH CONTACT NG EMAIL- GAUT YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA	аккнало- 83400 [.] о- 0651- 220824 гам-каLа@нотман 2007 иоз (им) 88,534,697 71,314,663 тимс	1 9, 9431115134 com 2006 52,037,379 12,200,190	2005 22,242,972 7,234,236
CEO MR LEGAL FOR DELIVERY M COMMENCE STATE /DIS JHARKHAN	R. GGAUTAM JAIN M. NBFC 10del JLG, indiv ement Year 200 tricts /Name of	/IDUAL LENDING 14	2005	406, HRILO RANCHI, JH CONTACT NG EMAIL- GAUT YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA	аккнало- 83400 - 0651- 220824 гам-каlа@нотман 2007 иоз (INR) 88,534,697 71,314,663 ТING Not Rated Not Rated	1 9, 9431115134 2006 52,037,379 12,200,190 Not Rated	2005 22,242,972 7,234,236 Not Rated
CEO MR Legal For Delivery M Commence State /Dis Jharkhan	R. GGAUTAM JAIN M NBFC IODEL JLG, INDIV EMENT YEAR 200 TRICTS /NAME OF D / 16 / DEOGHAR	VIDUAL LENDING 14 Poorest Districts		406, HRILO RANCHI, JH CONTACT NG EMAIL- GAUT YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL EF	ARKHAND- 83400 D- 0651- 2208249 TAM-KALA@HOTMAII 2007 IDS (INR) 88,534,697 71,314,663 TING NOT RATED NOT RATED FICIENCY	1 9, 9431115134 2006 52,037,379 12,200,190 Not Rated Not Rated	2005 22,242,972 7,234,236 Not Rated Not Rated
CEO MR LEGAL FOR DELIVERY M COMMENCE STATE /DIS JHARKHAN	R. GGAUTAM JAIN M NBFC TODEL JLG, INDIV EMENT YEAR 200 TRICTS /NAME OF D / 16 / DEOGHAR	VIDUAL LENDING 14 POOREST DISTRICTS 2006	2005	406, HRILO RANCHI, JH CONTACT NG EMAIL- GAUT YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA GRADE AGENCY	аккнало- 83400 - 0651- 220824 гам-каlа@нотман 2007 иоз (INR) 88,534,697 71,314,663 ТING Not Rated Not Rated	1 9, 9431115134 2006 52,037,379 12,200,190 Not Rated	2005 22,242,972 7,234,236 Not Rated

NAME OF	the Organisatio	N VILLAGE FIN	ANCIAL SERVIES PV	г. Цтр.				
LEGAL FOR DELIVERY N	Legal Form NBFC Delivery Model JLG Commencement Year 2006				Address F-15, Geetanjali Park, 18/3 A, Kumud Ghoshal Road, Ariadaha, Kolkotta-57 Contact No 033- 2564 6545/ 5786 Email- contact@village.net.in Website- contact@village.net.in			
STATE /DIS	STRICTS /NAME OF	Poorest Districts		Year	2007	2006	2005	
WEST BENG	sal / 4 / South 24 F	PARAGANAS		SOURCE OF FUN	IDS (INR)			
				Net Owned Funds	11,167,902	Not Applicable	Not Applicable	
				Borrowings	43,068,484	Not Applicable	Not Applicable	
				Institutional RA	ATING			
				Grade	Not rated	Not Applicable	Not Applicable	
				Agency	Not rated	Not Applicable	Not Applicable	
Year	2007	2006	2005	Operational EF	FICIENCY			
CLIENT OUTREACH	19,632	Not Applicable	Not Applicable		FICIENC T			
SC/ST CLIENTS	1,000	Not Applicable	Not Applicable	Operating Costs (%)	15.52	Not Applicable	Not Applicable	
	LOAN PORTFOLIO 53,877,929 Not Applicable Not Applicable				23	Not Applicable	Not Applicable	
(INR)	53,077,424	NOT APPLICABLE	Not Applicable	CREDIT CLIENTS (%)				
(INR)	THE ORGANISATIO		NOT APPLICABLE	(%)				
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M		n Village Micr NTY OMPANY 'IDUAL LENDING		(%) S (VMCS) Address F-3, Geetan. Kumud Ghos Contact No Email- vws@	jali Park, 18/3A, Shal Road, Ariadah d 033- 2564 654 Qcal3.vsnl.net.in w.villagewelfare.co		,	
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENC	the Organisation . Ajit Kumar Ma m Section 25 Ca Model JLG, Indiv ement Year 2004	n Village Micr NTY OMPANY 'IDUAL LENDING	O CREDIT SERVICES	(%) S (VMCS) Address F-3, Geetan. Kumud Ghos Contact No Email- vws@	SHAL ROAD, ARIADAH D 033- 2564 654 2CAL3.VSNL.NET.IN	5, 5786	, 2005	
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENC	the Organisation . Ajit Kumar Ma m Section 25 C4 Model JLG, Indiv ement Year 2004 stricts /Name of	n Village Micr ity ompany idual lending 4	O CREDIT SERVICES	(%) Address F-3, Geetan. Kumud Ghos Contact No Email- vws@ Website- www	SHAL ROAD, ARIADAH 0 033- 2564 654 2013.vsnl.net.in w.villagewelfare.co 2007	5, 5786 Эм		
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENC STATE /DIS	the Organisation . Ajit Kumar Ma m Section 25 C4 Model JLG, Indiv ement Year 2004 stricts /Name of	n Village Micr ity ompany idual lending 4	O CREDIT SERVICES	(%) S (VMCS) Address F-3, Geetan. Kumud Ghos Contact No Email- vws@ Website- www Year	SHAL ROAD, ARIADAH 0 033- 2564 654 2013.vsnl.net.in w.villagewelfare.co 2007	5, 5786 Эм		
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENC STATE /DIS	the Organisation . Ajit Kumar Ma m Section 25 C4 Model JLG, Indiv ement Year 2004 stricts /Name of	n Village Micr ity ompany idual lending 4	O CREDIT SERVICES	 (%) (VMCS) Address F-3, Geetan, Kumud Ghos Contact Not Email- vws@ Website- www Year Source of Fun Net Owned 	shal Road, Ariadah D 033- 2564 654 Cal3.vsnl.net.in w.villagewelfare.co 2007 ids (inr)	н5, 5786 рм 2006	2005	
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENC STATE /DIS	the Organisation . Ajit Kumar Ma m Section 25 C4 Model JLG, Indiv ement Year 2004 stricts /Name of	n Village Micr ity ompany idual lending 4	O CREDIT SERVICES	(%) ADDRESS F-3, GEETANA KUMUD GHOS CONTACT NC EMAIL- VWS @ WEBSITE- WWY YEAR SOURCE OF FUN NET OWNED	SHAL ROAD, ARIADAH 033- 2564 654 CAL3.VSNL.NET.IN W.VILLAGEWELFARE.CO 2007 IDS (INR) 1,044,732 140,000,000	2006 306,464	2005 100,000	
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENC STATE /DIS	the Organisation . Ajit Kumar Ma m Section 25 C4 Model JLG, Indiv ement Year 2004 stricts /Name of	n Village Micr ity ompany idual lending 4	O CREDIT SERVICES	 (%) (VMCS) Address F-3, GEETAN, KUMUD GHOS CONTACT NC EMAIL- VWS @ WEBSITE- WWY YEAR SOURCE OF FUN NET OWNED BORROWINGS 	SHAL ROAD, ARIADAH 033- 2564 654 CAL3.VSNL.NET.IN W.VILLAGEWELFARE.CO 2007 IDS (INR) 1,044,732 140,000,000	2006 306,464	2005 100,000	
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENC STATE /DIS	the Organisation . Ajit Kumar Ma m Section 25 C4 Model JLG, Indiv ement Year 2004 stricts /Name of	n Village Micr ity ompany idual lending 4	O CREDIT SERVICES	(%) ADDRESS F-3, GEETAN, KUMUD GHOS CONTACT NC EMAIL- VWS @ WEBSITE- WWY YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA	SHAL ROAD, ARIADAH 033- 2564 654 2CAL3.VSNL.NET.IN W.VILLAGEWELFARE.CO 2007 IDS (INR) 1,044,732 140,000,000 TING	2006 306,464 Not Applicable	2005 100,000 5,500,000	
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENC STATE /DIS	the Organisation . Ajit Kumar Ma m Section 25 C4 Model JLG, Indiv ement Year 2004 stricts /Name of	n Village Micr ity ompany idual lending 4	O CREDIT SERVICES	(%) KUMCS) ADDRESS F-3, GEETAN, KUMUD GHOS CONTACT NC EMAIL- VWS @ WEBSITE- WW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY	SHAL ROAD, ARIADAH D 033- 2564 654 2CAL3.VSNL.NET.IN W.VILLAGEWELFARE.CO 2007 IDS (INR) 1,044,732 140,000,000 TING NOT RATED NOT RATED	2006 306,464 Not Applicable	2005 100,000 5,500,000 Not Rated	
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENC STATE /DIS WEST BENG	the Organisation . Ajit Kumar Ma m Section 25 Ca Model JLG, Indiv ement Year 2004 stricts /Name of al/2	N VILLAGE MICH	O CREDIT SERVICES	(%) (%) (%) ADDRESS F-3, GEETAN, KUMUD GHOS CONTACT NC EMAIL- VWS @ WEBSITE- WWY YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL EF	SHAL ROAD, ARIADAH D 033- 2564 654 2CAL3.VSNL.NET.IN W.VILLAGEWELFARE.CO 2007 IDS (INR) 1,044,732 140,000,000 TING NOT RATED NOT RATED	2006 306,464 Not Applicable	2005 100,000 5,500,000 Not Rated	
(INR) NAME OF T CEO MR LEGAL FOR DELIVERY M COMMENC STATE /DIS WEST BENG	THE ORGANISATION . AJIT KUMAR MA M SECTION 25 CM MODEL JLG, INDIV EMENT YEAR 2004 STRICTS /NAME OF AL / 2	N VILLAGE MICH	2005	(%) KUMCS) ADDRESS F-3, GEETAN, KUMUD GHOS CONTACT NC EMAIL- VWS @ WEBSITE- WW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY	SHAL ROAD, ARIADAH D 033- 2564 654 2CAL3.VSNL.NET.IN W.VILLAGEWELFARE.CO 2007 IDS (INR) 1,044,732 140,000,000 TING NOT RATED NOT RATED	2006 306,464 Not Applicable	2005 100,000 5,500,000 Not Rated	

	THE ORGANISATIO	N VILLAGE WE	ELFARE SOCIETY (V	WS)				
CEO M	r. A.K. Maity			Address				
LEGAL FOR	M SOCIETY			F-15, Geetanjali Park, 18/3 A, Kumud Ghoshal Road, Ariadaha, Kolkotta-57				
	IODEL JLG, IND	IVIDUAL LENDING		Contact No 033- 2564 6545/ 5786				
	ement Year 1998	5		E MAIL- VWS@CAL3.VSNL.NET.IN WEBSITE- WWW.VILLAGEWELFARE.COM				
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		YEAR	2007	2006	2005	
WEST BEN	gal / 3 / Bankura			Source of Funds (INR)				
				Net Owned Funds	27130868	17,520,881	10,950,925	
				Borrowings	142,500,000	156,000,000	82,000,000	
				Institutional RA	ATING			
				Grade	Not rated	Beta plus,	Not Disclosed	
Year	2007	2006	2005	Agency	Not rated	M-CRIL,	M-CRIL	
CLIENT	2007		2000	OPERATIONAL EI	FFICIENCY			
OUTREACH	35394	53932	33409	OPERATING	18.59	21.59	19.62	
CLIENTS	2655	4584	3174	Costs (%)				
Loan Portfolio (INR)	152,464,020	167,352,764	91,375,507	Annualized Cost to credit clients (%)	22.20	27.75	27.75	
NAME OF T	THE ORGANISATIO	N YOUTH VOU	LUNTEERS UNION					
CEO M	r. AK. Tikendra			Address				
LEGAL FOR					iavan, Thoubal, Wan	GMATABA,		
		G, INDIVIDUAL LENDI	NG	Thoubal, Manipur- 795138. Contact No- 03848 222224, 222514				
Сомменси	ement Year 199	6		EMAIL- IMP_1	TIKENDRA@SANCHARN			
State /Dis	tricts /N ame of	POOREST DISTRICTS		YEBSITE- W	WW.YVUTHOUBAL.ORG	2006	2005	
				SOURCE OF FUR	NDS (INR)			
MANIPUR/	6							
				Net Owned Funds	38,164,707	27,498,334	19,480,158	
				Borrowings	3,375,000	1,312,500	1,000,000	
				INSTITUTIONAL RA	NTING			
				Grade	Not rated	mfr 4	Not rated	
			0005	Agency	Not rated	CRISIL	Not rated	
YEAR 2007 2006 2005			2005	Operational E	FFICIENCY			
CLIENT 3114 2014 1566								
SC/ST	77	50	0.0	Operating Costs (%)	12.05	14.15	13.35	
CLIENTS	77	52	23	ANNUALIZED				

Cost to CREDIT CLIENTS (%)

22.80

22.80

Sa-Dhan The Association of Community Development Finance Institutions

19,887,624

25,852,548

LOAN

Portfolio (INR)

37,981,491

22.80

NAME OF	THE ORGANISATIC	N BAL-MAHILA	/ikas Samiti (VAMA	()				
Legal For Delivery N	CEO MR. INDRA BHUSHAN VERMA LEGAL FORM CO-OPERATIVE DELIVERY MODEL SHG COMMENCEMENT YEAR 2005				Address Contact No 0751-2457438 Email vama1988@rediffmail.com,bmvs1988@yahoo.co.in, vamamf1988@gmail.com Website- www.bmvs.org			
State /Dis	stricts /N ame o	f Poorest District	S	YEAR	2007	2006	2005	
	RADESH / 1			SOURCE OF FUR	NDS (INR)			
				Net Owned Funds	134,950	Not Applicable	Not Applicable	
				Borrowings	2,000,000	Not Applicable	NOT APPLICABLE	
					ATING			
					Not Rated	Not Applicable	Not Applicable	
YEAR	2007	2006	2005	Agency	Not Rated	Not Applicable	Not Applicable	
CLIENT	6,075			OPERATIONAL E	FICIENCY			
OUTREACH SC/ST CLIENTS	5,042	2,037 Not Available	NOT APPLICABLE	Operating Costs (%)	38.10	Not Applicable	Not Applicable	
Loan Portfolio (INR)	2,134,950	Not Applicable	Not Applicable	Annualized Cost to CREDIT CLIENTS (%)	34.20	Not Applicable	Not Applicable	
CEO MR Legal For Delivery N	the Organisation . J.S Tomar RM Section 25 (Model Grameen REMENT YEAR 199	Company , JLG	MICRO CREDIT	BHIKHARIPUR CONTACT NC EMAIL- CASHP	Opp.Care Hospita Varanasi-221004 d 0542-2322281 dr@sify.com w.cashporindia.net	1, 2316166	,	
State /Di	stricts /N ame o	F POOREST DISTRICT	S	YEAR	2007	2006	2005	
		PUR, Chandauli, Aza	mgarh, J aunpur,	SOURCE OF FUR	NDS (INR)			
Gorakhpur Bihar /4 / Bhabua-Rohatas				Net Owned Funds	56,693,778	55,988,351	30,000,000	
				Borrowings	1,008,973,937	599,307,908	364,104,484	
					TING			
				Grade	Not rated	BETA PLUS	Not rated	

					Not Rated	M-CRIL	Not rated
YEAR	2007	2006	2005				
Client Outreach	201,692	123,359	64,329	Operational E	FFICIENCY		
SC/ST CLIENTS	191,608	118,425	62,399	Operating Costs (%)	27.30	37.30	29.20
Loan Portfolio (INR)	260,144,331	237,362,640	87,771,951	Annualized Cost to credit clients (%)	26	26	26

NAME OF 1	THE ORGANISATION	DISHA SOCIAL	ORGANIZATION					
LEGAL FOR	CEO MR. K. N TIWARI LEGAL FORM SOCIETY DELIVERY MODEL SHG COMMENCEMENT YEAR 2006				Address Sultanpur-Chilkana, Aharanpur- 247231, U.P Contact No 0132- 2696424/ 2696425 Email- post@dihain.org Website- www.dishain.org			
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		Year	2007	2006	2005	
	DESH/3			Source of Fu	NDS (INR)			
				Net Owned Funds	230,000	0	Not Applicable	
				Borrowings	5,000,000	0	Not Applicable	
				Institutional R	ATING			
				Grade	Not Rated	Not Disclosed	Not Applicable	
N	2007	2007	2005	Agency	Not Rated	M-CRIL	Not Applicable	
YEAR	2007	2006	2005	O PERATIONAL E	FFICIENCY			
CLIENT OUTREACH	19,897	18,540	15,300					
SC/ST CLIENTS	13,928	12,978	10,710	Operating Costs (%)	7.50	6.50	Not Applicable	
Loan Portfolio (INR)	1,410,000	505,000	NA	Cost to CREDIT CLIENTS (%)	24	22	Not Applicable	
NAME OF 1	THE ORGANISATION	N ISHARA FOU	INDATION FOR FINAM		AL DEVELOPMENT			
LEGAL FOR				34 Nehru Contact N	DUSE, 1ST FLOOR, Place, New Delf IO 011- 2648572 MARAFOUNDATION @F	21, 26440117, 98	399074018	
		Poorest Districts		YEAR	2007	2006	2005	
		I OUREST DISTRICTS		Source of Fu		2000	2003	
UTTAR PRA	ADESH / 3				·····			
				Net Owned Funds	1,502,295	952,177	211,200	
				Borrowings	5,786,347	3,901,922	400,922	
				Institutional RA	ATING			
				Grade	Not Disclosed	Not rated	Not Applicable	
Year	2007	2006	2005	Agency	M-CRIL	Not rated	Not Applicable	
I LAN	2007	2000	2000					

Year	2007	2006	2005				
Client Outreach	7,251	6,287	Not Applicable	Operational E	FFICIENCY		
SC/ST CLIENTS	6,526	5,659	Not Applicable	Operating Costs (%)	21.86	16.23	Not Applicable
Loan Portfolio (INR)	5,813,802	2,272,185	Not Applicable	Annualized Cost to CREDIT CLIENTS (%)	27	27	Not Applicable

	THE ORGANISATION	N JEEVIKA LIVELIHO	DODS SUPPORT ORC	GANISATION			
CEO Mr	R. ASHISH KUMAR	Gupta		Address			Course 00
	M SOCIETY			QUARTERS SQ	UARE,	ahadur Shastri HS	SCHOOL, 90
	IODEL JLG, GRA				ar, Jabalpur (mp)- - 0761- 2641418		
COMMENC	ement Year 200	6			LSO@REDIFFMAIL.CC		
STATE /DIS	TRICTS /NAME OF	POOREST DISTRICTS		Year	2007	2006	2005
Madhya Pr	adesh / 1			SOURCE OF FUN	ds (inr)		
				Net Owned Funds	1,084,908	Not Applicable	Not Applicable
				Borrowings	5,590,270	Not Applicable	Not Applicable
				Institutional Ra	TING		
				Grade	Not rated	Not Applicable	Not Applicable
Year	2007	2006	2005	Agency	Not Rated	Not Applicable	Not Applicable
			2005	Operational Eff	FICIENCY		
OUTREACH	2100	Not Applicable	Not Applicable	Operating			
SC/ST CLIENTS	714	Not Applicable	Not Applicable	Costs (%)	45	Not Applicable	Not Applicable
Loan Portfolio (INR)	5,656,888	Not Applicable	Not Applicable	Cost to CREDIT CLIENTS (%)	38	Not Applicable	Not Applicable
NAME OF T	he Organisation	N MIMO FINANCE					
CEO M	IR. MANAB CHAKF	RABORTY		ADDRESS			
LEGAL FOR				Dehradun, U	Vihar, Phase II. Ittarkhand, 24006		
DELIVERY N COMMENCI	Iodel JLG, SH ement Year 20(IG, Grameen D6			- 0135-6451719/ N@gmail.com N.MIMOFIN.COM	2763573	
STATE /DIS	tricts /Name of	POOREST DISTRICTS		YEAR	2007	2006	2005
	′ 1			Source of Fun	ds (INR)		
				Net Owned Funds	2,960,000	Not Applicable	NOT APPLICABLE
				Borrowings	200,0000	Not Applicable	Not Applicable
				Institutional Rat	IING		
				Grade	Not rated	Not Applicable	Not Applicable
				Agency	Not rated	Not Applicable	Not Applicable
YEAR	2007	2006	2005	Operational Efi	FICIENCY		
Client Outreach	570	Not Applicable	Not Applicable	_			
SC/ST CLIENTS	0	Not Applicable	Not Applicable	Operating Costs (%)	100	Not Applicable	Not Applicable
				Δ			
Loan Portfolio (INR)	2,954,000	Not Applicable	Not Applicable	ANNUALIZED COST TO CREDIT CLIENTS (%)	32.34	Not Applicable	Not Applicable

	THE ORGANISATION		CTION FOR NATIONAL	INTEGRATION	I (PANI)		
Legal For Delivery N	r. Bharat Bhush m Society 10del SHG ement Year 200			CONTACT I EMAIL- PA	, Civil Lines, Faiz No 05278-2251 Nisansthan@redil www.paniindia.of	75 FFMAIL.COM	
STATE /DIS	tricts /Name of	POOREST DISTRICTS		YEAR	2007	2006	2005
UTTAR PR	adesh/ 3			Source of Fu	nds (inr)		
				Net Owned Funds	10,300,000	8,129,000	3,226,800
				Borrowings	4,500,000	3,000,000	2,000,000
				Institutional R	ATING		
				Grade	Not Rated	Not Rated	Not Rated
		2024	0005	Agency	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	Operational E	FFICIENCY		
CLIENT OUTREACH	2324	1626	895	Operating	10	10	10
SC/ST CLIENTS	1845	1328	745	Costs (%)	10	10	10
Loan Portfolio (INR)	14,800,000	11,129,000	5,226,800	Cost to CREDIT CLIENTS (%)	22.80	22.80	22.80
NAME OF 1	THE ORGANISATION	PRIYASAKHI MA	hila SAngh, Indor	E			
	. Arti Kushwah			Address		Duran	
	m Society 1 _{0del} SHG			Indore, M	gat Singh Nagar, adhya Pradesh		
	ement Year 2000)			0. - 0731- 242455 SINDORE@YAHOO.C		
State /Dis	tricts /N ame of	Poorest Districts		Year	2007	2006	2005
Madhya P	radesh / 1			SOURCE OF FU	nds (inr)		
				Net Owned Funds	1,111,920	691,130	445,020
				Borrowings	3,441,860	1,143,000	250,000
				Institutional R	ATING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
Year	2007	2006	2005	Operational E	FFICIENCY		
CLIENT OUTREACH	2,350	1,624	1,512	OPERATING	24.41	19.36	18.22
SC/ST CLIENTS	588	406	378	Costs (%)	21.71	17.00	10.22

ANNUALIZED COST TO CREDIT CLIENTS (%)

21.75

21.75

24

Sa-Dhan The Association of Community Development Finance Institutions

1,870,480

3,325,770

LOAN

Portfolio 5,310,020 (INR)

	THE ORGANISATION	N SATIN CREDIT C	are Network Ltd.				
Legal Fori Delivery N	. H.P. Singh m NBFC 10del Individual ement Year 199			Delhi-11003 Contact No Email- jkatar	(undan Bhawan, Aza 33) 011-27671100, 1a@satinleasing.com w.satincreditcare.c	,27674500 M	Complex,
STATE /DIS	TRICTS /NAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005
Delhi / 1 Harayana /	15/			Source of Fun	ids (inr)		
Uttar prad Rajastha /	ESH / 7			Net Owned Funds	54,194,013	51,784,715	50,320,935
Punjab /1				Borrowings	18,424,513	16,016,215	14,640,357
				INSTITUTIONAL RA	ATING		
				Grade	Not rated	Not rated	Not rated
				Agency	Not rated	Not rated	Not rated
Year	2007	2006	2005	Operational Ef	FICIENCY		
Client Outreach	14,372	6,016	4,447				
SC/ST CLIENTS	Not Available	Not Available	Not Available	Operating Costs (%)	16.35	14.79	18.17
Loan Portfolio (INR)	264,562,188	136,810,161	84,644,788	ANNUALIZED COST TO CREDIT CLIENTS (%)	20	20	20
			ITS LTD. (SEIL)				
CEO M Legal Fori Delivery N	r. Sunil Agarwa	LENDING	its Ltd. (SEIL)				6924,
CEO M Legal Fori Delivery M Commence	r. Sunil Agarwa m NBFC Iodel Individuai ement Year 200	LENDING		BLOCK 54, S CONTACT NO EMAIL- SUNI	D 0562-2853092 L@SEIL.IN		6924, 2005
CEO M Legal Fori Delivery M Commence	r. Sunil Agarwa M NBFC Iodel Individual ement Year 200 tricts /Name of	LENDING		BLOCK 54, 5 Contact NC Email- sunii Website- w	0 0562-2853092 L@seil.in ///ww.seil.in 2007	2, 2851788, 285	
CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS UTTAR PRAM	r. Sunil Agarwa M NBFC Iodel Individual ement Year 200 tricts /Name of desh/2	LENDING		BLOCK 54, S CONTACT NO EMAIL- SUNII WEBSITE- W YEAR	0 0562-2853092 L@seil.in ///ww.seil.in 2007	2, 2851788, 285	
CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS UTTAR PRAU DELHI/1 RAJASTHAN	r. Sunil Agarwa M NBFC Iodel Individual ement Year 200 tricts /Name of desh/2	LENDING		BLOCK 54, S CONTACT NO EMAIL- SUNII WEBSITE- W YEAR SOURCE OF FUN	D 0562-2853092 L@SEIL.IN WW.SEIL.IN 2007 Ids (INR)	2, 2851788, 285 2006	2005
CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS UTTAR PRAU DELHI/1 RAJASTHAN	r. Sunil Agarwa M NBFC Iodel Individual ement Year 200 tricts /Name of desh/2	LENDING		BLOCK 54, S CONTACT NO EMAIL- SUNII WEBSITE- W YEAR SOURCE OF FUN NET OWNED FUNDS	D 0562-2853092 L@SEIL.IN /////SEIL.IN 2007 IDS (INR) 276,883,662 1,354,019,732	2, 2851788, 285 2006 208,456,597	2005 155,421,740
CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS UTTAR PRAU DELHI/1 RAJASTHAN	r. Sunil Agarwa M NBFC Iodel Individual ement Year 200 tricts /Name of desh/2	LENDING		BLOCK 54, S CONTACT NO EMAIL- SUNII WEBSITE- W YEAR SOURCE OF FUN NET OWNED BORROWINGS	D 0562-2853092 L@SEIL.IN /////SEIL.IN 2007 IDS (INR) 276,883,662 1,354,019,732	2, 2851788, 285 2006 208,456,597	2005 155,421,740
CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS UTTAR PRAU DELHI/1 RAJASTHAN	r. Sunil Agarwa M NBFC Iodel Individual ement Year 200 tricts /Name of desh/2	LENDING		BLOCK 54, S CONTACT NO EMAIL- SUNII WEBSITE- W YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA	D 0562-2853092 L@SEIL.IN /////SEIL.IN 2007 IDS (INR) 276,883,662 1,354,019,732	2, 2851788, 285 2006 208,456,597 548,101,078	2005 155,421,740 397,473,064
CEO M LEGAL FOR DELIVERY M COMMENCI STATE /DIS UTTAR PRAI DELHI/1 RAJASTHAN GUJARAT/1	r. Sunil Agarwa M NBFC Iodel Individual ement Year 200 tricts /Name of desh/2	LENDING		BLOCK 54, S CONTACT NO EMAIL- SUNII WEBSITE- W YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE	D 0562-2853092 L@SEIL.IN /////SEIL.IN 2007 IDS (INR) 276,883,662 1,354,019,732 TING NOT RATED NOT RATED	2, 2851788, 285 2006 208,456,597 548,101,078 Alpha Minus	2005 155,421,740 397,473,064 NOT RATED
CEO M LEGAL FOR DELIVERY M COMMENCE STATE /DIS UTTAR PRAI DELHI /1 RAJASTHAN GUJARAT /1	r. Sunil Agarwa M NBFC Iodel Individual ement Year 200 tricts /Name of desh / 2 /2	LENDING 6 Poorest Districts		BLOCK 54, S CONTACT NO EMAIL- SUNII WEBSITE- W YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL EF	 D 0562-2853092 WW.SEIL.IN 2007 2007 276,883,662 1,354,019,732 TING NOT RATED NOT RATED FICIENCY 	2, 2851788, 285 2006 208,456,597 548,101,078 ALPHA MINUS M-CRIL	2005 155,421,740 397,473,064 NOT RATED
CEO M LEGAL FOR DELIVERY M COMMENCI STATE /DIS UTTAR PRAI DELHI/1 RAJASTHAN GUJARAT/1	R. SUNIL AGARWA M NBFC IODEL INDIVIDUAL EMENT YEAR 200 TRICTS /NAME OF DESH / 2 /2 2007	LENDING 6 POOREST DISTRICTS	2005	BLOCK 54, S CONTACT NO EMAIL- SUNII WEBSITE- W YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY	D 0562-2853092 L@SEIL.IN /////SEIL.IN 2007 IDS (INR) 276,883,662 1,354,019,732 TING NOT RATED NOT RATED	2, 2851788, 285 2006 208,456,597 548,101,078 Alpha Minus	2005 155,421,740 397,473,064 NOT RATED

NAME OF 1	THE ORGANISATIO	N SHRAMIK BHART	1				
CEO N	Ir. Ganesh Pani	DEY		Address			
LEGAL FOR					Nagar, Kanpur- 0512-2580823		
	10DEL SHG			EMAIL- GANE	SH@SHRAMIKBHAR	RTI.ORG.IN	
	EMENT YEAR 199	POOREST DISTRICTS		YEAR	WW.SHRAMIKBHAR	2006	2005
		POORESI DISTRICTS		SOURCE OF FUN		2000	2005
UTTAR PRA	desh/2			JOURCE OF TUN	D3 (INK)		
				Net Owned Funds	38,757,105	34,518,000	44,152,000
				Borrowings	0	0	1,034,500
				INSTITUTIONAL RA	TING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	Operational Efi	FICIENCY		
CLIENT OUTREACH	18629	16087	19967				
SC/ST CLIENTS	5705	4766	5755	Operating Costs (%)	6	6	6
Loan Portfolio (INR)	39,525,983	41,449,000	52,486,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	11.40	11.40	11.40
NAME OF T	THE ORGANISATION	N SONATA FINANCE	PVT. LTD				
	R. ANUP KUMAR S	Зімдн		ADDRESS			
LEGAL FOR	M NBFC Iodel Grameen			DIST: PURI, F	PIN: 752105, ORIS	: SARASWATIPUR, V SSA	IA. BALANGA
	ement Year 200				9853253913 01260@daknet.i	N	
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		YEAR	2007	2006	2005
UTTAR PRAD	esh / 4 / Raibareli,	Kausambi, Fatehpur		Source of Fun	ds (inr)		
				Net Owned Funds	15,000,000	7,500,000	Not Applicable
				Borrowings	60,190,869	5,000,000	Not Applicable
				INSTITUTIONAL RAT	IING		
				Grade	Not Rated	Not Disclosed	Not Applicable
	2027		0005	Agency	Not Rated	M-CRIL	Not Applicable
YEAR	2007	2006	2005	Operational Efi	FICIENCY		
Client Outreach	11,393	692	Not Applicable	Oproving			
SC/ST Clients	9,430	540	Not Applicable	Operating Costs (%)	42.70	38.70	Not Applicable
Loan Portfolio (INR)	49,837,150	3,168,246	Not Applicable	Cost to CREDIT CLIENTS (%)	36	36	Not Applicable

NAME OF	THE ORGANISATIO	N ACTIVISTS FOR S	OCIAL ALTERNATIVE	s (ASA)			
CEO M	r. Arjun murali	DHARAN		Address			
LEGAL FOR	M TRUST			#9, Manorai Trichy- 620	NJITHAM SALAI, ANNA	malai N agar,	
	ODEL GRAMEEN			CONTACT NO	. 0431- 2763752		
	EMENT YEAR 199	4		E MAIL ASADE WEBSITE WWW			
STATE /DIS	STRICTS /N AME OF	POOREST DISTRICTS		YEAR	2007	2006	2005
	u / 14 / Sivagangai,	Dindigul, Nagappattir	NAM, CUDDALORE	Source of Fun	NDS (INR)		
				Net Owned Funds	0	0	0
				Borrowings	858,733,738	518,620,730	196,406,173
				INSTITUTIONAL RA	ATING		
				Grade	Not Rated	Alpha minus	Beta plus
Vera	2007	2004	2005	Agency	Not rated	M-CRIL	M-CRIL
YEAR	2007	2006	2005	O PERATIONAL EI	FICIENCY		
Client Outreach	196,224	91,680	75,943				
SC/ST CLIENTS	119,697	55,008	46,325	Operating Costs (%)	18	21	23
Loan Portfolio (INR)	802,471,590	253,755,818	163,271,117	Annualized Cost to credit clients (%)	12	12	12
NAME OF	THE ORGANISATIO	N ACTS MAHILA	MUTUALLY AIDED C	COOPERATIVE T	HRIFT SOCIETY (A	MMACTS)	
	. G. D asratha r	EDDY		Address	DD		
LEGAL FOR				4- 368/ A, C Greamspet,	CHITOOR, A.P- 517	001	
DELIVERY N	ODEL GRAMEEN				08572-231869		
	ement Year 1998	3		E MAIL ACTSGI	O@REDIFF.MAIL		
State /D	istricts /N ame o	F POOREST DISTRICT	S	YEAR	2007	2006	2005
ANDHRA PR	ADESH / 1 / CHITOOF	र		SOURCE OF FUR	NDS (INR)		
Karnataka Tamil Nadu				Net Owned Funds	68,313,087	40,460,549	19,204,670
				Borrowings	394,433,907	230,675,891	71,772,559
				Institutional Ra	TING		
				Grade	Not Rated	Alpha Minus	Beta plus
				Agency	Not Rated	Mcril	Mcril
YEAR	2007	2006	2005				
Client Outreach	82,904	52,260	27,038	OPERATIONAL EI	FICIENCY		
SC/ST CLIENTS	8,182	5,226	2,162	Operating Costs (%)	8.91	4.36	5.97
Loan Portfolio	457.191.537	260 602 050	131 400 171	ANNUALIZED COST TO CREDIT CLIENTS	23.58	23.5	26.25

Portfolio 457,191,537 (INR)

260,602,050

131,490,171

NAME OF T	THE ORGANISATION	N AGRICULTURAL	Science Foundation	NC			
	. L.G Hiregoud	AR		Address Hulkoti- 58	32205, DIST: GAD	AG.	
	M SOCIETY			Karnataka			
	Iodel SHG ement Year 200	15). - 08372- 28906 _hulkoti@yahoo		
		Poorest Districts		Year	2007	2006	2005
Karnataka	./1			SOURCE OF FUN	NDS (INR)		
	() 1						
				Net Owned Funds	2,000,000	2,000,000	Not Applicable
				Borrowings	18,568,100	10,852,279	NOT APPLICABLE
				Institutional RA	ATING		
				Grade	Not Rated	Not Rated	Not Applicable
				Agency	Not Rated	Not Rated	NOT APPLICABLE
Year	2007	2006	2005		TIOIFNOV		
CLIENT OUTREACH	20,598	11,263	Not Applicable	OPERATIONAL EF	FICIENCY		
SC/ST CLIENTS	2,884	1,239	Not Applicable	Operating Costs (%)	4.72	10.32	Not Applicable
Loan Portfolio (INR)	18,435,100	12,905,000	Not Applicable	Annualized Cost to CREDIT CLIENTS (%)	22.8	22.8	Not Applicable
NAME OF T	THE ORGANISATION	N BASIX					
CEO MR	R. N.V RAMANA			Address			
	m NBFC 1 _{0del} JLG ement Year 1997	7		3rd Floor, S Troop Bazza Contact no. E mail- nvram	Surabhi Arcade, Ban Ar, Koti, Hyderabad - 040- 30512500/ 1ana@basixindia.com v.basixindia.com	- 500 001 3051 2501	
DELIVERY N COMMENCE	1 _{0del} JLG ement Year 1997	7 F Poorest Districts	5	3rd Floor, S Troop Bazza Contact no. E mail- nvram	r, Koti, Hyderabae - 040- 30512500/ 1ana@basixindia.com	- 500 001 3051 2501	2005
DELIVERY N COMMENCE STATE /DI ANDHRA PRA	1 _{ODEL} JLG ement Year 1997 stricts /Name of	F POOREST DISTRICTS D, Anantapur, Khamm		3rd Floor, S Troop Bazza Contact no. E mail- nvram Website: www	AR, KOTI, HYDERABAE - 040- 30512500/ IANA@BASIXINDIA.COM V.BASIXINDIA.COM 2007	- 500 001 3051 2501 л,	2005
DELIVERY N COMMENCE STATE /DI ANDHRA PRA NALGONDA, N KARNATAKA / MAHARASHTE	IODEL JLG EMENT YEAR 1997 STRICTS /NAME OF ADESH / 11 / ADILABAT NIZAMABAD, RANGA F 1 RA/7/ NANDED, YAVA	F POOREST DISTRICTS D, Anantapur, Khamm reddy		3RD FLOOR, S TROOP BAZZA CONTACT NO. E MAIL- NVRAM WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED	AR, KOTI, HYDERABAE - 040- 30512500/ IANA@BASIXINDIA.COM V.BASIXINDIA.COM 2007	- 500 001 3051 2501 л,	2005 235,357,000
DELIVERY N COMMENCI STATE /DI ANDHRA PRA NALGONDA, N KARNATAKA / MAHARASHTE RAJASTHAN / MADHYA PRA	IODEL JLG EMENT YEAR 1997 STRICTS /NAME OF ADESH / 11 / Adilabai Nizamabad, Ranga f 1 Ra/ 7/ Nanded, Yava '3 ADESH / 3	F POOREST DISTRICTS D, Anantapur, Khamm reddy		3RD FLOOR, S TROOP BAZZA CONTACT NO. E MAIL- NVRAM WEBSITE: WWW YEAR SOURCE OF FUM	AR, KOTI, HYDERABAE - 040- 30512500/ IANA@BASIXINDIA.COM V.BASIXINDIA.COM 2007 NDS (INR)	- 500 001 3051 2501 4, 2006	
DELIVERY N COMMENCI STATE /DI ANDHRA PRA NALGONDA, N KARNATAKA / MAHARASHTE RAJASTHAN / MADHYA PRA JHARKHAND/	IODEL JLG EMENT YEAR 1997 STRICTS /NAME OF ADESH / 11 / Adilabai Nizamabad, Ranga f 1 Ra/ 7/ Nanded, Yava '3 ADESH / 3	F POOREST DISTRICTS D, Anantapur, Khamm Reddy TMAL		3RD FLOOR, S TROOP BAZZA CONTACT NO. E MAIL- NVRAM WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS	AR, KOTI, HYDERABAE - 040- 30512500/ IANA @BASIXINDIA.COM V.BASIXINDIA.COM 2007 IDS (INR) 279,949,000 1,236,158,000	251,566,000	235,357,000
DELIVERY N COMMENCI STATE /DI ANDHRA PRA NALGONDA, N KARNATAKA / MAHARASHTE RAJASTHAN / MADHYA PRA JHARKHAND/	IODEL JLG EMENT YEAR 1997 STRICTS /NAME OF ADESH / 11 / Adilaban Nizamabad, Ranga f 1 Ra/ 7/ Nanded, Yava '3 ADESH / 3 3/ Ranchi	F POOREST DISTRICTS D, Anantapur, Khamm Reddy TMAL		3RD FLOOR, S TROOP BAZZA CONTACT NO. E MAIL- NVRAM WEBSITE: WWW YEAR Source of Fun NET OWNED BORROWINGS	AR, KOTI, HYDERABAE - 040- 30512500/ IANA @BASIXINDIA.COM V.BASIXINDIA.COM 2007 IDS (INR) 279,949,000 1,236,158,000	251,566,000	235,357,000
DELIVERY N COMMENCI STATE /DI ANDHRA PRA NALGONDA, N KARNATAKA / MAHARASHTE RAJASTHAN / MADHYA PRA JHARKHAND/	IODEL JLG EMENT YEAR 1997 STRICTS /NAME OF ADESH / 11 / Adilaban Nizamabad, Ranga f 1 Ra/ 7/ Nanded, Yava '3 ADESH / 3 3/ Ranchi	F POOREST DISTRICTS D, Anantapur, Khamm Reddy TMAL		3RD FLOOR, S TROOP BAZZA CONTACT NO. E MAIL- NVRAM WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAM	AR, KOTI, HYDERABAE - 040- 30512500/ IANA @BASIXINDIA.COM V.BASIXINDIA.COM 2007 IDS (INR) 279,949,000 1,236,158,000 ITING	- 500 001 3051 2501 4, 2006 251,566,000 785,531,000	235,357,000 345,640,000
DELIVERY N COMMENCE STATE /DI ANDHRA PRA NALGONDA, 1 KARNATAKA / MAHARASHTE RAJASTHAN / MADHYA PRA JHARKHAND/ ORISSA/ 3/ G	IODEL JLG EMENT YEAR 1997 STRICTS /NAME OF ADESH / 11 / Adilaban Nizamabad, Ranga f 1 Ra/ 7/ Nanded, Yava '3 ADESH / 3 3/ Ranchi	F POOREST DISTRICTS D, Anantapur, Khamm Reddy TMAL		3RD FLOOR, S TROOP BAZZA CONTACT NO. E MAIL- NVRAM WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAG GRADE	AR, KOTI, HYDERABAE - 040- 30512500/ IANA @ BASIXINDIA.COM V.BASIXINDIA.COM 2007 adds (INR) 279,949,000 1,236,158,000 TING NOT RATED NOT RATED	- 500 001 3051 2501 2006 251,566,000 785,531,000 FA '_'	235,357,000 345,640,000 FA '_'
DELIVERY N COMMENCE STATE /DI ANDHRA PRA NALGONDA, 1 KARNATAKA / MAHARASHTE RAJASTHAN / MADHYA PRA JHARKHAND/ ORISSA/ 3/ C	AODEL JLG EMENT YEAR 1997 STRICTS /NAME OF ADESH / 11 / ADILABAN NIZAMABAD, RANGA F 1 RA/ 7/ NANDED, YAVA '3 ADESH / 3 3/ RANCHI GANJAM, SAMBALPUR	F POOREST DISTRICTS D, Anantapur, Khamm Reddy TMAL	am, Medak,	3RD FLOOR, S 3RD FLOOR, S TROOP BAZZA CONTACT NO. MAIL- NVRAM WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL ER	AR, KOTI, HYDERABAE - 040- 30512500/ IANA @ BASIXINDIA.COM V.BASIXINDIA.COM 2007 adds (INR) 279,949,000 1,236,158,000 TING NOT RATED NOT RATED	- 500 001 3051 2501 2006 251,566,000 785,531,000 FA '_'	235,357,000 345,640,000 FA '_'
DELIVERY N COMMENCE STATE /DI ANDHRA PRA NALGONDA, N KARNATAKA / MAHARASHTE RAJASTHAN / MADHYA PRA JHARKHAND/ ORISSA/ 3/ C	ADDEL JLG EMENT YEAR 1997 STRICTS /NAME OF ADESH / 11 / ADILABAN NIZAMABAD, RANGA F 1 RA/7/ NANDED, YAVA 3 ADESH / 3 3/ RANCHI BANJAM, SAMBALPUR	F POOREST DISTRICTS D, ANANTAPUR, KHAMM REDDY TMAL 2006	ам, Медак, 2005	3RD FLOOR, S TROOP BAZZA CONTACT NO. EMAIL- NVRAN WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY	AR, KOTI, HYDERABAE - 040- 30512500/ IANA @ BASIXINDIA.COM V.BASIXINDIA.COM 2007 adds (INR) 279,949,000 1,236,158,000 TING NOT RATED NOT RATED	- 500 001 3051 2501 2006 251,566,000 785,531,000 FA '_'	235,357,000 345,640,000 FA '_'

INAME OF 1	THE ORGANISATION	N BHARATHA SWAR	NUKTI SAMSTHE (BS	S)			
CEO DR	R. RAMESH BELLAN	IKONDA		Address			
LEGAL FOR				B-81, Indu Bangalore	ISTRIAL ESTATE, RA 560044	AJAJINAGAR,	
	IODEL GRAMEEN			CONTACT NO	o. <mark>080- 6573 238</mark>		.
COMMENC	ement Year 1999	9		E MAIL SWA	MUKTI@SWAMUKTI.	.COM/ SWAMUKTI@	BLR.VSNL.NET.IN
STATE /DIS	STRICTS /NAME OF	POOREST DISTRICTS		Year	2007	2006	2005
Karnataka	/6			Source of Fui	nds (inr)		
				Net Owned Funds	34,562,867	23,344,704	9,668,970
				Borrowings	319,978,196	69,274,859	43,279,774
				INSTITUTIONAL R	ATING		
				Grade	Not Rated	Alpha Minus	Alpha Minus
Year	2007	2006	2005	Agency	Not Rated	M cril	M cril
	2007	2006	2005	O PERATIONAL E	FFICIENCY		
CLIENT OUTREACH	69,753	26,476	14,615				
SC/ST CLIENTS	13,238	7,308	8,769	Operating Costs (%)	23.84	28.24	30.79
Loan Portfolio (INR)	388,676,990	103,522,560	53,632,460	ANNUALIZED COST TO CREDIT CLIENTS (%)	28.5	33.5	33.5
	THE ORGANISATION		NCE LTD.				
	. C. JOSLIN THAME	31		Address 858, East P	'ONDY ROAD, VILLUPL	JRAM	
LEGAL FOR							
					- 605 602		
	Nodel SHG, Indi ement Year 200			CONTACT NO	. 04146- 240683/ ′РМ@ҮАНОО.СОМ/ ВW	243861	
COMMENC	ement Year 200		5	CONTACT NO	. 04146- 240683/ ′РМ@ҮАНОО.СОМ/ ВW	243861	2005
COMMENC STATE /DI TAMIL NADU	ement Year 200 istricts /Name o 1/8/Cuddalore, V	3 F Poorest Districts	S	CONTACT NO E MAIL BWDAV WEBSITE: WW	. 04146- 240683/ /pm@yahoo.com/ bw w.bwda.org 2007	243861 da@bsnl.in	2005
Commence State /Di	ement Year 200 istricts /Name o 1/8/Cuddalore, V	3 F Poorest Districts	5	CONTACT NO E MAIL BWDAV WEBSITE: WW	. 04146- 240683/ /pm@yahoo.com/ bw w.bwda.org 2007	243861 da@bsnl.in	2005 15,042,460
COMMENC STATE /DI TAMIL NADU	ement Year 200 istricts /Name o 1/8/Cuddalore, V	3 F Poorest Districts	5	CONTACT NO E MAIL BWDAV WEBSITE: WW YEAR SOURCE OF FUI NET OWNED	. 04146- 240683/ /pm@yahoo.com/ bw w.bwda.org 2007 Nds (inr)	243861 DA@BSNL.IN 2006	
COMMENC STATE /DI TAMIL NADU	ement Year 200 istricts /Name o 1/8/Cuddalore, V	3 F Poorest Districts	5	CONTACT NO E MAIL BWDAV WEBSITE: WW YEAR SOURCE OF FUR NET OWNED FUNDS	. 04146- 240683/ PM@yahoo.com/ bw w.bwda.org 2007 NDS (INR) 51,321,400 696,606,000	243861 DA@BSNL.IN 2006 41,117,200	15,042,460
COMMENC STATE /DI TAMIL NADU	ement Year 200 istricts /Name o 1/8/Cuddalore, V	3 F Poorest Districts	5	CONTACT NO E MAIL BWDAV WEBSITE: WW YEAR SOURCE OF FUI SOURCE OF FUI BORROWINGS	. 04146- 240683/ PM@yahoo.com/ вw w.вwda.org 2007 NDS (INR) 51,321,400 696,606,000	243861 DA@BSNL.IN 2006 41,117,200	15,042,460
COMMENC STATE /DI TAMIL NADU	ement Year 200 istricts /Name o 1/8/Cuddalore, V	3 F Poorest Districts	5	CONTACT NO E MAIL BWDAV WEBSITE: WW SOURCE OF FUI SOURCE OF FUI BORROWINGS INSTITUTIONAL RA	. 04146- 240683/ PM@YAHOO.COM/BW W.BWDA.ORG 2007 NDS (INR) 51,321,400 696,606,000	243861 DA@BSNL.IN 2006 41,117,200 379,451,000	15,042,460 66,550,000
COMMENC STATE /DI TAMIL NADU	ement Year 200 istricts /Name o 1/8/Cuddalore, V	3 F Poorest Districts	2005	CONTACT NO E MAIL BWDAV WEBSITE: WW SOURCE OF FUI SOURCE OF FUI BORROWINGS INSTITUTIONAL RA GRADE AGENCY	. 04146- 240683/ PPM@YAHOO.COM/BW W.BWDA.ORG 2007 NDS (INR) 51,321,400 696,606,000 NTING ALPHA MCRIL	243861 DA@BSNL.IN 2006 41,117,200 379,451,000 Not Rated	15,042,460 66,550,000 Alpha Minus
Commence State /Di Tamil Nadu Pondichere	ement Year 200 istricts /Name o i/8/Cuddalore, V ry/1	3 f Poorest Districts 'illupuram		CONTACT NO E MAIL BWDAV WEBSITE: WW SOURCE OF FUR SOURCE OF FUR BORROWINGS INSTITUTIONAL RA GRADE	. 04146- 240683/ PPM@YAHOO.COM/BW W.BWDA.ORG 2007 NDS (INR) 51,321,400 696,606,000 NTING ALPHA MCRIL	243861 DA@BSNL.IN 2006 41,117,200 379,451,000 Not Rated	15,042,460 66,550,000 Alpha Minus
COMMENC STATE /DI TAMIL NADU PONDICHERE VEAR CLIENT OUTREACH	ement Year 200 Istricts /Name o 0/8/Cuddalore, V ry/1 2007	3 F Poorest Districts 'Illupuram	2005	CONTACT NO E MAIL BWDAV WEBSITE: WW SOURCE OF FUI SOURCE OF FUI BORROWINGS INSTITUTIONAL RA GRADE AGENCY	. 04146- 240683/ PPM@YAHOO.COM/BW W.BWDA.ORG 2007 NDS (INR) 51,321,400 696,606,000 NTING ALPHA MCRIL	243861 DA@BSNL.IN 2006 41,117,200 379,451,000 Not Rated	15,042,460 66,550,000 Alpha Minus

	THE ORGANISATIO						
CEO MF	R. C.Y BHARDWA	D		Address			
LEGAL FOR		_			gadi- 581207, Vi Jist., Taluk Hubl		
	NODEL SHG/JL			CONTACT NO	0. 0836- 2356184 NYARD1@YAHOO.C	4/2255223	
	EMENT YEAR 199	Poorest Districts					2005
		POOREST DISTRICTS		YEAR Source of Fun	2007	2006	2005
Karnataka	/3			SOURCE OF FUN			
				Net Owned Funds	1,230,657	1,230,657	1,100,878
				Borrowings	5,000,000	0	2,000,000
				INSTITUTIONAL RA	NTING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	Operational Ef	FICIENCY		
CLIENT OUTREACH	918	192	640	0			
SC/ST CLIENTS	90	20	10	Operating Costs (%)	7.7	7.0	6.4
Loan Portfolio (INR)	5,000,000	395,000	2,000,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	12.5	12.5	12.5
							the second se
NAME OF T	THE ORGANISATION		DEVELOPMENT CENT	RE (CDC)			
CEO Mr	R. P. PANDIAN	N Community E	Development Centr	Address	ROAD (MAIN ROAD), (Genguvarpatti- 62	5,203
CEO Mr	r. P. Pandian m Trust	N Community E	Development Centr	Address Near Ghat R Theni Distric	Road (Main Road), (ct, Tamil Nadu 04546- 236538	Genguvarpatti- 628	5 203
CEO ME Legal Fori Delivery N	R. P. PANDIAN		Development Centr	Address Near Ghat R Theni Distric Contact no. E mail cdcpan	CT, TAMIL NADU 04546- 236538 N@SANCHARNET.IN	Genguvarpatti- 623	5 203
CEO MA Legal Fori Delivery M Commence	r. P. Pandian m Trust 10del SHG ement Year 1998			Address Near Ghat R Theni Distric Contact no. E mail cdcpan	ст, ТаміL Nadu 04546- 236538	Genguvarpatti- 62; 2006	5 203 2005
CEO MA Legal Ford Delivery M Commence State /Di	r. P. Pandian m Trust 10del SHG ement Year 1998	3		Address Near Ghat R Theni Distric Contact no. E mail cdcpan Website: www	CT, TAMIL NADU 04546- 236538 N@ SANCHARNET.IN W.CDCINDIA.ORG.IN 2007		
CEO MA Legal Ford Delivery M Commence State /Di	r. P. Pandian m Trust Model SHG ement Year 1998 stricts /Name o	3		Address Near Ghat R Theni Distric Contact no. E mail cdcpan Website: www Year	CT, TAMIL NADU 04546- 236538 N@ SANCHARNET.IN W.CDCINDIA.ORG.IN 2007		
CEO MA Legal Ford Delivery M Commence State /Di	r. P. Pandian m Trust Model SHG ement Year 1998 stricts /Name o	3		ADDRESS NEAR GHAT R THENI DISTRIC CONTACT NO. E MAIL CDCPAN WEBSITE: WWW YEAR SOURCE OF FUN	CT, TAMIL NADU 04546- 236538 N@SANCHARNET.IN N.CDCINDIA.ORG.IN 2007 IDS (INR)	2006	2005
CEO MA Legal Ford Delivery M Commence State /Di	r. P. Pandian m Trust Model SHG ement Year 1998 stricts /Name o	3		ADDRESS NEAR GHAT R THENI DISTRIC CONTACT NO. E MAIL CDCPAN WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS	CT, TAMIL NADU 04546- 236538 N@SANCHARNET.IN N.CDCINDIA.ORG.IN 2007 IDS (INR) 0 67,343,763	2006 977,570	2005 877,065
CEO MA Legal Ford Delivery M Commence State /Di	r. P. Pandian m Trust Model SHG ement Year 1998 stricts /Name o	3		Address Near Ghat R Theni Distric Contact no. E mail cdcpan Website: www Year Source of Fun Net Owned Funds Borrowings	CT, TAMIL NADU 04546- 236538 N@SANCHARNET.IN N.CDCINDIA.ORG.IN 2007 IDS (INR) 0 67,343,763	2006 977,570	2005 877,065
CEO MA LEGAL FOR DELIVERY M COMMENCE STATE /DI TAMIL NADU	r. P. Pandian m Trust Model SHG ement Year 1998 stricts /Name o	3		ADDRESS NEAR GHAT R THENI DISTRIC CONTACT NO. E MAIL CDCPAN WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	CT, TAMIL NADU 04546- 236538 N@ SANCHARNET.IN N.CDCINDIA.ORG.IN 2007 105 (INR) 0 67,343,763 TING Not	2006 977,570 23869799	2005 877,065 105,14,131
CEO MA Legal Ford Delivery M Commence State /Di	r. P. Pandian m Trust Model SHG ement Year 1998 stricts /Name o	3		ADDRESS NEAR GHAT R THENI DISTRIC CONTACT NO. E MAIL CDCPAN WEBSITE: WWY YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	CRISIL	2006 977,570 23869799 Not Rated	2005 877,065 105,14,131 Not Mentioned
CEO MA LEGAL FOR DELIVERY M COMMENCE STATE /DI TAMIL NADU	R. P. PANDIAN M TRUST MODEL SHG EMENT YEAR 1998 STRICTS /NAME O / 3 / DINDIGUL	3 F Poorest Districts	5	ADDRESS NEAR GHAT R THENI DISTRIC CONTACT NO. E MAIL CDCPAN WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	CRISIL	2006 977,570 23869799 Not Rated	2005 877,065 105,14,131 Not Mentioned
CEO MA LEGAL FOR DELIVERY M COMMENCE STATE /DI TAMIL NADU	R. P. PANDIAN M TRUST MODEL SHG EMENT YEAR 1998 STRICTS /NAME O / 3 / DINDIGUL	B F Poorest Districts	2005	ADDRESS NEAR GHAT R THENI DISTRIC CONTACT NO. E MAIL CDCPAN WEBSITE: WWY YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	CRISIL	2006 977,570 23869799 Not Rated	2005 877,065 105,14,131 Not Mentioned

INAME OF	THE ORGANISATIO		SERVICES TRUST (C	ST)			
LEGAL FOR Delivery N	r. G. George m Trust Model SHG ement Year 200	5		SWARNAPURI CONTACT NO E MAIL GEORG	anarayana Street, , Salem- 636 004 . 0427- 2335169/ ecst@yahoo.com v.cst-salem.org	098430 62596	
STATE /DIS	STRICTS /NAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005
TAMIL NAD	J/3			SOURCE OF FUN	ids (inr)		
				NET OWNED FUNDS	2,100,000	312,000	125,000
				Borrowings	50,200,000	1,456,500	0
				Institutional Ra	ATING		
				Grade	Not Rated	Not Rated	Not Rated
X	2007	2007	2005	Agency	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	Operational Ef	FICIENCY		
OUTREACH SC/ST CLIENTS	4,386 2076	1,062	21	Operating Costs (%)	40	120	200
LOAN PORTFOLIO (INR)	44,600,000	2,000,000	125,000	Annualized Cost to credit clients (%)	22.8	22.8	22.8
NAME OF	THE ORGANISATIO		SOCIAL ACTION FOR	RUM (ESAF)			
LEGAL FOR Delivery N	.K. Paul thomas m Society 1 odel Grameen			THRISSUR, KE	OMPLEX, MANNUTHY I	P.O,	
COMMENC	ement Year 1996	i		E MAIL ESAFTC	. 0487- 2371472/ cr@dataone.in/ esai w.esafindia.org/ ww	@SANCHARNET.IN	
		F Poorest Districts	5	E MAIL ESAFTC	. 0487- 2371472/ cr@dataone.in/ esai	@SANCHARNET.IN	
State /D	istricts /Name o 0/Palakkad		5	E MAIL ESAFTC WEBSITE: WWV	. 0487- 2371472/ cr@dataone.in/ esai w.esafindia.org/ ww 2007	@SANCHARNET.IN W.PRERANAHANDICRA	FTS.COM
State /D Kerala / 1 TamilNadu Maharash Chattisga	ISTRICTS /Name o 0/Palakkad /4 tra/2/Gadchiroli rh/3/Kanker		5	E MAIL ESAFTC WEBSITE: WWW YEAR	. 0487- 2371472/ cr@dataone.in/ esai w.esafindia.org/ ww 2007	@SANCHARNET.IN W.PRERANAHANDICRA	FTS.COM
State /D Kerala / 1 TamilNadu Maharash Chattisga	istricts /Name o 0/Palakkad /4 tra/2/Gadchiroli		5	E MAIL ESAFTC WEBSITE: WWW YEAR SOURCE OF FUN	. 0487- 2371472/ cr@dataone.in/ esai w.esafindia.org/ ww 2007 ids (inr)	@ SANCHARNET.IN W.PRERANAHANDICRA 2006	FTS.COM 2005
State /D Kerala / 1 TamilNadu Maharash Chattisga	ISTRICTS /Name o 0/Palakkad /4 tra/2/Gadchiroli rh/3/Kanker		5	E MAIL ESAFTC WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS	. 0487- 2371472/ cr@dataone.in/esat w.esafindia.org/ww 2007 ids (inr) 12,603,550 444,595,727	@ SANCHARNET.IN W.PRERANAHANDICRA 2006 3,691,276	FTS.COM 2005 (1,289,994)
State /D Kerala / 1 TamilNadu Maharash Chattisga	ISTRICTS /Name o 0/Palakkad /4 tra/2/Gadchiroli rh/3/Kanker		5	E MAIL ESAFTC WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	. 0487- 2371472/ cr@dataone.in/esat w.esafindia.org/ww 2007 ids (inr) 12,603,550 444,595,727	@ SANCHARNET.IN W.PRERANAHANDICRA 2006 3,691,276	FTS.COM 2005 (1,289,994)
State /D Kerala / 1 TamilNadu Maharash Chattisga	ISTRICTS /Name o 0/Palakkad /4 tra/2/Gadchiroli rh/3/Kanker		5	E MAIL ESAFTC WEBSITE: WWA YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	. 0487- 2371472/ cr @ dataone.in/ esai w.esafindia.org/ ww 2007 ids (inr) 12,603,550 444,595,727	@ SANCHARNET.IN W.PRERANAHANDICRA 2006 3,691,276 22,275,428	FTS.COM 2005 (1.289,994) 54,651,848
State /D Kerala / 1 TamilNadu Maharash Chattisga Jharkhand	ISTRICTS /Name o 0/Palakkad /4 tra/2/Gadchiroli rh/3/Kanker		2005	E MAIL ESAFTC WEBSITE: WWY YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT	. 0487- 2371472/ CR @ DATAONE.IN/ ESAI W.ESAFINDIA.ORG/ WW 2007 IDS (INR) 12,603,550 444,595,727 TING AWAITED MCRIL	© SANCHARNET.IN W.PRERANAHANDICRA 2006 3,691,276 22,275,428 Not Rated	FTS.COM 2005 (1,289,994) 54,651,848 MFR 5
STATE /D KERALA / 1 TAMILNADU MAHARASH CHATTISGA JHARKHANE YEAR CLIENT OUTREACH	O/ PALAKKAD / 4 TRA/ 2/ GADCHIROLI RH/3 / KANKER D/1 / DUMKA	f Poorest Districts		E MAIL ESAFTC WEBSITE: WWA SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	. 0487- 2371472/ CR @ DATAONE.IN/ ESAI W.ESAFINDIA.ORG/ WW 2007 IDS (INR) 12,603,550 444,595,727 TING AWAITED MCRIL FICIENCY	© SANCHARNET.IN W.PRERANAHANDICRA 2006 3,691,276 22,275,428 Not Rated Not Rated	FTS.COM 2005 (1,289,994) 54,651,848 MFR 5 CRISIL
STATE /D KERALA / 1 TAMILNADU MAHARASH CHATTISGA JHARKHANE YEAR CLIENT	O/ PALAKKAD / 4 / 4 TRA/ 2/ GADCHIROLI RH/3 / KANKER D/1 / DUMKA	F Poorest Districts	2005	E MAIL ESAFTC WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	. 0487- 2371472/ CR @ DATAONE.IN/ ESAI W.ESAFINDIA.ORG/ WW 2007 IDS (INR) 12,603,550 444,595,727 TING AWAITED MCRIL	© SANCHARNET.IN W.PRERANAHANDICRA 2006 3,691,276 22,275,428 Not Rated	FTS.COM 2005 (1,289,994) 54,651,848 MFR 5

	THE ORGANISATIO	N GRAMEEN KO	ATOC				
CEO M	IR. <mark>S</mark> URESH K. KR	ISHNA		Address	NJANAPURA, P.O,		
LEGAL FOR				BANGALORE-	560 062		
					. 080- 28436237 GRAMEENKOOTA.ORG/	SURESH@GRAMEEN	KOOTA.ORG
	ement Year 199				V.GRAMEENKOOTA.ORG		2005
		POOREST DISTRICTS		YEAR	2007	2006	2005
Karnataka	A / 12/ CHITRADURGA	, Devangere		SOURCE OF FUN	IDS (INR)		
				Net Owned Funds	48,968,510	16,307,339	1,107,873
				Borrowings	471,490,476	254,349,771	62,131,383
				Institutional RA	ATING		
				Grade	Beta plus	Not Rated	Alpha minus
Neve	2007	2007	2005	Agency	M CRIL	Not Rated	M CRIL
	2007	2006	2005	Operational Ef	FICIENCY		
OUTREACH	109,251	50,657	20,638	OPERATING	15	20	20
SC/ST CLIENTS	22,676	11,779	5,786	Costs (%)	15	20	29
Loan Portfolio (INR)	459,791,975	221,663,330	63,723,662	ANNUALIZED COST TO CREDIT CLIENTS (%)	23.19	23.19	36
NAME OF T	HE ORGANISATION	N GUIDANCE S	OCIETY FOR LABOUR	ORPHANS AN	ID WOMEN (GLOV	∿)	
CEO Mr	.S.P Annadura		ociety for Labour	Address	· · · · · · · · · · · · · · · · · · ·	· ·	
CEO Mr	x.S.P Annadurai m Society		ociety for Labour	Address Sowlore, K. Vellore, Dt	Pudur Post, Tirup . Tamil nadu- 6356	attur. Tk, 53	
CEO MF Legal Fori Delivery N	.S.P Annadura		OCIETY FOR LABOUR	Address Sowlore, K. Vellore, Dt Contact nc E mail glowt	Pudur Post, Tirup	attur. Tk, 53	
CEO MA Legal Fori Delivery M Commence	R.S.P Annadurai m Society 10del JLG ement Year 2007			Address Sowlore, K. Vellore, Dt Contact nc E mail glowt	Pudur Post, Tirup . Tamil nadu- 6356 . 04179- 225049/ N@rediffmail.com	attur. Tk, 53	2005
CEO MA LEGAL FOR DELIVERY M COMMENCE STATE / DI	R.S.P Annadurai M Society Iodel JLG Ement Year 2007 stricts /Name o /1	1		Address Sowlore, K. Vellore, Dt Contact no E mail glowt Website: www	Pudur Post, Tirup/ . Tamil Nadu- 63565 9. 04179- 225049/ N@REDIFFMAIL.COM W.GLOWTN.ORG.IN 2007	аттик. Тк, 53 7 09943216675	2005
CEO MA Legal Fori Delivery M Commence State /Di	R.S.P Annadurai M Society Iodel JLG Ement Year 2007 stricts /Name o /1	1		Address Sowlore, K. Vellore, Dt Contact NC E Mail glowt Website: www Year Source of Fun Net Owned	Pudur Post, Tirup/ . Tamil Nadu- 63565 9. 04179- 225049/ N@REDIFFMAIL.COM W.GLOWTN.ORG.IN 2007	аттик. Тк, 53 7 09943216675	2005 595,030
CEO MA LEGAL FOR DELIVERY M COMMENCE STATE / DI	R.S.P Annadurai M Society Iodel JLG Ement Year 2007 stricts /Name o /1	1		Address Sowlore, K. Vellore, Dt Contact NC E mail glowt Website: www Year Source of Fun	Pudur Post, Tirup/ . Tamil nadu- 63565 9. 04179- 225049/ n@rediffmail.com w.glowtn.org.in 2007 NDS (INR)	аттик. Тк, 53 7 09943216675 2006	
CEO MA LEGAL FOR DELIVERY M COMMENCE STATE / DI	R.S.P Annadurai M Society Iodel JLG Ement Year 2007 stricts /Name o /1	1		ADDRESS SOWLORE, K. VELLORE, DT CONTACT NO E MAIL GLOWT WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS	Pudur Post, Tirupa Tamil Nadu- 63564 0. 04179- 225049/ N@REDIFFMAIL.COM V.GLOWTN.ORG.IN 2007 NDS (INR) 1,903,804 10,000,000	 ΔΤΤUR. Τκ, 53 2006 1,372,625 	595,030
CEO MA LEGAL FOR DELIVERY M COMMENCE STATE / DI	R.S.P Annadurai M Society Iodel JLG Ement Year 2007 stricts /Name o /1	1		Address Sowlore, K. Vellore, DT Contact NC E Mail glowt Website: www Year Source of Fun Net Owned Funds Borrowings	Pudur Post, Tirupa Tamil Nadu- 63564 0. 04179- 225049/ N@REDIFFMAIL.COM V.GLOWTN.ORG.IN 2007 NDS (INR) 1,903,804 10,000,000	 ΔΤΤUR. Τκ, 53 2006 1,372,625 	595,030
CEO MA LEGAL FOR DELIVERY M COMMENCE STATE / DI	R.S.P Annadurai M Society Iodel JLG Ement Year 2007 stricts /Name o /1	1		ADDRESS SOWLORE, K. VELLORE, DT CONTACT NC E MAIL GLOWT WEBSITE: WWY VEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	Pudur Post, Tirup Tamil Nadu- 63568 0. 04179- 225049/ N@ REDIFFMAIL.COM W.GLOWTN.ORG.IN 2007 NDS (INR) 1,903,804 10,000,000	аттик. Тк, 53 2006 1,372,625 7,500,000	595,030 5,000,000
CEO MA LEGAL FOR DELIVERY M COMMENCE STATE / DI	R.S.P Annadurai M Society Iodel JLG Ement Year 2007 stricts /Name o /1	1		ADDRESS SOWLORE, K. VELLORE, DT CONTACT NO E MAIL GLOWT WEBSITE: WWW SOURCE OF FUN SOURCE OF FUN BORROWINGS INSTITUTIONAL RA GRADE AGENCY	PUDUR POST, TIRUPA TAMIL NADU- 63564 0. 04179- 225049/ N@REDIFFMAIL.COM V.GLOWTN.ORG.IN 10007 11,903,804 10,000,000 TING NOT RATED NOT RATED	аттик. Тк, 53 09943216675 2006 1,372,625 7,500,000 Not Rated	595,030 5,000,000 Not Rated
CEO MA LEGAL FOR DELIVERY M COMMENCI STATE /DI TAMIL NADU KARNATAKA/	R.S.P ANNADURAN M SOCIETY IODEL JLG EMENT YEAR 2007 STRICTS /NAME O / 1 1	I F Poorest Districts	5	ADDRESS SOWLORE, K. VELLORE, DT CONTACT NO E MAIL GLOWT WEBSITE: WWW VEBSITE: WWW SOURCE OF FUN SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA	PUDUR POST, TIRUPA TAMIL NADU- 63564 0. 04179- 225049/ N@REDIFFMAIL.COM V.GLOWTN.ORG.IN 10007 11,903,804 10,000,000 TING NOT RATED NOT RATED	аттик. Тк, 53 09943216675 2006 1,372,625 7,500,000 Not Rated	595,030 5,000,000 Not Rated
CEO MA LEGAL FOR DELIVERY M COMMENCI STATE /DI TAMIL NADU KARNATAKA/	2007	F Poorest Districts	s 2005	ADDRESS SOWLORE, K. VELLORE, DT CONTACT NO E MAIL GLOWT WEBSITE: WWW SOURCE OF FUN SOURCE OF FUN BORROWINGS INSTITUTIONAL RA GRADE AGENCY	PUDUR POST, TIRUPA TAMIL NADU- 63564 0. 04179- 225049/ N@REDIFFMAIL.COM V.GLOWTN.ORG.IN 10007 11,903,804 10,000,000 TING NOT RATED NOT RATED	аттик. Тк, 53 09943216675 2006 1,372,625 7,500,000 Not Rated	595,030 5,000,000 Not Rated

NAME OF T	THE ORGANISATION						
Legal Fori Delivery N	Ir. B. Venkatesv M Society 10del SHG ement Year 200			ASHOK NAGAR	I, GROUND FLOOR, Y R, VIJATWADA, DIST. I 0866- 6537391 VJA@YAHOO.CO.IN/ (KRISHNA, A.P- 5200	07
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		YEAR	2007	2006	2005
ANDHRA P	radesh / 3			SOURCE OF FUN	ds (inr)		
				NET OWNED Funds	1,247,027	1,439,602	1,310,482
				Borrowings	22,246,837	17,637,233	15,979,859
				INSTITUTIONAL RA	TING		
				Grade	Not Yet received	Beta plus	Not Rated
				Agency	M CRIL	M CRIL	Not Rated
Year	2007	2006	2005	Operational Eff	FICIENCY		
Client Outreach	12,054	10,185	7,382				
SC/ST CLIENTS	6,724	6,207	4,029	Operating Costs (%)	19	22	24
Loan Portfolio (INR)	33,347,081	29,436,875	22,986,582	Cost to CREDIT CLIENTS (%)	18.5	33	32
NAME OF T	HE ORGANISATIO						
			DATION				
Legal Fori Delivery N	r. raju Kuriache	EN	DATION	Kalmandapan Contact no. E mail hopefo	II COMPLEX, COIMBA M, PALAKKAD- 6780 . 0491- 2544011/ DUNDATION_IN@SAN W.HOPEFOUNDATIONIN	01, Kerala 18 charnet.in	
LEGAL FORI DELIVERY N COMMENCE	r. raju Kuriache M Trust Iodel SHG ement Year 2005	EN		SHREE SAKTH Kalmandapan Contact no. E mail hopefo	/, Palakkad- 6780(. 0491- 2544011/ DUNDATION_IN@SAN	01, Kerala 18 charnet.in	2005
LEGAL FORI DELIVERY N COMMENCE STATE /DE KERALA/3/	r. raju Kuriache M Trust Iodel SHG ement Year 2009 stricts /Name o Palakkad	EN		SHREE SAKTH Kalmandapan Contact no. E mail hopefo Website: www	и, Раlakkad- 6780(. 0491- 2544011/ Dundation_in@san w.hopefoundationin 2007	01, Kerala 18 charnet.in dia.org	2005
LEGAL FORI DELIVERY N COMMENCE STATE /DE KERALA/3/ TAMIL NADU,	r. raju Kuriache M Trust Iodel SHG ement Year 2009 stricts /Name o Palakkad / 1 ' 2/ Ranchi, Dumka	5 F Poorest Districts		SHREE SAKTH KALMANDAPAN CONTACT NO. E MAIL HOPEFO WEBSITE: WWW	и, Раlakkad- 6780(. 0491- 2544011/ Dundation_in@san w.hopefoundationin 2007	01, Kerala 18 charnet.in dia.org	2005 Not Applicable
LEGAL FORI DELIVERY N COMMENCE STATE /DE KERALA/3/ TAMIL NADU, JHARKHAND/	r. raju Kuriache M Trust Iodel SHG ement Year 2009 stricts /Name o Palakkad / 1 ' 2/ Ranchi, Dumka	5 F Poorest Districts		SHREE SAKTH KALMANDAPAN CONTACT NO. E MAIL HOPEFO WEBSITE: WWW YEAR SOURCE OF FUN	и, Раlakkad- 6780(. 0491- 2544011/ Oundation_in@san w.hopefoundationin 2007 ds (inr)	D1, KERALA 18 CHARNET.IN DIA.ORG 2006	
LEGAL FORI DELIVERY N COMMENCE STATE /DE KERALA/3/ TAMIL NADU, JHARKHAND/	r. raju Kuriache M Trust Iodel SHG ement Year 2009 stricts /Name o Palakkad / 1 ' 2/ Ranchi, Dumka	5 F Poorest Districts		SHREE SAKTH KALMANDAPAN CONTACT NO. E MAIL HOPEFO WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS	и, Раlakkad- 67800 . 0491- 2544011/ OUNDATION_IN@SAN W.HOPEFOUNDATIONIN 2007 Ds (INR) 1,501,000 12,825,000	01, KERALA 18 CHARNET.IN DIA.ORG 2006	Not Applicable
LEGAL FORI DELIVERY N COMMENCE STATE /DE KERALA/3/ TAMIL NADU, JHARKHAND/	r. raju Kuriache M Trust Iodel SHG ement Year 2009 stricts /Name o Palakkad / 1 ' 2/ Ranchi, Dumka	5 F Poorest Districts		SHREE SAKTH KALMANDAPAN CONTACT NO. E MAIL HOPEFO WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	и, Раlakkad- 67800 . 0491- 2544011/ OUNDATION_IN@SAN W.HOPEFOUNDATIONIN 2007 Ds (INR) 1,501,000 12,825,000	01, KERALA 18 CHARNET.IN DIA.ORG 2006	Not Applicable
LEGAL FORI DELIVERY N COMMENCE STATE /DE KERALA/3/ TAMIL NADU, JHARKHAND/	R. RAJU KURIACHE M TRUST IODEL SHG EMENT YEAR 2003 STRICTS /NAME O PALAKKAD /1 '2/RANCHI, DUMKA AL/1	5 F Poorest Districts	S	SHREE SAKTH KALMANDAPAN CONTACT NO. E MAIL HOPEFO WEBSITE: WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT	M, PALAKKAD- 67800 . 0491- 2544011/ DUNDATION_IN@SAN W.HOPEFOUNDATIONIN 2007 DS (INR) 1,501,000 12,825,000	01, KERALA 18 CHARNET.IN DIA.ORG 2006 0 1,498,000	NOT APPLICABLE
LEGAL FORI DELIVERY IV COMMENCE STATE /DI KERALA / 3/ TAMIL NADU JHARKHAND/ WEST BENGA	r. raju Kuriache M Trust Iodel SHG ement Year 2009 stricts /Name o Palakkad / 1 ' 2/ Ranchi, Dumka	5 F Poorest Districts		SHREE SAKTH KALMANDAPAN CONTACT NO. E MAIL HOPEFO WEBSITE: WWW SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT	M, PALAKKAD- 67800 . 0491- 2544011/ OUNDATION_IN@SAN W.HOPEFOUNDATIONIN 2007 05 (INR) 1,501,000 12,825,000 ING NOT RATED NOT RATED	01, KERALA 18 CHARNET.IN DIA.ORG 2006 0 1,498,000 Not Rated	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE
LEGAL FORI DELIVERY M COMMENCE STATE /DI: KERALA/3/ TAMIL NADU JHARKHAND/ WEST BENGA	R. RAJU KURIACHE M TRUST IODEL SHG EMENT YEAR 2003 STRICTS /NAME O PALAKKAD /1 '2/RANCHI, DUMKA AL/1	5 F Poorest Districts	S	SHREE SAKTH KALMANDAPAN CONTACT NO. E MAIL HOPEFO WEBSITE: WWW SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	M, PALAKKAD- 67800 . 0491- 2544011/ OUNDATION_IN@SAN W.HOPEFOUNDATIONIN 2007 05 (INR) 1,501,000 12,825,000 TING NOT RATED FICIENCY	D1, KERALA 18 CHARNET.IN DIA.ORG 2006 0 1,498,000 Not Rated Not Rated	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE
LEGAL FORI DELIVERY IV COMMENCE STATE /DI KERALA / 3/ TAMIL NADU JHARKHAND/ WEST BENGA	R. RAJU KURIACHE M TRUST IODEL SHG EMENT YEAR 2009 STRICTS /NAME O PALAKKAD /1 (2/ RANCHI, DUMKA AL/ 1	5 F POOREST DISTRICTS 2006	s 2005	SHREE SAKTH KALMANDAPAN CONTACT NO. E MAIL HOPEFO WEBSITE: WWY SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	M, PALAKKAD- 67800 . 0491- 2544011/ OUNDATION_IN@SAN W.HOPEFOUNDATIONIN 2007 05 (INR) 1,501,000 12,825,000 ING NOT RATED NOT RATED	01, KERALA 18 CHARNET.IN DIA.ORG 2006 0 1,498,000 Not Rated	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE

		N HOPE INTE	GRATED RURAL DE	VELOPMENT SOC	IETY		
Legal Fori Delivery N	••••	N		BEHIND RYHTU CONTACT NO.	15-1, Ameena Abe J Bazzar, Kurnool 08518-251588/ rdsknl@rediffmail	., A.P- 518003 09441031997	
State /Dis	tricts /N ame of	POOREST DISTRICTS		YEAR	2007	2006	2005
	PRADESH / 1			Source of Fune	ds (INR)		
	KADESH / I			Net Owned Funds	173,757	41,517	(41,970)
				Borrowings	9,600,500	3,684,600	710,000
				INSTITUTIONAL RAT	IING		
				Grade	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	Agency	Not Rated	Not Rated	Not Rated
CLIENT	4 740			OPERATIONAL EFF	ICIENCY		
OUTREACH SC/ST CLIENTS	1,710	660	160 160	Operating Costs (%)	35.53	31.09	27.2
Loan Portfolio (INR)	5,494,100	2,241,900	595,050	ANNUALIZED COST TO CREDIT CLIENTS (%)	31	31	36
NAME OF T							
	HE ORGANISATION	N INDIAN ASSC	DCIATION FOR SAVI	NGS AND CREDIT	г (IASC)		
Legal Fori Delivery N	R. B. MAHENDRA M Section 25 (Iodel SHG, Ind ement Year 199	N Company Dividual	DCIATION FOR SAVI	Address 726/ B, Sri V Coimbatore, Contact no.	'enky Complex, Cr Tamil Nadu- 641 (0422- 4389867/ dran.b@iasc.in/ ad)12 4388867	
Legal Fori Delivery N Commenci	r. B. Mahendra M Section 25 (Iodel SHG, Inf ement Year 199	N Company Dividual		Address 726/ B, Sri V Coimbatore, Contact no. E mail mahend	'enky Complex, Cr Tamil Nadu- 641 (0422- 4389867/ dran.b@iasc.in/ ad)12 4388867	2005
LEGAL FORI DELIVERY N COMMENCI STATE /DI TAMIL NADU	r. B. Mahendra M Section 25 (Iodel SHG, Inf ement Year 199 stricts /Name o	N Company Dividual 08		Address 726/ B, Sri V Coimbatore, Contact no. E mail mahend Website: www	'enky Complex, Cr Tamil Nadu- 641 (0422- 4389867/ dran.b@iasc.in/ ad /.iasc.in 2007	012 4388867 min@iasc.in	2005
Legal Fori Delivery W Commenci State /Di	r. B. Mahendra M Section 25 (Iodel SHG, Inf ement Year 199 stricts /Name o	N Company Dividual 08		Address 726/ B, Sri V Coimbatore, Contact no. E mail mahend Website: www	'enky Complex, Cr Tamil Nadu- 641 (0422- 4389867/ dran.b@iasc.in/ ad /.iasc.in 2007	012 4388867 min@iasc.in	2005 10,687,314
LEGAL FORI DELIVERY N COMMENCI STATE /DI TAMIL NADU	r. B. Mahendra M Section 25 (Iodel SHG, Inf ement Year 199 stricts /Name o	N Company Dividual 08		ADDRESS 726/ B, SRI V COIMBATORE, CONTACT NO. E MAIL MAHEND WEBSITE: WWW YEAR SOURCE OF FUNE NET OWNED	'enky Complex, Cr Tamil Nadu- 641 (0422- 4389867/ dran.b@iasc.in/ adi /.iasc.in 2007 ds (inr)	012 4388867 MIN@IASC.IN 2006	
LEGAL FORI DELIVERY W COMMENCI STATE /DI TAMIL NADU	r. B. Mahendra M Section 25 (Iodel SHG, Inf ement Year 199 stricts /Name o	N Company Dividual 08		ADDRESS 726/ B, SRI V COIMBATORE, TOO CONTACT NO. E MAIL MAHEND WEBSITE: WWW YEAR Source of Funct Net Owned Funds	/enky Complex, Cr Tamil Nadu- 641 (0422- 4389867/ dran.b@iasc.in/ adi /.iasc.in 2007 ds (inr) 11,484,300 196,720,733	012 4388867 MIN@IASC.IN 2006 9,971,964	10,687,314
LEGAL FORI DELIVERY W COMMENCI STATE /DI TAMIL NADU	r. B. Mahendra M Section 25 (Iodel SHG, Inf ement Year 199 stricts /Name o	N Company Dividual 08		ADDRESS 726/ B, SRI V COIMBATORE, COIMBATORE, CONTACT NO. E MAIL MAHEND WEBSITE: WWW VEAR SOURCE OF FUNC NET OWNED BORROWINGS INSTITUTIONAL RATE GRADE	/enky Complex, Cr Tamil Nadu- 641 (0422- 4389867/ dran.b@iasc.in/ adi /.iasc.in 2007 ds (inr) 11,484,300 196,720,733	012 4388867 MIN@IASC.IN 2006 9,971,964	10,687,314
LEGAL FORI DELIVERY M COMMENCI STATE /DI TAMIL NADU KERALA / 1	r. B. Mahendra M Section 25 (Iodel SHG, Inf ement Year 199 stricts /Name o j/ 5	N Company Dividual 8 F Poorest Districts	S	ADDRESS 726/ B, SRI V COIMBATORE, CONTACT NO. E MAIL MAHEND WEBSITE: WWW YEAR SOURCE OF FUNCE NET OWNED BORROWINGS INSTITUTIONAL RATIONAL	Venky Complex, Cr Tamil Nadu- 641 (0422- 4389867/ oran.b@iasc.in/ adi .iasc.in 2007 os (inr) 11,484,300 196,720,733	012 4388867 MIN@IASC.IN 2006 9,971,964 206,745,805	10,687,314 149,814,339
LEGAL FORI DELIVERY M COMMENCI STATE /DI TAMIL NADU KERALA / 1	R. B. MAHENDRA M SECTION 25 (IODEL SHG, IND EMENT YEAR 199 STRICTS /NAME O J/ 5	N Company DIVIDUAL 88 F POOREST DISTRICTS	s 2005	ADDRESS 726/ B, SRI V COIMBATORE, COIMBATORE, CONTACT NO. E MAIL MAHEND WEBSITE: WWW VEAR SOURCE OF FUNC NET OWNED BORROWINGS INSTITUTIONAL RATE GRADE	VENKY COMPLEX, CR TAMIL NADU- 641 (0422- 4389867/ DRAN.B@IASC.IN/ ADI /.IASC.IN 2007 05 (INR) 11,484,300 196,720,733 ING MFR3 CRISIL	012 4388867 MIN@IASC.IN 2006 9,971,964 206,745,805 Not Rated	10,687,314 149,814,339 Not Rated
LEGAL FORI DELIVERY M COMMENCI STATE /DI TAMIL NADU KERALA/1	r. B. Mahendra M Section 25 (Iodel SHG, Inf ement Year 199 stricts /Name o j/ 5	N Company Dividual 8 F Poorest Districts	S	ADDRESS 726/ B, SRI V COIMBATORE, CONTACT NO. E MAIL MAHEND WEBSITE: WWW YEAR SOURCE OF FUNE NET OWNED FUNDS BORROWINGS INSTITUTIONAL RATI GRADE AGENCY	VENKY COMPLEX, CR TAMIL NADU- 641 (0422- 4389867/ DRAN.B@IASC.IN/ ADI /.IASC.IN 2007 05 (INR) 11,484,300 196,720,733 ING MFR3 CRISIL	012 4388867 MIN@IASC.IN 2006 9,971,964 206,745,805 Not Rated	10,687,314 149,814,339 Not Rated

NAME OF T	THE ORGANISATION	N INITIATIVES	For development	Foundation (II	DF)			
CEO MR. VIVEKANAND N. SALIMATH/ N.M PATIL				Address				
Legal Form Trust				# 141 A, Usha, 25th Cross Rajajinagar II Block, Bangalore- 560010				
Delivery Model SHG				Contact no. 080- 23131382				
Commencement Year 2005				E MAIL IDFBANGALORE@GMAIL.COM/ IDFWD@SANCHARNET.IN				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005	
Karnataka	x/5			SOURCE OF FUN	ds (inr)			
				Net Owned Funds	1782516	1335255	618000	
				Borrowings	16845796	1286645	0	
				Institutional Ra	Institutional Rating			
				Grade	Not Rated	Not Rated	Not Rated	
YEAR	2007	2006	2005	Agency	Not Rated	Not Rated	Not Rated	
	2007	2008	2005	OPERATIONAL EFF	FICIENCY			
CLIENT OUTREACH	9064	1855	325					
SC/ST Clients	1990	410	70	Operating Costs (%)	7.85	15.62	0	
Loan Portfolio (INR)	18,084,824	2,042,162	618,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	17.5	17.5	17.5	
	THE ORGANISATION	N JANODAYA PU	JBLIC TRUST (JPT)					
	s. Santosh Vas			Address				
LEGAL FOR				# 3, 5th Main Jayamahal Ex	N, 9TH CROSS TN., BANGALORE - 46	;		
	10del SHG, Ind ement Year 2003				080- 65905252/ YAMCP@GMAIL.COM/		NET.IN	
STATE /DI	stricts /N ame o	F Poorest Districts	S	YEAR	2007	2006	2005	
Karnataka/	11/ Chitradurga			SOURCE OF FUN	ds (inr)			
				Net Owned Funds	3,370,013	4,052,622	3,138,187	
				Borrowings	80,890,000	18,000,000	10,300,000	
					Institutional Rating			
				Grade	Awaited	Not Rated	MFR 5	
			0005	Agency	MCRIL	Not Rated	CriSIL	
YEAR	2007	2006	2005	Operational Eff	FICIENCY			
CLIENT OUTREACH	22,500	15,500	14,400	OPERATING	15.25	16.88	116	
SC/ST CLIENTS	Not Available	Not Available	Not Available	Costs (%)	10.20	10.00	110	
Loan Portfolio (INR)	81,654,777	27,164,493	12,057,535	ANNUALIZED COST TO CREDIT CLIENTS (%)	27	27	27	

NAME OF T	THE ORGANISATION		LAM ONTRIYA PENG	AL SEMIPU AM	IAIPU (SEARCH I	KOPSA)	
CEO Ms. Malini B. Eden				Address			
LEGAL FORM SECTION 25 COMPANY				219/26, 6th Main, 4th Block, Jayanagar Block, Bangalore- 560011			
DELIVERY MODEL SHG				CONTACT NO. 080- 22444226/ 26635361 E mail search.net@vsnl.com/search1@bgl.vsnl.net.in			
Commencement Year 1996							
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				Year	2007	2006	2005
TAMIL NAC	ou/ 3			SOURCE OF FUN	ds (inr)		
				Net Owned Funds	34,324,133	25,957,617	22,073,191
				Borrowings	121,050,000	24,286,265	0
				Institutional Rating			
				Grade	Not Rated	Beta Minus	Not Rated
				Agency	Not Rated	MCRIL	Not Rated
Year	2007	2006	2005	Operational Efi	FICIENCY		
CLIENT OUTREACH	32,247	14,005	4,981				
SC/ST CLIENTS	7,023	3,980	1,435	Operating Costs (%)	10.9	33.5	22.3
Loan Portfolio (INR)	100,273,104	24,351,092	3,474,082	ANNUALIZED COST TO CREDIT CLIENTS	14	12	13
				(%)			
NAME OF T	HE ORGANISATION	N Krishna Bh	iima Samruddhi Lo		ik Limited (KBSL	.AB)	
CEO M	R. B. L PARTHAS	ARATHY	iima Samruddhi Lo	cal Area Ban Address			
CEO MI Legal Form	r. B. L Parthas M Local Area	arathy Bank	iima Samruddhi Lo	<mark>Cal Area Ban Address</mark> 7-4-58/1, 1s Venkateshwa	t Floor, P.C Towe ra Colony, Mahboo	RS,	
CEO MI Legal Form Delivery M	R. B. L PARTHAS	arathy Bank IVIDUAL	iima Samruddhi Lo	CAL AREA BAN Address 7-4-58/1, 1s Venkateshwa A.P- 509 00 Contact no.	t Floor, P.C Towe ra Colony, Mahboo	rs, BNAGAR, 273384	
CEO MI LEGAL FORM DELIVERY M COMMENCE	R. B. L PARTHAS M Local Area Iodel JLG, Ind ement Year 200	arathy Bank IVIDUAL		CAL AREA BAN Address 7-4-58/1, 1s Venkateshwa A.P- 509 00 Contact no.	т Floor, P.C Towe ra Colony, Манвоо 11 08542- 273383/ 2	rs, BNAGAR, 273384	2005
CEO MU LEGAL FORM DELIVERY M COMMENCE STATE /DIS ANDHRA PR	R. B. L PARTHAS M LOCAL AREA IODEL JLG, IND EMENT YEAR 200 STRICTS /NAME O	arathy Bank Ividual 1 F Poorest Districts Bnagar		CAL AREA BAN Address 7-4-58/1, 1s Venkateshwa A.P- 509 00 Contact no. E mail mbn_ke	т Floor, P.C Towe ra Colony, Манвоо 11 08542- 273383/ 3slab@sancharnet. 2007	RS, BNAGAR, 273384 IN	2005
CEO MU LEGAL FORM DELIVERY M COMMENCE STATE /DIS ANDHRA PR	r. B. L Parthas M Local Area Iodel JLG, Indi ement Year 200 stricts /Name of	arathy Bank Ividual 1 F Poorest Districts Bnagar		CAL AREA BAN Address 7-4-58/1, 1s Venkateshwa A.P- 509 00 Contact no. E mail mbn_ke Year	т Floor, P.C Towe ra Colony, Манвоо 11 08542- 273383/ 3slab@sancharnet. 2007	RS, BNAGAR, 273384 IN	2005 54,042,094
CEO MU LEGAL FORM DELIVERY M COMMENCE STATE /DIS ANDHRA PR	R. B. L PARTHAS M LOCAL AREA IODEL JLG, IND EMENT YEAR 200 STRICTS /NAME O	arathy Bank Ividual 1 F Poorest Districts Bnagar		CAL AREA BAN ADDRESS 7-4-58/1, 1s Venkateshwa A.P- 509 00 Contact no. E mail mbn_ke Year Source of Fun Net Owned	t Floor, P.C Towe ra Colony, Mahboo 11 08542- 273383/ 33Lab@sancharnet. 2007 ds (inr)	RS, BNAGAR, 273384 IN 2006	
CEO MU LEGAL FORM DELIVERY M COMMENCE STATE /DIS ANDHRA PR	R. B. L PARTHAS M LOCAL AREA IODEL JLG, IND EMENT YEAR 200 STRICTS /NAME O	arathy Bank Ividual 1 F Poorest Districts Bnagar		CAL AREA BAN ADDRESS 7-4-58/1, 1s Venkateshwa A.P- 509 00 Contact no. E mail mbn_ke Year Source of Fun Net Owned Funds	tt Floor, P.C Towe ra Colony, Mahboo 11 08542- 273383/ 3 33Lab @ sancharnet. 2007 ds (inr) 58,872,624 422,753,446	RS, BNAGAR, 273384 IN 2006 55,847,956	54,042,094
CEO MU LEGAL FORM DELIVERY M COMMENCE STATE /DIS ANDHRA PR	R. B. L PARTHAS M LOCAL AREA IODEL JLG, IND EMENT YEAR 200 STRICTS /NAME O	arathy Bank Ividual 1 F Poorest Districts Bnagar		CAL AREA BAN ADDRESS 7-4-58/1, 1s Venkateshwa A.P- 509 00 Contact no. E MAIL MBN_KE YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	tt Floor, P.C Towe ra Colony, Mahboo 11 08542- 273383/ 3 33Lab @ sancharnet. 2007 ds (inr) 58,872,624 422,753,446	RS, BNAGAR, 273384 IN 2006 55,847,956	54,042,094
CEO MI LEGAL FORM DELIVERY M COMMENCE STATE /DIS ANDHRA PR KARNATAKAA	r. B. L Parthas M Local Area Iodel JLG, Ind ement Year 200 stricts /Name of adesh/1/Mahabue /2/Gulbarga, Raid	ARATHY BANK IVIDUAL 1 F POOREST DISTRICTS BNAGAR CHUR	5	CAL AREA BAN ADDRESS 7-4-58/1, 1s Venkateshwa A.P- 509 00 Contact no. E mail mbn_ke Year Source of Fun Net Owned Funds Borrowings	tt Floor, P.C Towe ra Colony, Mahboo 1 08542- 273383/ 1 SSLab @ Sancharnet. 2007 DS (INR) 58,872,624 422,753,446	RS, BNAGAR, 273384 IN 2006 55,847,956 231,802,207	54,042,094 116,576,660
CEO MI LEGAL FORM DELIVERY M COMMENCE STATE /DIS ANDHRA PR KARNATAKA/	R. B. L PARTHAS M LOCAL AREA IODEL JLG, IND EMENT YEAR 200 STRICTS /NAME O	arathy Bank Ividual 1 F Poorest Districts Bnagar		CAL AREA BAN ADDRESS 7-4-58/1, 1s VENKATESHWA A.P- 509 00 CONTACT NO. E MAIL MBN_KE YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT	T FLOOR, P.C TOWE RA COLONY, MAHBOO 11 08542- 273383/ 3 3SLAB @ SANCHARNET. 2007 DS (INR) 58,872,624 422,753,446 ING NOT RATED NOT RATED	RS, BNAGAR, 273384 IN 2006 55,847,956 231,802,207 Not Rated	54,042,094 116,576,660 Not Rated
CEO MI LEGAL FORM DELIVERY M COMMENCE STATE /DIS ANDHRA PR KARNATAKAA	r. B. L Parthas M Local Area Iodel JLG, Ind ement Year 200 stricts /Name of adesh/1/Mahabue /2/Gulbarga, Raid	ARATHY BANK IVIDUAL 1 F POOREST DISTRICTS BNAGAR CHUR	5	CAL AREA BAN ADDRESS 7-4-58/1, 1s VENKATESHWA A.P- 509 00 CONTACT NO. E MAIL MBN_KE YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	T FLOOR, P.C TOWE RA COLONY, MAHBOO 11 08542- 273383/ 3 3SLAB @ SANCHARNET. 2007 DS (INR) 58,872,624 422,753,446 ING NOT RATED NOT RATED	RS, BNAGAR, 273384 IN 2006 55,847,956 231,802,207 Not Rated	54,042,094 116,576,660 Not Rated
CEO MI LEGAL FORM DELIVERY M COMMENCE STATE / DIS ANDHRA PR KARNATAKAA	R. B. L PARTHAS	ARATHY BANK IVIDUAL 1 F POOREST DISTRICTS SNAGAR CHUR	2005	CAL AREA BAN ADDRESS 7-4-58/1, 1s VENKATESHWA A.P- 509 00 CONTACT NO. E MAIL MBN_KE YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	T FLOOR, P.C TOWE RA COLONY, MAHBOO 11 08542- 273383/ 3 3SLAB @ SANCHARNET. 2007 DS (INR) 58,872,624 422,753,446 ING NOT RATED NOT RATED	RS, BNAGAR, 273384 IN 2006 55,847,956 231,802,207 Not Rated	54,042,094 116,576,660 Not Rated

NAME OF 1	THE ORGANISATION	N Krushi						
CEO MR. P. PREMCHAND				Address # 2- 9- 119, Mukarampura, Karimnagar- 1, A.P Contact no. 0878- 2265103/ 09849901624 E mail krushingo@rediffmail.com				
LEGAL FORM SOCIETY DELIVERY MODEL SHG/ JLG								
Commencement Year 1997								
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				Year	2007	2006	2005	
	radesh/ 4 /K arimna	gar, N izamabad, Adila	BAD, MEDAK	Source of Fun	ids (inr)			
				Net Owned Funds	0	0	0	
				Borrowings	334,500,000	261,685,000	6,795,000	
				INSTITUTIONAL RATING				
				Grade	Not Rated	Not Rated	Not Rated	
YEAR	2007	2006	2005	Agency	Not Rated	Not Rated	Not Rated	
CLIENT	2007	2000	2003	OPERATIONAL EF	FICIENCY			
OUTREACH SC/ST	50,241	28,102	12,034	Operating Costs (%)	3	30	76	
CLIENTS	13,468	6,683	2,635	ANNUALIZED				
Loan Portfolio (INR)	305,396,963	220,433,688	5,805,139	Cost to CREDIT CLIENTS (%)	16.5	16.5	16.5	
	THE ORGANISATION							
CEO DR Legal Fori Delivery N	R. N. SETHURAMAN	l		UTHANGUDI P CONTACT NO E MAIL SEMAN	rea, Melur Road ost, Madurai- 625 . 0425- 2583569 1@sify.com /.mahasemam.org	107		
CEO DR Legal Fori Delivery N Commence	r. n. Sethuraman M Trust 10del Grameen ement Year 1999	l	5	1 & 2 Lake A Uthangudi f Contact no E mail seman	ost, Madurai- 625 . 0425- 2583569 1@sify.com	107 2006	2005	
CEO DR Legal Fori Delivery M Commenci State /Di	r. n. Sethuraman M Trust 10del Grameen ement Year 1999	9 F Poorest Districts	5	1 & 2 Lake A Uthangudi f Contact no E mail seman Website www	ost, Madurai- 625 . 0425- 2583569 1@sify.com 		2005	
CEO DR Legal Fori Delivery M Commenci State /Di	r. n. Sethuraman M Trust Iodel Grameen ement Year 1999 stricts /Name o	9 F Poorest Districts	5	1 & 2 Lake A Uthangudi F Contact no E mail seman Website www	ost, Madurai- 625 . 0425- 2583569 1@sify.com 		2005	
CEO DR Legal Fori Delivery M Commenci State /Di	r. n. Sethuraman M Trust Iodel Grameen ement Year 1999 stricts /Name o	9 F Poorest Districts	5	1 & 2 Lake A UTHANGUDI F CONTACT NO E MAIL SEMAN WEBSITE WWW YEAR Source of Fun NET OWNED	OST, MADURAI- 625 . 0425- 2583569 1@SIFY.COM /.MAHASEMAM.ORG 2007 IDS (INR)	2006		
CEO DR Legal Fori Delivery M Commenci State /Di	r. n. Sethuraman M Trust Iodel Grameen ement Year 1999 stricts /Name o	9 F Poorest Districts	5	1 & 2 Lake A UTHANGUDI F CONTACT NO E MAIL SEMAN WEBSITE WWW YEAR SOURCE OF FUN NET OWNED FUNDS	OST, MADURAI- 625 . 0425- 2583569 @SIFY.COM /.MAHASEMAM.ORG 2007 IDS (INR) 800,000 1,263,000,000	2006 800,000	200,000	
CEO DR Legal Fori Delivery M Commenci State /Di	r. n. Sethuraman M Trust Iodel Grameen ement Year 1999 stricts /Name o	9 F Poorest Districts	5	1 & 2 Lake A UTHANGUDI F CONTACT NO E MAIL SEMAN WEBSITE WWW YEAR SOURCE OF FUN NET OWNED BORROWINGS	OST, MADURAI- 625 . 0425- 2583569 @SIFY.COM /.MAHASEMAM.ORG 2007 IDS (INR) 800,000 1,263,000,000	2006 800,000	200,000	
CEO DR LEGAL FOR DELIVERY N COMMENCE STATE /DI TAMIL NADU	r. n. Sethuraman M Trust Iodel Grameen ement Year 1999 stricts /Name o /9/Dindugal, Sivad	9 F Poorest Districts gangai		1 & 2 Lake A UTHANGUDI F CONTACT NO E MAIL SEMAN WEBSITE WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA	OST, MADURAI- 625 . 0425- 2583569 I@SIFY.COM ./MAHASEMAM.ORG 2007 IDS (INR) 800,000 1,263,000,000 TING	2006 800,000 853,842,000	200,000 67,000,000	
CEO DR LEGAL FOR DELIVERY M COMMENCI STATE /DI TAMIL NADU	r. n. Sethuraman M Trust Iodel Grameen ement Year 1999 stricts /Name o	9 F Poorest Districts	2005	1 & 2 LAKE A UTHANGUDI F CONTACT NO E MAIL SEMAN WEBSITE WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA GRADE	OST, MADURAI- 625 . 0425- 2583569 @ SIFY.COM ./MAHASEMAM.ORG 2007 IDS (INR) 800,000 1,263,000,000 TING NOT RATED NOT RATED	2006 800,000 853,842,000 Not Rated	200,000 67,000,000 Not Rated	
CEO DR LEGAL FOR DELIVERY M COMMENCI STATE /DI TAMIL NADU YEAR CLIENT OUTREACH	r. n. Sethuraman M Trust Iodel Grameen ement Year 1999 stricts /Name o /9/Dindugal, Sivad	9 F Poorest Districts gangai		1 & 2 LAKE A 1 & 2 LAKE A UTHANGUDI F CONTACT NO E MAIL SEMAN WEBSITE WWW VEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY OPERATIONAL EF	OST, MADURAI- 625 . 0425- 2583569 @ SIFY.COM ./MAHASEMAM.ORG 2007 IDS (INR) 800,000 1,263,000,000 TING NOT RATED NOT RATED	2006 800,000 853,842,000 Not Rated	200,000 67,000,000 Not Rated	
CEO DR LEGAL FOR DELIVERY M COMMENCI STATE /DI TAMIL NADU	R. N. SETHURAMAN M TRUST IODEL GRAMEEN EMENT YEAR 1999 STRICTS /NAME O /9/DINDUGAL, SIVAG	POOREST DISTRICTS GANGAI	2005	1 & 2 LAKE A 1 & 2 LAKE A UTHANGUDI F CONTACT NO E MAIL SEMAN WEBSITE WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA GRADE AGENCY	OST, MADURAI- 625' .0425- 2583569 @SIFY.COM //MAHASEMAM.ORG 2007 IDS (INR) 800,000 1,263,000,000 TING NOT RATED NOT RATED FICIENCY	2006 800,000 853,842,000 Not Rated Not Rated	200,000 67,000,000 Not Rated Not Rated	

NAME OF T	HE ORGANISATIO	V IVIARI- JAN	ghatitha Mahila N	UTUALLY AIDE	COOPERATIVE S	OCIETIES FEDERATI	ION LTD.
Legal Fori Delivery N				BALASAMUDE CONTACT NO	-499, Behind Ekas Ram, Hanamkonda, V d. 0870- 2555343 Hatitha12@rediffi	Varangal, A.P 3/ 2571208	
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		YEAR	2007	2006	2005
ANDHRA P	RADESH/ 1 /W ARANG	GAL		SOURCE OF FUNI	ds (inr)		
				Net Owned Funds	7,369,288	2,976,490	Not Applicable
				Borrowings	30,200,000	15,800,000	Not Applicable
				Institutional Rat	TING		
				Grade	Not Rated	Not Rated	Not Applicable
				Agency	Not Rated	Not Rated	Not Applicable
Year	2007	2006	2005	Operational Eff	ICIENCY		
Client Outreach	30,084	19,313	Not Applicable	0			
SC/ST CLIENTS	15,042	9,657	Not Applicable	Operating Costs (%)	23	15	Not Applicable
Loan Portfolio (INR)	22,557,168	11,062,473	Not Applicable	ANNUALIZED COST TO CREDIT CLIENTS (%)	18	18	Not Applicable
NAME OF T	he Organisatioi	MAX WEALT	H TRUST				
	r. P Dinakara R	AO		Address			
	M Trust Iodel SHG				ARAKAPURI COLONY		
Сомменси	ement Year 200	6		CONTACT NO	, Hyderabad- 500 0. 040- 23423115 ealthtrust@icfai.c	0082 /16/17	
		6 F Poorest Districts	5	CONTACT NO	. 040- 23423115	0082 /16/17	2005
State /Di	stricts /N ame o	F Poorest Districts	5	CONTACT NO E MAIL MAXWE). 040- 23423115 Ealthtrust@icfai.c 2007	0082 /16/17 RG	2005
State /Di		F Poorest Districts	5	CONTACT NO E MAIL MAXWE). 040- 23423115 Ealthtrust@icfai.c 2007	0082 /16/17 RG	2005 Not Applicable
State /Di	stricts /N ame o	F Poorest Districts	5	CONTACT NO E MAIL MAXWE VEAR SOURCE OF FUNI NET OWNED	D. 040- 23423115. EALTHTRUST@ICFAI.C 2007 DS (INR)	0082 /16/17 ^{RG} 2006	
State /Di	stricts /N ame o	F Poorest Districts	5	CONTACT NO E MAIL MAXWE VEAR SOURCE OF FUNIT NET OWNED FUNDS	0. 040- 23423115. EALTHTRUST@ICFAI.C 2007 DS (INR) 0 6,791,000	0082 /16/17 RG 2006 Not Applicable	Not Applicable
State /Di	stricts /N ame o	F Poorest Districts	5	CONTACT NO E MAIL MAXWE VEAR SOURCE OF FUND NET OWNED BORROWINGS	0. 040- 23423115. EALTHTRUST@ICFAI.C 2007 DS (INR) 0 6,791,000	0082 /16/17 RG 2006 Not Applicable	Not Applicable
State /Di	stricts /Name o adesh/3/Ranga ri	f Poorest Districts		CONTACT NO E MAIL MAXWE VEAR SOURCE OF FUNIT NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT	D. 040- 23423115. EALTHTRUST@ICFAI.C 2007 DS (INR) 0 6,791,000	0082 /16/17 RG 2006 Not Applicable Not Applicable	Not Applicable Not Applicable
State /Di Andhra Pr	stricts /N ame o	F Poorest Districts	2005	CONTACT NO E MAIL MAXWE VEAR SOURCE OF FUNIT NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE	D. 040- 23423115. EALTHTRUST @ICFAI.C 2007 DS (INR) 0 6,791,000 ING NOT RATED NOT RATED	20082 RG 2006 Not Applicable Not Applicable Not Applicable	NOT APPLICABLE NOT APPLICABLE
State /Di	stricts /Name o adesh/3/Ranga ri	f Poorest Districts		CONTACT NO E MAIL MAXWE VEAR SOURCE OF FUNIT NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY OPERATIONAL EFF	D. 040- 23423115. EALTHTRUST @ICFAI.C 2007 DS (INR) 0 6,791,000 ING NOT RATED NOT RATED	20082 RG 2006 Not Applicable Not Applicable Not Applicable Not Applicable	NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE NOT APPLICABLE
State /Di Andhra Pr Year Client	STRICTS /NAME O Adesh/3/Ranga ri	f Poorest Districts eddy, Medak 2006	2005	CONTACT NO E MAIL MAXWE VEAR SOURCE OF FUND NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	D. 040- 23423115. EALTHTRUST @ICFAI.C 2007 DS (INR) 0 6,791,000 ING NOT RATED NOT RATED	20082 RG 2006 Not Applicable Not Applicable Not Applicable	NOT APPLICABLE NOT APPLICABLE

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	THE ORGANISATIO	N MOTHER TH	HERESA MAHILA MA	ACCS LTD.			
Legal Fori Delivery N	1s. Jakkuluri Ma m MACs Nodel SHG ement Year 199			Address Post Muppall, Chandarlapadu, Krishna Dist., A.P- 521183 Contact no. 08678- 276383/ 200081/ 09392231938 E mail mtmmaccs@hotmail.com			
STATE /DIS	TRICTS /N AME OF	POOREST DISTRICTS		YEAR	2007	2006	2005
ANDHRA P	radesh/ 2 /K hamma	M		SOURCE OF FUN	ids (inr)		
				NET OWNED Funds	5,977,700	4,119,194	2,229,533
				Borrowings	1,865,005	1,415,432	229,143
				Institutional Ra	JING		
				Grade	Not Rated	Not Rated	Not Rated
M	2007	2007	2005	Agency	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	O PERATIONAL EF	FICIENCY		
Client Outreach	2,501	2,444	2,445	Operating			
SC/ST CLIENTS	2,501	2,444	2,445	Costs (%)	12	8.62	13.7
Loan Portfolio (INR)	7,842,704	5,534,625	2,458,676	ANNUALIZED Cost to CREDIT CLIENTS (%)	7.08	5.17	11.02
				(70)			
	THE ORGANISATIO		BHI DEVELOPMENT	FINANCIAL SER	VICES (NDFS)		
CEO MF	R. N. PETER PALA	ANISWAMI	BHI DEVELOPMENT	FINANCIAL SER Address			
CEO MF Legal Fori Delivery N		aniswami Company	bhi Development	FINANCIAL SER Address A-3, Durga S 69, Officers Contact no	vices (NDFS) Sreshta Apartments 3' Colony, Puthur . 0431- 2780648 ndia@gmail.com		
CEO MF LEGAL FOR DELIVERY N COMMENCE	R. N. PETER PALA M Section 25 C Iodel SHG ement Year 1996	aniswami Company		FINANCIAL SER Address A-3, Durga S 69, Officers Contact no	Greshta Apartment 3' Colony, Puthur . 0431- 2780648		2005
CEO MF LEGAL FOR DELIVERY N COMMENCE	r. N. Peter Pala m Section 25 C Iodel SHG ement Year 1998 stricts /Name o	aniswami Company 8		FINANCIAL SER Address A-3, Durga S 69, Officers Contact no E mail ndfs.ii	Sreshta Apartment 3' Colony, Puthur . 0431- 2780648 ndia@gmail.com 2007	, Trichy- 17	2005
CEO MF Legal Fori Delivery W Commence State /Di	r. N. Peter Pala m Section 25 C Iodel SHG ement Year 1998 stricts /Name o	aniswami Company 8		FINANCIAL SER Address A-3, Durga S 69, Officers Contact no E mail ndfs.ii Year	Sreshta Apartment 3' Colony, Puthur . 0431- 2780648 ndia@gmail.com 2007	, Trichy- 17	2005 994,890
CEO MF Legal Fori Delivery W Commence State /Di	r. N. Peter Pala m Section 25 C Iodel SHG ement Year 1998 stricts /Name o	aniswami Company 8		FINANCIAL SER ADDRESS A-3, DURGA S 69, OFFICERS CONTACT NO E MAIL NDFS.II YEAR SOURCE OF FUN NET OWNED	Greshta Apartment 3' Colony, Puthur . 0431- 2780648 ndia@gmail.com 2007 ids (inr)	, Ткісну- 17 2006	
CEO MF Legal Fori Delivery W Commence State /Di	r. N. Peter Pala m Section 25 C Iodel SHG ement Year 1998 stricts /Name o	aniswami Company 8		FINANCIAL SER ADDRESS A-3, DURGA S 69, OFFICERS CONTACT NO E MAIL NDFS.II YEAR SOURCE OF FUN NET OWNED FUNDS	CRESHTA APARTMENT 2 COLONY, PUTHUR 0431- 2780648 NDIA @GMAIL.COM 2007 105 (INR) 1,508,250 52,500,000	, Ткісну- 17 2006 382,315	994,890
CEO MF Legal Fori Delivery W Commence State /Di	r. N. Peter Pala m Section 25 C Iodel SHG ement Year 1998 stricts /Name o	aniswami Company 8		FINANCIAL SER ADDRESS A-3, DURGA S 69, OFFICERS CONTACT NO E MAIL NDFS.II YEAR SOURCE OF FUN NET OWNED BORROWINGS	CRESHTA APARTMENT 2 COLONY, PUTHUR 0431- 2780648 NDIA @GMAIL.COM 2007 105 (INR) 1,508,250 52,500,000	, Ткісну- 17 2006 382,315	994,890
CEO MF Legal Fori Delivery W Commence State /Di	r. N. Peter Pala m Section 25 C Iodel SHG ement Year 1998 stricts /Name o	aniswami Company 8		FINANCIAL SER ADDRESS A-3, DURGA S 69, OFFICERS CONTACT NO E MAIL NDFS.II YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT	SRESHTA APARTMENT: S' COLONY, PUTHUR . 0431- 2780648 NDIA @ GMAIL.COM 2007 IDS (INR) 1,508,250 52,500,000	, Ткісну- 17 2006 382,315 37,700,000	994,890 22,300,000
CEO MF LEGAL FOR DELIVERY M COMMENCI STATE /DI TAMIL NADU	r. N. Peter Pala m Section 25 C Iodel SHG ement Year 1998 stricts /Name o	aniswami Company 8		FINANCIAL SER ADDRESS A-3, DURGA S 69, OFFICERS CONTACT NO E MAIL NDFS.II YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE	SRESHTA APARTMENT: 2' COLONY, PUTHUR . 0431- 2780648 NDIA @ GMAIL.COM 2007 IDS (INR) 1,508,250 52,500,000 TING MFR 4 CRISIL	, Ткісну- 17 2006 382,315 37,700,000 Not Rated	994,890 22,300,000 Not Rated
CEO MF LEGAL FOR DELIVERY N COMMENCE STATE /DI TAMIL NADU	R. N. PETER PALA M SECTION 25 C IODEL SHG EMENT YEAR 1994 STRICTS /NAME O /5	ANISWAMI COMPANY 8 F POOREST DISTRICT:	S	FINANCIAL SER ADDRESS A-3, DURGA S 69, OFFICERS CONTACT NO EMAIL NDFS.II YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAI GRADE AGENCY OPERATIONAL EF	SRESHTA APARTMENT: S' COLONY, PUTHUR .0431-2780648 NDIA @ GMAIL.COM 2007 IDS (INR) 1,508,250 52,500,000 ING MFR 4 CRISIL	, Ткісну- 17 2006 382,315 37,700,000 Not Rated Not Rated	994,890 22,300,000 Not Rated Not Rated
CEO MF LEGAL FOR DELIVERY M COMMENCI STATE /DI TAMIL NADU	R. N. PETER PALA M SECTION 25 C IODEL SHG EMENT YEAR 1994 STRICTS /NAME O /5	aniswami Company 8 F Poorest District: 2006	s 2005	FINANCIAL SER ADDRESS A-3, DURGA S 69, OFFICERS CONTACT NO EMAIL NDFS.II YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	SRESHTA APARTMENT: 2' COLONY, PUTHUR . 0431- 2780648 NDIA @ GMAIL.COM 2007 IDS (INR) 1,508,250 52,500,000 TING MFR 4 CRISIL	, Ткісну- 17 2006 382,315 37,700,000 Not Rated	994,890 22,300,000 Not Rated

	THE ORGANISATION	N NAVACHETA	NA FOUNDATION						
CEO N	M R. N AGENDRA V.	Mali		Address					
LEGAL FOR	M SOCIETY			Hitaishi Shirur group, P.B Road, Haveri- 581 110, Karnataka State.					
	ODEL GRAMEE	N		Contact no. 08575- 235859/ 9900559787					
	ement Year 20	06		E MAIL NAGENDRA73@YAHOO.COM/ NAVACHETAN@DATAONE.IN					
STATE /DIS	TRICTS /NAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005		
Karnatak	A/6/Devangere			Source of Fu	NDS (INR)				
				Net Owned Funds	0	Not Applicable	Not Applicable		
				Borrowings	43,000,000	Not Applicable	Not Applicable		
				Institutional R	ATING				
				Grade	Not Rated	Not Applicable	Not Applicable		
Vrap	2007	2004	2005	Agency	Not Rated	Not Applicable	Not Applicable		
YEAR	2007	2006	2005	O perational E	FFICIENCY				
CLIENT OUTREACH	6,734	Not Applicable	Not Applicable						
SC/ST CLIENTS	Not Available	Not Applicable	Not Applicable	Operating Costs (%)	6.78	Not Applicable	Not Applicable		
Loan Portfolio (INR)	41,750,000	Not Applicable	Not Applicable	Cost to CREDIT CLIENTS (%)	27.9	Not Applicable	Not Applicable		
NAME OF T	THE ORGANISATION	N NIRANTARA (Community Servici	ES					
CEO M	r. Niranjan She	ELAVANT		Address	10 1 100 D	5 0			
LEGAL FOR	M SOCIETY				івек 19-1-160, Basa r South, Bidar- 585		SS		
DELIVERY N	ODEL GRAMEEN				IO. 09341621625 NTARA.INDIA@GMAIL.C				
Сомменси	ement Year 200	7			WIARA.INDIA @ GMAIL.C /W.NIRANTARA.COM	OM			
State /Di	stricts /Name of	F POOREST DISTRICTS	5	YEAR	2007	2006	2005		
Karnataka				SOURCE OF FU	NDS (INR)				
				Net Owned Funds	0	Not Applicable	Not Applicable		
				Borrowings	1,000,000	Not Applicable	Not Applicable		
				Institutional R	ATING				
				Grade	Not Rated	Not Applicable	Not Applicable		
				Agency	Not Rated	Not Applicable	Not Applicable		
Year	2007	2006	2005						
Client Outreach	30	Not Applicable	Not Applicable	OPERATIONAL E			Nez		
SC/ST CLIENTS	02	Not Applicable	Not Applicable	Costs (%)	27.5	Not Applicable	Not Applicable		

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NOT APPLICABLE

ANNUALIZED

CREDIT CLIENTS (%)

29

Cost to

NOT APPLICABLE

204,000

LOAN

Portfolio (INR)

NOT APPLICABLE

Not Applicable

	THE ORGANISATIO	N PEOPLE'S AG	CTION FOR TRANSFO	RMATION (PAT	-)			
Legal Fori Delivery N	CEO Mr. K. Hirudayasami Legal Form Trust Delivery Model SHG Commencement Year 2003				Address No-4, A-Block, St. Paul's Complex, Bharatiar Salai, Trichy- 620001 Contact no. 0431-2413434/2463434 Email pat_tr@dataone.in			
STATE /DIS	TRICTS /NAME OF	POOREST DISTRICTS		Year	2007	2006	2005	
	TamilNadu/ 3				ids (inr)			
TamilNadu/3				Net Owned Funds	1,982,166	1,177,083	388,282	
				Borrowings	23,500,000	8,000,000	6,500,000	
				Institutional RA	ATING			
				Grade	Not Rated	NOT RATED	NOT RATED	
Vere	2007	2007	2005	AGENCY	NOT RATED	NOT RATED	NOT RATED	
YEAR Client	2007	2006	2005	Operational Ef	FICIENCY			
OUTREACH SC/ST CLIENTS	6,521	3,136	2,367	Operating Costs (%)	23.53	23.23	22.41	
LOAN PORTFOLIO (INR)	27,703,800	10,949,600	7,229,800	Annualized Cost to credit clients (%)	28	30	30	
10,747,000 7,227,000								
	THE ORGANISATIO	N PRAGATHI SE	va Samiti (PSS)	. ,				
CEO JOH Legal Fori Delivery N	t <mark>he Organisation</mark> in Gaddala m Society 1 _{0del} SHG ement Year 2000		va Samiti (PSS)	Address # 2-5-692,1 Warangal, Contact No	506001, 5. 0870 – 255065	Subedari, Hanami 59, 2540951 dm/ pragathimfi@		
CEO JOH LEGAL FOR DELIVERY M COMMENCE	in Gaddala m Society 1odel SHG ement Year 2000			Address # 2-5-692,1 Warangal, Contact No	506001, 5. 0870 – 255065	59, 2540951		
CEO JOH Legal Fori Delivery M Commence State /Di	in Gaddala m Society 1odel SHG ement Year 2000) f Poorest District:		Address # 2-5-692,1 Warangal, Contact No Email prag/	506001, 5. 0870 – 255065 атніss@ уаноо.cc 2007	59, 2540951)m/ pragathimfi@	ҮАНОО.СОМ	
CEO JOH Legal Fori Delivery M Commence State /Di	in Gaddala m Society 1odel SHG ement Year 2000 stricts /Name o) f Poorest District:		Address # 2-5-692,I Warangal, Contact No Email praga Year	506001, 5. 0870 – 255065 атніss@ уаноо.cc 2007	59, 2540951)m/ pragathimfi@	ҮАНОО.СОМ	
CEO JOH Legal Fori Delivery M Commence State /Di	in Gaddala m Society 1odel SHG ement Year 2000 stricts /Name o) f Poorest District:		Address # 2-5-692,I Warangal, Contact No Email prag/ Year Source of Fun Net Owned	506001, c. 0870 — 255065 атніss@ уаноо.cc 2007 ids (inr)	59, 2540951 m/ pragathimfi@ 2006	чаноо.сом 2005	
CEO JOH Legal Fori Delivery M Commence State /Di	in Gaddala m Society 1odel SHG ement Year 2000 stricts /Name o) f Poorest District:		ADDRESS # 2-5-692,I WARANGAL, CONTACT NC EMAIL PRAG/ YEAR SOURCE OF FUN NET OWNED FUNDS	506001, b. 0870 — 255065 атнізя @ уаноо.cc 2007 ирз (імя) 34,578,094 161,503,480	59, 2540951 pm/ pragathimfi@ 2006 9,106,160	YAHOO.COM 2005 924,403	
CEO JOH Legal Fori Delivery M Commence State /Di	in Gaddala m Society 1odel SHG ement Year 2000 stricts /Name o) f Poorest District:		ADDRESS # 2-5-692,1 WARANGAL, CONTACT NO EMAIL PRAGA YEAR SOURCE OF FUN NET OWNED BORROWINGS	506001, b. 0870 — 255065 атнізя @ уаноо.cc 2007 ирз (імя) 34,578,094 161,503,480	59, 2540951 pm/ pragathimfi@ 2006 9,106,160	YAHOO.COM 2005 924,403	
CEO JOH Legal Fori Delivery M Commence State /Di	in Gaddala m Society 1odel SHG ement Year 2000 stricts /Name o) f Poorest District:		ADDRESS # 2-5-692,I WARANGAL, CONTACT NC EMAIL PRAG/ YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA	506001, b. 0870 — 255065 ATHISS @ YAHOO.CC 2007 ADS (INR) 34,578,094 161,503,480	59, 2540951 pm/ pragathimfi@ 2006 9,106,160 54,232,380	YAHOO.COM 2005 924,403 8,421,649	
CEO JOH LEGAL FOR DELIVERY IV COMMENCI STATE /DI ANDHRA PRA	in Gaddala m Society 1odel SHG ement Year 2000 stricts /Name o) f Poorest District:		ADDRESS # 2-5-692,I WARANGAL, CONTACT NC EMAIL PRAG/ YEAR SOURCE OF FUN SOURCE OF FUN BORROWINGS INSTITUTIONAL RA GRADE	506001, b. 0870 255065 ATHISS @ YAHOO.CC 2007 MDS (INR) 34,578,094 161,503,480 TING Not RATED Not RATED	59, 2540951 DM/ PRAGATHIMFI@ 2006 9,106,160 54,232,380 Awaited	YAHOO.COM 2005 924,403 8,421,649 Not Rated	
CEO JOH LEGAL FOR DELIVERY M COMMENCI STATE /DI ANDHRA PRA	in Gaddala m Society 1odel SHG ement Year 2000 stricts /Name o desh/1/Warangal) F Poorest District: -	s	ADDRESS # 2-5-692,I WARANGAL, CONTACT NC EMAIL PRAGA YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY	506001, b. 0870 - 255065 ATHISS @YAHOO.CO 2007 ids (INR) 34,578,094 161,503,480 TING Not RATED Not RATED Not RATED	59, 2540951 pm/ pragathimfi@ 2006 9,106,160 54,232,380 Awaited CRISIL	YAHOO.COM 2005 924,403 8,421,649 Not Rated Not Rated	
CEO JOH LEGAL FOR DELIVERY M COMMENCI STATE /DI ANDHRA PRA	IN GADDALA M SOCIETY MODEL SHG EMENT YEAR 2000 STRICTS /NAME O DESH/1/WARANGAL	POOREST DISTRICT:	s 2005	ADDRESS # 2-5-692,I WARANGAL, CONTACT NC EMAIL PRAGA YEAR SOURCE OF FUN SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY	506001, b. 0870 255065 ATHISS @ YAHOO.CC 2007 MDS (INR) 34,578,094 161,503,480 TING Not RATED Not RATED	59, 2540951 DM/ PRAGATHIMFI@ 2006 9,106,160 54,232,380 Awaited	YAHOO.COM 2005 924,403 8,421,649 Not Rated	

NAME OF T	HE ORGANISATION	N RASHTRIYA	Seva Samiti (RAS	S)			
	r. G. Munirantn	am		Address			
LEGAL FOR	M SOCIETY 10del SHG					BY PASS ROAD, ANN	IAMAIAH
	ement Year 198	39		Marg, Ti	rupathi, AP. 087	7-2242404.	
		Poorest Districts		Year	2007	2006	2005
SIAL 7 DIS		T GOREST DISTRICTS		Source of Fun		2000	2000
	AP/1/Chitoor Tamil Nadu/1				24,652,000	59,031,000	16,344,000
					112,266,000	48,567,000	27,042,000
					ATING		
				Grade	Not Rated	Not mentioned	NOT RATED
Vere	2007	2006	2005	Agency	NOT RATED	Crisil	NOT RATED
YEAR	2007	2006	2005	Operational Ef	FICIENCY		
Client Outreach	45,682	31,902	21,679	Option			
SC/ST CLIENTS	5,481	3,509	1,951	Operating Costs (%)	3.98	3.39	5.91
Loan Portfolio (INR)	138,830,000	590,310,000	407,650,000	ANNUALIZED Cost to CREDIT CLIENTS (%)	15	15	15
	HE ORGANISATION	N SAADHANA I	MICROFIN SOCIETY				
CEO MR	. Earnest Paul	n Saadhana I	MICROFIN SOCIETY	A ddress # 50- 760A-	116, 2ND FLOOR, G	ayatri Estates.	
CEO MR Legal Fori	. Earnest Paul M Society		MICROFIN SOCIETY	# 50- 760A- Kurnool- 5		ayatri Estates,	
CEO MR Legal Fori Delivery N	. Earnest Paul	Lending	MICROFIN SOCIETY	# 50- 760A- Kurnool- 5 Contact No Email saadha	18002 AP. 5. 08518-233582 ANAMFS@REDIFFMAIL.		
CEO MR Legal Fori Delivery N Commence	2. Earnest Paul 14 Society 10del Individual 2001	Lending		# 50- 760A- Kurnool- 5 Contact No Email saadha	18002 AP. b. 08518-233582		2005
CEO MR Legal Fori Delivery W Commence State /Di	2. Earnest Paul 14 Society 10del Individual 2001	Lending 1 f Poorest Districts		# 50- 760A- Kurnool- 5 Contact No Email saadha Website www	18002 AP. b. 08518-233582 anamfs@rediffmail. w.saadhana.org 2007	ORG	2005
CEO MR Legal Fori Delivery W Commence State /Di	R. EARNEST PAUL M SOCIETY IODEL INDIVIDUAL EMENT YEAR 2001 STRICTS /NAME O	Lending 1 f Poorest Districts		# 50- 760A- Kurnool- 5 Contact No Email saadh/ Website www Year	18002 AP. b. 08518-233582 anamfs@rediffmail. w.saadhana.org 2007	ORG	2005 4,739,629
CEO MR Legal Fori Delivery W Commence State /Di	R. EARNEST PAUL M SOCIETY IODEL INDIVIDUAL EMENT YEAR 2001 STRICTS /NAME O	Lending 1 f Poorest Districts		# 50- 760A- KURNOOL- 5 CONTACT NC EMAIL SAADHA WEBSITE WWW YEAR SOURCE OF FUN	18002 AP. b. 08518-233582 anamfs@rediffmail. w.saadhana.org 2007 NDS (INR)	ORG 2006	
CEO MR Legal Fori Delivery W Commence State /Di	R. EARNEST PAUL M SOCIETY IODEL INDIVIDUAL EMENT YEAR 2001 STRICTS /NAME O	Lending 1 f Poorest Districts		# 50- 760A- KURNOOL- 5' CONTACT NC EMAIL SAADHA WEBSITE WWW YEAR SOURCE OF FUN NET OWNED FUNDS	18002 AP. 0. 08518-233582 ANAMFS@REDIFFMAIL. W.SAADHANA.ORG 2007 NDS (INR) 30,372,639 230,000,000	ORG 2006 7,605,758	4,739,629
CEO MR Legal Fori Delivery W Commence State /Di	R. EARNEST PAUL M SOCIETY IODEL INDIVIDUAL EMENT YEAR 2001 STRICTS /NAME O	Lending 1 f Poorest Districts		# 50- 760A- KURNOOL- 5' CONTACT NC EMAIL SAADHA WEBSITE WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	18002 AP. 0. 08518-233582 ANAMFS@REDIFFMAIL. W.SAADHANA.ORG 2007 NDS (INR) 30,372,639 230,000,000	ORG 2006 7,605,758	4,739,629
CEO MR LEGAL FOR DELIVERY N COMMENCE STATE /DI ANDHRA PRA	EARNEST PAUL M SOCIETY IODEL INDIVIDUAL EMENT YEAR 2001 STRICTS /NAME O ADESH/3/MAHABOOB	Lending 1 F Poorest Districts Inagar	5	# 50- 760A- KURNOOL- 51 CONTACT NC EMAIL SAADHA WEBSITE WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RA	18002 AP. 0. 08518-233582 ANAMFS@REDIFFMAIL. W.SAADHANA.ORG 2007 NDS (INR) 30,372,639 230,000,000 XIING	ORG 2006 7,605,758 177,500,000	4,739,629 47,536,190
CEO MR LEGAL FOR DELIVERY M COMMENCE STATE / DI ANDHRA PRA	R. EARNEST PAUL M SOCIETY IODEL INDIVIDUAL EMENT YEAR 2001 STRICTS /NAME O	Lending 1 f Poorest Districts		# 50- 760A- KURNOOL- 51 CONTACT NC EMAIL SAADHA WEBSITE WWW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE	18002 AP. 0. 08518-233582 ANAMFS@REDIFFMAIL. N.SAADHANA.ORG 2007 NDS (INR) 30,372,639 230,000,000 NTING MFR 3 CRISIL	ORG 2006 7,605,758 177,500,000 Not rated	4,739,629 47,536,190 MFR 5
CEO MR LEGAL FOR DELIVERY N COMMENCE STATE /DI ANDHRA PRA	EARNEST PAUL M SOCIETY IODEL INDIVIDUAL EMENT YEAR 2001 STRICTS /NAME O ADESH/3/MAHABOOB	Lending 1 F Poorest Districts Inagar	5	# 50- 760A- KURNOOL- 51 CONTACT NO EMAIL SAADHA WEBSITE WWW YEAR SOURCE OF FUN BORROWINGS INSTITUTIONAL RA GRADE AGENCY	18002 AP. 0. 08518-233582 ANAMFS@REDIFFMAIL. N.SAADHANA.ORG 2007 NDS (INR) 30,372,639 230,000,000 NTING MFR 3 CRISIL	ORG 2006 7,605,758 177,500,000 Not rated	4,739,629 47,536,190 MFR 5
CEO MR LEGAL FOR DELIVERY M COMMENCI STATE /DI ANDHRA PRA	EARNEST PAUL M SOCIETY IODEL INDIVIDUAL EMENT YEAR 2001 STRICTS /NAME OF ADESH/3/MAHABOOE	LENDING F POOREST DISTRICTS INAGAR 2006	s 2005	# 50- 760A- KURNOOL- 57 CONTACT NC EMAIL SAADHA WEBSITE WWW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RA GRADE AGENCY	18002 AP. 0. 08518-233582 ANAMFS@REDIFFMAIL. N.SAADHANA.ORG 2007 NDS (INR) 30,372,639 230,000,000 NTING MFR 3 CRISIL	ORG 2006 7,605,758 177,500,000 Not rated	4,739,629 47,536,190 MFR 5

NAME OF	THE ORGANISATIO	N SAMUHA					
CEO M	Ir. T. Pradeep			Address			
DELIVERY N	m Society Nodel SHG ement Year 200	3		SAMUHA, # 12/3, RAGHAVA KRUPA, BULL TEMPLE A Cross Road, 6th Main, Chamrajpet, Bangalore- 560018, Karnataka. Contact No. 080- 26606528 Email acharyasamuha@yahoo.com			
STATE /DIS	TRICTS /NAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005
Kaputaka	/ 2/ Raichur			Source of Fun	NDS (INR)		
NAKNATANA	2/ NAICHUR			Net Owned Funds	657,107	0	0
					42,112,555	12,308,451	0
				Institutional RA	ATING		
				Grade	Not Rated	Not rated	NOT RATED
			0005	Agency	NOT RATED	Not rated	NOT RATED
Year	2007	2006	2005	Operational E	FICIENCY		
CLIENT OUTREACH	22,980	16,044	11,028				
SC/ST CLIENTS	10,562	7,236	5,564	Operating Costs (%)	6.4	0.17	0
Loan Portfolio (INR)	34,430,200	12,286,350	0	Annualized Cost to credit clients (%)	10.5	9.5	0
	THE ORGANISATION		RURAL FINANCIAL	Services			
	. R.D. GADIYAPPA			Address	N, 3 RD STAGE, G OKUI		
	m Sec 25 Comp/ 1 _{ODEL} SHG	ANY		Mysore-570	002 Karnataka.		
	ement Year 1995	i		EMAIL SANMITE	. 0821- 2512300/ RA@SANCHARNET.IN /.SANGHAMITRA.ORG	2415528	
STATE /DI	stricts /N ame o	F POOREST DISTRICT	s	YEAR	2007	2006	2005
Andhra Pra Karnataka/8	desh/2 // Chitradurga, Dev	ANGERE, G ULBARGA		SOURCE OF FUR	NDS (INR)		
TAMIL NADU/				Net Owned Funds	56,117,018	47,869,379	47,628,900
				Borrowings	270,845,564	188,142,154	103,166,751
				Institutional RA	TING		
				Grade	Not Disclosed	Not rated	Not rated
				Agency	Crisil	Not rated	Not rated
Year	2007	2006	2005	Operational E	FICIENCY		
CLIENT OUTREACH	15,626	10,748	6,674	OPERATING	3.95	4.24	3.90
SC/ST CLIENTS	4,688	2,902	1,669	Costs (%)	3.70	4.24	3.70
LOAN PORTEOLIO	327,193,000	230,465,000	152,241,000	Cost to CREDIT CLIENTS (%)	13.95	14.17	14.64

NAME OF T	THE ORGANISATIO	N SARVODAYA	NANO FINANCE LTE	. (SNFL)			
CEO M	Ir. R. Sowmith	i		Address			
LEGAL FOR				NO- 279, AVVAI SHANMUGHAM SALAI, ROYAPETTAH,			
	NODEL SHG	N4		Chennai- 600014, Tamil Nadu. Tel: 044- 28131880/65292218			
	EMENT YEAR 200	Poorest Districts					2005
STATE / DIS	TRICTS / IN AME OF	POOREST DISTRICTS		YEAR 2007 2006 2005 Source of Funds (INR)			
		lai, Cuddalore, Dindi	GUL, S IVAGANGAI	JOURCE OF FUR	נואא) נטז		
Pondicherry/1 Rajasthan/2/ Banswara				NET OWNED FUNDS	137,028,875	121,114,433	104,832,504
Jharkhand/1/ Deogarh Bihar/1/ Jamui			Borrowings	46,339,185,410	197,500,000	13,500,000	
MP/1				Institutional RA	ATING		
				Grade	MFR 3	Not mentioned	MFR 4
				Agency	Crisil	M-Cril	Crisil
Year	2007	2006	2005				
	126,211	93,362	11,028	OPERATIONAL EF	FICIENCY		
OUTREACH SC/ST CLIENTS	10,562	28,008	20,118	Operating Costs (%)	11.96	10.78	10.94
CLIENTS 10,302 28,008 20,118 LOAN PORTFOLIO 642,522,489 382,119,405 238,240,284							
	642,522,489	382,119,405	238,240,284	ANNUALIZED COST TO CREDIT CLIENTS (%)	12	12	12
Portfolio (INR)	642,522,489 he Organisation		238,240,284 ROFINANCE INVESTM	Cost to CREDIT CLIENTS (%)			12
Portfolio (INR) NAME OF T CEO P.	t <mark>he Organisatio</mark> i Renganathan			Cost to CREDIT CLIENTS (%) ENT LITERACY ADDRESS	AND EDUCATION L	rd. (SMILE)	
PORTFOLIO (INR) NAME OF T CEO P. LEGAL FOR	<mark>he Organisatio</mark> i Renganathan m NBFC			Cost to credit clients (%) ENT LITERACY Address No- 4/22, 1		г <mark>d. (SMILE)</mark> d, Ashok Nagar,	Chennai-
PORTFOLIO (INR) NAME OF T CEO P. I LEGAL FORI DELIVERY N	t <mark>he Organisatio</mark> i Renganathan	N SEMAM MICI		Cost to credit clients (%) ENT LITERACY Address No- 4/22, 1	and Education L ⁻ Dr. Natesan Roa	г <mark>d. (SMILE)</mark> d, Ashok Nagar,	Chennai-
PORTFOLIO (INR) NAME OF T CEO P. I LEGAL FORI DELIVERY IV COMMENCE	t <mark>he Organisation</mark> Renganathan M NBFC Iodel Grameen ement Year 2005	N SEMAM MICI	ROFINANCE INVESTM	Cost to credit clients (%) ENT LITERACY Address No- 4/22, 1	and Education L ⁻ Dr. Natesan Roa	г <mark>d. (SMILE)</mark> d, Ashok Nagar,	Chennai-
PORTFOLIO (INR) NAME OF T CEO P. 1 LEGAL FORT DELIVERY N COMMENCE STATE / DI	t <mark>he Organisation</mark> Renganathan M NBFC Iodel Grameen ement Year 2005	N SEMAM MICI	ROFINANCE INVESTM	Cost to CREDIT CLIENTS (%) ENT LITERACY Address No- 4/22, I 600083. Te	AND EDUCATION L ⁻ Dr. Natesan Roa el NO- 044- 23718 2007	г <mark>д. (SMILE)</mark> d, Ashok Nagar, 8588/ 42318049	Chennai-
PORTFOLIO (INR) NAME OF T CEO P. 1 LEGAL FORT DELIVERY N COMMENCE STATE / DI	THE ORGANISATION Renganathan M NBFC Iodel Grameen ement Year 2009 stricts /Name o	N SEMAM MICI	ROFINANCE INVESTM	Cost to Credit clients (%) ENT LITERACY Address No- 4/22, I 600083. Te	AND EDUCATION L ⁻ Dr. Natesan Roa el NO- 044- 23718 2007	г <mark>д. (SMILE)</mark> d, Ashok Nagar, 8588/ 42318049	Chennai-
PORTFOLIO (INR) NAME OF T CEO P. 1 LEGAL FORT DELIVERY N COMMENCE STATE / DI	THE ORGANISATION Renganathan M NBFC Iodel Grameen ement Year 2009 stricts /Name o	N SEMAM MICI	ROFINANCE INVESTM	COST TO CREDIT CLIENTS (%) ENT LITERACY ADDRESS NO- 4/22, I 600083. TE 600083. TE 600083. TE SOURCE OF FUN	AND EDUCATION L ⁻ Dr. Natesan Roa el NO- 044- 23718 2007 ids (inr)	г <mark>д. (SMILE)</mark> d, Ashok Nagar, 8588/ 42318049 2006	Chennai- 2005
PORTFOLIO (INR) NAME OF T CEO P. 1 LEGAL FORT DELIVERY N COMMENCE STATE / DI	THE ORGANISATION Renganathan M NBFC Iodel Grameen ement Year 2009 stricts /Name o	N SEMAM MICI	ROFINANCE INVESTM	Cost to CREDIT CLIENTS (%) EVT LITERACY ADDRESS NO- 4/22, I 600083. TE 600083. TE 600083. TE 600083. TE 600083. TE	AND EDUCATION L ⁻¹ DR. NATESAN ROA EL NO- 044- 23711 2007 IDS (INR) 62,021,845 298,694,638	г д. (SMILE) d, Ashok Nagar, 8588/ 42318049 2006 19,284,221	Chennai- 2005 3,273,887
PORTFOLIO (INR) NAME OF T CEO P. 1 LEGAL FORT DELIVERY N COMMENCE STATE / DI	THE ORGANISATION Renganathan M NBFC Iodel Grameen ement Year 2009 stricts /Name o	N SEMAM MICI	ROFINANCE INVESTM	Cost to CREDIT CLIENTS (%) ENT LITERACY ADDRESS NO- 4/22, I 600083. TE 600083. TE 600083. TE 8000083. TE 1000083. TE	AND EDUCATION L ⁻¹ DR. NATESAN ROA EL NO- 044- 23711 2007 IDS (INR) 62,021,845 298,694,638	г д. (SMILE) d, Ashok Nagar, 8588/ 42318049 2006 19,284,221	Chennai- 2005 3,273,887
PORTFOLIO (INR) NAME OF T CEO P. 1 LEGAL FORT DELIVERY N COMMENCE STATE / DI	THE ORGANISATION Renganathan M NBFC Iodel Grameen ement Year 2009 stricts /Name o	N SEMAM MICI	ROFINANCE INVESTM	COST TO CREDIT CLIENTS (%) ENT LITERACY ADDRESS NO- 4/22, I 600083. TE 600083. TE 600083. TE 600083. TE 600083. TE 600083. TE 600083. TE 600083. TE 600083. TE	AND EDUCATION L ⁻¹ DR. NATESAN ROA EL NO- 044- 23711 2007 IDS (INR) 62,021,845 298,694,638	г р. (SMILE) d, Ashok Nagar, 8588/ 42318049 2006 19,284,221 5,36,11,666	CHENNAI- 2005 3,273,887 0
PORTFOLIO (INR) NAME OF T CEO P. 1 LEGAL FORT DELIVERY N COMMENCE STATE / DI	THE ORGANISATION Renganathan M NBFC Iodel Grameen ement Year 2009 stricts /Name o	N SEMAM MICI	ROFINANCE INVESTM	Cost to CREDIT CLIENTS ENT LITERACY Address NO- 4/22, I 600083. Te VEAR Source of Fun Net Owned Borrowings Institutional Ra Grade Agency	AND EDUCATION L ⁻¹ DR. NATESAN ROA EL NO- 044- 23711 2007 IDS (INR) 62,021,845 298,694,638 ING BETA+ M-CRIL	гр. (SMILE) d, Ashok Nagar, 8588/42318049 2006 19,284,221 5,36,11,666 Not rated	CHENNAI- 2005 3,273,887 0
Portfolio (INR) NAME OF T CEO P. 1 LEGAL FORI DELIVERY IV COMMENCI STATE / DI Tam	HE ORGANISATION RENGANATHAN M NBFC Iodel Grameen ement Year 2009 stricts /Name o hil Nadu/ 9/ Dind	N SEMAM MICI 5 F POOREST DISTRICTS igul, Sivagangai	ROFINANCE INVESTM	Cost to CREDIT CLIENTS UTERACY ADDRESS NO- 4/22, I 600083. Te 600083. Te 000083. Te 1000083. Te 000083. Te 000085. Te 000085. Te	AND EDUCATION L ⁻¹ DR. NATESAN ROA EL NO- 044- 23711 2007 IDS (INR) 62,021,845 298,694,638 ING BETA+ M-CRIL	гр. (SMILE) d, Ashok Nagar, 8588/42318049 2006 19,284,221 5,36,11,666 Not rated	CHENNAI- 2005 3,273,887 0
PORTFOLIO (INR) NAME OF T CEO P. 1 LEGAL FORT DELIVERY IV COMMENCE STATE /DI TAM TAM	HE ORGANISATION RENGANATHAN M NBFC IODEL GRAMEEN EMENT YEAR 2005 STRICTS /NAME O HI NADU/ 9/ DIND	N SEMAM MICI 5 F POOREST DISTRICTS igul, Sivagangai 2006	ROFINANCE INVESTM	Cost to CREDIT CLIENTS ENT LITERACY Address NO- 4/22, I 600083. Te VEAR Source of Fun Net Owned Borrowings Institutional Ra Grade Agency	AND EDUCATION L ⁻¹ DR. NATESAN ROA EL NO- 044- 23711 2007 IDS (INR) 62,021,845 298,694,638 ING BETA+ M-CRIL	гр. (SMILE) d, Ashok Nagar, 8588/42318049 2006 19,284,221 5,36,11,666 Not rated	CHENNAI- 2005 3,273,887 0

NAME OF	THE ORGANISATIO	N SHALOM CH	ARITABLE TRUST				
CEO Ja	yson Joy M.J.			Address			
LEGAL FOR				BUILDING NO. 59, GRACE COTTAGE,			
DELIVERY N	NODEL SHG			Noorami, P.O Palakkad- 14, Kerala Contact no. 0491- 2524480/ 2504116/ 3292888			
	ement Year 199	8			TRUST@GMAIL.COM .SHALOMTRUST.ORG.IN		
STATE /DIS	STRICTS /NAME OF	POOREST DISTRICTS		Year	2007	2006	2005
				Source of Fur	NDS (INR)		
Kerala/ 1/F	ALAKKA			Net Owned Funds	0	0	0
					93,051,907	29,940,144	5,881,916
				INSTITUTIONAL RA	ATING		
				Grade	Not rated	Not rated	NOT RATED
Year	2007	2006	2005	Agency	NOT RATED	Not rated	NOT RATED
	26,170	13,544	1,320	Operational E	FICIENCY		
SC/ST CLIENTS	Not available	Not available	Not available	Operating Costs (%)	16	18	18
Loan Portfolio (INR)	85,216,292	28,595,554	5,459,048	ANNUALIZED COST TO CREDIT CLIENTS (%)	27	20	14
	THE ORGANISATION	N SHARADAS W	OMEN'S ASSOCIATIO	n for Weake	ER SECTION (SWA	AWS)	
CEO MR	s. R. Girija.			Address			
LEGAL FOR	M SOCIETY				03, Opp. to CRPF bad. Tel : 040-27		arao N agar,
	ODEL GRAMEEN,	JLG, INDIVIDUAL		SECUNDERA	DAD. TEL. 040-27	510030.	
	ement Year 1999						
STATE /D	istricts /Name o	F Poorest District	S	Year	2007	2006	2005
Orissa/ 1	l –	a reddy, Warangal, I	Nalgonda, Medak	Source of Fun	NDS (INR)		
Madhya Tamil Na	Pradesh/ 1 du/ 3			Net Owned Funds	10,388,385	5,844,267	2,067,025
				Borrowings	401,724,430	256,026,027	16,003,207
				INSTITUTIONAL RA	TING		
				Grade	Not rated	Beta plus	Alpha Minus

			AGENCY NOT RATED			MCRIL	MCRIL
YEAR	2007	2006	2005				
Client Outreach	79,626	43,679	8,935	Operational E	FFICIENCY		
SC/ST Clients	67,682	26,207	7,148	Operating Costs (%)	10.07	8.57	7.26
Loan Portfolio (INR)	382,687,344	246,677,550	29,124,029	Annualized Cost to CREDIT CLIENTS (%)	15.5	18.2	18.2

NAME OF T	he Organisation	N SHARE MIG	CROFIN LTD.					
Legal Form Delivery N	Legal Form NBFC Delivery Model Grameen, individual Commencement Year 1993				Address 1-224/58, Rajeev Nagar, Nacharam Hyderabad- 500 076, Andhra Pradesh Contact No. 040- 27158380/ 27158387 E Mail SML@Sharemicrofin.com Website www.sharemicrofin.com			
STATE /DIS	tricts /N ame of	POOREST DISTRICTS		YEBSITE	2007	2006	2005	
		RAD KADIM NACAD KI		Source of Funds (inr)				
Andhra Pradesh / 20/ Adilabad, Karim Nagar, Khammam, mahaboobnagar, Medak, Nalgonda, Nizamabad, Ranga reddy, Vizianagaram, warangal Karnataka/ 9/ Gulbarga, Raichur Madhya Pradesh/ 4				Net Owned Funds	373508141	325098080	277067307	
Chattisga Maharash	ARH/8			Borrowings	3698450928	3584894538	1595872254	
	IIKAV I			Institutional Ra	ATING			
				Grade	Not Rated	Not Rated	MFR 2	
				Agency	Not Rated	Not Rated	CRISIL	
Year	2007	2006	2005	Operational EF	FICIENCY			
CLIENT OUTREACH	1083035	927290	442398	OPERATIONAL EP	FICIENCE			
SC/ST CLIENTS	Not Available	Not Available	Not Available	Operating Costs (%)	10.80	15.04	16.41	
Loan Portfolio (INR)	3,996,471,544	3,662,173,167	1,757,937,669	ANNUALIZED COST TO CREDIT CLIENTS (%)	22	23.5	26.5	
			A RURAL DEVELOPMENT PROJECT (SKDRDP)					
Name of the Organisation Shree Kshetra Dharmasthal/ CEO Dr. L.H Manjunath Legal Form Trust Delivery Model SHG			ETRA DHARMASTHAL	A RURAL DEVE	LOPMENT PROJECT	(SKDRDP)		
CEO DE Legal Form Delivery M	R. L.H MANJUNAT M TRUST	H	etra Dharmasthal	Address Dharmashri Dharmasth Contact no E mail skord	ELOPMENT PROJECT EE BUILDING, BELTHAN ALA- 574216 D. 08256- 277215 DP@skdrdpindia.org VW.Skdrdpindia.org	NGADY TQ.		
CEO DE LEGAL FORM DELIVERY M COMMENCE	r. L.H Manjunat M Trust Iodel SHG ement Year 199	H		Address Dharmashri Dharmasth Contact no E mail skord	ee Building, Beltham ala- 574216 d. 08256- 277215 dp@skdrdpindia.or(NGADY TQ.	2005	
CEO DE LEGAL FORM DELIVERY M COMMENCE	r. L.H Manjunat M Trust Iodel SHG ement Year 199 stricts /Name of	6		Address Dharmashri Dharmasth Contact no E mail skore Website: ww	EE BUILDING, BELTHAN ALA- 574216 D. 08256- 277215 DP@skdrdpindia.org WW.SKdrdpindia.org 2007	ngady Tq.	2005	
CEO DE LEGAL FORM DELIVERY M COMMENCE STATE /DIS	r. L.H Manjunat M Trust Iodel SHG ement Year 199 stricts /Name of	6		Address Dharmashri Dharmasth Contact no E mail skore Website: ww Year	EE BUILDING, BELTHAN ALA- 574216 D. 08256- 277215 DP@skdrdpindia.org WW.SKdrdpindia.org 2007	ngady Tq.	2005 17100000	
CEO DE LEGAL FORM DELIVERY M COMMENCE STATE /DIS	r. L.H Manjunat M Trust Iodel SHG ement Year 199 stricts /Name of	6		Address Dharmashri Dharmashri Contact no E mail skore Website: ww Year Source of Fun Net Owned	ee Building, Belthan ala- 574216 d. 08256- 277215 dp@skdrdpindia.org vw.skdrdpindia.org 2007 ids (inr)	NGADY TQ. 3 2006		
CEO DE LEGAL FORM DELIVERY M COMMENCE STATE /DIS	r. L.H Manjunat M Trust Iodel SHG ement Year 199 stricts /Name of	6		Address Dharmashri Dharmashri Contact no E mail skore Website: ww Year Source of Fun Net Owned Funds	EE BUILDING, BELTHAN ALA- 574216 D. 08256- 277215 DP@skdrdpindia.org 2007 2007 Ids (INR) 77800000 2508700000	NGADY TQ. 3 2006 47800000	17100000	
CEO DE LEGAL FORM DELIVERY M COMMENCE STATE /DIS	r. L.H Manjunat M Trust Iodel SHG ement Year 199 stricts /Name of	6		Address Dharmashre Dharmashre Contact no E mail skore Website: ww Year Source of Fun Net Owned Funds Borrowings	EE BUILDING, BELTHAN ALA- 574216 D. 08256- 277215 DP@skdrdpindia.org 2007 2007 Ids (INR) 77800000 2508700000	NGADY TQ. 3 2006 47800000	17100000	
CEO DE LEGAL FORM DELIVERY M COMMENCE STATE /DIS KARNATAKA/	r. L.H Manjunat M Trust Iodel SHG ement Year 199 stricts /Name of 3	6 F Poorest Districts	S	Address Dharmashri Dharmashri Contact no E mail skore Website: www Year Source of Fun Net Owned Funds Borrowings	EE BUILDING, BELTHAN ALA- 574216 D. 08256- 277215 DP @ SKDRDPINDIA.ORG 2007 IDS (INR) 77800000 2508700000	NGADY TQ. 3 2006 47800000 1119200000	17100000 519900000	
CEO DE LEGAL FORM DELIVERY M COMMENCE STATE / DIS KARNATAKA/	r. L.H Manjunat M Trust Iodel SHG ement Year 199 stricts /Name of	6		Address Dharmashri Dharmashri Contact no E mail skore Website: ww Source of Fun Source of Fun Source of Fun Institutional Ra	EE BUILDING, BELTHAN ALA- 574216 D. 08256- 277215 DP @ SKDRDPINDIA.ORG 2007 IDS (INR) 77800000 2508700000 IING NOT DISCLOSED MCRIL	NGADY TQ. 3 2006 47800000 1119200000 Not Rated	17100000 519900000 Not Rated	
CEO DE LEGAL FORM DELIVERY M COMMENCE STATE /DIS KARNATAKA/	r. L.H Manjunat M Trust Iodel SHG ement Year 199 stricts /Name of 3	6 F Poorest Districts	S	Address DHARMASHRI DHARMASHRI CONTACT NO E MAIL SKORD WEBSITE: WW SOURCE OF FUN SOURCE OF FUN BORROWINGS INSTITUTIONAL RA GRADE AGENCY	EE BUILDING, BELTHAN ALA- 574216 D. 08256- 277215 DP @ SKDRDPINDIA.ORG 2007 IDS (INR) 77800000 2508700000 IING NOT DISCLOSED MCRIL	NGADY TQ. 3 2006 47800000 1119200000 Not Rated	17100000 519900000 Not Rated	
CEO DF LEGAL FORM DELIVERY M COMMENCE STATE / DIS KARNATAKA/	R. L.H MANJUNAT M TRUST IODEL SHG EMENT YEAR 199 STRICTS /NAME OF 3	POOREST DISTRICTS	s 2005	Address Dharmashri Contact no E mail skore Website: ww Year Source of Fun Net Owned Funds Borrowings Institutional Rai	EE BUILDING, BELTHAN ALA- 574216 D. 08256- 277215 DP @ SKDRDPINDIA.ORG 2007 IDS (INR) 77800000 2508700000 IING NOT DISCLOSED MCRIL	NGADY TQ. 3 2006 47800000 1119200000 Not Rated	17100000 519900000 Not Rated	

NAME OF T	THE ORGANISATION	N SKS MICR	OFINANCE PRIVATE	LTD.			
LEGAL FORI DELIVERY M	IR. VIKRAM AKULA M NBFC Iodel Grameen ement Year 199			BASHEERBAG CONTACT NO E MAIL INFO@	DOR, BABUKHAN EST SH, HYDERABAD- 50(D. 040- 23298131 DSKSINDIA.COM W.SKSINDIA.COM	001	
STATE /DIS	tricts /Name of	POOREST DISTRICTS		YEAR	2007	2006	2005
		ad, Karim Nagar, Kh. Reddy, warangal	ammam, M edak,	Source of Funds (INR)			
Nalgonda, Nizamabad, Ranga reddy, warangal Bihar/11/Munger, Patna, gaya, Nalanda, Rohtash, Muzaffarpur Chattisgarh/10/Rajnandgaon, Bilaspur, Kawardha, Dhamtari, Rajgarh				Net Owned Funds	713071043	143815712	3433420
KARNATAKA)/ 4/ Hazaribagh/ S/ / 14/ Bidar, gulbaf radesh/ 9/ Satna			Borrowings	2579687158	722686595	388848122
Maharash	tra/ 16/ Nanded, H	lingoli, Ahmednagar, ` pur, Dhenkanal, Jhar		INSTITUTIONAL RA	TING		
Sundarga Rajasthan	кн и∕ 3	RABANKI, RAIBARELY	BUGUDA, DALANGIN,	Grade	Not Rated	Alpha Minus	Alpha
		ARGANAS, JALPAIGURI	2005	Agency	Not Rated	MCRIL	MCRIL
CLIENT OUTREACH	603033	201943	86869	Operational Eff	FICIENCY		
SC/ST CLIENTS	Not Available	Not Available	Not Available	Operating Costs (%)	27.07	24.59	30.93
Loan Portfolio (INR)	2,754,590,879	918,896,686	332,321,200	ANNUALIZED COST TO CREDIT CLIENTS (%)	26.12	26.12	26.12
NAME OF T	he Organisation	SOCIAL EDU	cation and Volun	TARY ACTION (S	SEVA)		
Legal Fori Delivery N	R. UPPE RAJA RAG M Trust Iodel SHG Ement Year 1996	-		DESAIPET ROA CONTACT NO.	-36, M.V Colony, ad, Warangal- 506 . 0870- 2426554 gowgl@rediffmail.u v.sevaap.com	002	
State /Di	stricts /N ame o	F POOREST DISTRICT	S	Year	2007	2006	2005
ANDHRA PRA	adesh/ 1/ Warangai	L		SOURCE OF FUN	ds (inr)		
				Net Owned Funds	10,550,000	7,025,000	4,012,000
				Borrowings	93,918,418	15,148,100	4,980,186
				INSTITUTIONAL RAT	ING		
				GRADE	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	Agency	MCRIL	Not Rated	Not Rated
CLIENT				OPERATIONAL EFF	FICIENCY		
OUTREACH	21,752	15,709	12,084	OPERATING			

5

18

5

15

6

21

Costs (%)

ANNUALIZED

COST TO CREDIT CLIENTS (%)

SC/ST CLIENTS

Loan Portfolio (INR) 10,573

30,824,419

7,855

15,148,100

6,163

4,980,187

NAME OF T	THE ORGANISATION	N SOUTH INDIA	AN FEDERATION OF	-ISHERMEN S	OCIETIES		
	r. V. Vivekanan	DAN		Address	-1 KAMMANIA TOU		695002
LEGAL FOR		L LENDING		T.C.20/81-1, KAMMANA, TRIVANDRUM, KERALA 695002 Contact No 0471-2343711, 2343178, 2342053			
	EMENT YEAR 199			Email- admin@siffs.org Website- www.siffs.org			
		POOREST DISTRICTS		Year	2007	2006	2005
Kerala/5				Source of Funds (inr)			
TAMIL NADU PONDICHER ANDHRA PR	RY/3			Net Owned Funds	24,482,519	19,863,191	8,738,996
				Borrowings	22,500,000	00	12,500,000
				Institutional R	ATING		
				Grade	Not Rated	Awaited	Not Rated
				Agency	Not Rated	M-CRIL	Not Rated
Year	2007	2006	2005	Operational E	FLOIFNOV		
CLIENT OUTREACH	14,566	9,200	9,000		FFICIENCY		
SC/ST CLIENTS	14,566	9,200	9,000	OPERATING COSTS (%)	12.61	13.55	14.19
Loan Portfolio (INR)	67,201,543	43,549,656	32,232,339	ANNUALIZED COST TO CREDIT CLIENTS (%)	12	14	16
NAME OF T	HE ORGANISATION	SPANDANA	a Sphoorty Innova		al Services Limite	ed (SPANDANA)	
	S. PADMAJA REDI	Y		Address 7-1-19/5	Vamsi Ram's Jyothi E	3hopai Apartments	OPP: COUNTRY
LEGAL FOR				CLUB ROA	D BEGUMPET, HYDER, No 9393667575,	abad - 500016	
	ement Year 19	98		EMAIL- PAD	MAJA.REDDY@SPANDA	NAINDIA.COM,WEBSITE	-
State /Di	stricts /Name of	F POOREST DISTRICTS	5	Year	2007	2006	2005
		bad, Ananthapur, Chi A, Nizamabad, Rangare		SOURCE OF FUI	nds (inr)		
		AJURGA, RAICHUR, NAN		Net Owned Funds	345,958,251	212,310,183	209,479,318
				Borrowings	2,751,301,019	1,063,512,279	739,149,965
				Institutional RA	ATING		
				Grade	Not Rated	Not Rated	mfR2
				Agency	Not Rated	Not Rated	CRISIL
Year	2007	2006	2005	Operational E	FEICIENCY		
Client Outreach	916,261	721,621	385,996				
SC/ST CLIENTS	797,147	635,026	331,957	OPERATING COSTS (%)	16.60	16.17	12.76
Loan Portfolio (INR)	3,916,014,766	2,892,027,236	2,387,509,054	ANNUALIZED Cost to CREDIT CLIENTS (%)	17.85	24.60	28

		N STAR MICRO	OFIN SERVICE SOCIE	TY			
LEGAL FOR DELIVERY N	r. S.C Hassain m Society Nodel Grameen ement Year 199	7		Address 17-178-17/1, Beside Telephone Exchange, Velgode (K)- 518533, Kurnool District, AP Contact No 08517- 235072, 235756, 235121 Email- starmicrofin@rediffmail.com Website- www.satarmicrofin.com			
STATE /DIS	STATE /DISTRICTS /NAME OF POOREST DISTRICTS			YEAR	2007	2006	2005
ANDRA PRA	Andra Pradesh / 2 / Anantapur			SOURCE OF FUN	ids (inr)		
			Net Owned Funds	26,044,000	10,584,739	9,626,765	
				Borrowings	202,050,000	97,784,261	26,577,381
					IING		
				Grade	Not rated	Not rated	Not rated
Year	2007	2006	2005	Agency	Not rated	Not rated	Not rated
CLIENT	31,389	12 / 20	10 715	OPERATIONAL EF	FICIENCY		
OUTREACH SC/ST CLIENTS	8,975			Operating Costs (%)	11.46	5.30	13.74
Loan Portfolio (INR)	126,358,996	85,009,531	19,544,277	ANNUALIZED Cost to CREDIT CLIENTS (%)	16.10	16.10	16.10
NAME OF	THE ORGANISATIO	N THE PAYAKAR	aopta Women's M	UTUALLY AIDED	COOPERATIVE TH	IRIFT AND CREDIT	SOCIETY LTD.
NAME OF THE ORGANISATION THE PAYAKARAOPTA WOMEN'S M CEO MR. P.V RAVIKUMAR LEGAL FORM MACS DELIVERY MODEL JLG, INDIVIDUAL LENDING			Address Siva Surya Apartments, Ground Floor, Main Road, Payakaraope Vishakhapatnam, A.P-531126 Contact No 08854- 256117 Email- pwmacs@yahoo.com Website- www.pwmacs.org				
	1 _{0del} JLG, Indiv ement Year 1997			VISHAKHAPATN CONTACT NO. EMAIL- PWMAC	ам, А.Р-531126 08854- 256117 s@yahoo.com	Floor, Main Road), Payakaraopeta,
	ement Y ear 1997		S	VISHAKHAPATN CONTACT NO. EMAIL- PWMAC	ам, А.Р-531126 08854- 256117 s@yahoo.com	FLOOR, MAIN ROAD	, Рауакагаорета, 2005
Commenc State /Di	ement Year 1997 stricts /Name o	,	5	VISHAKHAPATN Contact No. Email- pwmac: Website- www	ам, А.Р-531126 - 08854- 256117 s@yahoo.com v.pwmacs.org 2007		
Commenc State /Di	ement Year 1997 stricts /Name o	,	S	VISHAKHAPATN CONTACT NO. EMAIL- PWMAC: WEBSITE- WWW YEAR	ам, А.Р-531126 - 08854- 256117 s@yahoo.com v.pwmacs.org 2007		
Commenc State /Di	ement Year 1997 stricts /Name o	,	5	VISHAKHAPATN CONTACT NO. EMAIL- PWMAC: WEBSITE- WWW YEAR SOURCE OF FUN NET OWNED	ам, А.Р-531126 08854- 256117 s@yahoo.com v.pwmacs.org 2007 ids (INR)	2006	2005
Commenc State /Di	ement Year 1997 stricts /Name o	,	5	VISHAKHAPATN CONTACT NO. EMAIL- PWMAC: WEBSITE- WWW YEAR SOURCE OF FUN NET OWNED FUNDS	AM, A.P-531126 - 08854- 256117 s@yahoo.com v.pwMacs.org 2007 IDS (INR) 2,463,730 84,952,971	2006 1,351,801	2005 837,457
COMMENC	ement Year 1997 stricts /Name o	,	5	VISHAKHAPATN CONTACT NO. EMAIL- PWMAC: WEBSITE- WWW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE	AM, A.P-531126 - 08854- 256117 s@yahoo.com v.pwMacs.org 2007 IDS (INR) 2,463,730 84,952,971	2006 1,351,801	2005 837,457
Commenc State /Di Andra Prai	ement Year 1997 stricts /Name o desh/2	F Poorest District		VISHAKHAPATN CONTACT NO. EMAIL- PWMAC: WEBSITE- WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	AM, A.P-531126 - 08854- 256117 s@yahoo.com v.pwMacs.org 2007 IDS (INR) 2,463,730 84,952,971 TING	2006 1,351,801 27,624,085	2005 837,457 13,510,521
Commenc State /Di Andra Prai	ement Year 1997 stricts /Name o desh/2 2007	F Poorest District:	2005	VISHAKHAPATN CONTACT NO. EMAIL- PWMAC: WEBSITE- WWW YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE	AM, A.P-531126 - 08854- 256117 s@yahoo.com 2007 105 (INR) 2,463,730 84,952,971 TING Not Rated Not Rated	2006 1,351,801 27,624,085 ALPHA MINUS	2005 837,457 13,510,521 MFR4
Commenc State /Di Andra Prat	ement Year 1997 stricts /Name o desh/2	F Poorest District		VISHAKHAPATN CONTACT NO. EMAIL- PWMAC: WEBSITE- WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	AM, A.P-531126 - 08854- 256117 s@yahoo.com 2007 105 (INR) 2,463,730 84,952,971 TING Not Rated Not Rated	2006 1,351,801 27,624,085 ALPHA MINUS	2005 837,457 13,510,521 MFR4

	THE ORGANISATION	n Thirumalai	CHARITY TRUST (T	CT)			
LEGAL FOR				CONTACT N EMAIL-TCT1	NAGAR, VANAPAE O. - 04172- 2479 @mds.vsnl.net.i vww.thirumalaici	N	632404
STATE /DIS	STATE /DISTRICTS /NAME OF POOREST DISTRICTS			Year	2007	2006	2005
TAMILNADU	J/1			SOURCE OF FUN	ids (inr)		
				Net Owned Funds	2,100,000	3,692,000	2,788,000
				Borrowings	153,285,986	125,784,368	80,542,283
				Institutional RA	JING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
Year	2007	2006	2005	Operational Efi	FICIENCY		
Client Outreach	35,011	32,525	26,343				
SC/ST CLIENTS	5,928	6,508	5,734	Operating Costs (%)	13	18	11
Loan Portfolio (INR)	41,800,000	47,800,000	36,300,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	24	24	24
	THE ORGANISATION	N UJJIVAN FINA	NCIAL SERVICES P	/т. L тd.			
NAME OF THE ORGANISATION UJJIVAN FINANCIAL SERVICES PACEO MR. SAMIT GHOSH LEGAL FORM NBFC DELIVERY MODEL GRAMEEN			Address Manjunath Complex, No. 93 Jakkasandra Extension, Sarjapur Main Cross Road, 1st Block, Koramangala, Karnataka, Bangalore- 560034 Contact No 9900244441 Email- samit.ghosh@ujjivan.com, Website-www.ujjivan.com				
	1 _{0del} Grameen ement Year 2005	5		Main Cross I Karnataka, E Contact No	Road, 1st Block, K Bangalore- 560034) 9900244441	Koramangala, 4	
Сомменси	ement Year 2005	5 F Poorest District:	s	Main Cross I Karnataka, E Contact No	Road, 1st Block, K Bangalore- 560034) 9900244441	Koramangala, 4	
Commence State /Di Karnataka	ement Year 2005 stricts /Name of ./1		S	Main Cross I Karnataka, E Contact No Email-samit.	Road, 1st Block, K Bangalore- 560034 5 9900244441 GHOSH@UJJIVAN.COM 2007	Koramangala, 4 1, Website-www.ujj	IVAN.COM
Commence State /Di	ement Year 2005 stricts /Name of ./1		5	Main Cross I Karnataka, E Contact No Email- samit.c	Road, 1st Block, K Bangalore- 560034 5 9900244441 GHOSH@UJJIVAN.COM 2007	Koramangala, 4 1, Website-www.ujj	IVAN.COM
Commence State /Di Karnataka West beng	ement Year 2005 stricts /Name of ./1		S	MAIN CROSS I KARNATAKA, E CONTACT NO EMAIL- SAMIT.O YEAR SOURCE OF FUN NET OWNED	Road, 1st Block, K Bangalore- 560034 5 9900244441 ghosh@ujjivan.com 2007 Ids (INR)	Koramangala, 4 1, Website-www.ujj 2006	IVAN.COM 2005
Commence State /Di Karnataka West beng	ement Year 2005 stricts /Name of ./1		S	MAIN CROSS I KARNATAKA, E CONTACT NO EMAIL- SAMIT.O YEAR SOURCE OF FUN NET OWNED FUNDS	Road, 1st Block, K Bangalore- 56003- 0 9900244441 GHOSH@UJJIVAN.COM 2007 IDS (INR) 32,862,362 61,565,287	Koramangala, 4 1, Website-www.ujj 2006 21,148,579	IVAN.COM 2005 Not Applicable
Commence State /Di Karnataka West beng	ement Year 2005 stricts /Name of ./1		S	MAIN CROSS I KARNATAKA, E CONTACT NO EMAIL- SAMIT.C YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	Road, 1st Block, K Bangalore- 56003- 0 9900244441 GHOSH@UJJIVAN.COM 2007 IDS (INR) 32,862,362 61,565,287	Koramangala, 4 1, Website-www.ujj 2006 21,148,579	IVAN.COM 2005 Not Applicable
Commence State /Di Karnataka West beng Delhi / 1	ement Year 2005 stricts /Name of 1/1 gal / 1	f Poorest District:		MAIN CROSS I KARNATAKA, E CONTACT NO EMAIL- SAMIT.C YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT	Road, 1st Block, K Bangalore- 56003- 0 9900244441 GHOSH@UJJIVAN.COM 2007 IDS (INR) 32,862,362 61,565,287	KORAMANGALA, 4 4, WEBSITE-WWW.UJJ 2006 21,148,579 00	IVAN.COM 2005 Not Applicable Not Applicable
Commence State /Di Karnataka West beng Delhi / 1	ement Year 2005 stricts /Name of ./1		s 2005	MAIN CROSS I KARNATAKA, E CONTACT NO EMAIL- SAMIT.C YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE	Road, 1st Block, K Bangalore- 560034 9900244441 GHOSH@UJJIVAN.COM 2007 IDS (INR) 32,862,362 61,565,287 TING NOT RATED NOT RATED	KORAMANGALA, 4 4, WEBSITE-WWW.UJJ 2006 21,148,579 00 Not Rated	Not Applicable Not Applicable Not Applicable
Commence State /Di Karnataka West beng Delhi / 1	ement Year 2005 stricts /Name of 1/1 gal / 1	f Poorest District:		MAIN CROSS I KARNATAKA, E CONTACT NO EMAIL- SAMIT.C YEAR SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE AGENCY OPERATIONAL EFT	Road, 1st Block, K Bangalore- 560034 9900244441 ghosh@ujjivan.com 2007 ids (inr) 32,862,362 61,565,287 fing Not Rated Not Rated Ficiency	KORAMANGALA, 4 M, WEBSITE-WWW.UJJ 2006 21,148,579 00 NOT RATED NOT RATED	Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable
COMMENCI STATE /DI KARNATAKA WEST BENG DELHI / 1	EMENT YEAR 2005 STRICTS /NAME OF (/1 GAL/1 2007	F Poorest Districts	2005	MAIN CROSS I KARNATAKA, E CONTACT NO EMAIL- SAMIT.C YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	Road, 1st Block, K Bangalore- 560034 9900244441 GHOSH@UJJIVAN.COM 2007 IDS (INR) 32,862,362 61,565,287 TING NOT RATED NOT RATED	KORAMANGALA, 4 4, WEBSITE-WWW.UJJ 2006 21,148,579 00 Not Rated	Not Applicable Not Applicable Not Applicable

Sa-Dhan The Association of Community Development Finance Institutions

	THE ORGANISATION	WELFARE SERVI	ces Ernakulam				
Legal For Delivery N	r. Paul Moonjel m Society Aodel SHG ement Year 200			PO., KOCH Email- WSE	NI, VYTTILA HI- 682019 Keral. @vsnl.com www.welfareser\		
STATE /DIS	STRICTS /NAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005
Kerala / 4				SOURCE OF FU	NDS (INR)		
				Net Owned Funds	7969770	5639000	2574000
				Borrowings	28000000	1000000	1000000
				Institutional R	ATING		
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005				
Client Outreach	22,645	19,167	17,205	Operational E	FFICIENCY		
SC/ST CLIENTS	1,333	1,053	1,032	Operating Costs (%)	5.86	7.65	9.58
Loan Portfolio (INR)	3,326,529	17,071,144	12,191,000	Annualized Cost to credit clients (%)	12.75	12.25	12.25

NAME OF T	THE ORGANISATION	N ARMAN LEAS	se & Finance Ltd.				
CEO MR. JAYENDRA PATEL LEGAL FORM NBFC Delivery Model Individual lending Commencement Year 2005					AR III, OPP. OLD HIGH D, AHMEDABAD. PIN: 3 079-30005000 CE@ARMANLEASE.CO N.ARMANLEASE.COM	380014 ,27541989	
STATE /DIS	State /Districts /Name of Poorest Districts			YEAR	2007	2006	2005
GUJARAT/3	3			SOURCE OF FUN	ds (inr)		
				Net Owned Funds	59,691,198	54,669,829	51,065,093
				Borrowings	86,678,389	72,735,557	17,316,762
				Institutional Ra	TING		
				Grade	ALFA	ALFA MINUS	Not Rated
				Agency	M-CRIL	M-CRIL	Not Rated
Year	2007	2006	2005	Operational Ef	FICIENCY		
CLIENT OUTREACH	3,770	3,328	3,201				
SC/ST CLIENTS	182	163	145	Operating Costs (%)	11.76	13.02	12.06
Loan Portfolio (INR)	178,606,842	92,333,152	72,294,566	ANNUALIZED COST TO CREDIT CLIENTS (%)	19.50	19	21
	HE ORGANISATION		ARITABLE TRUST				
LEGAL FORM Delivery N	2. Ajay Kumar S m Trust Iodel SHG ement Year 2004			Address Village & post- Bbhorugram, Via- Rajgarh, Dist- Churu-331023. Contact no 01559-284430,284434 E mail- bctngo@sancharnet.in website- www.bctngo.net			
STATE /DI	stricts /N ame of	F POOREST DISTRICTS	6	YEAR	2007	2006	2005
RAJASTHAN	/1			Source of Funds (inr)			
				Net Owned Funds	1,500,000	5,016,200	4,000,000
				Borrowings	10,516,200	9,016,200	4,000,000
				Institutional Rat	ïING		
				Grade	not Rated	not Rated	NOT RATED
				Agency	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	Operational Eff	FICIENCY		
OUTREACH	10,252	6,960	4,872	Operating	0.0	0.50	0.50
SC/ST	OUTREACH 10,252 6,960 4,872 SC/ST CLIENTS 1317 972 690			Costs (%)	20	8.50	8.50
CLIENTS				ANNUALIZED			

NAME OF THE ORGANISATION GRAM SWARAJ SEVA TRUST							
	r. S.P Mankar			Address		0	
	M SOCIETY	_		MAHARASHT	ardham,dattapur, ˈra - 442001		DHA
	NODEL SHG, JLC			CONTACT NO 07152- 240814, 9850308809 E MAIL- GSSTD_WDA@SANCHARNET.IN			
	Commencement Year 2000 State /Districts /Name of Poorest Districts			Year	2007	2006	2005
Maharasht				SOURCE OF FU			
MAHANASHI							
				Net Owned Funds	2,610,960	2,610,800	2,912,664
				Borrowings	NOT A VAILABLE	NOT AVAILABLE	NOT AVAILABLE
				Institutional R	ATING		
				0	NOT RATED	NOT RATED	NOT RATED
				Grade			
Year	2007	2006	2005	Agency	NOT RATED	NOT RATED	NOT RATED
CLIENT		2000		Operational E	FFICIENCY		
OUTREACH	208	155	168	Operating	23	31	28
SC/ST CLIENTS	32	23	28	Costs (%)			
Loan Portfolio (INR)	1,165,404	1,057,601	897,000	Cost to CREDIT CLIENTS (%)	24	24	24
	NAME OF THE ORGANISATION GRAMIN VIKAS MANDAL						
	NAME OF THE ORGANISATION GRAMIN VIKAS MANDAL CEO MR. GAIKWAD TUKARAM KISANRAO						
	. Gaikwad Tukar		s Mandal	Address			тра
LEGAL FOR	. Gaikwad Tukar m Society		s Mandal	A/P BANSAR CONTACT NO	ola, tq. kaij, dist 002446-247764		TRA
Legal Fori Delivery N	. Gaikwad Tukar	am Kisanrao	S MANDAL	A/P BANSAR CONTACT NO			TRA
Legal For Delivery N Commence	. Gaikwad Tukar m Society 1 _{0del} SHG ement Year 2003	am Kisanrao		A/P BANSAR CONTACT NO	o02446-247764		TRA 2005
Legal For Delivery N Commence	. Gaikwad Tukar m Society 1odel SHG ement Year 2003 stricts /Name of	am Kisanrao		A/P BANSAR CONTACT NC E MAIL- BHR	002446-247764 GVMAMBA@SANCI 2007	HARNET.IN	
Legal Fori Delivery M Commence State /Di	. Gaikwad Tukar m Society 1odel SHG ement Year 2003 stricts /Name of	am Kisanrao		A/P BANSAR CONTACT NC E MAIL- BHR YEAR	002446-247764 GVMAMBA@SANCI 2007	HARNET.IN	
Legal Fori Delivery M Commence State /Di	. Gaikwad Tukar m Society 1odel SHG ement Year 2003 stricts /Name of	am Kisanrao		A/P BANSAR CONTACT NO E MAIL- BHR YEAR SOURCE OF FU	002446-247764 GVMAMBA@SANCI 2007 Nds (inr)	HARNET.IN	2005
Legal Fori Delivery M Commence State /Di	. Gaikwad Tukar m Society 1odel SHG ement Year 2003 stricts /Name of	am Kisanrao		A/P BANSAR CONTACT NC E MAIL- BHR YEAR SOURCE OF FU NET OWNED FUNDS	2007 2007 NDS (INR) 0 3,691,000	HARNET.IN 2006 0	2005
Legal Fori Delivery M Commence State /Di	. Gaikwad Tukar m Society 1odel SHG ement Year 2003 stricts /Name of	am Kisanrao		A/P BANSAR CONTACT NC E MAIL- BHR Source of Fu Net Owned Funds Borrowings	2007 2007 NDS (INR) 0 3,691,000	HARNET.IN 2006 0	2005
Legal Fori Delivery M Commence State /Di	. Gaikwad Tukar m Society 1odel SHG ement Year 2003 stricts /Name of	am Kisanrao		A/P BANSAR CONTACT NC E MAIL- BHR SOURCE OF FU NET OWNED FUNDS BORROWINGS	2007 2007 NDS (INR) 0 3,691,000 ATING	HARNET.IN 2006 0 1,219,000	2005 0 200,000
Legal Fori Delivery M Commence State /Di	. Gaikwad Tukar m Society 1odel SHG ement Year 2003 stricts /Name of	am Kisanrao		A/P BANSAR CONTACT NO E MAIL- BHR SOURCE OF FU NET OWNED BORROWINGS INSTITUTIONAL R GRADE AGENCY	2007 2007 NDS (INR) 0 3,691,000 ATING NOT RATED NOT RATED	HARNET.IN 2006 0 1,219,000	2005 0 200,000
Legal Ford Delivery M Commence State /Di Maharash	. Gaikwad Tukar M Society Jodel SHG ement Year 2003 stricts /Name of tra / 1	F Poorest Districts	5	A/P BANSAR CONTACT NC E MAIL- BHR Source of Fu Source of Fu Borrowings Institutional R GRADE	2007 2007 NDS (INR) 0 3,691,000 ATING NOT RATED NOT RATED	HARNET.IN 2006 0 1,219,000	2005 0 200,000
LEGAL FOR DELIVERY M COMMENCE STATE /DI MAHARASH	CAIKWAD TUKAR SOCIETY IODEL SHG EMENT YEAR 2003 STRICTS /NAME OF TRA / 1	POOREST DISTRICTS	s 2005	A/P BANSAR CONTACT NO E MAIL- BHR SOURCE OF FU NET OWNED BORROWINGS INSTITUTIONAL R GRADE AGENCY	2007 2007 NDS (INR) 0 3,691,000 ATING NOT RATED NOT RATED	HARNET.IN 2006 0 1,219,000	2005 0 200,000

NAME OF T	THE ORGANISATIO	N HINDUSTHAN CO	O-OPERATIVE CREDIT	SOCIETY LTD			
LEGAL FORM CO-OPERATIVE DELIVERY MODEL JLG, INDIVIDUAL LENDING			Jarimari, Kuf Contact No. E mail- aniljai	Bhavan, Ambedkar N Rla (west), Mumbai - 9223362212, 9 dhav01@yahoo.co. .hindusthan.org	- 400072 9820002549	ERI ROAD,	
STATE /DIS	STATE /DISTRICTS /NAME OF POOREST DISTRICTS			YEAR	2007	2006	2005
MAHARASHTI	ra/3			SOURCE OF FUN	ds (INR)		
					31,741,392	17,191,541	15,228,720
				Borrowings	113,474,126	29,530,918	30,379,518
					TING		
				Grade	NOT RATED	NOT RATED	NOT RATED
				Agency	NOT RATED	NOT RATED	NOT RATED
Year	2007	2006	2005	Operational Efi	FICIENCY		
CLIENT OUTREACH	8,061	4,237	3,856				
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	Operating Costs (%)	8	8	8
Loan Portfolio (INR)	191,786,541	90,306,492	79,362,927	Cost to CREDIT CLIENTS (%)	18	18	15
NAME OF THE ORGANISATION INDIAN INSTITUTE FOR RURAL DEV							
			UTE FOR RURAL DEV	•	RD)		
CEO MR Legal Fori Delivery N	. Pramod Kumaf м Society	r Paliwal	UTE FOR RURAL DEV	Address Gaj path, Opi Jaipur, Raja Contact No Email- iird@	P. Funkindom, Mans sthan – 302020. 0141- 2396974 Iirdindia.org	·	
CEO MR Legal Fori Delivery N Commence	2. Pramod Kumar M Society Iodel JLG Ement Year 2007	r Paliwal		Address Gaj path, Opi Jaipur, Raja Contact No Email- iird@	Р. Funkindom, Mans sthan — 302020. 0141- 2396974	·	2005
CEO MR Legal Fort Delivery N Commence State /Di	2. Pramod Kumar M Society Iodel JLG Ement Year 2007	r Paliwal		Address Gaj path, Opi Jaipur, Raja Contact No Email- iird@ website- www	P. FUNKINDOM, MANS STHAN – 302020. 0141- 2396974 IIRDINDIA.ORG /.IIRDINDIA.ORG 2007		2005
CEO MR Legal Fort Delivery N Commence State /Di	e. Pramod Kumaf m Society Iodel JLG ement Year 2007 stricts /Name o	r Paliwal		Address Gaj path, Opi Jaipur, Raja Contact No Email- Iird@ Website- www Year	P. FUNKINDOM, MANS STHAN – 302020. 0141- 2396974 IIRDINDIA.ORG /.IIRDINDIA.ORG 2007		2005 Not applicable
CEO MR Legal Fort Delivery N Commence State /Di	e. Pramod Kumaf m Society Iodel JLG ement Year 2007 stricts /Name o	r Paliwal		ADDRESS GAJ PATH, OPI JAIPUR, RAJA CONTACT NO EMAIL- IIRD@ WEBSITE- WWW YEAR SOURCE OF FUN	p. Funkindom, Mans sthan – 302020. 0141- 2396974 Iirdindia.org /.iirdindia.org 2007 ds (inr)	2006	
CEO MR Legal Fort Delivery N Commence State /Di	e. Pramod Kumaf m Society Iodel JLG ement Year 2007 stricts /Name o	r Paliwal		ADDRESS GAJ PATH, OPI JAIPUR, RAJA CONTACT NO EMAIL- IIRD@ WEBSITE- WWW YEAR SOURCE OF FUN NET OWNED FUNDS	 P. FUNKINDOM, MANS STHAN – 302020. O141- 2396974 IIRDINDIA.ORG JIRDINDIA.ORG 2007 DS (INR) 5,000,000 5,000,000 	2006 NOT APPLICABLE	NOT APPLICABLE
CEO MR Legal Fort Delivery N Commence State /Di	e. Pramod Kumaf m Society Iodel JLG ement Year 2007 stricts /Name o	r Paliwal		ADDRESS GAJ PATH, OPI JAIPUR, RAJA CONTACT NO EMAIL- IIRD@ WEBSITE- WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	 P. FUNKINDOM, MANS STHAN – 302020. O141- 2396974 IIRDINDIA.ORG JIRDINDIA.ORG 2007 DS (INR) 5,000,000 5,000,000 	2006 NOT APPLICABLE	NOT APPLICABLE
CEO MR Legal Ford Delivery M Commence State /Dis Rajasthan	2. PRAMOD KUMAR M SOCIETY IODEL JLG EMENT YEAR 2007 STRICTS /NAME O / 1 / JHALAWAR	r Paliwal 7 f Poorest Districts	S	ADDRESS GAJ PATH, OPI JAIPUR, RAJA CONTACT NO EMAIL- IIRD@ WEBSITE- WWW YEAR SOURCE OF FUN NET OWNED FUNDS BORROWINGS	P. FUNKINDOM, MANS STHAN – 302020. 0141- 2396974 JIRDINDIA.ORG 2007 DS (INR) 5,000,000 5,000,000	2006 Not Applicable Not Applicable	NOT APPLICABLE
CEO MR LEGAL FOR DELIVERY N COMMENCE STATE /DI RAJASTHAN	e. Pramod Kumaf m Society Iodel JLG ement Year 2007 stricts /Name o	r Paliwal		ADDRESS GAJ PATH, OPH JAIPUR, RAJA CONTACT NO EMAIL- IIRD@ VEBSITE- WWW VEBSITE- WWW SOURCE OF FUN NET OWNED FUNDS BORROWINGS INSTITUTIONAL RAT	P. FUNKINDOM, MANS STHAN – 302020. 0141- 2396974 IIRDINDIA.ORG 2007 DS (INR) 5,000,000 5,000,000	2006 NOT APPLICABLE NOT APPLICABLE NOT KNOWN	NOT APPLICABLE
CEO MR Legal Ford Delivery M Commence State /Dis Rajasthan	2. PRAMOD KUMAR M SOCIETY IODEL JLG EMENT YEAR 2007 STRICTS /NAME O / 1 / JHALAWAR	r Paliwal 7 f Poorest Districts	S	ADDRESS GAJ PATH, OPH JAIPUR, RAJA CONTACT NO EMAIL- IIRD@ VEBSITE- WWW SOURCE OF FUN SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	P. FUNKINDOM, MANS STHAN – 302020. 0141- 2396974 JIRDINDIA.ORG 2007 DS (INR) 5,000,000 5,000,000 ING NOT RATED NOT RATED	2006 NOT APPLICABLE NOT APPLICABLE NOT KNOWN M-CRIL	NOT APPLICABLE NOT APPLICABLE NOT RATED NOT RATED
CEO MR LEGAL FOR DELIVERY W COMMENCE STATE /DIS RAJASTHAN	PRAMOD KUMAR M SOCIETY IODEL JLG EMENT YEAR 2007 STRICTS /NAME O / 1 / JHALAWAR	PALIWAL POOREST DISTRICTS 2006	s 2005	ADDRESS GAJ PATH, OPH JAIPUR, RAJA CONTACT NO EMAIL- IIRD@ WEBSITE- WWW SOURCE OF FUN NET OWNED BORROWINGS INSTITUTIONAL RAT GRADE AGENCY	P. FUNKINDOM, MANS STHAN – 302020. 0141- 2396974 IIRDINDIA.ORG 2007 DS (INR) 5,000,000 5,000,000	2006 NOT APPLICABLE NOT APPLICABLE NOT KNOWN	NOT APPLICABLE

Sa-Dhan The Association of Community Development Finance Institutions

CEO MI Legal Fori Delivery M Commence	THE ORGANISATION R. CHETANAND M M SECTION 25 C MODEL SHG EMENT YEAR 2000 TRICTS /NAME OF	Raut company		BIJAPUR RO CONTACT NO	mberge Niwas, M dad, Solapur 413 d 9850104501 tanssk@gmail.cc 2007	3004.	2005
MAHARASHT	ra / 5 / Nanded			SOURCE OF FUR	NDS (INR)		
				Net Owned Funds	6258261	3617636	NOT APPLICABLE
				Borrowings	12500000	0	NOT APPLICABLE
				Institutional RA	ATING		
				Grade	NOT DISCLOSED	not Rated	NOT RATED
N.	2007	2024	2025	Agency	CRISIL	NOT RATED	NOT RATED
	2007	2006	2005	Operational E	FFICIENCY		
OUTREACH SC/ST	3,072	558	NOT APPLICABLE	Operating Costs (%)	42.15	40.80	NOT APPLICABLE
CLIENTS	NOT AVAILABLE	not availabl E	NOT A PPLICABLE	ANNUALIZED			
Loan Portfolio (INR)	14,000,000	3,500,000	NOT APPLICABLE	Cost to CREDIT CLIENTS (%)	20	20	NOT APPLICABLE
	HE ORGANISATION		Sewa Sahakari Ba		WA BANK)		
	JAYASHREE VYAS M CO-OPERATIVE			Address 109, sakar-2, ellis bridge, opp: town hall, ahmedabad – 380 006			
		LENDING					
Сомменси	ement Year 1974						
State /Di	stricts /Name of	F POOREST DISTRICTS	5	Year	2007	2006	2005
GUJARAT/	5 / Sabarkantha			SOURCE OF FUR	NDS (INR)		
				Net Owned Funds	65,172,000	56,864,000	48,444,000
				Borrowings	17,450,000	0	0
				Institutional Ra	IING		
				Grade	Not Rated	Not Rated	Not rated
				Agency	NOT RATED	NOT RATED	NOT RATED
Year	2007	2006	2005	Operational Ei	FFICIENCY		
Client Outreach	304,933	291,535	276,684				
SC/ST Clients	213,453	204,074	193,679	Operating Costs (%)	11.99	15.18	18.13
Loan Portfolio (INR)	302,974,000	243,747,000	184,172,000	Cost to Credit clients (%)	17	17	17

NAME OF 1	THE ORGANISATION	Swadhaar F	inaccess				
CEO Ms. Veena Mankar Legal Form Section 25 Company Delivery Model JLG Commencement Year 2006			Address Above Maharashtra Shramik Sena, Opp. Bldg. No. 35, Khernagar, Bandra (E), Mumbai- 400 051 Contact no 022- 26471410/11 e mail- ho@swadhaar.org Website- www.swadhaar.org				
STATE /DIS	TRICTS /NAME OF	POOREST DISTRICTS		YEAR	2007	2006	2005
Maharasi	htra / 3			Source of Fu	NDS (INR)		
				Net Owned Funds	1,982,239	Not Applicable	NOT APPLICABLE
				Borrowings	2,543,125	Not Applicable	
				Institutional R	ATING		
				Grade	Not Rated	Not Applicable	Not Applicable
YEAR	2007	2006	2005	Agency	Not Rated	Not Applicable	Not Applicable
CLIENT				Operational E	FFICIENCY		
OUTREACH SC/ST	1,125 Not Available	Not Applicable	Not Applicable	Operating Costs (%)	203	Not Applicable	Not Applicable
CLIENTS	NOT AVAILABLE	Not Applicable	Not Applicable	ANNUALIZED			
Loan Portfolio (INR)	4,326,843	Not Applicable	Not Applicable	Cost to credit clients (%)	35.8	Not Applicable	Not Applicable
	THE ORGANISATION		Organization Trus	-			
	R. CRISPINO LOBA	C		ADDRESS	N' BEHIND MARKET		AR-414001
	M SOCIETY IODEL SHG			'PARYAVARAN', BEHIND MARKET YARD, AHMEDNAGAR-414001 CONTACT NO 0241- 2450188, 2451311			
	ement Year 1998	3		E MAIL- INFO@WOTR.ORG WEBSITE- WWW.WOTR.ORG			
		F Poorest Districts	5	Year	2007	2006	2005
				Source of Fu			
	ra / 20 / Ahmednag ndurbad, Yeotmal	ar, Amravati, Aurang	ABAD, CHANDRAPUR,	NET OWNED	45,000,000	32,500,000	27,500,000
				Funds Borrowings	00	00	00
				Institutional Rating			
				Grade	Not Rated	Not Rated	Not Rated
				Agency	Not Rated	Not Rated	Not Rated
YEAR	2007	2006	2005	Operational E	FFICIENCY		
CLIENT OUTREACH	17,086	11,649	10,267	OPERATING	24	26	30
SC/ST CLIENTS	11,622	9,712	7,982	Costs (%)		20	

Cost to CREDIT CLIENTS (%)

21

18,545,807

21,506,685

LOAN

Portfolio (INR)

36,343,408

26

21

LIST OF 200 POOREST DISTRICTS IN INDIA UNDER NREGA

SI. No.		DISTRICT NAME
1	Andhra Pradesh	Adilabad
2		Anantapur
3		Chittoor
4		Cuddapah
5		Karimnagar
6		Khammam
7		Mahbubnagar
8		Medak
9		Nalgonda
10		Nizamabad
11		Rangareddi
12		Vizianagaram
13		Warangal
14	Arunachal Prades	h Upper Subansiri
15	Assam	Bongaigaon
16		Dhemaji
17		Goalpara
18		Karbi Anglong
19		Kokrajhar
20		Lakhimpur
21 Hills	;	North Cachar
22	Bihar	Araria
23		Auranagabad
24		Bhojpur
25		Darbhanga
26		Gaya
27		Jamui
28		Jehanabad
29		Kaimur (Bhabua)
30		Katihar
31		Kishanganj

SI. No.	STATE NAME	DISTRICT NAME
32		Lakhisarai
33		Madhubani
34		Munger
35		Muzaffarpur
36		Nalanda
37		Nawada
38		Patna
39		Purnia
40		Rohtas
41		Samastipur
42		Sheohar
43		Supaul
44		Vaishali
45	Chattisgarh	Bastar
46		Bilaspur
47		Dantewada
48		Dhamtari
49		Jashpur
50		Kanker
51		Kawardha
52		Korea
53		Raigarh
54		Rajnandagon
55		Surguja
56	Gujarat	Banas Kantha
57		Dang
58		Dohad
59		Narmada
60		Panch Mahals
61		Sabar Kantha
62	Haryana	Mahendragarh

SI. No.	STATE NAME	DISTRICT NAME
63		Sirsa
64	Himachal Pradesh	۱Chamba
65		Sirmaur
66	Jammu & Kashmi	rDoda
67		Kupwara
68		Poonch
69	Jharkhand	Bokaro
70		Chatra
71		Dhanbad
72		Dumka
73		Garhwa
74		Giridih
75		Godda
76		Gumla
77		Hazaribagh
78		Jamtara
79		Koderma
80		Latehar
81		Lohardaga
82		Pakur
83		Palamu
84		Ranchi
85		Sahebganj
86		Saraikela Kharsawan
87		Simdega
88		West Singhbhum
89	Karnataka	Bidar
90		Chitradurga
91		Davangere
92		Gulbarga
93		Raichur
94	Kerala	Palakkad
95		Wayanad
96	Madhya Pradesh	Balaghat
97		Barwani
98		Betul

SI. STATE NAME No.	DISTRICT NAME
99	Chhatarpur
100	Dhar
101	Dindori
102	East Nimar
103	Jhabua
104	Khargone
105	Mandla
106	Satna
107	Seoni
108	Shahdol
109	Sheopur
110	Shivpuri
111	Sidhi
112	Tikamgarh
113	Umaria
114 Maharashtra	Ahmednagar
115	Amravati
116	Aurangabad
117	Bhandara
118	Chandrapur
119	Dhule
120	Gadchiroli
121	Gondia
122	Hingoli
123	Nanded
124	Nandurbar
125	Yavatmal
126 Manipur	Tamenglong
127 Meghalaya	South Garo Hills
128	West Garo Hills
129 Mizoram	Lawngtlai
130	Saiha
131 Nagaland	Mon
132 Orissa	Bolangir
133	Boudh
134	Deogarh
135	Dhenkanal

SI. STATE NAME No.	DISTRICT NAME		
136	Gajapati		
137	Ganjam		
138	Jharsuguda		
139	Kalahandi		
140	Kandhamal		
141	Kendujhar		
142	Koraput		
143	Malkangiri		
144	Mayurbhanj		
145	Nabarangapur		
146	Nuapada		
147	Rayagada		
148	Sambalpur		
149	Sonepur		
150	Sundargarh		
151 Punjab	Hoshiarpur		
152 Rajasthan	Banswara		
153	Dungarpur		
154	Jhalawar		
155	Karauli		
156	Sirohi		
157	Udaipur		
158 Sikkim	North District		
159 Tamil Nadu	Cuddalore		
160	Dindigul		
161	Nagapattinam		
162	Sivagangai		
163	Tiruvannamalai		
164	Villupuram		
165 Tripura	Dhalai		
166 Uttar Pradesh	Azamgarh		
167	Banda		
168	Barabanki		

SI. STATE NAME No.	DISTRICT NAME
169	Chandauli
170	Chitrakoot
171	Fatehpur
172	Gorakhpur
173	Hamirpur
174	Hardoi
175	Jalaun
176	Jaunpur
177	Kaushambi
178	Kheri
179	Kushi Nagar
180	Lalitpur
181	Mahoba
182	Mirzapur
183	Pratapgarh
184	Rae Bareli
185	Sitapur
186	Sonbhadra
187	Unnao
188 Uttranchal	Chamoli
189	Champawat
190	Tehri Garhwal
191 West Bengal	24 Parganas South
192	Bankura
193	Birbhum
194	Dinajpur Dakshin
195	Dinajpur Uttar
196	Jalpaiguri
197	Maldah
198	Medinipur West
199	Murshidabad
200	Purulia

Sa-Dhan recommended Financial Standards and their Benchmarks

Sa-Dhan, as Association of Community Development Finance Institutions, took up the work of facilitating the setting of standards for financial performance of community development finance institutions. This followed finalization of a set of six financial standards and their respective performance benchmarks with extensive engagement of members through national and regional workshops and field tests.

The set of six financial standards, recommended by Sa-Dhan cover three core elements of financial performance viz. Sustainability, Asset quality and Efficiency. This work has evolved into a composite set of financial performance benchmarks among community development finance institutions across operating models, size of operations, legal forms and variety of services.

S. No.	Indicator	Benchmark	Formula
1.	SUSTAINABILITY Operational Self-Sufficiency	At least 100%	Operating Income Operating Costs + Loan Loss Provisions + Financing Costs
2.	ASSET QUALITY Portfolio at Risk > 60 Days Past Due	Less than 10%	Unpaid Principal Balance of Past Due Loans (with <u>Overdue > 60 days of age)</u> Total Gross Outstanding Portfolio
	Current Repayment Rate	Greater than 90%	Total Amount (Principal) Collected for <u>the Period – Prepayments</u> Total Amount (Principal) Due (to be collected during period)
3.	EFFICIENCY Operating Cost Ratio	Less than 20%	Total Operating Costs Average Outstanding Portfolio
	Total Cost Ratio	Less than 30%	Total Costs Average Outstanding Portfolio
	<u>Active Borrowers</u> <u>Per Credit Officer</u>	Between 250-350	Average Number of Active Borrowers Average Number of Credit Officers

The set of financial standards and their benchmarks are as under.



DATA COLLECTION FORMAT OF THE QUICK REPORT 2007

Organization name:

Legal form of organization (Please indicate the relevant): Society/ Trust / Cooperative/ MACS Section 25 Company/ NBFC / Local Area Bank Year in which micro finance program was started: Micro finance Service delivery model (Please indicate the relevant): SHG/ JLG/ Grameen/ Individual Lending/ any other (Please specify)

(Guidance Note on below mentioned information is appended)

S. No.	Information on microfinance operations of organisation	2006-07	2005-06	2004–05
А	Client outreach (Number)			
В	No. of clients Below Poverty Line (BPL) within (A) above			
С	No. of Scheduled Caste/ Tribe Clients within (A) above			
D	Operational area (Please mention the names of the districts covered as on March 2007)			
E	Loan portfolio, as of 31st March (Amount in Rs.)			
F	Annualised cost charged to credit clients (%)			
G	Operational costs for micro finance operations (% to average loan portfolio)			
Н	Sources of funds: H.1 Net Owned Fund as of March (Amount in Rs.)			
	Sources of funds: H.2 Total amount of borrowings by the organization as of 31st March			

Rating of organisation Please provide information on rating by any rating agency

Name of rating Agency	Year for which rating was undertaken by the rating agency	Rating score / ranking (**) given by the rating agency

(**) The draft rating report of the rating agency indicates the rating score / ranking

Other information

Name of the CEO:

Address of the organization:

Contact Co-ordinates

Telephone numbers (with STD code)

E-mail address:

Website address:

Date:

Authorized Signatory

Guidance Note on information sought

- 1. Please provide data for three financial years, viz financial year ended March 2005 (2004-05), March 2006 (2005-06) and March 2007 (2006-07). In case the organisation has not completed three years of microfinance operations, please provide data for relevant years.
- 2. Please indicate all amounts in rupees in full (not in thousands / lakhs / crores of Rupees)
- 3. Microfinance delivery model (Point -3): Please specify the most predominant delivery model adopted by the organisation.
- 4. In providing information for clients under BPL and SC/ST (Points B and C), in case definite data is not readily available with the organisation, please provide a best estimate each for clients under BPL and SC/ST.
- 5. Annualized cost charged to credit clients (%) (Point F): Please indicate annualized cost (interest rate on reducing balance method plus other direct charges like upfront / processing fee, if any)
- 6. Operational costs for micro finance operations (% to average loan portfolio) (Point G): Please indicate the operating costs of microfinance operations as a percentage to average loan portfolio during each of the financial year. Average loan portfolio can be taken as monthly / quarterly average of loan portfolio.
- 7. Loan portfolio (Point -E) and Total amount of borrowings (H-2): Please include the data under 'managed portfolio' under partnership model.

Please send us the information immediately to help us compile the data and publish the 'Quick report' within shortest possible time.

SA-DHAN PUBLICATIONS

SI. No	Titles of Publications	Year of Publication	Contributio Members	ns(Rs.) Non-members
1	Microfinance & Poverty (Second Edition)	Mar-2005	40.00	50.00
2	Microfinance Development in India (Second Edition)	Mar-2005	40.00	50.00
3	An introduction to Microfinance Delivery Models in India (Second Edition)	Mar-2005	40.00	50.00
4	Sustainability of Microfinance Intervention (Second Edition)	Mar-2005	40.00	50.00
5	Sustainable Livelihoods & Microfinance (Second Edition)	Mar-2005	40.00	50.00
	Discussion Pape	er Series		
1	On the Road to Effective Governance of Microfinance Organisations	Aug-2003	60.00	75.00
2	Quality Parameters of Self help Groups	Aug-2003	(Out of Stock)	
3	Operating Costs of Microfinance Services and its Impact on Interest Rate Setting	Dec-2004	60.00	75.00
4	Microfinance Intervention in Andhra Pradesh: Clients Perspective	Oct-2006	75.00	85.00
	Occasional Pape	er Series		
1	Indian Experience of Microfinance: A Sustainable Banking Solution for the Poor	Dec-2004	60.00	75.00
2	Reviving Communities: Impact and Response of Microfinance Interventions to Disasters	Jan-2007	100.00	125.00
Technical Tool Series				
1	Tracking Financial Performance Standards of Microfinance Institutions - An Operational Manual	Aug-2003	360.00	450.00
2	SHG Performance Measurement Tool	Oct-2005	40.00	50.00

Others				
1	Microfinance Regulation in India	2001		
2	SHG Federations in India: Emerging Structures and Practices	Jul-2004	320.00	400.00
3	Existing Legal & Regulatory Framework for the MicroFinance Organisations in India- Challenges and Implications	Jan-2006	95.00	120.00
4	MicroFinance Regulation in Seven Countries- A Comparative Study	Jul-2006	200.00	275.00
5	Financial Requirements for Future Growth of MicroFinance in India	Jul-2006	50.00	61.00
6	Facilitating Access to Micro-Insurance-	Jul-2006	48.00	62.00
7	Sa-Dhan Members Directory	May-2006		
	Sector Rep	orts		
1	Side By Side - A Slice of Microfinance Operations in India - September 2004	Sep-2004		
2	Side By Side - A Slice of Microfinance Operations in India - March 2005	Mar-2005		
3	Side By Side - A Slice of Microfinance Operations in India - September 2005	Sep-2005		
4	Side By Side - A Slice of Microfinance Programs in India	Jul-2006		
5	Side By Side - A Slice of Microfinance Operations in India 2006	Mar-2007	150.00	150.00
	Event Rep	orts		
1	Annual Policy Conference on " Greater Inclusion: Possibilities and Prospects	Jan-2007		
	STANCON 2006: Fuelling Systemic Growth through Standard	Aug-2006		
2	Annual Policy Conference on "Expanding Frontiers of Microfinance	Apr-2006		
3	SIDBI Sa-Dhan Policy Conference on "Financial Services Accessibility and the Poor: Need for Facilitating Regulatory Environment	Mar-2005		

GLOSSARY OF TERMS

CDFI	Community Development Financial Institution
Со-Ор	Co-operative Society
FPS	Financial Performance Standards
FY	Financial Year
GB	Grameen Bank (Refers to microfinance operating methodology)
GLP	Gross Loan Portfolio
INR/ Rs.	Indian Rupees
LAB	Local Area Bank
M.F.	Microfinance
MFI	Microfinance Institution (<i>In the report MFI refers to both MFIs as well as NGOs involved in MF</i>)
MIS	Management Information System
NBFC	Non Banking Finance Company
NGO	Non-Government Organisation
Sec.25 Comp.	Companies registered as 'not-for-profit' under Section 25 of Indian Companies Act
SHG	Self- Help Group
SIDBI	Small Industries Development Bank of India
USD	United States Dollars
W/w	Within which

NOTES

- 1. Unless specifically mentioned otherwise, the years 2005, 2006 and 2007 refer to respective financial years (April to March of next calendar year). Therefore, FY 2005 denotes 2004-2005, FY 2006 denotes 2005-06 and FY 2007 denotes 2006-07.
- 2. Indian Rupees is counted in LAKH and CRORE. Lakh stands for tenth of a million; Crore is equal to ten million.
- 3. Rupee to USD conversion rate is taken at Rs.40.

Sa-Dhan Work On Standards 2006-07

The Standards team of Sa-Dhan has developed new instruments of intervention in engaging with wider range of stakeholders such as RBI, NABARD, SIDBI, ICAI, academicians and funders have been introduced. The instruments are the Advisory group, Annual Conference on Standards (STANCON) and Standards Quarterly Review (SQR).

Work with ICAI

The research committee of ICAI is in process of preparing the technical guide on `Accounting Standards and Disclosure Norms for Microfinance Institutions'. The guidelines would seek to be a technical manual to the auditors of micro finance institutions in future. The draft report would be prepared by August end.

STANCON 2006 had active participation of 159 participants encompassing representatives from RBI, NABARD, and SIDBI, commercial and private banks, insurers, practitioners, donors, academicians and researchers and members. The conference was successful in sensitizing mF practitioners on the issues of governance, co-operation and competition and on developing client perspectives.

Standards Quarterly Review October 2006 meeting focused on the issues of governance, the practices on the ground, expectations within and outside the sector and the institutional measures that would collectively represent the robustness of institutions in the sector. As an outcome of recommendations of the SQR a sectoral database on directors of member organizations has been prepared.

Standards Quarterly Review March 2007 meeting focused on facilitating enhanced public reporting by improving annual financial report of microfinance institutions. The meeting witnessed active participation of CEO and/or senior most finance professionals 18 CDFIs, NABARD, RBI and ICAI. The meet was successful in devising the form of the annual financial statements, the chart of accounts and learning from good practices prevailing within the sector. Consequent to the meet, a set of acceptable disclosure practices for MFIs which later formed into 'Advisory set of norms for Annual Reports of MFIs' was evolved. The 'advisory' set would be used to facilitate MFIs make public reporting.

Standards Quarterly Review June 2007 meeting focused on addressing the issues that would in turn enable micro finance institutions to be collectively transparent and effective on the ground. The three pivotal points discussed during the meet were (a) Public Reporting – Advisory Set on Annual Report of MFIs; (b) Financial literacy for microfinance clients and (c) Co-operation and Competition- Staff movement and Client acquisition. The meet has provided important directions for future actions.

The Standards team would increasingly engage with members for building linkages in collective thinking and collective action through its work in future endeavors.

Sa-Dhan

Sa-Dhan is the National Association of Community Development Finance Institutions in India, founded by SEWA Bank, BASIX, MYRADA, FWWB, PRADAN, RGVN, AWAKE, SHARE and Dhan Foundation, in 1998. Since then, Sa-Dhan's base has grown from 9 organisations in 1998 to 167 member organisations representing, MFIs, Capacity building providers, bankers and technical service-providers in Dec 2006. The total loan outstanding of Sa-Dhan members is more than Rs.2070 crores, with an outreach of 7.3 million clients.

The vision that triggered Sa-Dhan's establishment includes, among other things,

- The need for a common platform to facilitate dialogue and synergy among different and independent viewpoints, representing multiple models and approaches, in the micro finance sector in India.
- Both policy advocacy and standard setting are interdependent, hence must be conducted simultaneously and interactively together with capacity building to achieve the desired results.
- In order to maintain a sustainable livelihood through community development finance, accessibility to necessary technical and marketing support systems should be ensured.
- Timely and reliable information and knowledge dissemination is critical for effective networking of micro finance institutions across the country.

Sa-Dhan, since its inception, has earnestly endeavored to contribute to the field of Community Development Finance in India in many ways – whether by assisting members and associated institutions to render better services to low income households, particularly to women in both rural and urban area, or in their quest for establishing a stable and sustainable livelihood, thus improving the quality of life of the beneficiaries.



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