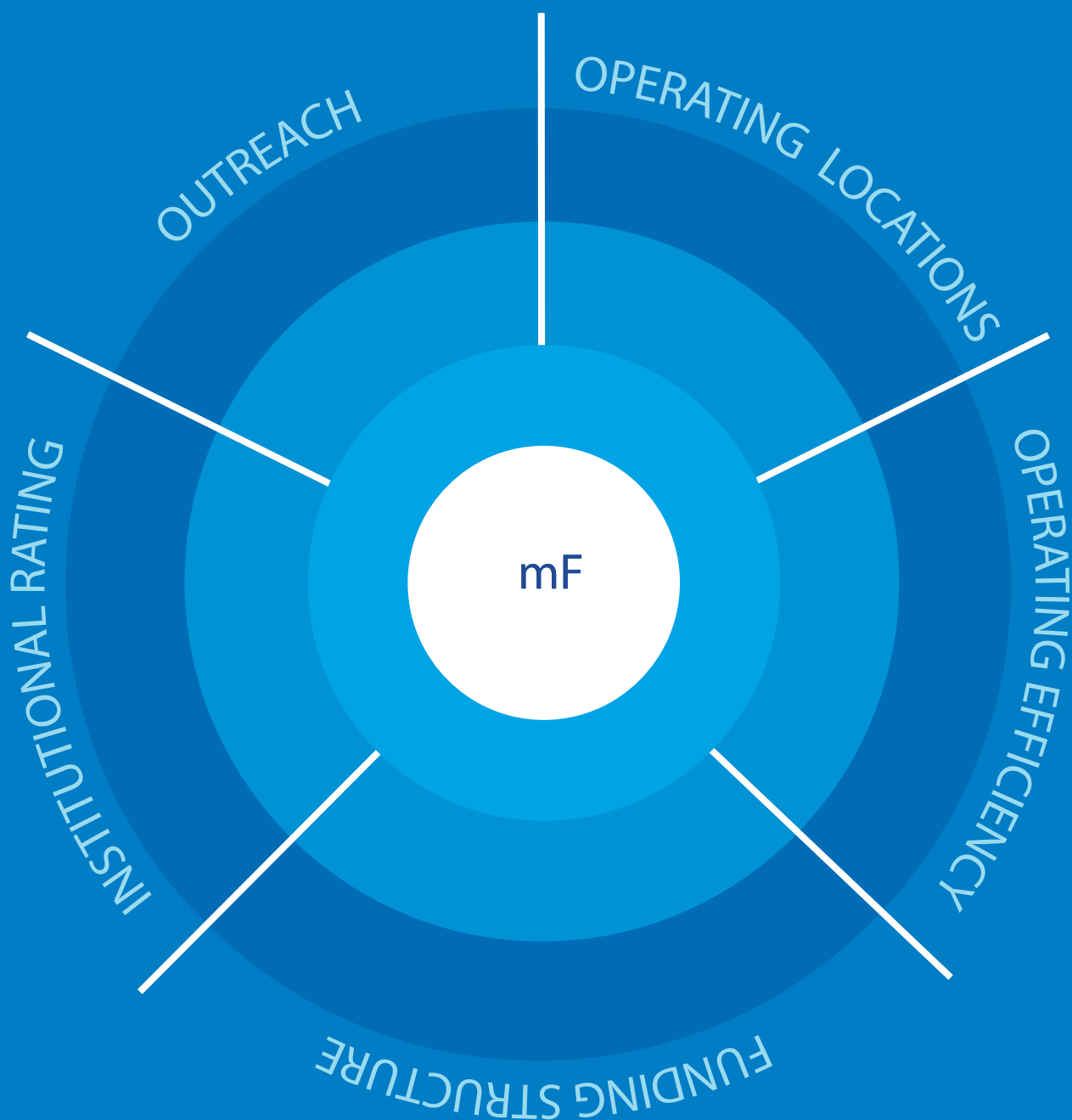




Sa - Dhan

The Association of
Community Development
Finance Institutions



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.



S a - D h a n

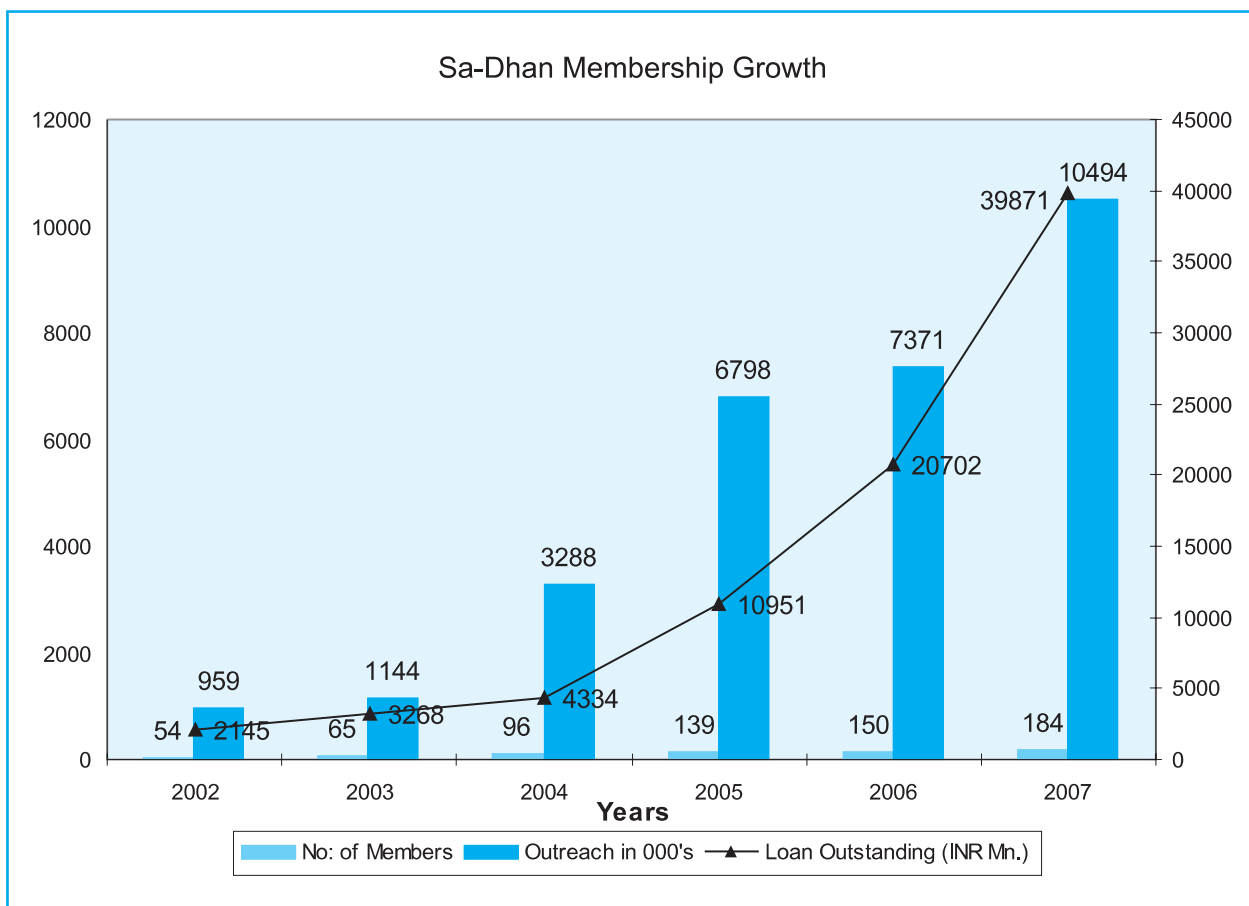
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SA-DHAN MEMBERS

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.



CONTENTS

	Page	
List of Figure	IV	
Foreword	V	
Introduction	VI	
Methodology	VIII	
Classification of MFIs into peer groups	VIII	
THE QUICK REPORT		
1. Coverage of MFIs	1	
2. Operating Locations of Microfinance Institutions		
a. Coverage of Poorest Districts	2	
3. Outreach of Microfinance Institutions		
a. Growth rate in Outreach	2	
b. Outreach to underprivileged classes	3	
4. Operating Efficiency of MFIs	4	
5. Annualized cost of credit to clients	5	
6. Institutional Rating	6	
7. Funding structure of MFIs	7	
KEY FINDINGS FROM THE REPORT	8	
Annexure		
Annexure 1	List of MFIs contributing to the report based on peer group classification	13
Annexure 2	Individualized information on contributing MFIs	19-83
Annexure 3	List of two hundred poorest districts in India under NREGA	84
Annexure 4	Sa-Dhan recommended financial standards and their benchmarks	87
Annexure 5	Data collection format of the Quick Report 2007	88
Annexure 6	List of Sa-Dhan publications	90
Annexure 7	Glossary of terms	92

LIST OF FIGURES

		Page
Figure 1	Coverage of MFIs classified by their size of loan portfolio	1
Figure 2	Growth rate in client outreach over period of three years (FY 2005 to FY 2007)	3
Figure 3	Operating costs of MFIs over three years period (FY 2005 to FY 2007)	4
Figure 4	Annualized cost of credit to microcredit clients over three years (FY 2005 to FY 2007)	5
Figure 5	Net owned funds as percentage to borrowings of 129 MFIs: FY 2005- FY 2007: Institutions classified by the GLP	7

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 Bhubaneswar, 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.

The peer groups used in this report are as under.

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)

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

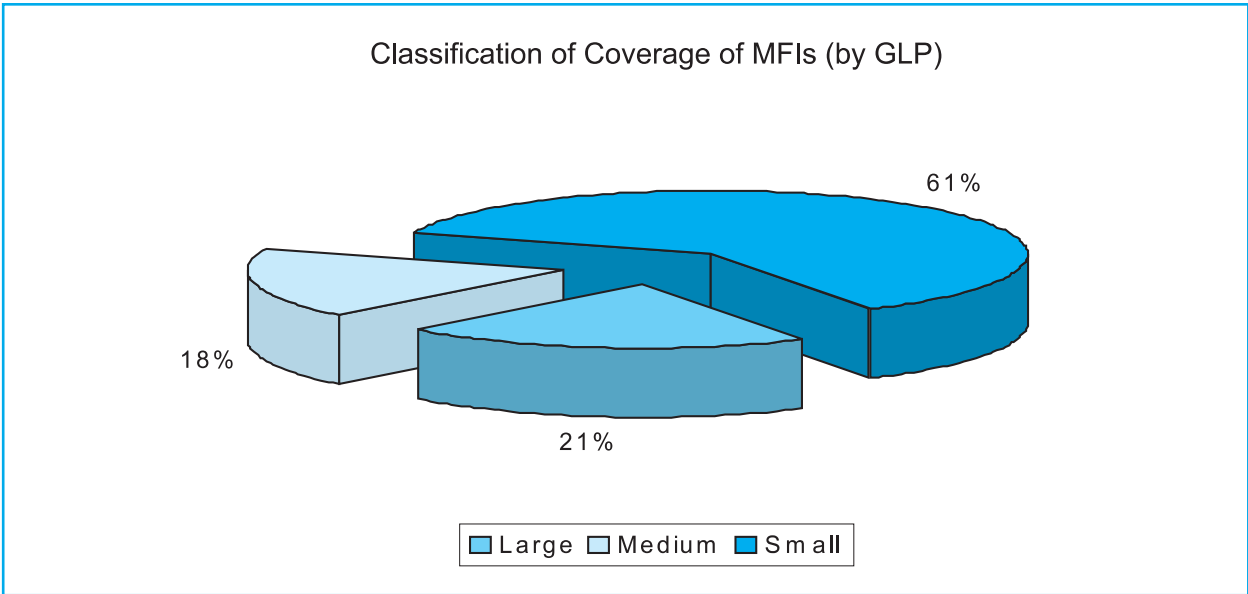
1. COVERAGE OF MFIs

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

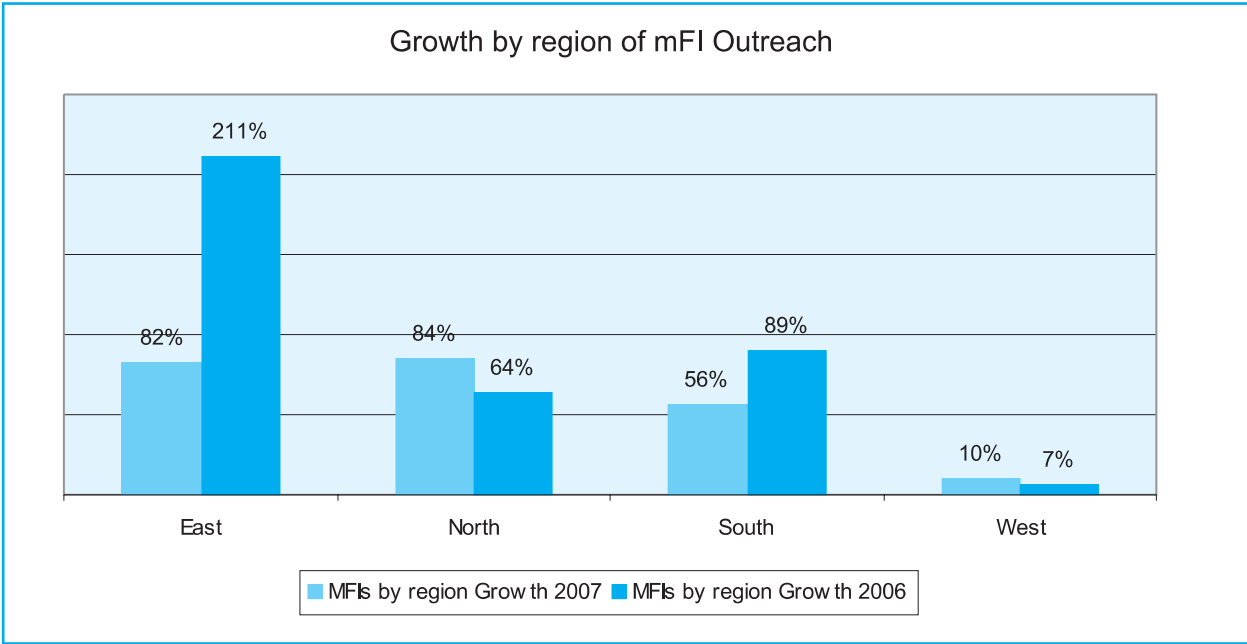
Growth in client outreach of MFIs is evident across regions, size and legal forms. Substantive outreach of MFIs covers underprivileged classes. North and East are the fastest growing regions in the sector..

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).

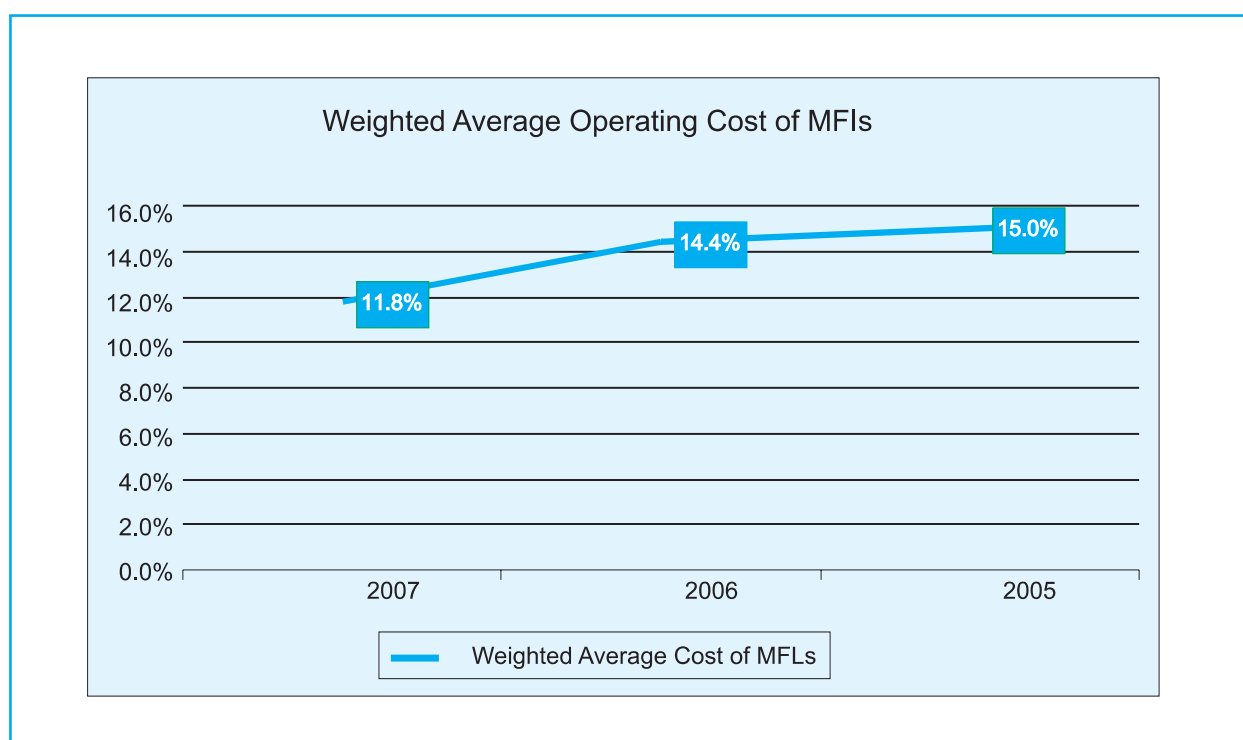
MFIs therefore are increasingly responding to demand for financial services from the underprivileged classes.

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.

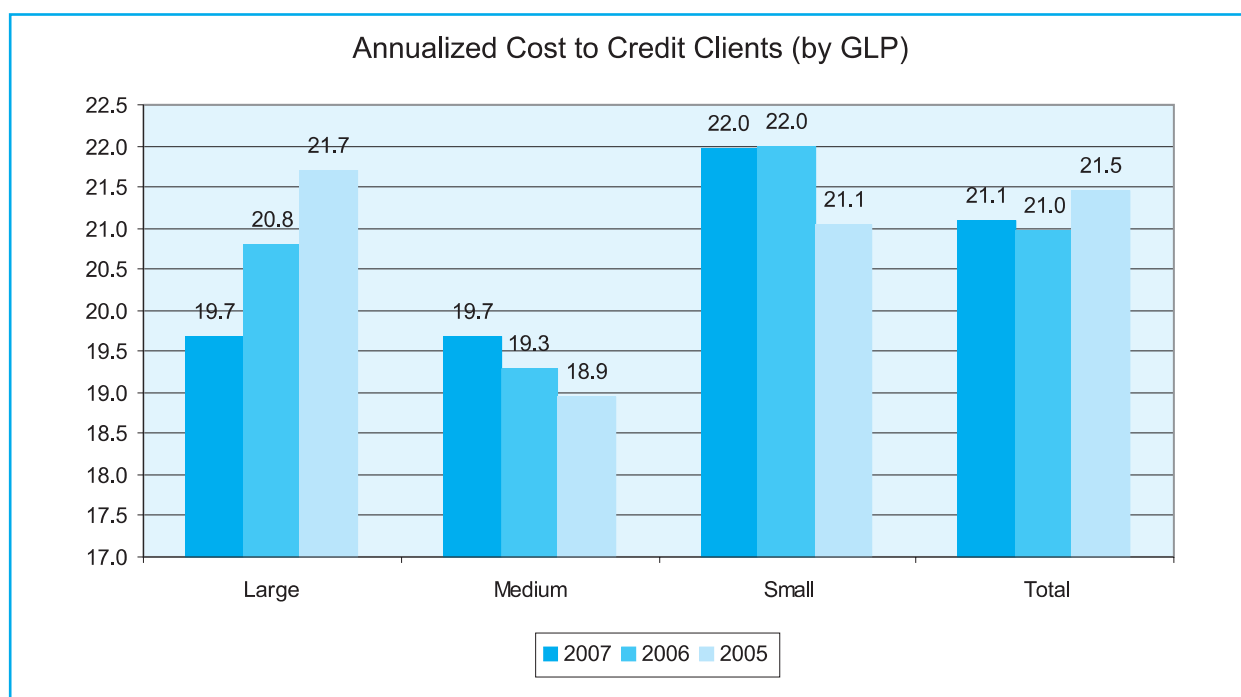
5. ANNUALIZED COST OF CREDIT TO CLIENTS

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.

Figure 4: Annualized cost of credit to microcredit clients over three years (FY 2005 to FY 2007)



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.

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 11 out of 13 organizations were of grade of MFR 3 or above.

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.

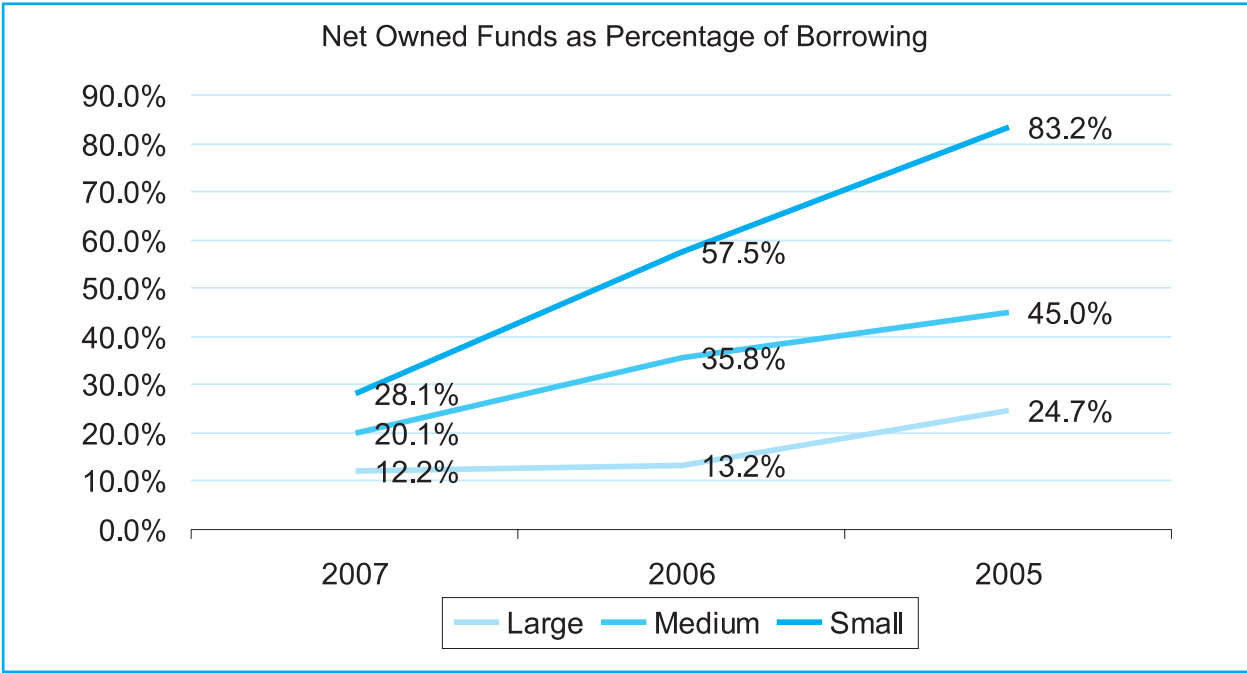
The context of *lack of* growth in net owned funds in comparison to growth in borrowings therefore becomes significant. Evidently the pace of growth in gross loan portfolio of institutions far outstrips the growth rate in net owned funds of institutions.

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

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

EAST

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

Sl. No.	Organization Name	Client Outreach (Large/Medium/Small)	GLP (Large/Medium/Small)	Age (Yrs) A=1-5 B=5-10 C=>10	Total Dist-ri-cts	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	B	7	Parganas 24 S, Murshidabad	27
18	Liberal Association for Movement of People	Medium	Small	B	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	A	1	.....	31
26	Mahila vikas Prathamika Sanchaya Samabaya Ltd.	Small	Small	A	1	.....	31
27	Manab Sewa Sangh	Small	Small	A	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	C	5	Ranchi, Hazaribagh, Pakur	33
31	Nav Jagriti	Small	Small	A	1	Saran	34
32	Nidan	Medium	Small	C	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	B	2	24 Parganas S	35
35	Potolei Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1	.....	36
36	Prochesta	Medium	Small	B	14	Goalpara, Bongaigaon, Dhemaji	36
37	Raghunath Pathagar	Small	Small	B	1	Ganjam	37
38	Rajapur seva niketan	Small	Small	B	1	.....
39	Rashtriya Gramin Vikas Nidhi	Medium	Medium	C	10	Goalpara, Bongaigaon	38
40	Sahabhagi vikash abhyan	Medium	Small	C	4	Bolangir, Kalahandi, Nuapada	38
41	Saktimayeeni Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1	.....	39

Sl. No.	Organization Name	Client Outreach (Large/Medium/Small)	GLP (Large/Medium/Small)	Age (Yrs) A=1-5 B=5-10 C=>10	Total Districts	Poorest Districts	Page No.
42	Sarala Women Welfare Society	Small	Small	A	1	.....	39
43	Social Action for rural Community	Small	Small	B	2	Sambalpur, Jharsuguda	40
44	Social Welfare Agency and training Institute	Small	Small	B	1	Kandhamal	40
45	Society for Empowerment and Women Advancement	Small	Small	B	1	Hazaribagh	41
46	Society for Model gram bikash Kendra	Small	Small	A	2	.....	41
47	Sramajibi Bikash Prathamika Mahila Sanchaya Samabaya Ltd	Small	Small	A	1	.....	42
48	Sreema Mahila Samity	Large	Medium	B	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	B	5	24 Parganas S	44
53	Upkar	Small	Small	A	2	.....	45
54	Vedika Credit capital limited	Small	Medium	A	17	Deoghar	45
55	Village Financial Servies Pvt. Ltd.	Medium	Medium	A	4	24 Parganas S	46
56	Village Microcredit Services	Medium	Medium	A	2	.....	46
57	Village Welfare Society	Medium	Medium	C	3	Bankura	47
58	Youth Voulunteers union	Small	Small	C	6	.....	47

NORTH

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

SOUTH

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

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

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

Sl. No.	Organization Name	Client Outreach (Large/Medium/Small)	GLP (Large/Medium/Small)	Age (Yrs) A=1-5 B=5-10 C=>10	Total Districts	Poorest Districts	Page No.
40	SKDRDP	Large	Large	C	3	.....	73
41	SKS Microfinance pvt. Ltd	Large	Large	B	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	74
42	Social Education and Voluntary Action	Medium	Small	C	1	Warangal	74
43	South Indian Federation of Fisherman Society	Medium	Medium	C	18	Nagapatinam, Cuddaloore, Villupuram	75
44	Spandana	Large	Large	B	38	Adilabad, Ananthpur, Chittoor, Karimnagar, Khammam, Medak, Nalgonda, Nizamabad Rangareddy, Vizianagaram, Warangal, Bidar, Chitradurga, Raichur, Naned	75
45	Star Microfin Service Society	Medium	Medium	B	2	Anantpur	76
46	The Payakaraopeta Women's Mutually Aided cooperative Thrift and credit Society	Medium	Medium	B	2	.....	76
47	Thirumalai Charitable trust	Medium	Small	C	1	.....	77
48	Ujjivan Financial services Pvt. Ltd.	Medium	Medium	A	3	.....	77
49	Welfare Services Ernakulam	Medium	Small	B	4	.....	78

WEST

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

INDIVIDUALISED INFORMATION ON CONTRIBUTING MICROFINANCE INSTITUTIONS

NAME OF THE ORGANISATION ADARSA							
CEO MR. PRADEEP KUMAR BEHERA		ADDRESS					
LEGAL FORM SOCIETY		AT- GOURPADA (FARM ROAD), PO- MODIPADA,					
DELIVERY MODEL SHG		DIST- SAMBALPUR					
COMMENCEMENT YEAR 2000		CONTACT NO.- 0663-2546479, 9437053896					
		E-MAIL- ADARSA_ORG_SBP@YAHOO.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 2 / SAMBALPUR, SUNDARGARH				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	0	0	0
				BORROWINGS	7,565,254	4,588,254	3,797,479
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	4,917	3,592	3,004				
SC/ST CLIENTS	4,236	3,134	2,508	OPERATING 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

NAME OF THE ORGANISATION ADHIKAR							
CEO MR. MOHAMMED NOORUDDIN AMIN		ADDRESS					
LEGAL FORM SOCIETY		PLOT NO.-113/2526, KHANDAGIRI VIHAR, KHANDAGIRI					
DELIVERY MODEL JLG & GRAMEEN		BHUBANESWAR- 751030					
COMMENCEMENT YEAR 2004		CONTACT NO.- 0674-2384542/ 2384590					
		E MAIL- ADHIKAR@SATYAM.NET.IN, ADHIKARINDIA@DATAONE.IN					
		WEBSITE- WWW.ADHIKARINDIA.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 7 / GANJAM, BOLANGIR				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	4,279,233	3,26,993	4,61,454
				BORROWINGS	142,512,946	19,496,069	1,289,862
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	BETA	NOT RATED
				AGENCY	NOT RATED	MCRIL	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
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	ANNUALIZED COST TO CREDIT CLIENTS (%)	25.75	25.75	25.75

NAME OF THE ORGANISATION AJIWIKA SOCIETY					
CEO MR. TANAY CHAKRAVARTY		ADDRESS			
LEGAL FORM SECTION 25 COMPANY		WILLIAMS TOWN, BEHIND SBI TRAINING CENTRE, B.DEOGHAR, JHARKHAND- 814 112			
DELIVERY MODEL SHG, JLG		CONTACT NO- 06432- 236815, 09431132527			
COMMENCEMENT YEAR 2005		E MAIL- AJIWIKA@YAHOO.COM			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
JHARKHAND /7 / DHANBAD, DUMKA, JAMTARA, BOKARO, HAZARIBAGH WEST BENGAL/ 1		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	884,062	65,212	NOT APPLICABLE
		BORROWINGS	14,765,127	1,326,566	NOT APPLICABLE
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	BETA	NOT APPLICABLE
YEAR		2007		2006	2005
		AGENCY	NOT RATED	M-CRIL	NOT APPLICABLE
CLIENT OUTREACH	2515	627	NOT APPLICABLE		OPERATIONAL EFFICIENCY
SC/ST CLIENTS	858	181	NOT APPLICABLE		OPERATING COSTS (%)
LOAN PORTFOLIO (INR)	22,805,600	2,795,700	NOT APPLICABLE		ANNUALIZED COST TO CREDIT CLIENTS (%)
			6	6	NOT APPLICABLE
			18	18	NOT APPLICABLE

NAME OF THE ORGANISATION AROHAN					
CEO MR. SHUBHANKAR SENGUPTA		ADDRESS			
LEGAL FORM NBFC		716, JOGENDRA GARDENS, KASBA, KOLKATA- 700078			
DELIVERY MODEL JLG		CONTACT NO.- 033-24425191			
COMMENCEMENT YEAR 2006		E MAIL- SHUBHANKAR@AROHAN.IN			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
WEST BENGAL / 5 / SOUTH 24 PARGANAS		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	12,518,051	NOT APPLICABLE	NOT APPLICABLE
		BORROWINGS	21,111,000	NOT APPLICABLE	NOT APPLICABLE
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR		2007		2006	2005
AGENCY	NOT RATED		NOT APPLICABLE	NOT APPLICABLE	OPERATIONAL EFFICIENCY
CLIENT OUTREACH	10,110	NOT APPLICABLE	NOT APPLICABLE		OPERATING COSTS (%)
SC/ST CLIENTS	NOT AVAILABLE	NOT APPLICABLE	NOT APPLICABLE		ANNUALIZED COST TO CREDIT CLIENTS (%)
LOAN PORTFOLIO (INR)	29,929,861	NOT APPLICABLE	NOT APPLICABLE		
			64	NOT APPLICABLE	NOT APPLICABLE
			30	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION							
BANDHAN FINANCIAL SERVICES PVT. LTD.							
CEO MR. CHANDRA SHEKHAR GHOSH			ADDRESS				
LEGAL FORM NBFC			AB-48, SECTOR-I, SALT LAKE CITY, KOLKATTA-700 065				
DELIVERY MODEL INDIVIDUAL LENDING			CONTACT NO.- 033- 23344613, 2334- 3016				
COMMENCEMENT YEAR 2006			E MAIL- INFO@BANDHANMF.COM, BANDHANMF@VSNL.NET				
			WEBSITE- WWW.BANDHANMF.COM				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS			YEAR	2007	2006	2005	
TRIPURA / 2			SOURCE OF FUNDS (INR)				
			NET OWNED FUNDS	6,656,053	NOT APPLICABLE	NOT APPLICABLE	
			BORROWINGS	30,555,552	NOT APPLICABLE	NOT APPLICABLE	
			INSTITUTIONAL RATING				
			GRADE	MFR 4	NOT APPLICABLE	NOT APPLICABLE	
			AGENCY	CRISIL	NOT APPLICABLE	NOT APPLICABLE	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	19,314	NOT APPLICABLE	NOT APPLICABLE				
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

NAME OF THE ORGANISATION							
BANDHAN KONNAGAR							
CEO MR. CHANDRA SHEKHAR GHOSH			ADDRESS				
LEGAL FORM SOCIETY			AB-48, SECTOR-I, SALT LAKE CITY, KOLKATTA-700 065				
DELIVERY MODEL INDIVIDUAL LENDING			CONTACT NO.- 033- 23344613, 23343015				
COMMENCEMENT YEAR 2001			E MAIL- INFO@BANDHANMF.COM, BANDHANMF@VSNL.NET				
			WEBSITE- WWW.BANDHANMF.COM				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS			YEAR	2007	2006	2005	
WEST BENGAL / 19 / JALPAIGURI, NORTH DINAJPUR, SOUTH DINAJPUR, MALDA, MURSHIDABAD, BIRBHUM, PURULIA, BANKURA, WESTMIDNAPUR, 24 PARGANAS SOUTH ASSAM / 6 / JHARKHAND / 1 / PAKUR BIHAR / 1 / KISHANGANJ			SOURCE OF FUNDS (INR)				
			NET OWNED FUNDS	108,463,450	20,925,073	45,000,092	
			BORROWINGS	1,002,260,243	287,460,442	75,780,268	
			INSTITUTIONAL RATING				
			GRADE	MFR IV	ALPHA	BETA PLUS	
			AGENCY	CRISIL	M-CRIL	M-CRIL	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	433,324	149,886	40,286				
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

NAME OF THE ORGANISATION BHARAT INTEGRATED SOCIAL WELFARE AGENCY (BISWA)							
CEO MR. K. C MALICK		ADDRESS					
LEGAL FORM SOCIETY		AT - DANIPALI, PO - BUDHARAJA,					
DELIVERY MODEL SHG		DIST-AMBALPUR-768159, ORISSA.					
COMMENCEMENT YEAR 1994		CONTACT NO- 0663- 2533597					
		E MAIL- KCMALICK@BISWA.ORG					
		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, DHENKANAL, NAWARNAGPUR CHHATISHGARH / 17 / KANKAR, BASTAR, KORIYA, JASHPUR, BILASPUR, DHAMTARI, RAJNANDAGAON, DANTEWADA, RAIGARH BIHAR / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	137,610,789	52,215,646	11,385,470
				BORROWINGS	804,583,844	505,505,465	17,635,910
				INSTITUTIONAL RATING			
				GRADE	MFR3	MFR4	NOT RATED
AGENCY	CRISIL	CRISIL	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	364,325	186,478	71,845	OPERATING COSTS (%)	0.20	0.40	0.40
SC/ST CLIENTS	142,086	72,726	28,019	ANNUALIZED COST TO CREDIT CLIENTS (%)	20	18	18
LOAN PORTFOLIO (INR)	942,194,633	557,721,112	32,819,224				

NAME OF THE ORGANISATION COOPERATION DEVELOPMENT COUNCIL (CDC)							
CEO MR. BASANT KUMAR JENA		ADDRESS					
LEGAL FORM TRUST		V.I.P ROAD, PURI- 752001, ORISSA					
DELIVERY MODEL JLG, INDIVIDUAL LENDING, GRAMEEN		CONTACT NO- 06752- 225981, 654656, 09937158789,					
COMMENCEMENT YEAR 2004		E MAIL- CDC.PURI@YAHOO.CO.IN, CDC_PURI@SANCHARNET.IN					
		WEBSITE- WWW.CDC-INDIA.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 2 / GANJAM				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	98,758	52,938	5,636
				BORROWINGS	74,300,000	11,727,000	9,240
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	17,718	5,534	3,503	OPERATING COSTS (%)	13.17	2.76	0
SC/ST CLIENTS	5,315	1,660	1,050	ANNUALIZED COST TO CREDIT CLIENTS (%)	25	25	0
LOAN PORTFOLIO (INR)	60,290,000	5,080,000	00				

NAME OF THE ORGANISATION DARABAR SAHITYA SANSAD (DSS)							
CEO MR. KEDARESWAR CHOUDHURY		ADDRESS					
LEGAL FORM SOCIETY		AT. SODHUA (ARAPADA), P.O DALAKASOTI, VIA-BALIPATNA, DIST-KHURDA, ORISSA-752 102					
DELIVERY MODEL SHG		CONTACT NO- 0674- 2468529					
COMMENCEMENT YEAR 2004		E MAIL- DARBAR4@REDIFFMAIL.COM					
		WEBSITE- WWW.DSS-INDIA.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 3				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	241,280	70,627	00
				BORROWINGS	9,791,512	3,011,992	1,152,822
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	5,889	5,393	4,308				
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

NAME OF THE ORGANISATION DEVISAKTI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD							
CEO MR. RANJAN KUMAR PRADHAN		ADDRESS					
LEGAL FORM MACs		AT/PO BISWANAHAKANI, GARUDANUAGAN, DIST: CUTTACK, ORISSA					
DELIVERY MODEL INDIVIDUAL LENDING							
COMMENCEMENT YEAR 2006							
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	100,000	NOT APPLICABLE	NOT APPLICABLE
				BORROWINGS	50,000	NOT APPLICABLE	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
				AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	219	NOT APPLICABLE	NOT APPLICABLE				
SC/ST CLIENTS	NOT AVAILABLE	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	23.08	NOT APPLICABLE	NOT APPLICABLE
LOAN PORTFOLIO (INR)	83,921	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	16.68	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION INSTITUTE OF INTEGRATED RESOURCE MANAGEMENT (IIRM)							
CEO DR. DHATTATREYA H.		ADDRESS					
LEGAL FORM SOCIETY		BS ROAD, RANGAPUKHURIPAR, P.O DEKARGAON, DIST SONITPUR, ASSAM 784501					
DELIVERY MODEL JLG		CONTACT No.- 03712- 236230, 09435081938					
COMMENCEMENT YEAR 2001		E MAIL- IIRM2000@GMAIL.COM, IIRM2000@REDIFFMAIL.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
ASSAM / 3 / NORTH LAKHIMPUR, DHEMAJI ARUNACHAL PRADESH /1		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	0	0	0		
		BORROWINGS	33,255,000	4,455,000	1,805,000		
		INSTITUTIONAL RATING					
		GRADE	NOT RATED	NOT RATED	NOT RATED		
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	6,927	1,122	310	OPERATING COSTS (%)	18.50	21.71	18.73
SC/ST CLIENTS	4,849	785	217	ANNUALIZED COST TO CREDIT CLIENTS (%)	15	17.50	17.50
LOAN PORTFOLIO (INR)	23,860,992	1,763,713	558,000				

NAME OF THE ORGANISATION JHANSHIRANI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD							
CEO MR. LOKANATH MAHARANA		ADDRESS					
LEGAL FORM MACs		AT NILADREE VIHAR RIKSHA COLONEY, PO: SAILASHREEVIHAR, BHUBANESWAR, DIST: KHURDA, ORISSA					
DELIVERY MODEL INDIVIDUAL LENDING							
COMMENCEMENT YEAR 2006							
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
ORISSA / 1		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	78,000	NOT APPLICABLE	NOT APPLICABLE		
		BORROWINGS	78,000	NOT APPLICABLE	NOT APPLICABLE		
		INSTITUTIONAL RATING					
		GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE		
AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	102	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	10.06	NOT APPLICABLE	NOT APPLICABLE
SC/ST CLIENTS	NOT AVAILABLE	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	7.95	NOT APPLICABLE	NOT APPLICABLE
LOAN PORTFOLIO (INR)	80,116	NOT APPLICABLE	NOT APPLICABLE				

NAME OF THE ORGANISATION KALIGHAT SOCIETY FOR DEVELOPMENT FACILITATION (KSDF)					
CEO MS. GITANJALI SATAPATHY		ADDRESS			
LEGAL FORM SOCIETY		30A, DEBNARAYAN BANERJEE ROAD, KALIGHAT, KOLKATA-700026			
DELIVERY MODEL SHG, JLG		CONTACT No- 03365296018, 9331256225, 09903919123			
COMMENCEMENT YEAR 2001		E MAIL- KSDF_MM@YAHOO.CO.IN, GITA_GITANJALI@YAHOO.CO.IN			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
WEST BENGAL /3 /24 PARGANAS SOUTH		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	4,702,000	2,939,000	912,000
		BORROWINGS	37,382,000	4,575,000	195,000
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	NOT RATED	NOT RATED
		AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005		
CLIENT OUTREACH	20,976	10,227	5,579		
SC/ST CLIENTS	4,356	1,785	137		
LOAN PORTFOLIO (INR)	37,453,000	6,064,000	96,000		
OPERATIONAL EFFICIENCY					
		OPERATING COSTS (%)	3.75	4	6.20
		ANNUALIZED COST TO CREDIT CLIENTS (%)	12.50	12.50	12.50

NAME OF THE ORGANISATION KAS FOUNDATION					
CEO MR. S. KATHIRESAM		ADDRESS			
LEGAL FORM SECTION 25 COMPANY		A 58, SAHEED NAGAR, DIST: KHURDA, BHUBANESWAR, ORISSA- 751007,			
DELIVERY MODEL SHG, JLG		CONTACT No.- 0674- 2547340			
COMMENCEMENT YEAR 2003		E MAIL- KASFOUNDATION.PURI@GMAIL.COM, KASSFOUNDATION.INDIA@GMAIL.COM			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
ORISSA / 30 /BALANGIR, BOUDH, KALAHANDI, NUAPADA, SONEPUR, JHARSUGUDA, SAMBALPUR, SUNDARGARH, DEOGARH, GAJAPATI, GANJAM, KANDHAMAL, KORAPUT, NABARANGAPUR, MALKANAGIRI, RAYGADA, KEONJHAR, MAYURBHANJ CHHATISGARH / 8 /DHAMTERI, KANKER, RAJNANDAGAON, JESHPUR, RAIGARH MAHARASHTRA / 4 /AHAMEDNAGAR MADHYA PRADESH / 1		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	20,603,015	1,7198,50	0
		BORROWINGS	1,212,679,154	778,983,904	116,400,332
		INSTITUTIONAL RATING			
		GRADE	AWAITED	NOT RATED	NOT RATED
		AGENCY	CRISIL	NOT RATED	NOT RATED
YEAR	2007	2006	2005		
CLIENT OUTREACH	588,960	415,279	52,273		
SC/ST CLIENTS	212,025	168,187	3,068		
LOAN PORTFOLIO (INR)	1,209,756,367	727,194,658	109,352,948		
OPERATIONAL EFFICIENCY					
		OPERATING COSTS (%)	4.75	3.89	9.75
		ANNUALIZED COST TO CREDIT CLIENTS (%)	23	21.48	19.92

NAME OF THE ORGANISATION KHANDUAL PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD							
CEO MR. PRATAP KUMAR DAS			ADDRESS				
LEGAL FORM MACS			AT/PO DAMAPARA, BANKI, DIST: CUTTACK, ORISSA				
DELIVERY MODEL INDIVIDUAL LENDING							
COMMENCEMENT YEAR 2006							
STATE /DISTRICTS /NAME OF POOREST DISTRICTS			YEAR	2007	2006	2005	
ORISSA / 1			SOURCE OF FUNDS (INR)				
			NET OWNED FUNDS	194,895	NOT APPLICABLE	NOT APPLICABLE	
			BORROWINGS	132,000	NOT APPLICABLE	NOT APPLICABLE	
			INSTITUTIONAL RATING				
			GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
			AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	181	NOT APPLICABLE	NOT APPLICABLE				
SC/ST CLIENTS	NOT AVAILABLE	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	12.74	NOT APPLICABLE	NOT APPLICABLE
LOAN PORTFOLIO (INR)	150,053	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	12.75	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION KHETRAPAL PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD							
CEO MS. SASMITA MUKHI			ADDRESS				
LEGAL FORM MACS			AT: BAHADALPUR, PO: SARAKANTARA, DIST: KHURDA, ORISSA				
DELIVERY MODEL INDIVIDUAL LENDING							
COMMENCEMENT YEAR 2006							
STATE /DISTRICTS /NAME OF POOREST DISTRICTS			YEAR	2007	2006	2005	
ORISSA / 1			SOURCE OF FUNDS (INR)				
			NET OWNED FUNDS	216,000	NOT APPLICABLE	NOT APPLICABLE	
			BORROWINGS	180,000	NOT APPLICABLE	NOT APPLICABLE	
			INSTITUTIONAL RATING				
			GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
			AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	148	NOT APPLICABLE	NOT APPLICABLE				
SC/ST CLIENTS	NOT APPLICABLE	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	10.61	NOT APPLICABLE	NOT APPLICABLE
LOAN PORTFOLIO (INR)	168,427	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	13.67	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION KOTALIPARA DEVELOPMENT SOCIETY (KDS)					
CEO MR. GOPAL CHANDRA BAIDYA		ADDRESS			
LEGAL FORM SOCIETY		ARABINDA PALLY, P.O BARASAT, DIST- NORTH 24 PARGANAS, KOLKATTA- 124, WEST BENGAL.			
DELIVERY MODEL INDIVIDUAL LENDING		CONTACT No.- 033- 32965569/ 09433231375			
COMMENCEMENT YEAR 1997		E MAIL- KOTALIPARADS@YAHOO.CO.IN			
		WEBSITE- WWW.KDSINDIA.ORG			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
WEST BENGAL/ 7 / 24 PARGANAS SOUTH, MURSHIDABAD		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	6,563,969	583,931	143,324
		BORROWINGS	258,586,833	37,960,000	5,500,000
		INSTITUTIONAL RATING			
		GRADE	NOT DISCLOSED	NOT DISCLOSED	NOT DISCLOSED
		AGENCY	M-CRIL	CRISIL	M-CRIL
YEAR	2007	2006	2005		
CLIENT OUTREACH	115,035	35,780	12,331		
SC/ST CLIENTS	103,532	32,202	11,098		
LOAN PORTFOLIO (INR)	241,029,022	68,260,725	11,131,321		
		OPERATIONAL EFFICIENCY			
		OPERATING COSTS (%)	10	12	11
		ANNUALIZED COST TO CREDIT CLIENTS (%)	15	17.50	12

NAME OF THE ORGANISATION LIBERAL ASSOCIATION FOR MOVEMENT OF PEOPLE (LAMP)					
CEO MR. MALAY DEWANJ		ADDRESS			
LEGAL FORM SOCIETY		66, SURYA SEN STREET, KOLKATTA- 700009			
DELIVERY MODEL SHG, JLG		CONTACT No.- 09231873704, 033- 64502358			
COMMENCEMENT YEAR 1998		E MAIL- LAMP10179@DATAONE.IN/BANERJESUMIT06@YAHOO.COM			
		WEBSITE- WWW.LAMP-NGO-INDIA.ORG			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
ORISSA / 1 / MAYURBHANJ WEST BENGAL/ 9 / SOUTH 24 PARGANAS, MURSHIDABAD, BANKURA, JALPAIGURI UTTAR PRADESH/ 1 / DELHI /1		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	11,693,371	6,860,000	3,553,000
		BORROWINGS	7,626,384	22,000	113,000
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	BITA	NOT RATED
		AGENCY	NOT RATED	M-CRIL	NOT RATED
YEAR	2007	2006	2005		
CLIENT OUTREACH	27,332	17,772	10,393		
SC/ST CLIENTS	18,801	12,303	5,706		
LOAN PORTFOLIO (INR)	21,024,312	8,842,284	4,704,000		
		OPERATIONAL EFFICIENCY			
		OPERATING COSTS (%)	9.81	12.21	15.93
		ANNUALIZED COST TO CREDIT CLIENTS (%)	24.80	24.80	24.80

NAME OF THE ORGANISATION					MA ADISAKTI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD			
CEO MR. HIRANYA KUMAR SAHU					ADDRESS AT: BRAHMAHNISENA, PO: SALAGAN, TANGI, DIST: CUTTACK, ORISSA.			
LEGAL FORM MACs								
DELIVERY MODEL INDIVIDUAL LENDING								
COMMENCEMENT YEAR 2005								
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005
ORISSA / 1					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS	147,700	83,800	NOT APPLICABLE
					BORROWINGS	70,000	30,000	NOT APPLICABLE
					INSTITUTIONAL RATING			
					GRADE	NOT RATED	NOT RATED	NOT APPLICABLE
					AGENCY	NOT RATED	NOT RATED	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY				
CLIENT OUTREACH	310	219	NOT APPLICABLE	OPERATIONAL EFFICIENCY				
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	ANNUALIZED COST TO CREDIT CLIENTS (%)	22.12	10.71	NOT APPLICABLE	

NAME OF THE ORGANISATION					MA JOGAMAYA PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD			
CEO MR. SAILABALA SAHU					ADDRESS AT: PATHAPUR, PO: DAMAPARA, DIST: CUTTACK, ORISSA			
LEGAL FORM MACs								
DELIVERY MODEL SHG, INDIVIDUAL LENDING								
COMMENCEMENT YEAR 2006								
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005
ORISSA / 1					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS	120,000	NOT APPLICABLE	NOT APPLICABLE
					BORROWINGS	100,000	NOT APPLICABLE	NOT APPLICABLE
					INSTITUTIONAL RATING			
					GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
					AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY				
CLIENT OUTREACH	104	NOT APPLICABLE	NOT APPLICABLE	OPERATIONAL EFFICIENCY				
SC/ST CLIENTS	NOT AVAILABLE	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	15.29	NOT APPLICABLE	NOT APPLICABLE	
LOAN PORTFOLIO (INR)	90,768	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	14.50	NOT APPLICABLE	NOT APPLICABLE	

NAME OF THE ORGANISATION					MA MATRUSAKTI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD				
CEO					MR. TAPAS KUMAR NAYAK				
LEGAL FORM					MACs				
DELIVERY MODEL					SHG, INDIVIDUAL LENDING				
COMMENCEMENT YEAR					2006				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
ORISSA / 1					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	134,000	NOT APPLICABLE	NOT APPLICABLE	
					BORROWINGS	100,000	NOT APPLICABLE	NOT APPLICABLE	
					INSTITUTIONAL RATING				
					GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
					AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	188	NOT APPLICABLE	NOT APPLICABLE						
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		

NAME OF THE ORGANISATION					MA SAKTI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD				
CEO					MR. AKHAYA KUMAR SETHY				
LEGAL FORM					MACs				
DELIVERY MODEL					SHG, INDIVIDUAL LENDING				
COMMENCEMENT YEAR					2005				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
ORISSA / 1					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	560,000	68,000	NOT APPLICABLE	
					BORROWINGS	170,000	30,000	NOT APPLICABLE	
					INSTITUTIONAL RATING				
					GRADE	NOT RATED	NOT RATED	NOT APPLICABLE	
					AGENCY	NOT RATED	NOT RATED	NOT APPLICABLE	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	435	185	NOT APPLICABLE						
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT APPLICABLE	OPERATING COSTS (%)	16.40	29.15	NOT APPLICABLE		
LOAN PORTFOLIO (INR)	340,580	66,317	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	19.79	11.90	NOT APPLICABLE		

NAME OF THE ORGANISATION MA TARINI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD							
CEO MR. PRATAP CHANDRA DALABEHERA			ADDRESS				
LEGAL FORM MACs			AT: CHAMPAPEDI, PO:NAKITHANA,				
DELIVERY MODEL SHG, INDIVIDUAL LENDING			DIST: NAYAGARH, ORISSA				
COMMENCEMENT YEAR 2003							
STATE /DISTRICTS /NAME OF POOREST DISTRICTS			YEAR	2007	2006	2005	
ORISSA / 1			SOURCE OF FUNDS (INR)				
			NET OWNED FUNDS	1,770,700	1,042,600	1,091,250	
			BORROWINGS	1,165,000	426,000	300,000	
			INSTITUTIONAL RATING				
			GRADE	NOT RATED	NOT RATED	NOT RATED	
			AGENCY	NOT RATED	NOT RATED	NOT RATED	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	982	765	648				
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	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

NAME OF THE ORGANISATION MAHALAXMI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD							
CEO Ms. DAMAYANTI DORA			ADDRESS				
LEGAL FORM MACs			AT: GODIPARA, PO: GODIPARA,				
DELIVERY MODEL SHG, INDIVIDUAL LENDING			DIST: NAYAGARH, ORISSA				
COMMENCEMENT YEAR 2003							
STATE /DISTRICTS /NAME OF POOREST DISTRICTS			YEAR	2007	2006	2005	
ORISSA / 1			SOURCE OF FUNDS (INR)				
			NET OWNED FUNDS	1,974,600	606,350	369,450	
			BORROWINGS	753,000	210,000	65,000	
			INSTITUTIONAL RATING				
			GRADE	NOT RATED	NOT RATED	NOT RATED	
			AGENCY	NOT RATED	NOT RATED	NOT RATED	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	598	410	274				
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	OPERATING COSTS (%)	11.55	20.06	17.25
LOAN PORTFOLIO (INR)	1,809,932	535,472	303,481	ANNUALIZED COST TO CREDIT CLIENTS (%)	16.06	20.15	19.12

NAME OF THE ORGANISATION MAHILA KALYAN SAMITI DHORI, BOKARO							
CEO DR. SHYAM KUNWAR BHARTI		ADDRESS					
LEGAL FORM SOCIETY		AT: DHORI STAFF COLONY, PO: DHORI, NEAR DISPENSARY, BOKARO, JHARKHAND					
DELIVERY MODEL JLG							
COMMENCEMENT YEAR 2003							
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
JHARKHAND / 1 / BOKARO		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	1,500,000	1,900,000	160,000		
		BORROWINGS	3,560,000	1,900,000	160,000		
		INSTITUTIONAL RATING					
		GRADE	NOT RATED	NOT RATED	NOT RATED		
	AGENCY	NOT RATED	NOT RATED	NOT RATED			
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	1865	789	400				
SC/ST CLIENTS	803	320	950	OPERATING COSTS (%)	18	18	18
LOAN PORTFOLIO (INR)	2,500,000	1,529,000	87,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	34.20	34.20	34.20

NAME OF THE ORGANISATION MAHILA VIKAS PRATHAMIKA SANCHAYA SAMABAYA LTD.							
CEO MS. PABITRA MOHAN BAL		ADDRESS					
LEGAL FORM COOPERATIVE		AT/PO: KANTABAD, VIA: JANLA, DIST: KHURDA - 752054					
DELIVERY MODEL SHG, JLG		CONTACT NO- 9337671895					
COMMENCEMENT YEAR 2003		E MAIL- MVPSLTD@YAHOO.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
ORISSA / 1		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	1,083,491	634,372	318,889		
		BORROWINGS	858,542	513,861	99,999		
		INSTITUTIONAL RATING					
		GRADE	NOT RATED	NOT RATED	NOT RATED		
	AGENCY	NOT RATED	NOT RATED	NOT RATED			
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	682	522	286				
SC/ST CLIENTS	608	421	223	OPERATING COSTS (%)	8	10	11
LOAN PORTFOLIO (INR)	1,694,881	1,041,920	379,880	ANNUALIZED COST TO CREDIT CLIENTS (%)	24	24	24

NAME OF THE ORGANISATION MANAB SEWA SANGH (MSS)							
CEO MR. SULEMAN ALI DAYAL		ADDRESS					
LEGAL FORM SOCIETY		VILL: AND P.O AMGAON, DIST. KAMRUP,					
DELIVERY MODEL SHG, JLG		GUWAHATI- 781 026, ASSAM					
COMMENCEMENT YEAR 2002		CONTACT NO- 9435049901, 0361- 2643094					
		EMAIL- RAJGHY@YAHOO.CO.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ASSAM/ 3				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	150,000	0	0
				BORROWINGS	6,000,000	450,000	450,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	1,750	585	545				
SC/ST CLIENTS	1,176	525	505	OPERATING COSTS (%)	12	12	7
LOAN PORTFOLIO (INR)	449,238	850,756	735,795	ANNUALIZED COST TO CREDIT CLIENTS (%)	18	18	18

NAME OF THE ORGANISATION NARI BIKASH PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD							
CEO MR. PRASANTA KUMAR PATTNAYAK		ADDRESS					
LEGAL FORM MACs		AT: JOKALANDI, PO: BHARATPUR,					
DELIVERY MODEL INDIVIDUAL LENDING		BHUBNESWAR, ORISSA					
COMMENCEMENT YEAR 2003		CONTACT NO- 9938383705					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	1,380,405	804,031	666,400
				BORROWINGS	593,500	301,000	121,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	308	255	189				
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	OPERATING COSTS (%)	15.41	19.94	17.40
LOAN PORTFOLIO (INR)	1,111,987	543,928	331,158	ANNUALIZED COST TO CREDIT CLIENTS (%)	21.41	24.18	26.09

NAME OF THE ORGANISATION NARI JAGRUTI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD						
CEO MR. BARENDRA PAL		ADDRESS				
LEGAL FORM MACS		AT: BIDYADHARPUR, PO: KRUSHNNAPALLI				
DELIVERY MODEL INDIVIDUAL LENDING		BANKI, CUTTACK, ORISSA.				
COMMENCEMENT YEAR 2003		CONTACT NO- 0671-2388712				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005	
ORISSA / 1		SOURCE OF FUNDS (INR)				
		NET OWNED FUNDS	2,439,100	2,103,185	1,348,850	
		BORROWINGS	908,500	755,300	320,000	
		INSTITUTIONAL RATING				
		GRADE	NOT RATED	NOT RATED	NOT RATED	
		AGENCY	NOT RATED	NOT RATED	NOT RATED	
YEAR	2007	2006	2005			
CLIENT OUTREACH	750	635	495			
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE			
LOAN PORTFOLIO (INR)	2,381,668	1,672,022	892,720			
OPERATIONAL EFFICIENCY						
			OPERATING COSTS (%)	13.49	13.72	12
			ANNUALIZED COST TO CREDIT CLIENTS (%)	21.28	18.94	18.34

NAME OF THE ORGANISATION NAV BHARAT JAGRITI KENDRA (NBJK)						
CEO MR. GIRIJA SATISH		ADDRESS				
LEGAL FORM SOCIETY		AT-AMRITNAGAR, KORRAH,				
DELIVERY MODEL SHG, JLG		DIST. HAZARIBAG-825301, JHARKHAND.				
COMMENCEMENT YEAR 1993		CONTACT No- 06546- 263332				
		E MAIL- NBJKCO2@REDIFFMAIL.COM , SATISHGIRIJA@GMAIL.COM				
		WEBSITE- WWW.NBJK.ORG				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005	
BIHAR/ 1 JHARKHAND/ 4 / RANCHI, HAZARIBAGH,PAKUR		SOURCE OF FUNDS (INR)				
		NET OWNED FUNDS	37,134,587	28,811,413	26,203,225	
		BORROWINGS	17,673,000	7,891,000	3,033,000	
		INSTITUTIONAL RATING				
		GRADE	NOT RATED	BETA PLUS	NOT RATED	
		AGENCY	NOT RATED	M-CRIL	NOT RATED	
YEAR	2007	2006	2005			
CLIENT OUTREACH	28,446	26,585	23,858			
SC/ST CLIENTS	4,622	4,320	3,877			
LOAN PORTFOLIO (INR)	43,630,236	34,878,640	24,476,034			
OPERATIONAL EFFICIENCY						
			OPERATING COSTS (%)	11	13	7
			ANNUALIZED COST TO CREDIT CLIENTS (%)	24	24	24

NAME OF THE ORGANISATION NAV JAGRITI							
CEO MR. SANJAY MISHRA		ADDRESS					
LEGAL FORM SOCIETY		AT SIKATI, P.O ANJANI, VIA- PARSA,					
DELIVERY MODEL SHG		DIST- SARAN, BIHAR- 841 219					
COMMENCEMENT YEAR 2002		CONTACT No- 0612- 6450863/ 09431074772					
		E MAIL- JAGRITI@REDIFFMAIL.COM					
		WEBSITE: WWW.NAVJAGRITI.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
BIHAR / 1/ SARAN				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	0	0	0
				BORROWINGS	3,200,000	2,200,000	1,300,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	512	420	360				
SC/ST CLIENTS	123	70	67	OPERATING COSTS (%)	16	16	18
LOAN PORTFOLIO (INR)	3,200,000	2,200,000	1,300,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	18	18	18

NAME OF THE ORGANISATION NIDAN							
CEO MR. ARBIND SINGH		ADDRESS					
LEGAL FORM SOCIETY		AT: SUDAMA BHAWAN, BORING ROAD, PATNA-1					
DELIVERY MODEL SHG		CONTACT No- 0612- 2570705, 2577589					
COMMENCEMENT YEAR 1996		E MAIL- NIDANMICROCREDIT@REDIFFMAIL.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
BIHAR / 6 / PATNA, VAISHALI, KATIHAR, MUZZAFFARPUR, SAMASTIPUR,				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	3,057,835	2,599,159	2,079,328
				BORROWINGS	29,465,000	13,215,000	12,965,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	17,562	9,682	8,071				
SC/ST CLIENTS	7,024	4,066	3,470	OPERATING COSTS (%)	20	15	15
LOAN PORTFOLIO (INR)	18,859,201	5,411,956	6,908,785	ANNUALIZED COST TO CREDIT CLIENTS (%)	19	19	19

NAME OF THE ORGANISATION PADMABATI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD							
CEO MR. HARIHAR NAYAK			ADDRESS				
LEGAL FORM MACs			AT/PO: DARPANARAYANPUR, DIST: NAYAGARH, ORISSA				
DELIVERY MODEL INDIVIDUAL LENDING							
COMMENCEMENT YEAR 2003							
STATE /DISTRICTS /NAME OF POOREST DISTRICTS			YEAR	2007	2006	2005	
ORISSA / 1			SOURCE OF FUNDS (INR)				
			NET OWNED FUNDS	743,020	364,300	646,600	
			BORROWINGS	506,500	379,000	260,000	
			INSTITUTIONAL RATING				
			GRADE	NOT RATED	NOT RATED	NOT RATED	
			AGENCY	NOT RATED	NOT RATED	NOT RATED	
YEAR	2007	2006	2005				
CLIENT OUTREACH	470	366	300	OPERATIONAL EFFICIENCY			
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

NAME OF THE ORGANISATION PIKEPARA KAMALA SEVA SAMITY							
CEO Ms. VIDYABATI DAS			ADDRESS				
LEGAL FORM SOCIETY			VILL- PAIKPARA, P.O- JAMIRA, P.S- FALTA, DIST- SOUTH 24 PGS, WEST BENGAL, 743504.				
DELIVERY MODEL SHG			CONTACT NO- 03174- 255300, 09733818403				
COMMENCEMENT YEAR 1998			E MAIL-VIDYABATI_DAS@YAHOO.CO.IN				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS			YEAR	2007	2006	2005	
WEST BENGAL / 2/ 24 PARGANAS SOUTH			SOURCE OF FUNDS (INR)				
			NET OWNED FUNDS	0	53,000	93,000	
			BORROWINGS	1,300,000	650,000	150,000	
			INSTITUTIONAL RATING				
			GRADE	NOT RATED	NOT RATED	NOT RATED	
			AGENCY	NOT RATED	NOT RATED	NOT RATED	
YEAR	2007	2006	2005				
CLIENT OUTREACH	4,092	2,406	2,203	OPERATIONAL EFFICIENCY			
SC/ST CLIENTS	307	313	200	OPERATING COSTS (%)	8	8	8
LOAN PORTFOLIO (INR)	5,500,000	2,034,000	1,500,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	24	24	24

NAME OF THE ORGANISATION POTOLEI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD					
CEO MR. DIPAK KUMAR BEHURIA		ADDRESS			
LEGAL FORM MACs		AT: GHASIPUT, P.O: DAMAPARA,			
DELIVERY MODEL INDIVIDUAL LENDING		DIST: BANKI, CUTTACK, ORISSA			
COMMENCEMENT YEAR 2006					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
ORISSA / 1		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	265,500	NOT APPLICABLE	NOT APPLICABLE
		BORROWINGS	100,000	NOT APPLICABLE	NOT APPLICABLE
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
		AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY	
CLIENT OUTREACH	143	NOT APPLICABLE	NOT APPLICABLE		
SC/ST CLIENTS	NOT AVAILABLE	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	18.81
LOAN PORTFOLIO (INR)	130,063	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	20.58

NAME OF THE ORGANISATION PROCHESTA					
CEO MS. ANJANA BORKAKATI		ADDRESS			
LEGAL FORM SOCIETY		MANDOVI APARTMENTS, UNIT C & D, 1ST FLOOR, G. N. B ROAD,			
DELIVERY MODEL SHG		AMBARI, GUWAHATI-781 001, ASSAM			
COMMENCEMENT YEAR 1999		CONTACT No.- 0361- 2517230			
		E-MAIL- PROCHESTA@HOTMAIL.COM			
		WEBSITE- WWW.GVSASSAM.ORG			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
ASSAM / 14 / GOALPARA, BONGAIGAON, DHEMAJI		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	2,029,929	1,219,929	1,179,517
		BORROWINGS	9,245,358	5,746,336	3,355,644
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	NOT RATED	NOT RATED
		AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY	
CLIENT OUTREACH	31,927	27,411	17,213		
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	OPERATING COSTS (%)	7.90
LOAN PORTFOLIO (INR)	4,421,000	4,911,000	3,120,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	18

NAME OF THE ORGANISATION RAGHUNATH PATHAGAR (R.N.P)					
CEO MS. SANCHAYEETA NAYAK		ADDRESS			
LEGAL FORM SOCIETY		GOVINDA NIVAS, RAMAKRISHNA NAGAR- 1ST LANE, BERHAMPUR- 76001, DIST: GANJAM, ORISSA			
DELIVERY MODEL SHG, JLG		CONTACT No.- 09337718010, 09338482805, 0680-			
COMMENCEMENT YEAR 1999		E MAIL-NIRMAL_NAYAK2005@YAHOO.COM			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
ORISSA / 1 / GANJAM		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	1,308,000	486,000	152,400
		BORROWINGS	44,472,000	28,674,000	15,087,600
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	NOT RATED	NOT RATED
		AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005		
CLIENT OUTREACH	6,540	4,860	3,048		
SC/ST CLIENTS	980	730	310		
LOAN PORTFOLIO (INR)	45,780,000	29,160,000	15,240,000		
		OPERATIONAL EFFICIENCY			
		OPERATING COSTS (%)	5	5	5
		ANNUALIZED COST TO CREDIT CLIENTS (%)	10.75	10.75	10.75

NAME OF THE ORGANISATION RAJAPUR SEVA NIKETAN (RSN)					
CEO MR. ASIT KUMAR PARMANICK		ADDRESS			
LEGAL FORM SOCIETY		VILL: RAJAPUR, P.O: KARATBERIA, P.S.: ULUBERIA, DIST: HOWRAH- 711316, WEST BENGAL			
DELIVERY MODEL SHG, JLG		CONTACT No.- 9433400858, 9230541529, 9231518724			
COMMENCEMENT YEAR 2000		E-MAIL- RSN.ASITKUMAR@REDIFFMAIL.COM			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
WEST BENGAL/ 1		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	2,805,699	2,663,359	1,100,919
		BORROWINGS	18,432,502	6,106,810	1,773,407
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	NOT RATED	NOT RATED
		AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005		
CLIENT OUTREACH	3,272	2,951	838		
SC/ST CLIENTS	2,039	1,837	566		
LOAN PORTFOLIO (INR)	15,043,150	8,202,288	2,469,201		
		OPERATIONAL EFFICIENCY			
		OPERATING COSTS (%)	4.59	4.83	5.25
		ANNUALIZED COST TO CREDIT CLIENTS (%)	15.20	18	18

NAME OF THE ORGANISATION RASHTRIYA GRAMIN VIKAS NIDHI (RGVN)						
CEO MR. AMIYA SHARMA		ADDRESS				
LEGAL FORM SOCIETY		8TH BYE LANE, RAJGARH ROAD,				
DELIVERY MODEL SHG, JLG		CHANDMARI GUWAHATI- 781003				
COMMENCEMENT YEAR 1995		CONTACT No.- 0361-2452320, 2528652				
		E MAIL- AMIYA_SHARMA@HOTMAIL.COM				
		WEBSITE- WWW.RGVNINDIA.ORG				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005	
ASSAM/ 10/ GOALPARA, BONGAIGAON		SOURCE OF FUNDS (INR)				
		NET OWNED FUNDS	3,264,667	2,595,541	1,776,000	
		BORROWINGS	142,000,000	36,500,000	16,425,000	
		INSTITUTIONAL RATING				
		GRADE	NOT RATED	BETA PLUS	NOT RATED	
	AGENCY	NOT RATED	MCRIL	NOT RATED		
YEAR	2007	2006	2005			
CLIENT OUTREACH	42 507	35 000	31 674			
SC/ST CLIENTS	17 003	14 000	12 669			
LOAN PORTFOLIO (INR)	132,234,445	61,524,881	34,660,084			
		OPERATIONAL EFFICIENCY				
			OPERATING COSTS (%)	9.44	12.94	14.7
			ANNUALIZED COST TO CREDIT CLIENTS (%)	15	15	15

NAME OF THE ORGANISATION SAHABHAGI VIKASH ABHYAN						
CEO MR. JAGADISH PRADHAN		ADDRESS				
LEGAL FORM SOCIETY		PLOT No.- 3816, NEAR NAKA GATE, GHATIKIA,				
DELIVERY MODEL SHG		BHUBANESWAR, DIST: KHURDA, ORISSA- 751003				
COMMENCEMENT YEAR 1996		CONTACT No.- 0674- 2384257/ 2384258				
		E MAIL- JAGADISHPRADHAN@HOTMAIL.COM				
		WEBSITE- WWW.SVAINDIA.ORG				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005	
ORISSA / 4/ BOLANGIR, KALAHANDI, NUAPADA		SOURCE OF FUNDS (INR)				
		NET OWNED FUNDS	3,791,975	3,572,455	1,956,752	
		BORROWINGS	8,945,980	7,261,943	2,434,800	
		INSTITUTIONAL RATING				
		GRADE	NOT RATED	NOT RATED	NOT RATED	
	AGENCY	NOT RATED	NOT RATED	NOT RATED		
YEAR	2007	2006	2005			
CLIENT OUTREACH	11,176	11,176	7,651			
SC/ST CLIENTS	6,779	6,779	4,006			
LOAN PORTFOLIO (INR)	12,737,955	10,834,398	4,391,552			
		OPERATIONAL EFFICIENCY				
			OPERATING COSTS (%)	3.50	4	4
			ANNUALIZED COST TO CREDIT CLIENTS (%)	24	24	24

NAME OF THE ORGANISATION				SAKTIMAYEENI PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD			
CEO				MR. LOKANATH MAHARANA			
LEGAL FORM				MACS			
DELIVERY MODEL				INDIVIDUAL LENDING			
COMMENCEMENT YEAR				2006			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 1 /				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	188,500	NOT APPLICABLE	NOT APPLICABLE
				BORROWINGS	155,000	NOT APPLICABLE	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
				AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	141	NOT APPLICABLE	NOT APPLICABLE	OPERATIONAL EFFICIENCY			
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 THE ORGANISATION				SARALA WOMEN WELFARE SOCIETY			
CEO				MR. ARABINDA SINHA			
LEGAL FORM				SECTION 25 COMPANY			
DELIVERY MODEL				INDIVIDUAL LENDING			
COMMENCEMENT YEAR				2006			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
WEST BENGAL / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	1,850,000	NOT APPLICABLE	NOT APPLICABLE
				BORROWINGS	15,000,000	NOT APPLICABLE	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
				AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	48 26	NOT APPLICABLE	NOT APPLICABLE	OPERATIONAL EFFICIENCY			
SC/ST CLIENTS	NOT AVAILABLE	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	8.70	NOT APPLICABLE	NOT APPLICABLE
LOAN PORTFOLIO (INR)	16,627,820	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	33	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION					SOCIAL ACTION FOR RURAL COMMUNITY (SARC)			
CEO MR. ASHOK KUMAR PANIGRAHI					ADDRESS			
LEGAL FORM SOCIETY					SAIRAM NIVAS, BEHIND NARI SEVA SADAN,			
DELIVERY MODEL SHG					PO/DIST: SAMBALPUR, 768001.			
COMMENCEMENT YEAR 2000					CONTACT NO- 0663-2412263, 09937455878			
					E MAIL- SARC6607@REDIFFMAIL.COM			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005
ORISSA / 2/ SAMBALPUR, JHARSUGUDA					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS	102,698	215,059	2,893
					BORROWINGS	61,010	210,440	2,375
					INSTITUTIONAL RATING			
					GRADE	NOT RATED	NOT RATED	NOT RATED
					AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY				
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	

NAME OF THE ORGANISATION					SOCIAL WELFARE AGENCY AND TRAINING INSTITUTE (SWATI)			
CEO MR. HARI SHANKAR RAUT					ADDRESS			
LEGAL FORM SOCIETY					AT: MALERIMAHA, PO: PABURIA,			
DELIVERY MODEL SHG, JLG, INDIVIDUAL LENDING					DIST: KANDHMAL, ORISSA - 762112			
COMMENCEMENT YEAR 2001					CONTACT NO- 06847- 264104, 260386			
					EMAIL- SWATI_PAB@YAHOO.CO.IN			
					WEBSITE- WWW.SWATIPLB.ORG			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005
ORISSA / 1/ KANDHAMAL					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS	0	0	134,000
					BORROWINGS	300,000	235,000	100,000
					INSTITUTIONAL RATING			
					GRADE	NOT RATED	NOT RATED	NOT RATED
					AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY				
CLIENT OUTREACH	3,885	3,750	3,630					
SC/ST CLIENTS	3,105	3,000	2,905	OPERATING COSTS (%)	5	5	5	
LOAN PORTFOLIO (INR)	1,580,000	1,280,000	1,045,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	18	18	18	

NAME OF THE ORGANISATION SOCIETY FOR EMPOWERMENT AND WOMEN ADVANCEMENT (SERV-SEVA)							
CEO MS. DEEPMALA SINGH		ADDRESS					
LEGAL FORM SOCIETY		CHHOTA AKHARA ROAD, PO: ICHAK, DIST: HAZARIBAGH, JHARKHAND- 825402					
DELIVERY MODEL SHG		CONTACT NO.- 06548-285276, 9431503889					
COMMENCEMENT YEAR 2000		E MAIL- SERVESEWA@YAHOO.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
JHARKHAND / 1 /HAZARIBAGH				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	1,174,314	857,680	674,720
				BORROWINGS	1,806,307	1,806,307	1,180,160
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	886	734	592	OPERATING COSTS (%)	1.84	1.67	2.75
SC/ST CLIENTS	232	203	199	ANNUALIZED COST TO CREDIT CLIENTS (%)	22.80	22.80	22.80
LOAN PORTFOLIO (INR)	2,296,615	2,107,115	1,180,000				

NAME OF THE ORGANISATION SOCIETY FOR MODEL, GRAM BIKASH KENDRA							
CEO MR. GANESH CHANDRA MODAK		ADDRESS					
LEGAL FORM SOCIETY		107, JODHPUR PARK (GROUND FLOOR), KOLKATA- 700068					
DELIVERY MODEL GRAMEEN		CONTACT NO.- 033- 65268141, 65299413					
COMMENCEMENT YEAR 2004		EMAIL- GRAMBIKAH@REDIFFMAIL.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
WEST BENGAL / 2				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	306,351	163,058	40,148
				BORROWINGS	2,730,500	1,680,000	768,700
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	2,453	1,266	369	OPERATING COSTS (%)	2.92	4.67	2.51
SC/ST CLIENTS	1,962	1,013	295	ANNUALIZED COST TO CREDIT CLIENTS (%)	35.75	38	38
LOAN PORTFOLIO (INR)	7,307,101	2,767,302	1,447,238				

NAME OF THE ORGANISATION				SRAMAJIBI BIKASH PRATHAMIKA MAHILA SANCHAYA SAMABAYA LTD			
CEO				MR. PRASANNA KUMAR DASH			
LEGAL FORM				MACs			
DELIVERY MODEL				INDIVIDUAL LENDING			
COMMENCEMENT YEAR				2003			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	2,011,898	591,950	73,500
				BORROWINGS	1,153,500	453,000	46,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	740	352	107				
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	OPERATING COSTS (%)	12.74	13.72	30.10
LOAN PORTFOLIO (INR)	1,461,122	460,621	66,845	ANNUALIZED COST TO CREDIT CLIENTS (%)	18.72	13.21	11.09

NAME OF THE ORGANISATION				SREEMA MAHILA SAMITY			
CEO				MS. BANI SARASWATI			
LEGAL FORM				SOCIETY			
DELIVERY MODEL				SHG			
COMMENCEMENT YEAR				2000			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
WEST BENGAL / 3 / MURSHIDABAD				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	8,400,000	3,700,000	2,500,000
				BORROWINGS	156,300,000	73,400,000	27,200,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	BETA PLUS
				AGENCY	NOT RATED	NOT RATED	M-CRIL
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	62,024	48,272	35,122				
SC/ST CLIENTS	34,100	24,000	17,500	OPERATING COSTS (%)	6.99	9.38	9.32
LOAN PORTFOLIO (INR)	163,500,000	85,200,000	35,600,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	18.50	18	15

NAME OF THE ORGANISATION				SUPPORT			
CEO MR. BHAWANI SHANKAR GUPTA				ADDRESS			
LEGAL FORM SOCIETY				DVC COLONY, NEAR HANUMAN MANDIR,			
DELIVERY MODEL SHG, JLG				HAZARIBAG-825301, JHARKHAND			
COMMENCEMENT YEAR 2005				CONTACT No.- 06546-266742, 9431185632			
				EMAIL- BSGUPTAHZB@REDIFFMAIL.COM			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
JHARKHAND / 4 / HAZARIBAGH, GIRIDH, CHATRA, KODERMA				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	0	0	0
				BORROWINGS	5,700,000	800,000	100,000
				INSTITUTIONAL RATING			
				GRADE	NOT DISCLOSED	NOT RATED	NOT RATED
				AGENCY	M-CRIL	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	6,809	5,644	2,320				
SC/ST CLIENTS	2,825	2,816	1,286	OPERATING COSTS (%)	8	10	10
LOAN PORTFOLIO (INR)	2,748,744	364,464	85,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	22.80	34.20	34.20

NAME OF THE ORGANISATION				SUPPORT			
CEO MS. BINDU ROUT				ADDRESS			
LEGAL FORM MACs				AT: PAIGUAN, PO: BHATHIMUNDA,			
DELIVERY MODEL INDIVIDUAL LENDING				DIST: TANGI, CUTTACK, ORISSA			
COMMENCEMENT YEAR 2006							
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	32,500	NOT APPLICABLE	NOT APPLICABLE
				BORROWINGS	30,000	NOT APPLICABLE	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
				AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	69	NOT APPLICABLE	NOT APPLICABLE				
SC/ST CLIENTS	NOT AVAILABLE	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	21.33	NOT APPLICABLE	NOT APPLICABLE
LOAN PORTFOLIO (INR)	32,647	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	9.31	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION SWAYAMSHREE MICRO CREDIT SERVICES (SMCS)							
CEO MR. PARASHURAM NAYAK		ADDRESS					
LEGAL FORM SECTION 25 COMPANY		M-75, SAMANTA VIHAR, NEAR NALCO CHOWK, BHUBANESWAR, ORISSA-751 017					
DELIVERY MODEL SHG		CONTACT No.- 0674- 2302646, 9437016005					
COMMENCEMENT YEAR 2003		EMAIL- SMCSBBSR@DATAONE.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 24 / GANJAM, BOLANGIR, SAMBALPUR, SUNDARGARH, KORAPUT, KEONJHAR, MALKANGIRI, BOUDH, DEOGARH, DHENKANAL, KANDHAMAL, JHARSUGUDA, MAYURBHANJ.				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	2,889,211	1,245,272	829,904
				BORROWINGS	56,956,633	19,101,729	5,740,663
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	B
AGENCY	NOT RATED	NOT RATED	M-CRIL				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	15,868	6,968	1,264	OPERATING COSTS (%)	5.23	9.28	18.08
SC/ST CLIENTS	6,294	3,578	457	ANNUALIZED COST TO CREDIT CLIENTS (%)	16	16	16
LOAN PORTFOLIO (INR)	64,517,038	23,092,877	4,205,046				

NAME OF THE ORGANISATION ULLON SOCIAL WELFARE SOCIETY							
CEO MR. ABHIJIT DAS		ADDRESS					
LEGAL FORM SOCIETY		VILL-ULLON, PO: RAMLOCHANOUR, PS-MONDIRABAZAR					
DELIVERY MODEL SHG, INDIVIDUAL LENDING		CONTACT No- 03174-277162, 0943077162					
COMMENCEMENT YEAR 2000		EMAIL- ABHIJITULLON@YAHOO.CO.IN					
		WEBSITE- WWW.USWSINDIA.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
WEST BENGAL / 1 / SOUTH 24 PARGANAS				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	19,905,537	20,660,828	19,645,003
				BORROWINGS	0	300,000	00
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	4,967	5,847	5,854	OPERATING COSTS (%)	7.81	2.45	1.94
SC/ST CLIENTS	1,987	2,339	2,342	ANNUALIZED COST TO CREDIT CLIENTS (%)	24	24	24
LOAN PORTFOLIO (INR)	10,751,496	11,804,376	12,665,652				

NAME OF THE ORGANISATION UPKAR							
CEO MR. BAMAN CHARAN MOHANTY		ADDRESS					
LEGAL FORM SOCIETY		AT: CANALROAD, PO: NIMAPARA,					
DELIVERY MODEL SHG, INDIVIDUAL LENDING		DIST: PURI, ORISSA 752106					
COMMENCEMENT YEAR 2004		CONTACT No.- 06750- 250831, 09937368816					
		EMAIL- UPKAR_ORISSA@YAHOO.CO.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ORISSA / 2 /				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	250,000	0	0
				BORROWINGS	650,000	435,000	200,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	482	240	115				
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

NAME OF THE ORGANISATION VEDIKA CREDIT CAPITAL LIMITED							
CEO MR. GGAUTAM JAIN		ADDRESS					
LEGAL FORM NBFC		406, HRILOK COMPLEX, 4TH FLOOR, H.B ROAD,					
DELIVERY MODEL JLG, INDIVIDUAL LENDING		RANCHI, JHARKHAND- 834001					
COMMENCEMENT YEAR 2004		CONTACT No- 0651- 2208249, 9431115134					
		EMAIL- GAUTAM-KALA@HOTMAIL.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
JHARKHAND / 16 / DEOGHAR				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	88,534,697	52,037,379	22,242,972
				BORROWINGS	71,314,663	12,200,190	7,234,236
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	9421	4606	1509				
SC/ST CLIENTS	5841	2994	830	OPERATING COSTS (%)	16	15	17
LOAN PORTFOLIO (INR)	99,692,260	38,841,382	29,434,204	ANNUALIZED COST TO CREDIT CLIENTS (%)	24	24	24

NAME OF THE ORGANISATION					VILLAGE FINANCIAL SERVICES PVT. LTD.			
CEO					MR. KULDIP MAITY			
LEGAL FORM					NBFC			
DELIVERY MODEL					JLG			
COMMENCEMENT YEAR					2006			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005
WEST BENGAL / 4 / SOUTH 24 PARAGANAS					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS	11,167,902	NOT APPLICABLE	NOT APPLICABLE
					BORROWINGS	43,068,484	NOT APPLICABLE	NOT APPLICABLE
					INSTITUTIONAL RATING			
					GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
					AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY				
CLIENT OUTREACH	19,632	NOT APPLICABLE	NOT APPLICABLE					
SC/ST CLIENTS	1,000	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	15.52	NOT APPLICABLE	NOT APPLICABLE	
LOAN PORTFOLIO (INR)	53,877,929	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	23	NOT APPLICABLE	NOT APPLICABLE	

NAME OF THE ORGANISATION					VILLAGE MICRO CREDIT SERVICES (VMCS)			
CEO					MR. AJIT KUMAR MAITY			
LEGAL FORM					SECTION 25 COMPANY			
DELIVERY MODEL					JLG, INDIVIDUAL LENDING			
COMMENCEMENT YEAR					2004			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005
WEST BENGAL / 2					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS	1,044,732	306,464	100,000
					BORROWINGS	140,000,000	NOT APPLICABLE	5,500,000
					INSTITUTIONAL RATING			
					GRADE	NOT RATED	NOT APPLICABLE	NOT RATED
					AGENCY	NOT RATED	NOT APPLICABLE	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY				
CLIENT OUTREACH	27,579	NOT APPLICABLE	825					
SC/ST CLIENTS	2,068	NOT APPLICABLE	78	OPERATING COSTS (%)	0.95	NOT APPLICABLE	7.49	
LOAN PORTFOLIO (INR)	113,578,558	NOT APPLICABLE	2,392,774	ANNUALIZED COST TO CREDIT CLIENTS (%)	22.20	NOT APPLICABLE	27.75	

NAME OF THE ORGANISATION							
VILLAGE WELFARE SOCIETY (VWS)							
CEO MR. A.K. MAITY			ADDRESS				
LEGAL FORM SOCIETY			F-15, GEETANJALI PARK, 18/3A,				
DELIVERY MODEL JLG, INDIVIDUAL LENDING			KUMUD GHOSHAL ROAD, ARIADHA, KOLKOTTA-57				
COMMENCEMENT YEAR 1995			CONTACT No.- 033- 2564 6545/ 5786				
			E MAIL- VWS@CAL3.VSNL.NET.IN				
			WEBSITE- WWW.VILLAGEWELFARE.COM				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
WEST BENGAL / 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 RATING			
				GRADE	NOT RATED	BETA PLUS,	NOT DISCLOSED
				AGENCY	NOT RATED	M-CRIL,	M-CRIL
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	35394	53932	33409				
SC/ST CLIENTS	2655	4584	3174	OPERATING COSTS (%)	18.59	21.59	19.62
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 THE ORGANISATION							
YOUTH VOULUNTEERS UNION							
CEO MR. AK. TIKENDRAJIT SINGH			ADDRESS				
LEGAL FORM SOCIETY			WAIVIEW BHAVAN, THOUBAL, WANGMATABA,				
DELIVERY MODEL SHG, JLG, INDIVIDUAL LENDING			THOUBAL, MANIPUR- 795138.				
COMMENCEMENT YEAR 1996			CONTACT No- 03848 222224, 222514				
			EMAIL- IMP_TIKENDRA@SANCHARNET.IN				
			WEBSITE- WWW.YVOUTHUBAL.ORG				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
MANIPUR/ 6				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	38,164,707	27,498,334	19,480,158
				BORROWINGS	3,375,000	1,312,500	1,000,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	MFR 4	NOT RATED
				AGENCY	NOT RATED	CRISIL	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	3114	2014	1566				
SC/ST CLIENTS	77	52	23	OPERATING COSTS (%)	12.05	14.15	13.35
LOAN PORTFOLIO (INR)	37,981,491	25,852,548	19,887,624	ANNUALIZED COST TO CREDIT CLIENTS (%)	22.80	22.80	22.80

NAME OF THE ORGANISATION BAL-MAHILA VIKAS SAMITI (VAMA)					
CEO MR. INDRA BHUSHAN VERMA		ADDRESS			
LEGAL FORM CO-OPERATIVE		CONTACT No.- 0751-2457438			
DELIVERY MODEL SHG		EMAIL VAMA1988@REDIFFMAIL.COM, BMVS1988@YAHOO.CO.IN, VAMAMF1988@GMAIL.COM			
COMMENCEMENT YEAR 2005		WEBSITE- WWW.BMVS.ORG			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
MADHYA PRADESH / 1		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	134,950	NOT APPLICABLE	NOT APPLICABLE
		BORROWINGS	2,000,000	NOT APPLICABLE	NOT APPLICABLE
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
		AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR	2007	2006	2005		
CLIENT OUTREACH	6,075	2,037	NOT APPLICABLE		
SC/ST CLIENTS	5,042	NOT AVAILABLE	NOT APPLICABLE		
LOAN PORTFOLIO (INR)	2,134,950	NOT APPLICABLE	NOT APPLICABLE		
		OPERATIONAL EFFICIENCY			
		OPERATING COSTS (%)	38.10	NOT APPLICABLE	NOT APPLICABLE
		ANNUALIZED COST TO CREDIT CLIENTS (%)	34.20	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION CASHPOR MICRO CREDIT					
CEO MR. J.S TOMAR		ADDRESS			
LEGAL FORM SECTION 25 COMPANY		N-7/1-R-9,(OPP.CARE HOSPITAL) DLW-BHU ROAD, BHIKHARIPUR, VARANASI-221004, U.P.			
DELIVERY MODEL GRAMEEN, JLG		CONTACT No.- 0542-2322281, 2316166			
COMMENCEMENT YEAR 1997		EMAIL- CASHPOR@SIFY.COM			
		WEBSITE- WWW.CASHPORINDIA.NET			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
UTTAR PRADESH / 9 / MIRZAPUR, CHANDAULI, AZAMGARH, JAUNPUR, GORAKHPUR BIHAR / 4 / BHABUA-ROHATAS		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	56,693,778	55,988,351	30,000,000
		BORROWINGS	1,008,973,937	599,307,908	364,104,484
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	BETA PLUS	NOT RATED
		AGENCY	NOT RATED	M-CRIL	NOT RATED
YEAR	2007	2006	2005		
CLIENT OUTREACH	201,692	123,359	64,329		
SC/ST CLIENTS	191,608	118,425	62,399		
LOAN PORTFOLIO (INR)	260,144,331	237,362,640	87,771,951		
		OPERATIONAL EFFICIENCY			
		OPERATING COSTS (%)	27.30	37.30	29.20
		ANNUALIZED COST TO CREDIT CLIENTS (%)	26	26	26

NAME OF THE ORGANISATION DISHA SOCIAL ORGANIZATION							
CEO MR. K. N TIWARI		ADDRESS					
LEGAL FORM SOCIETY		SULTANPUR-CHILKANA, AHARANPUR- 247231, U.P					
DELIVERY MODEL SHG		CONTACT No.- 0132- 2696424/ 2696425					
COMMENCEMENT YEAR 2006		EMAIL- POST@DIHAIN.ORG					
		WEBSITE- WWW.DISHAIN.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
UTTAR PRADESH/ 3				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	230,000	0	NOT APPLICABLE
				BORROWINGS	5,000,000	0	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT DISCLOSED	NOT APPLICABLE
	AGENCY	NOT RATED	M-CRIL	NOT APPLICABLE			
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
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	ANNUALIZED COST TO CREDIT CLIENTS (%)	24	22	NOT APPLICABLE

NAME OF THE ORGANISATION ISHARA FOUNDATION FOR FINANCE AND RURAL DEVELOPMENT							
CEO MR. A.N GUPTA		ADDRESS					
LEGAL FORM SECTION 25 COMPANY		IFFCO HOUSE, 1ST FLOOR,					
DELIVERY MODEL SHG		34 NEHRU PLACE, NEW DELHI 110019.					
COMMENCEMENT YEAR 2005		CONTACT No.- 011- 26485721, 26440117, 9899074018					
		EMAIL- ISHARAFUNDATION@REDIFFMAIL.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
UTTAR PRADESH/ 3				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	1,502,295	952,177	211,200
				BORROWINGS	5,786,347	3,901,922	400,922
				INSTITUTIONAL RATING			
				GRADE	NOT DISCLOSED	NOT RATED	NOT APPLICABLE
	AGENCY	M-CRIL	NOT RATED	NOT APPLICABLE			
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	7,251	6,287	NOT APPLICABLE				
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

NAME OF THE ORGANISATION JEEVIKA LIVELIHOODS SUPPORT ORGANISATION						
CEO MR. ASHISH KUMAR GUPTA		ADDRESS				
LEGAL FORM SOCIETY		223,SHASTRI VIHAR, NEAR LAL BAHADUR SHASTRI HS SCHOOL, 90 QUARTERS SQUARE,				
DELIVERY MODEL JLG, GRAMEEN		TRIMURTI NAGAR, JABALPUR (MP)-482002.				
COMMENCEMENT YEAR 2006		CONTACT No.- 0761- 2641418, 94253 25659				
		EMAIL- JEEVIKALSO@REDIFFMAIL.COM				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005	
MADHYA PRADESH / 1		SOURCE OF FUNDS (INR)				
		NET OWNED FUNDS	1,084,908	NOT APPLICABLE	NOT APPLICABLE	
		BORROWINGS	5,590,270	NOT APPLICABLE	NOT APPLICABLE	
		INSTITUTIONAL RATING				
		GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
	AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE		
YEAR	2007	2006	2005			
CLIENT OUTREACH	2100	NOT APPLICABLE	NOT APPLICABLE			
SC/ST CLIENTS	714	NOT APPLICABLE	NOT APPLICABLE			
LOAN PORTFOLIO (INR)	5,656,888	NOT APPLICABLE	NOT APPLICABLE			
OPERATIONAL EFFICIENCY						
			OPERATING COSTS (%)	45	NOT APPLICABLE	NOT APPLICABLE
			ANNUALIZED COST TO CREDIT CLIENTS (%)	38	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION MIMO FINANCE						
CEO MR. MANAB CHAKRABORTY		ADDRESS				
LEGAL FORM NBFC		341, VASANT VIHAR, PHASE II.				
DELIVERY MODEL JLG, SHG, GRAMEEN		DEHRADUN, UTTARKHAND, 24006				
COMMENCEMENT YEAR 2006		CONTACT No- 0135-6451719/ 2763573				
		EMAIL- MIMOFIN@GMAIL.COM				
		WEBSITE- WWW.MIMOFIN.COM				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005	
UTTARANCHAL/ 1		SOURCE OF FUNDS (INR)				
		NET OWNED FUNDS	2,960,000	NOT APPLICABLE	NOT APPLICABLE	
		BORROWINGS	200,0000	NOT APPLICABLE	NOT APPLICABLE	
		INSTITUTIONAL RATING				
		GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
	AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE		
YEAR	2007	2006	2005			
CLIENT OUTREACH	570	NOT APPLICABLE	NOT APPLICABLE			
SC/ST CLIENTS	0	NOT APPLICABLE	NOT APPLICABLE			
LOAN PORTFOLIO (INR)	2,954,000	NOT APPLICABLE	NOT APPLICABLE			
OPERATIONAL EFFICIENCY						
			OPERATING COSTS (%)	100	NOT APPLICABLE	NOT APPLICABLE
			ANNUALIZED COST TO CREDIT CLIENTS (%)	32.34	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION					PEOPLE'S ACTION FOR NATIONAL INTEGRATION (PANI)			
CEO					MR. BHARAT BHUSHAN			
LEGAL FORM					SOCIETY			
DELIVERY MODEL					SHG			
COMMENCEMENT YEAR					2003			
ADDRESS					1/13/190, CIVIL LINES, FAIZABAD U.P. CONTACT No.- 05278-225175 EMAIL- PANISANSTHAN@REDIFFMAIL.COM WEBSITE- WWW.PANIINDIA.ORG			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005
UTTAR PRADESH/3					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS	10,300,000	8,129,000	3,226,800
					BORROWINGS	4,500,000	3,000,000	2,000,000
					INSTITUTIONAL RATING			
					GRADE	NOT RATED	NOT RATED	NOT RATED
					AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY				
CLIENT OUTREACH	2324	1626	895					
SC/ST CLIENTS	1845	1328	745	OPERATING COSTS (%)	10	10	10	
LOAN PORTFOLIO (INR)	14,800,000	11,129,000	5,226,800	ANNUALIZED COST TO CREDIT CLIENTS (%)	22.80	22.80	22.80	

NAME OF THE ORGANISATION					PRIYASAKHI MAHILA SANGH, INDORE			
CEO					MS. ARTI KUSHWAH			
LEGAL FORM					SOCIETY			
DELIVERY MODEL					SHG			
COMMENCEMENT YEAR					2000			
ADDRESS					92/4, BHAGAT SINGH NAGAR, BANGANGA, INDORE, MADHYA PRADESH CONTACT NO.- 0731- 2424557, 9300899310 EMAIL- PMSINDORE@YAHOO.CO.IN			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005
MADHYA PRADESH / 1					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS	1,111,920	691,130	445,020
					BORROWINGS	3,441,860	1,143,000	250,000
					INSTITUTIONAL RATING			
					GRADE	NOT RATED	NOT RATED	NOT RATED
					AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY				
CLIENT OUTREACH	2,350	1,624	1,512					
SC/ST CLIENTS	588	406	378	OPERATING COSTS (%)	24.41	19.36	18.22	
LOAN PORTFOLIO (INR)	5,310,020	3,325,770	1,870,480	ANNUALIZED COST TO CREDIT CLIENTS (%)	21.75	21.75	24	

NAME OF THE ORGANISATION SATIN CREDIT CARE NETWORK LTD.							
CEO MR. H.P. SINGH		ADDRESS					
LEGAL FORM NBFC		5TH FLOOR, KUNDAN BHAWAN, AZADPUR COMMERCIAL COMPLEX, DELHI-110033					
DELIVERY MODEL INDIVIDUAL LENDING		CONTACT No.- 011-27671100,27674500					
COMMENCEMENT YEAR 1990		EMAIL- JKATARIA@SATINLEASING.COM					
		WEBSITE- WWW.SATINCREDITCARE.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
DELHI / 1 HARAYANA / 15/ UTTAR PRADESH / 7 RAJASTHA / 1 PUNJAB / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	54,194,013	51,784,715	50,320,935
				BORROWINGS	18,424,513	16,016,215	14,640,357
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	14,372	6,016	4,447	OPERATING COSTS (%)	16.35	14.79	18.17
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	20	20	20
LOAN PORTFOLIO (INR)	264,562,188	136,810,161	84,644,788				

NAME OF THE ORGANISATION S.E. INVESTMENTS LTD. (SEIL)							
CEO MR. SUNIL AGARWAL		ADDRESS					
LEGAL FORM NBFC		BLOCK 54, SANJAYPLACE, AGRA 282002, U.P					
DELIVERY MODEL INDIVIDUAL LENDING		CONTACT No.- 0562-2853092, 2851788, 2856924,					
COMMENCEMENT YEAR 2006		EMAIL- SUNIL@SEIL.IN					
		WEBSITE- WWW.SEIL.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
UTTAR PRADESH / 2 DELHI / 1 RAJASTHAN / 2 GUJARAT / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	276,883,662	208,456,597	155,421,740
				BORROWINGS	1,354,019,732	548,101,078	397,473,064
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	ALPHA MINUS	NOT RATED
AGENCY	NOT RATED	M-CRIL	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	45,924	4,055	3,711	OPERATING COSTS (%)	7	6	5.50
SC/ST CLIENTS	18,931	339	285	ANNUALIZED COST TO CREDIT CLIENTS (%)	27	29	30
LOAN PORTFOLIO (INR)	1,272,235,271	461,565,661	342,984,558				

NAME OF THE ORGANISATION SHRAMIK BHARTI							
CEO MR. GANESH PANDEY		ADDRESS					
LEGAL FORM SOCIETY		392, VIKAS NAGAR, KANPUR- 208024					
DELIVERY MODEL SHG		CONTACT No.- 0512-2580823, 2581091					
COMMENCEMENT YEAR 1998		EMAIL- GANESH@SHRAMIKBHARTI.ORG.IN					
		WEBSITE- WWW.SHRAMIKBHARTI.ORG.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
UTTAR PRADESH / 2				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	38,757,105	34,518,000	44,152,000
				BORROWINGS	0	0	1,034,500
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
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 THE ORGANISATION SONATA FINANCE PVT. LTD							
CEO MR. ANUP KUMAR SINGH		ADDRESS					
LEGAL FORM NBFC		AT: RATHAPURUSOTTAMPUR, PO: SARASWATIPUR, VIA: BALANGA					
DELIVERY MODEL GRAMEEN		DIST: PURI, PIN: 752105, ORISSA					
COMMENCEMENT YEAR 2006		CONTACT NO.- 9853253913					
		E MAIL- 10001260@DAKNET.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
UTTAR PRADESH / 4/ RAIBARELI, KAUSAMBI, FATEHPUR				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	15,000,000	7,500,000	NOT APPLICABLE
				BORROWINGS	60,190,869	5,000,000	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT DISCLOSED	NOT APPLICABLE
				AGENCY	NOT RATED	M-CRIL	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	11,393	692	NOT APPLICABLE				
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	ANNUALIZED COST TO CREDIT CLIENTS (%)	36	36	NOT APPLICABLE

NAME OF THE ORGANISATION ACTIVISTS FOR SOCIAL ALTERNATIVES (ASA)					
CEO MR. ARJUN MURALIDHARAN		ADDRESS			
LEGAL FORM TRUST		#9, MANORANJITHAM SALAI, ANNAMALAI NAGAR, TRICHY- 620 018			
DELIVERY MODEL GRAMEEN		CONTACT NO. 0431- 2763752			
COMMENCEMENT YEAR 1994		E MAIL ASADEV@ETH.NET WEBSITE WWW.ASADEV.COM			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
TAMIL NADU / 14 / SIVAGANGAI, DINDIGUL, NAGAPPATTINAM, CUDDALORE		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	0	0	0
		BORROWINGS	858,733,738	518,620,730	196,406,173
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	ALPHA MINUS	BETA PLUS
		AGENCY	NOT RATED	M-CRIL	M-CRIL
YEAR	2007	2006	2005		
CLIENT OUTREACH	196,224	91,680	75,943		
SC/ST CLIENTS	119,697	55,008	46,325		
LOAN PORTFOLIO (INR)	802,471,590	253,755,818	163,271,117		
		OPERATIONAL EFFICIENCY			
		OPERATING COSTS (%)	18	21	23
		ANNUALIZED COST TO CREDIT CLIENTS (%)	12	12	12

NAME OF THE ORGANISATION ACTS MAHILA MUTUALLY AIDED COOPERATIVE THRIFT SOCIETY (AMMACTS)					
CEO MR. G. DASRATHA REDDY		ADDRESS			
LEGAL FORM MACs		4- 368/ A, C.B ROAD, GREAMPET, CHITTOOR, A.P- 517001			
DELIVERY MODEL GRAMEEN		CONTACT NO. 08572- 231869			
COMMENCEMENT YEAR 1998		E MAIL ACTSGD@REDIFF.MAIL			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
ANDHRA PRADESH / 1 / CHITTOOR KARNATAKA / 1 TAMIL NADU / 1		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	68,313,087	40,460,549	19,204,670
		BORROWINGS	394,433,907	230,675,891	71,772,559
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	ALPHA MINUS	BETA PLUS
		AGENCY	NOT RATED	MCRIL	MCRIL
YEAR	2007	2006	2005		
CLIENT OUTREACH	82,904	52,260	27,038		
SC/ST CLIENTS	8,182	5,226	2,162		
LOAN PORTFOLIO (INR)	457,191,537	260,602,050	131,490,171		
		OPERATIONAL EFFICIENCY			
		OPERATING COSTS (%)	8.91	4.36	5.97
		ANNUALIZED COST TO CREDIT CLIENTS (%)	23.58	23.5	26.25

NAME OF THE ORGANISATION AGRICULTURAL SCIENCE FOUNDATION							
CEO DR. L.G HIREGOUDAR		ADDRESS					
LEGAL FORM SOCIETY		HULKOTI- 582205, DIST: GADAG,					
DELIVERY MODEL SHG		KARNATAKA					
COMMENCEMENT YEAR 2005		CONTACT NO.- 08372- 289069/ 289606					
		E MAIL- ASF_HULKOTI@YAHOO.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
KARNATAKA / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	2,000,000	2,000,000	NOT APPLICABLE
				BORROWINGS	18,568,100	10,852,279	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT APPLICABLE
AGENCY	NOT RATED	NOT RATED	NOT APPLICABLE				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	20,598	11,263	NOT APPLICABLE				
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 THE ORGANISATION BASIX							
CEO MR. N.V RAMANA		ADDRESS					
LEGAL FORM NBFC		3RD FLOOR, SURABHI ARCADE, BANK STREET,					
DELIVERY MODEL JLG		TROOP BAZZAR, KOTI, HYDERABAD- 500 001					
COMMENCEMENT YEAR 1997		CONTACT NO.- 040- 30512500/ 3051 2501					
		E MAIL- NVRAMANA@BASIXINDIA.COM,					
		WEBSITE: WWW.BASIXINDIA.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ANDHRA PRADESH / 11 / ADILABAD, ANANTAPUR, KHAMMAM, MEDAK, NALGONDA, NIZAMABAD, RANGA REDDY KARNATAKA / 1 MAHARASHTRA / 7 / NANDED, YAVATMAL RAJASTHAN / 3 MADHYA PRADESH / 3 JHARKHAND / 3 / RANCHI ORISSA / 3 / GANJAM, SAMBALPUR				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	279,949,000	251,566,000	235,357,000
				BORROWINGS	1,236,158,000	785,531,000	345,640,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	FA ' _ '	FA ' _ '
AGENCY	NOT RATED	CRISIL	CRISIL				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	198,282	143,332	83,296				
SC/ST CLIENTS	47,181	34,513	17,265	OPERATING COSTS (%)	18.2	17.9	19.1
LOAN PORTFOLIO (INR)	1,397,027,000	1,006,996,000	572,675,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	25.8	25.8	27.3

NAME OF THE ORGANISATION BHARATHA SWAMUKTI SAMSTHE (BSS)							
CEO DR. RAMESH BELLAMKONDA		ADDRESS					
LEGAL FORM TRUST		B-81, INDUSTRIAL ESTATE, RAJAJINAGAR, BANGALORE- 560044					
DELIVERY MODEL GRAMEEN		CONTACT NO. 080- 6573 2387/ 32711266					
COMMENCEMENT YEAR 1999		E MAIL SWAMUKTI@SWAMUKTI.COM/ SWAMUKTI@BLR.VSNL.NET.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
KARNATAKA / 6		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	34,562,867	23,344,704	9,668,970		
		BORROWINGS	319,978,196	69,274,859	43,279,774		
		INSTITUTIONAL RATING					
		GRADE	NOT RATED	ALPHA MINUS	ALPHA MINUS		
		AGENCY	NOT RATED	M CRIL	M CRIL		
		OPERATIONAL EFFICIENCY					
YEAR	2007	2006	2005				
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

NAME OF THE ORGANISATION BWDA FINANCE LTD.							
CEO MR. C. JOSLIN THAMBI		ADDRESS					
LEGAL FORM NBFC		858, EAST PONDY ROAD, VILLUPURAM TAMIL NADU- 605 602					
DELIVERY MODEL SHG, INDIVIDUAL		CONTACT NO. 04146- 240683/ 243861					
COMMENCEMENT YEAR 2003		E MAIL BWDAVPM@YAHOO.COM/ BWDA@BSNL.IN					
		WEBSITE: WWW.BWDA.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
TAMIL NADU / 8 / CUDDALORE, VILLUPURAM PONDICHERRY/1		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	51,321,400	41,117,200	15,042,460		
		BORROWINGS	696,606,000	379,451,000	66,550,000		
		INSTITUTIONAL RATING					
		GRADE	ALPHA	NOT RATED	ALPHA MINUS		
		AGENCY	MCRIL	NOT RATED	MCRIL		
		OPERATIONAL EFFICIENCY					
YEAR	2007	2006	2005				
CLIENT OUTREACH	236,388	144,893	107,713				
SC/ST CLIENTS	36,723	31,782	28,456	OPERATING COSTS (%)	0.11	0.16	0.28
LOAN PORTFOLIO (INR)	720,858,463	378,043,442	63,371,250	ANNUALIZED COST TO CREDIT CLIENTS (%)	15.5	17.22	17.22

NAME OF THE ORGANISATION CHINYARD							
CEO MR. C.Y BHARDWAD		ADDRESS					
LEGAL FORM TRUST		AT POST AGADI- 581207, VIA- ARALIKATTI,					
DELIVERY MODEL SHG/JLG		DHARWAD DIST., TALUK HUBLI, KARNATAKA					
COMMENCEMENT YEAR 1996		CONTACT NO. 0836- 2356184/ 2255223					
		E MAIL CHINYARD1@YAHOO.CO.IN/ CHINYARD1@HOTMAIL.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
KARNATAKA / 3				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	1,230,657	1,230,657	1,100,878
				BORROWINGS	5,000,000	0	2,000,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	918	192	640				
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

NAME OF THE ORGANISATION COMMUNITY DEVELOPMENT CENTRE (CDC)							
CEO MR. P. PANDIAN		ADDRESS					
LEGAL FORM TRUST		NEAR GHAT ROAD (MAIN ROAD), GENGUVARPATTI- 625 203					
DELIVERY MODEL SHG		THENI DISTRICT, TAMIL NADU					
COMMENCEMENT YEAR 1998		CONTACT NO. 04546- 236538					
		E MAIL CDCPAN@SANCHARNET.IN					
		WEBSITE: WWW.CDCINDIA.ORG.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
TAMIL NADU / 3/ DINDIGUL				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	0	977,570	877,065
				BORROWINGS	67,343,763	23869799	105,14,131
				INSTITUTIONAL RATING			
				GRADE	NOT MENTIONED	NOT RATED	NOT MENTIONED
				AGENCY	CRISIL	NOT RATED	MCRIL
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	15,680	6,192	2,870				
SC/ST CLIENTS	4,684	2,258	1,152	OPERATING COSTS (%)	14.95	16.51	18.28
LOAN PORTFOLIO (INR)	67,522,226	24,392,599	11,483,313	ANNUALIZED COST TO CREDIT CLIENTS (%)	18.00	18.00	18.00

NAME OF THE ORGANISATION		COMMUNITY SERVICES TRUST (CST)			
CEO MR. G. GEORGE		ADDRESS			
LEGAL FORM TRUST		16- E, SATHYANARAYANA STREET, SWARNAPURI, SALEM- 636 004			
DELIVERY MODEL SHG		CONTACT NO. 0427- 2335169/ 098430 62596			
COMMENCEMENT YEAR 2005		E MAIL GEORGECSST@YAHOO.COM WEBSITE WWW.CST-SALEM.ORG			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
TAMIL NADU / 3		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	2,100,000	312,000	125,000
		BORROWINGS	50,200,000	1,456,500	0
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	NOT RATED	NOT RATED
		AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY	
CLIENT OUTREACH	4,386	1,062	50		
SC/ST CLIENTS	2076	567	21	OPERATING COSTS (%)	40
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 ORGANISATION		EVANGELICAL SOCIAL ACTION FORUM (ESAF)			
CEO MR.K. PAUL THOMAS		ADDRESS			
LEGAL FORM SOCIETY		HEPHZIBAH COMPLEX, MANNUTHY P.O, THRISSUR, KERALA- 680651			
DELIVERY MODEL GRAMEEN		CONTACT NO. 0487- 2371472/ 2373813/ 2372823/ E MAIL ESAFTCR@DATAONE.IN/ ESAF@SANCHARNET.IN			
COMMENCEMENT YEAR 1996		WEBSITE: WWW.ESAFINDIA.ORG/ WWW.PRERANAHANDICRAFTS.COM			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
KERALA / 10/ PALAKKAD TAMILNADU/ 4 MAHARASHTRA/ 2/ GADCHIROLI CHATTISGARH/3/ KANKER JHARKHAND/1/ DUMKA		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	12,603,550	3,691,276	(1,289,994)
		BORROWINGS	444,595,727	22,275,428	54,651,848
		INSTITUTIONAL RATING			
		GRADE	AWAITED	NOT RATED	MFR 5
		AGENCY	MCRIL	NOT RATED	CRISIL
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY	
CLIENT OUTREACH	178,143	65,518	22,269		
SC/ST CLIENTS	16,033	5,241	1,336	OPERATING COSTS (%)	13.00
LOAN PORTFOLIO (INR)	562,498,462	128,632,613	46,869,593	ANNUALIZED COST TO CREDIT CLIENTS (%)	15.00
					15.00
					15.00

NAME OF THE ORGANISATION					GRAMEEN KOOTA				
CEO					MR. SURESH K. KRISHNA				
LEGAL FORM					TRUST				
DELIVERY MODEL					GRAMEEN				
COMMENCEMENT YEAR					1999				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
KARNATAKA / 12/ CHITRADURGA, DEVANGERE					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	48,968,510	16,307,339	1,107,873	
					BORROWINGS	471,490,476	254,349,771	62,131,383	
					INSTITUTIONAL RATING				
					GRADE	BETA PLUS	NOT RATED	ALPHA MINUS	
					AGENCY	M CRIL	NOT RATED	M CRIL	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	109,251	50,657	20,638						
SC/ST CLIENTS	22,676	11,779	5,786	OPERATING 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 THE ORGANISATION					GUIDANCE SOCIETY FOR LABOUR ORPHANS AND WOMEN (GLOW)				
CEO					MR.S.P ANNADURAI				
LEGAL FORM					SOCIETY				
DELIVERY MODEL					JLG				
COMMENCEMENT YEAR					2001				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
TAMIL NADU / 1 KARNATAKA/ 1					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	1,903,804	1,372,625	595,030	
					BORROWINGS	10,000,000	7,500,000	5,000,000	
					INSTITUTIONAL RATING				
					GRADE	NOT RATED	NOT RATED	NOT RATED	
					AGENCY	NOT RATED	NOT RATED	NOT RATED	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	3,626	3,176	2,033						
SC/ST CLIENTS	1,256	1,230	858	OPERATING COSTS (%)	16.5	7.7	9.9		
LOAN PORTFOLIO (INR)	8,018,814	6,170,426	5,001,792	ANNUALIZED COST TO CREDIT CLIENTS (%)	22.8	28.5	34.2		

NAME OF THE ORGANISATION				GUIDE			
CEO MR. B. VENKATESWARA RAO				ADDRESS			
LEGAL FORM SOCIETY				# 74-24-15/1, GROUND FLOOR, YARLAGADDA APPARAO STREET			
DELIVERY MODEL SHG				ASHOK NAGAR, VIJATWADA, DIST. KRISHNA, A.P- 520007			
COMMENCEMENT YEAR 2000				CONTACT NO. 0866- 6537391			
				E MAIL GUIDE_VJA@YAHOO.CO.IN/ GUIDEAP@HOTMAIL.COM			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ANDHRA PRADESH / 3				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	1,247,027	1,439,602	1,310,482
				BORROWINGS	22,246,837	17,637,233	15,979,859
				INSTITUTIONAL RATING			
				GRADE	NOT YET RECEIVED	BETA PLUS	NOT RATED
AGENCY	M CRIL	M CRIL	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
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	ANNUALIZED COST TO CREDIT CLIENTS (%)	18.5	33	32

NAME OF THE ORGANISATION				HOPE FOUNDATION			
CEO MR. RAJU KURIACHEN				ADDRESS			
LEGAL FORM TRUST				SHREE SAKTHI COMPLEX, COIMBATORE,			
DELIVERY MODEL SHG				KALMANDAPAM, PALAKKAD- 678001, KERALA			
COMMENCEMENT YEAR 2005				CONTACT NO. 0491- 2544011/18			
				E MAIL HOPEFOUNDATION_IN@SANCHARNET.IN			
				WEBSITE: WWW.HOPEFOUNDATIONINDIA.ORG			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
KERALA / 3/PALAKKAD TAMIL NADU/ 1 JHARKHAND/ 2/RANCHI, DUMKA WEST BENGAL/ 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	1,501,000	0	NOT APPLICABLE
				BORROWINGS	12,825,000	1,498,000	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT APPLICABLE
AGENCY	NOT RATED	NOT RATED	NOT APPLICABLE				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	15,366	5,802	NOT APPLICABLE				
SC/ST CLIENTS	5,500	1,450	NOT APPLICABLE	OPERATING COSTS (%)	21	92	NOT APPLICABLE
LOAN PORTFOLIO (INR)	10,311,134	750,950	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	20.9	20.9	NOT APPLICABLE

NAME OF THE ORGANISATION					HOPE INTEGRATED RURAL DEVELOPMENT SOCIETY				
CEO		MR. L. JAYAKUMAR			ADDRESS				
LEGAL FORM		SOCIETY			No. 45/ 24K/ 15- 1, AMEENA ABBAS NAGAR, BEHIND RYHTU BAZZAR, KURNOOL, A.P- 518003				
DELIVERY MODEL		GRAMEEN			CONTACT NO. 08518- 251588/ 09441031997				
COMMENCEMENT YEAR		2004			E MAIL HOPE_IRDSKNL@REDIFFMAIL.COM				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
ANDHRA PRADESH / 1					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	173,757	41,517	(41,970)	
					BORROWINGS	9,600,500	3,684,600	710,000	
					INSTITUTIONAL RATING				
					GRADE	NOT RATED	NOT RATED	NOT RATED	
					AGENCY	NOT RATED	NOT RATED	NOT RATED	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	1,710	660	160						
SC/ST CLIENTS	1,710	660	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 THE ORGANISATION					INDIAN ASSOCIATION FOR SAVINGS AND CREDIT (IASC)				
CEO		MR. B. MAHENDRAN			ADDRESS				
LEGAL FORM		SECTION 25 COMPANY			726/ B, SRI VENKY COMPLEX, CROSS CUT ROAD COIMBATORE, TAMIL NADU- 641 012				
DELIVERY MODEL		SHG, INDIVIDUAL			CONTACT NO. 0422- 4389867/ 4388867				
COMMENCEMENT YEAR		1998			E MAIL MAHENDRAN.B@IASC.IN/ ADMIN@IASC.IN WEBSITE: WWW.IASC.IN				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
TAMIL NADU/ 5 KERALA / 1					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	11,484,300	9,971,964	10,687,314	
					BORROWINGS	196,720,733	206,745,805	149,814,339	
					INSTITUTIONAL RATING				
					GRADE	MFR3	NOT RATED	NOT RATED	
					AGENCY	CRISIL	NOT RATED	NOT RATED	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	55,539	40,545	32,580						
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	OPERATING COSTS (%)	11.15	9.94	9.49		
LOAN PORTFOLIO (INR)	174,023,648	182,968,373	148,731,331	ANNUALIZED COST TO CREDIT CLIENTS (%)	17	17	17		

NAME OF THE ORGANISATION				INITIATIVES FOR DEVELOPMENT FOUNDATION (IDF)			
CEO MR. VIVEKANAND N. SALIMATH/ N.M PATIL				ADDRESS			
LEGAL FORM TRUST				# 141 A, USHA, 25TH CROSS			
DELIVERY MODEL SHG				RAJAJINAGAR II BLOCK, BANGALORE- 560010			
COMMENCEMENT YEAR 2005				CONTACT NO. 080- 23131382			
				E MAIL IDFBANGALORE@GMAIL.COM/ IDFWD@SANCHARNET.IN			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
KARNATAKA / 5				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	1782516	1335255	618000
				BORROWINGS	16845796	1286645	0
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
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

NAME OF THE ORGANISATION				JANODAYA PUBLIC TRUST (JPT)			
CEO Ms. SANTOSH VAS				ADDRESS			
LEGAL FORM TRUST				# 3, 5TH MAIN, 9TH CROSS			
DELIVERY MODEL SHG, INDIVIDUAL				JAYAMAHAL EXTN., BANGALORE- 46			
COMMENCEMENT YEAR 2003				CONTACT NO. 080- 65905252/ 23332564			
				E MAIL JANODAYAMCP@GMAIL.COM/ JANODAYA@BGL.VSNL.NET.IN			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
KARNATAKA/ 11/ CHITRADURGA				SOURCE OF FUNDS (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
				AGENCY	MCRIL	NOT RATED	CRISIL
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	22,500	15,500	14,400				
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	OPERATING COSTS (%)	15.25	16.88	116
LOAN PORTFOLIO (INR)	81,654,777	27,164,493	12,057,535	ANNUALIZED COST TO CREDIT CLIENTS (%)	27	27	27

NAME OF THE ORGANISATION					KARIMANGALAM ONTRIYA PENGAL SEMIPU AMAIPU (SEARCH KOPSA)			
CEO					MS. MALINI B. EDEN			
LEGAL FORM					SECTION 25 COMPANY			
DELIVERY MODEL					SHG			
COMMENCEMENT YEAR					1996			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005
TAMIL NADU/3					SOURCE OF FUNDS (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 EFFICIENCY				
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 THE ORGANISATION					KRISHNA BHIMA SAMRUDDHI LOCAL AREA BANK LIMITED (KBSLAB)			
CEO					MR. B. L PARTHASARATHY			
LEGAL FORM					LOCAL AREA BANK			
DELIVERY MODEL					JLG, INDIVIDUAL			
COMMENCEMENT YEAR					2001			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005
ANDHRA PRADESH/ 1/ MAHABUBNAGAR KARNATAKA/ 2/ GULBARGA, RAICHUR					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS	58,872,624	55,847,956	54,042,094
					BORROWINGS	422,753,446	231,802,207	116,576,660
					INSTITUTIONAL RATING			
					GRADE	NOT RATED	NOT RATED	NOT RATED
					AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY				
CLIENT OUTREACH	61,078	31,771	20,476					
SC/ST CLIENTS	4,052	2,195	1,155	OPERATING COSTS (%)	18	17.40	22	
LOAN PORTFOLIO (INR)	302,083,223	189,535,735	121,777,431	ANNUALIZED COST TO CREDIT CLIENTS (%)	19	19	19	

NAME OF THE ORGANISATION KRUSHI							
CEO MR. P. PREMCHAND		ADDRESS					
LEGAL FORM SOCIETY		# 2- 9- 119, MUKARAMPURA,					
DELIVERY MODEL SHG/ JLG		KARIMNAGAR- 1, A.P					
COMMENCEMENT YEAR 1997		CONTACT NO. 0878- 2265103/ 09849901624					
		E MAIL KRUSHINGO@REDIFFMAIL.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ANDHRA PRADESH/ 4 /KARIMNAGAR, NIZAMABAD, ADILABAD, MEDAK				SOURCE OF FUNDS (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
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	50,241	28,102	12,034	OPERATING COSTS (%)	3	30	76
SC/ST CLIENTS	13,468	6,683	2,635	ANNUALIZED COST TO CREDIT CLIENTS (%)	16.5	16.5	16.5
LOAN PORTFOLIO (INR)	305,396,963	220,433,688	5,805,139				

NAME OF THE ORGANISATION MAHASEMAM							
CEO DR. N. SETHURAMAN		ADDRESS					
LEGAL FORM TRUST		1 & 2 LAKE AREA, MELUR ROAD					
DELIVERY MODEL GRAMEEN		UTHANGUDI POST, MADURAI- 625107					
COMMENCEMENT YEAR 1999		CONTACT NO. 0425- 2583569					
		E MAIL SEMAM@SIFY.COM					
		WEBSITE WWW.MAHASEMAM.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
TAMIL NADU/ 9/ DINDUGAL, SIVAGANGAI				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	800,000	800,000	200,000
				BORROWINGS	1,263,000,000	853,842,000	67,000,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	221,613	92,145	48,295	OPERATING COSTS (%)	23.26	42.13	19.03
SC/ST CLIENTS	33,241	9,214	1,448	ANNUALIZED COST TO CREDIT CLIENTS (%)	10	10	12
LOAN PORTFOLIO (INR)	769,636,000	134,288,000	233,183,000				

NAME OF THE ORGANISATION					MARI- SANGHATITHA MAHILA MUTUALLY AIDED COOPERATIVE SOCIETIES FEDERATION LTD.				
CEO					MR. J. KUMARA SWAMY				
LEGAL FORM					MACs				
DELIVERY MODEL					SHG				
COMMENCEMENT YEAR					2005				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
ANDHRA PRADESH/ 1 /WARANGAL					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	7,369,288	2,976,490	NOT APPLICABLE	
					BORROWINGS	30,200,000	15,800,000	NOT APPLICABLE	
					INSTITUTIONAL RATING				
					GRADE	NOT RATED	NOT RATED	NOT APPLICABLE	
					AGENCY	NOT RATED	NOT RATED	NOT APPLICABLE	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	30,084	19,313	NOT APPLICABLE						
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 THE ORGANISATION					MAX WEALTH TRUST				
CEO					MR. P DINAKARA RAO				
LEGAL FORM					TRUST				
DELIVERY MODEL					SHG				
COMMENCEMENT YEAR					2006				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
ANDHRA PRADESH/ 3/ RANGA REDDY, MEDAK					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	0	NOT APPLICABLE	NOT APPLICABLE	
					BORROWINGS	6,791,000	NOT APPLICABLE	NOT APPLICABLE	
					INSTITUTIONAL RATING				
					GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
					AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	1,425	NOT APPLICABLE	NOT APPLICABLE						
SC/ST CLIENTS	248	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	115.48	NOT APPLICABLE	NOT APPLICABLE		
LOAN PORTFOLIO (INR)	6,127,000	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	23.5	NOT APPLICABLE	NOT APPLICABLE		

NAME OF THE ORGANISATION					MOTHER THERESA MAHILA MACCS LTD.			
CEO					MS. JAKKULURI MANIMMA			
LEGAL FORM					MACs			
DELIVERY MODEL					SHG			
COMMENCEMENT YEAR					1999			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR			
					2007			
					2006			
					2005			
ANDHRA PRADESH/2/KHAMMAM					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS			
					5,977,700			
					4,119,194			
					2,229,533			
					BORROWINGS			
					1,865,005			
					1,415,432			
					229,143			
					INSTITUTIONAL RATING			
					GRADE			
					NOT RATED			
					NOT RATED			
					NOT RATED			
					AGENCY			
					NOT RATED			
					NOT RATED			
					NOT RATED			
YEAR					2007			
					2006			
					2005			
CLIENT OUTREACH					2,501			
					2,444			
					2,445			
SC/ST CLIENTS					2,501			
					2,444			
					2,445			
LOAN PORTFOLIO (INR)					7,842,704			
					5,534,625			
					2,458,676			
					OPERATIONAL EFFICIENCY			
					OPERATING COSTS (%)			
					12			
					8.62			
					13.7			
					ANNUALIZED COST TO CREDIT CLIENTS (%)			
					7.08			
					5.17			
					11.02			

NAME OF THE ORGANISATION					NANAYASURABHI DEVELOPMENT FINANCIAL SERVICES (NDFS)			
CEO					MR. N. PETER PALANISWAMI			
LEGAL FORM					SECTION 25 COMPANY			
DELIVERY MODEL					SHG			
COMMENCEMENT YEAR					1998			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR			
					2007			
					2006			
					2005			
TAMIL NADU/5					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS			
					1,508,250			
					382,315			
					994,890			
					BORROWINGS			
					52,500,000			
					37,700,000			
					22,300,000			
					INSTITUTIONAL RATING			
					GRADE			
					MFR 4			
					NOT RATED			
					NOT RATED			
					AGENCY			
					CRISIL			
					NOT RATED			
					NOT RATED			
YEAR					2007			
					2006			
					2005			
CLIENT OUTREACH					26,046			
					21,832			
					19,273			
SC/ST CLIENTS					15,628			
					15,282			
					13,491			
LOAN PORTFOLIO (INR)					46,400,000			
					27,600,000			
					22,000,000			
					OPERATIONAL EFFICIENCY			
					OPERATING COSTS (%)			
					4			
					4			
					4			
					ANNUALIZED COST TO CREDIT CLIENTS (%)			
					18			
					18			
					18			

NAME OF THE ORGANISATION				NAVACHETANA FOUNDATION			
CEO				MR. NAGENDRA V. MALI			
LEGAL FORM				SOCIETY			
DELIVERY MODEL				GRAMEEN			
COMMENCEMENT YEAR				2006			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
KARNATAKA/6/DEVANGERE				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	0	NOT APPLICABLE	NOT APPLICABLE
				BORROWINGS	43,000,000	NOT APPLICABLE	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
				AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
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	ANNUALIZED COST TO CREDIT CLIENTS (%)	27.9	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION				NIRANTARA COMMUNITY SERVICES			
CEO				MR. NIRANJAN SHEELAVANT			
LEGAL FORM				SOCIETY			
DELIVERY MODEL				GRAMEEN			
COMMENCEMENT YEAR				2007			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
KARNATAKA/1/BIDAR				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	0	NOT APPLICABLE	NOT APPLICABLE
				BORROWINGS	1,000,000	NOT APPLICABLE	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
				AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	30	NOT APPLICABLE	NOT APPLICABLE				
SC/ST CLIENTS	02	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	27.5	NOT APPLICABLE	NOT APPLICABLE
LOAN PORTFOLIO (INR)	204,000	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	29	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION PEOPLE'S ACTION FOR TRANSFORMATION (PAT)							
CEO Mr. K. Hirudayasami		ADDRESS					
LEGAL FORM TRUST		No-4, A-BLOCK, ST. PAUL'S COMPLEX,					
DELIVERY MODEL SHG		BHARATIAR SALAI, TRICHY- 620001					
COMMENCEMENT YEAR 2003		CONTACT NO. 0431- 2413434/ 2463434					
		EMAIL PAT_TR@DATAONE.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
TAMILNADU/3				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	1,982,166	1,177,083	388,282
				BORROWINGS	23,500,000	8,000,000	6,500,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	6,521	3,136	2,367	OPERATING COSTS (%)	23.53	23.23	22.41
SC/ST CLIENTS	2,282	941	236	ANNUALIZED COST TO CREDIT CLIENTS (%)	28	30	30
LOAN PORTFOLIO (INR)	27,703,800	10,949,600	7,229,800				

NAME OF THE ORGANISATION PRAGATHI SEVA SAMITI (PSS)							
CEO JOHN GADDALA		ADDRESS					
LEGAL FORM SOCIETY		# 2-5-692, EXCISE COLONY, SUBEDARI, HANAMKONDA,					
DELIVERY MODEL SHG		WARANGAL, 506001,					
COMMENCEMENT YEAR 2000		CONTACT No. 0870 – 2550659, 2540951					
		EMAIL PRAGATHISS@YAHOO.COM/ PRAGATHIMFI@YAHOO.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ANDHRA PRADESH/1/WARANGAL.				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	34,578,094	9,106,160	924,403
				BORROWINGS	161,503,480	54,232,380	8,421,649
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	Awaited	NOT RATED
AGENCY	NOT RATED	CRISIL	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	38,812	25,427	18,457	OPERATING COSTS (%)	2.85	6.08	29.5
SC/ST CLIENTS	4,270	2,289	1,671	ANNUALIZED COST TO CREDIT CLIENTS (%)	14	14	14
LOAN PORTFOLIO (INR)	189,161,093	59,263,552	8,614,218				

NAME OF THE ORGANISATION				RASHTRIYA SEVA SAMITI (RASS)			
CEO				Dr. G. Munirantnam			
LEGAL FORM				SOCIETY			
DELIVERY MODEL				SHG			
COMMENCEMENT YEAR				1989			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
AP/ 1/ CHITTOOR TAMIL NADU/ 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	24,652,000	59,031,000	16,344,000
				BORROWINGS	112,266,000	48,567,000	27,042,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT MENTIONED	NOT RATED
				AGENCY	NOT RATED	CRISIL	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	45,682	31,902	21,679				
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

NAME OF THE ORGANISATION				SAADHANA MICROFIN SOCIETY			
CEO				MR. EARNEST PAUL			
LEGAL FORM				SOCIETY			
DELIVERY MODEL				INDIVIDUAL LENDING			
COMMENCEMENT YEAR				2001			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ANDHRA PRADESH/3/ MAHABOONAGAR				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	30,372,639	7,605,758	4,739,629
				BORROWINGS	230,000,000	177,500,000	47,536,190
				INSTITUTIONAL RATING			
				GRADE	MFR 3	Not rated	MFR 5
				AGENCY	CRISIL	Not rated	CRISIL
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	60.440	41.700	14.060				
SC/ST CLIENTS	15,110	10,425	3,515	OPERATING COSTS (%)	21.33	25.31	29.03
LOAN PORTFOLIO (INR)	300,716,702	164,486,100	46,555,150	ANNUALIZED COST TO CREDIT CLIENTS (%)	22.50	27	27

NAME OF THE ORGANISATION SAMUHA							
CEO Mr. T. Pradeep		ADDRESS					
LEGAL FORM SOCIETY		SAMUHA, # 12/3, RAGHAVA KRUPA, BULL TEMPLE A Cross Road,					
DELIVERY MODEL SHG		6th Main, Chamrajpet, Bangalore- 560018, Karnataka.					
COMMENCEMENT YEAR 2003		Contact No. 080- 26606528					
		Email acharyasamuha@yahoo.com					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
KARNATAKA/ 2/ RAICHUR				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	657,107	0	0
				BORROWINGS	42,112,555	12,308,451	0
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	22,980	16,044	11,028	OPERATING COSTS (%)	6.4	0.17	0
SC/ST CLIENTS	10,562	7,236	5,564	ANNUALIZED COST TO CREDIT CLIENTS (%)	10.5	9.5	0
LOAN PORTFOLIO (INR)	34,430,200	12,286,350	0				

NAME OF THE ORGANISATION SANGHAMITRA RURAL FINANCIAL SERVICES							
CEO MR. R.D. GADIYAPPAVAR		ADDRESS					
LEGAL FORM SEC 25 COMPANY		916, 8TH MAIN, 3RD STAGE, GOKULAM,					
DELIVERY MODEL SHG		MYSORE- 570002 KARNATAKA.					
COMMENCEMENT YEAR 1995		CONTACT No. 0821- 2512300/ 2415528					
		EMAIL SANMITRA@SANCHARNET.IN					
		WEBSITE WWW.SANGHAMITRA.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
ANDHRA PRADESH/2 KARNATAKA/8/ CHITRADURGA, DEVANGERE, GULBARGA TAMIL NADU/ 4				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	56,117,018	47,869,379	47,628,900
				BORROWINGS	270,845,564	188,142,154	103,166,751
				INSTITUTIONAL RATING			
				GRADE	NOT DISCLOSED	NOT RATED	NOT RATED
AGENCY	CRISIL	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	15,626	10,748	6,674	OPERATING COSTS (%)	3.95	4.24	3.90
SC/ST CLIENTS	4,688	2,902	1,669	ANNUALIZED COST TO CREDIT CLIENTS (%)	13.95	14.17	14.64
LOAN PORTFOLIO (INR)	327,193,000	230,465,000	152,241,000				

NAME OF THE ORGANISATION					SARVODAYA NANO FINANCE LTD. (SNFL)				
CEO					Mr. R. Sowmithri				
LEGAL FORM					NBFC				
DELIVERY MODEL					SHG				
COMMENCEMENT YEAR					2001				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
TAMIL NADU /13/ THIRUVANAMALAI, CUDDALORE, DINDIGUL, SIVAGANGAI PONDICHERRY/1 RAJASTHAN/2/ BANSWARA JHARKHAND/1/ DEOGARH BIHAR/1/ JAMUI MP/1					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	137,028,875	121,114,433	104,832,504	
					BORROWINGS	46,339,185,410	197,500,000	13,500,000	
					INSTITUTIONAL RATING				
					GRADE	MFR 3	NOT MENTIONED	MFR 4	
					AGENCY	CRISIL	M-CRIL	CRISIL	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	126,211	93,362	11,028	OPERATING COSTS (%)	11.96	10.78	10.94		
SC/ST CLIENTS	10,562	28,008	20,118	ANNUALIZED COST TO CREDIT CLIENTS (%)	12	12	12		
LOAN PORTFOLIO (INR)	642,522,489	382,119,405	238,240,284						
NAME OF THE ORGANISATION					SEMAM MICROFINANCE INVESTMENT LITERACY AND EDUCATION LTD. (SMILE)				
CEO					P. RENGANATHAN				
LEGAL FORM					NBFC				
DELIVERY MODEL					GRAMEEN				
COMMENCEMENT YEAR					2005				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
Tamil Nadu/ 9/ Dindigul, Sivagangai					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	62,021,845	19,284,221	3,273,887	
					BORROWINGS	298,694,638	5,36,11,666	0	
					INSTITUTIONAL RATING				
					GRADE	BETA+	NOT RATED	NOT RATED	
					AGENCY	M-CRIL	NOT RATED	NOT RATED	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	2,21,613	91,724	48,295	OPERATING COSTS (%)	5.61	0.93	15.03		
SC/ST CLIENTS	66,483	22,931	10,624	ANNUALIZED COST TO CREDIT CLIENTS (%)	19	22.8	22.8		
LOAN PORTFOLIO (INR)	587,687,201	247,402,000	2,995,087						

NAME OF THE ORGANISATION		SHALOM CHARITABLE TRUST			
CEO Jayson Joy M.J.		ADDRESS			
LEGAL FORM TRUST		BUILDING No. 59, GRACE COTTAGE, NOORAMI, P.O PALAKKAD- 14, KERALA			
DELIVERY MODEL SHG		CONTACT NO. 0491- 2524480/ 2504116/ 3292888			
COMMENCEMENT YEAR 1998		E MAIL SHALOMTRUST@GMAIL.COM			
		WEBSITE WWW.SHALOMTRUST.ORG.IN			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
TAMIL NADU/1 KERALA/ 1/PALAKKA		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	0	0	0
		BORROWINGS	93,051,907	29,940,144	5,881,916
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	NOT RATED	NOT RATED
		AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005		
CLIENT OUTREACH	26,170	13,544	1,320		
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE		
LOAN PORTFOLIO (INR)	85,216,292	28,595,554	5,459,048		
		OPERATIONAL EFFICIENCY			
		OPERATING COSTS (%)	16	18	18
		ANNUALIZED COST TO CREDIT CLIENTS (%)	27	20	14

NAME OF THE ORGANISATION		SHARADAS WOMEN'S ASSOCIATION FOR WEAKER SECTION (SWAWS)			
CEO MRS. R. GIRIJA.		ADDRESS			
LEGAL FORM SOCIETY		6-1-103/103, OPP. TO CRPF CANTEEN, PADMARAO NAGAR, SECUNDERABAD. TEL : 040-27510030.			
DELIVERY MODEL GRAMEEN, JLG, INDIVIDUAL					
COMMENCEMENT YEAR 1999					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005
Andhra Pradesh/ 5/ Ranga reddy, Warangal, Nalgonda, Medak Orissa/ 1 Madhya Pradesh/ 1 Tamil Nadu/ 3		SOURCE OF FUNDS (INR)			
		NET OWNED FUNDS	10,388,385	5,844,267	2,067,025
		BORROWINGS	401,724,430	256,026,027	16,003,207
		INSTITUTIONAL RATING			
		GRADE	NOT RATED	BETA PLUS	ALPHA MINUS
		AGENCY	NOT RATED	MCRIL	MCRIL
YEAR	2007	2006	2005		
CLIENT OUTREACH	79,626	43,679	8,935		
SC/ST CLIENTS	67,682	26,207	7,148		
LOAN PORTFOLIO (INR)	382,687,344	246,677,550	29,124,029		
		OPERATIONAL EFFICIENCY			
		OPERATING COSTS (%)	10.07	8.57	7.26
		ANNUALIZED COST TO CREDIT CLIENTS (%)	15.5	18.2	18.2

NAME OF THE ORGANISATION		SHARE MICROFIN LTD.					
CEO	MR. M. UDAIA KUMAR			ADDRESS			
LEGAL FORM	NBFC			1-224/58, RAJEEV NAGAR, NACHARAM HYDERABAD- 500 076, ANDHRA PRADESH			
DELIVERY MODEL	GRAMEEN, INDIVIDUAL			CONTACT NO. 040- 27158380/ 27158387			
COMMENCEMENT YEAR	1993			E MAIL SML@SHAREMICROFIN.COM WEBSITE WWW.SHAREMICROFIN.COM			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR			
				2007			
				2006			
				2005			
ANDHRA PRADESH / 20/ ADILABAD, KARIM NAGAR, KHAMMAM, MAHABOONNAGAR, MEDAK, NALGONDA, NIZAMABAD, RANGA REDDY, VIZIANAGARAM, WARANGAL KARNATAKA/ 9/ GULBARGA, RAICHUR MADHYA PRADESH/ 4 CHATTISGARH/ 8 MAHARASHTRA/ 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	373508141	325098080	277067307
				BORROWINGS	3698450928	3584894538	1595872254
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	MFR 2
AGENCY	NOT RATED	NOT RATED	CRISIL				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	1083035	927290	442398				
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

NAME OF THE ORGANISATION		SHREE KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (SKDRDP)					
CEO	DR. L.H MANJUNATH			ADDRESS			
LEGAL FORM	TRUST			DHARMASHREE BUILDING, BELTHANGADY TQ. DHARMASTHALA- 574216			
DELIVERY MODEL	SHG			CONTACT NO. 08256- 277215			
COMMENCEMENT YEAR	1996			E MAIL SKDRDP@SKDRDPINDIA.ORG WEBSITE: WWW.SKDRDPINDIA.ORG			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR			
				2007			
				2006			
				2005			
KARNATAKA/3				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	77800000	47800000	17100000
				BORROWINGS	2508700000	1119200000	519900000
				INSTITUTIONAL RATING			
				GRADE	NOT DISCLOSED	NOT RATED	NOT RATED
AGENCY	MCRIL	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	463,765	347,932	161,745				
SC/ST CLIENTS	69,564	52,189	24,261	OPERATING COSTS (%)	2.28	2.42	2.67
LOAN PORTFOLIO (INR)	2,276,000,000	1,086,700,000	491,900,000	ANNUALIZED COST TO CREDIT CLIENTS (%)	21.13	21.13	21.13

NAME OF THE ORGANISATION		SKS MICROFINANCE PRIVATE LTD.					
CEO	MR. VIKRAM AKULA	ADDRESS					
LEGAL FORM	NBFC	301, 3RD FLOOR, BABUKHAN ESTATE, BASHEERBAGH, HYDERABAD- 500 001					
DELIVERY MODEL	GRAMEEN	CONTACT NO. 040- 23298131/ 41					
COMMENCEMENT YEAR	1998	E MAIL INFO@SKSINDIA.COM					
		WEBSITE WWW.SKSINDIA.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
ANDHRA PRADESH / 10/ ADILABAD, KARIM NAGAR, KHAMMAM, MEDAK, NALGONDA, NIZAMABAD, RANGA REDDY, WARANGAL BIHAR/ 11/ MUNGER, PATNA, GAYA, NALANDA, ROHTASH, MUZAFFARPUR CHATTISGARH/ 10/ RAJNANDGAON, BILASPUR, KAWARDHA, DHAMTARI, RAJGARH JHARKHAND/ 4/ HAZARIBAGH/ SARAIKELA KARNATAKA/ 14/ BIDAR, GULBARGA, RAICHUR MADHYA PRADESH/ 9/ SATNA MAHARASHTRA/ 16/ NANDED, HINGOLI, AHMEDNAGAR, YAVATMAL, DHULE ORISSA/ 13/ GANJAM, SAMBALPUR, DHENKANAL, JHARSUGUDA, BALANGIR, SUNDARGARH RAJASTHAN/ 3 UTTAR PRADESH/ 6/ UNNAO, BARABANKI, RAIBARELY WEST BENGAL/ 6/ SOUTH 24 PARGANAS, JALPAIGURI		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	713071043	143815712	3433420		
		BORROWINGS	2579687158	722686595	388848122		
		INSTITUTIONAL RATING					
		GRADE	NOT RATED	ALPHA MINUS	ALPHA		
AGENCY	NOT RATED	MCRIL	MCRIL				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	603033	201943	86869				
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 THE ORGANISATION		SOCIAL EDUCATION AND VOLUNTARY ACTION (SEVA)					
CEO	MR. UPPE RAJA RAO	ADDRESS					
LEGAL FORM	TRUST	H No. 11-24-36, M.V COLONY, ROAD No. 2					
DELIVERY MODEL	SHG	DESAIPET ROAD, WARANGAL- 506 002					
COMMENCEMENT YEAR	1996	CONTACT NO. 0870- 2426554					
		E MAIL SEVANGOWGL@REDIFFMAIL.COM					
		WEBSITE: WWW.SEVAAP.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
ANDHRA PRADESH/ 1/WARANGAL		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	10,550,000	7,025,000	4,012,000		
		BORROWINGS	93,918,418	15,148,100	4,980,186		
		INSTITUTIONAL RATING					
		GRADE	NOT RATED	NOT RATED	NOT RATED		
AGENCY	MCRIL	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	21,752	15,709	12,084				
SC/ST CLIENTS	10,573	7,855	6,163	OPERATING COSTS (%)	6	5	5
LOAN PORTFOLIO (INR)	30,824,419	15,148,100	4,980,187	ANNUALIZED COST TO CREDIT CLIENTS (%)	21	18	15

NAME OF THE ORGANISATION					SOUTH INDIAN FEDERATION OF FISHERMEN SOCIETIES				
CEO					MR. V. VIVEKANANDAN				
LEGAL FORM					SOCIETY				
DELIVERY MODEL					INDIVIDUAL LENDING				
COMMENCEMENT YEAR					1996				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
KERALA/5 TAMIL NADU / 7 PONDICHERRY/3 ANDHRA PRADESH / 3					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	24,482,519	19,863,191	8,738,996	
					BORROWINGS	22,500,000	00	12,500,000	
					INSTITUTIONAL RATING				
					GRADE	NOT RATED	AWAITED	NOT RATED	
					AGENCY	NOT RATED	M-CRIL	NOT RATED	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	14,566	9,200	9,000						
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 THE ORGANISATION					SPANDANA SPOHOORTY INNOVATIVE FINANCIAL SERVICES LIMITED (SPANDANA)				
CEO					MS. PADMAJA REDDY				
LEGAL FORM					NBFC				
DELIVERY MODEL					GRAMEEN				
COMMENCEMENT YEAR					1998				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
ANDRA PRADESH / 39 / ADILABAD, ANANTHAPUR, CHITTOR, KARIM NAGAR, KHAMMAM, MEDAK, NALGONDA, NIZAMABAD, RANGAREDDY, VIJAYANAGARAM, WARANGAL, BINDHAR, CHITRADURGA, RAICHUR, NANDED.					SOURCE OF FUNDS (INR)				
					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 RATING				
					GRADE	NOT RATED	NOT RATED	MR2	
					AGENCY	NOT RATED	NOT RATED	CRISIL	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
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		

NAME OF THE ORGANISATION		STAR MICROFIN SERVICE SOCIETY					
CEO MR. S.C HASSAIN		ADDRESS					
LEGAL FORM SOCIETY		17-178-17/1, BESIDE TELEPHONE EXCHANGE, VELGODE (K)- 518533, KURNOOL DISTRICT, AP					
DELIVERY MODEL GRAMEEN		CONTACT No.- 08517- 235072, 235756, 235121					
COMMENCEMENT YEAR 1997		EMAIL- STARMICROFIN@REDIFFMAIL.COM WEBSITE- WWW.SATARMICROFIN.COM					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
ANDRA PRADESH /2/ ANANTAPUR		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	26,044,000	10,584,739	9,626,765		
		BORROWINGS	202,050,000	97,784,261	26,577,381		
		INSTITUTIONAL RATING					
		GRADE	NOT RATED	NOT RATED	NOT RATED		
		AGENCY	NOT RATED	NOT RATED	NOT RATED		
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	31,389	13,430	10,715				
SC/ST CLIENTS	8,975	3,223	2,035	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 ORGANISATION		THE PAYAKARAOPTA WOMEN'S MUTUALLY AIDED COOPERATIVE THRIFT AND CREDIT SOCIETY LTD.					
CEO MR. P.V RAVIKUMAR		ADDRESS					
LEGAL FORM MACs		SIVA SURYA APARTMENTS, GROUND FLOOR, MAIN ROAD, PAYAKARAOPETA, VISHAKHAPATNAM, A.P-531126					
DELIVERY MODEL JLG, INDIVIDUAL LENDING		CONTACT No.- 08854- 256117					
COMMENCEMENT YEAR 1997		EMAIL- PWMACS@YAHOO.COM WEBSITE- WWW.PWMACS.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
ANDRA PRADESH /2		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	2,463,730	1,351,801	837,457		
		BORROWINGS	84,952,971	27,624,085	13,510,521		
		INSTITUTIONAL RATING					
		GRADE	NOT RATED	ALPHA MINUS	MFR4		
		AGENCY	NOT RATED	M-CRIL	CRISIL		
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	10,650	6,773	5,414				
SC/ST CLIENTS	449	386	218	OPERATING COSTS (%)	5.22	7.10	10.33
LOAN PORTFOLIO (INR)	64,256,223	32,448,511	15,884,212	ANNUALIZED COST TO CREDIT CLIENTS (%)	18.50	18.50	18.50

NAME OF THE ORGANISATION					THIRUMALAI CHARITY TRUST (TCT)				
CEO					MS. BHOOMA PARTHASARATHY				
LEGAL FORM					SOCIETY				
DELIVERY MODEL					SHG				
COMMENCEMENT YEAR					1994				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
TAMILNADU / 1					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	2,100,000	3,692,000	2,788,000	
					BORROWINGS	153,285,986	125,784,368	80,542,283	
					INSTITUTIONAL RATING				
					GRADE	NOT RATED	NOT RATED	NOT RATED	
					AGENCY	NOT RATED	NOT RATED	NOT RATED	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
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		

NAME OF THE ORGANISATION					UJJIVAN FINANCIAL SERVICES PVT. LTD.				
CEO					MR. SAMIT GHOSH				
LEGAL FORM					NBFC				
DELIVERY MODEL					GRAMEEN				
COMMENCEMENT YEAR					2005				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR	2007	2006	2005	
KARNATAKA / 1 WEST BENGAL / 1 DELHI / 1					SOURCE OF FUNDS (INR)				
					NET OWNED FUNDS	32,862,362	21,148,579	NOT APPLICABLE	
					BORROWINGS	61,565,287	00	NOT APPLICABLE	
					INSTITUTIONAL RATING				
					GRADE	NOT RATED	NOT RATED	NOT APPLICABLE	
					AGENCY	NOT RATED	NOT RATED	NOT APPLICABLE	
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY					
CLIENT OUTREACH	22,220	1,161	NOT APPLICABLE						
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT APPLICABLE	OPERATING COSTS (%)	63.16	663.33	NOT APPLICABLE		
LOAN PORTFOLIO (INR)	84,299,459	2,084,906	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	24	24	NOT APPLICABLE		

NAME OF THE ORGANISATION WELFARE SERVICES ERNAKULAM							
CEO FR. PAUL MOONJELLY		ADDRESS					
LEGAL FORM SOCIETY		PONNURUNNI, VYTTILA					
DELIVERY MODEL SHG		PO., KOCHI- 682019 KERALA					
COMMENCEMENT YEAR 2000		EMAIL- WSE@VSNL.COM					
		WEBSITE- WWW.WELFARESERVICES.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005		
KERALA / 4		SOURCE OF FUNDS (INR)					
		NET OWNED FUNDS	7969770	5639000	2574000		
		BORROWINGS	28000000	10000000	10000000		
		INSTITUTIONAL RATING					
		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 EFFICIENCY			
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 THE ORGANISATION					ARMAN LEASE & FINANCE LTD.			
CEO					MR. JAYENDRA PATEL			
LEGAL FORM					NBFC			
DELIVERY MODEL					INDIVIDUAL LENDING			
COMMENCEMENT YEAR					2005			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					YEAR			
					2007			
					2006			
					2005			
GUJARAT /3					SOURCE OF FUNDS (INR)			
					NET OWNED FUNDS			
					59,691,198			
					54,669,829			
					51,065,093			
					BORROWINGS			
					86,678,389			
					72,735,557			
					17,316,762			
					INSTITUTIONAL RATING			
					GRADE			
					ALFA			
					ALFA MINUS			
					NOT RATED			
					AGENCY			
					M-CRIL			
					M-CRIL			
					NOT RATED			
YEAR					2007			
					2006			
					2005			
CLIENT OUTREACH					3,770			
					3,328			
					3,201			
SC/ST CLIENTS					182			
					163			
					145			
LOAN PORTFOLIO (INR)					178,606,842			
					92,333,152			
					72,294,566			
					OPERATIONAL EFFICIENCY			
					OPERATING COSTS (%)			
					11.76			
					13.02			
					12.06			
					ANNUALIZED COST TO CREDIT CLIENTS (%)			
					19.50			
					19			
					21			

NAME OF THE ORGANISATION					BHORUKA CHARITABLE TRUST			
CEO					MR. AJAY KUMAR SINGH			
LEGAL FORM					TRUST			
DELIVERY MODEL					SHG			
COMMENCEMENT YEAR					2004			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS					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 RATING			
					GRADE			
					NOT RATED			
					NOT RATED			
					NOT RATED			
					AGENCY			
					NOT RATED			
					NOT RATED			
					NOT RATED			
YEAR					2007			
					2006			
					2005			
CLIENT OUTREACH					10,252			
					6,960			
					4,872			
SC/ST CLIENTS					1317			
					972			
					690			
LOAN PORTFOLIO (INR)					4,295,236			
					5,794,729			
					2,100,000			
					OPERATIONAL EFFICIENCY			
					OPERATING COSTS (%)			
					20			
					8.50			
					8.50			
					ANNUALIZED COST TO CREDIT CLIENTS (%)			
					22.8			
					22.8			
					22.8			

NAME OF THE ORGANISATION GRAM SWARAJ SEVA TRUST							
CEO MR. S.P MANKAR		ADDRESS					
LEGAL FORM SOCIETY		PO: MANOHARDHAM,DATTAPUR, TAH & DIST: WARDHA					
DELIVERY MODEL SHG, JLG		MAHARASHTRA- 442001					
COMMENCEMENT YEAR 2000		CONTACT NO.- 07152- 240814, 9850308809					
		E MAIL- GSSTD_WDA@SANCHARNET.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
MAHARASHTRA / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	2,610,960	2,610,800	2,912,664
				BORROWINGS	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	208	155	168	OPERATING COSTS (%)	23	31	28
SC/ST CLIENTS	32	23	28	ANNUALIZED COST TO CREDIT CLIENTS (%)	24	24	24
LOAN PORTFOLIO (INR)	1,165,404	1,057,601	897,000				

NAME OF THE ORGANISATION GRAMIN VIKAS MANDAL							
CEO MR. GAIKWAD TUKARAM KISANRAO		ADDRESS					
LEGAL FORM SOCIETY		A/P BANSAROLA, TQ. KAIJ, DIST. BEED MAHARASHTRA					
DELIVERY MODEL SHG		CONTACT NO.-02446-247764					
COMMENCEMENT YEAR 2003		E MAIL- BHR_GVMAMBA@SANCHARNET.IN					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
MAHARASHTRA / 1				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	0	0	0
				BORROWINGS	3,691,000	1,219,000	200,000
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	882	867	748	OPERATING COSTS (%)	3.12	5.20	6
SC/ST CLIENTS	401	394	388	ANNUALIZED COST TO CREDIT CLIENTS (%)	34.20	34.20	34.20
LOAN PORTFOLIO (INR)	3,691,000	1,219,000	200,000				

NAME OF THE ORGANISATION HINDUSTHAN CO-OPERATIVE CREDIT SOCIETY LTD.							
CEO MR. ANIL LAXMANRAO JADHAV		ADDRESS					
LEGAL FORM CO-OPERATIVE		HINDUSTHAN BHAVAN, AMBEDKAR NAGAR, KURLA- ANDHERI ROAD, JARIMARI, KURLA (WEST), MUMBAI- 400072					
DELIVERY MODEL JLG, INDIVIDUAL LENDING		CONTACT No.- 9223362212, 9820002549					
COMMENCEMENT YEAR 2005		E MAIL- ANILJADHAV01@YAHOO.CO.IN					
		WEBSITE- WWW.HINDUSTHAN.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
MAHARASHTRA / 3				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	31,741,392	17,191,541	15,228,720
				BORROWINGS	113,474,126	29,530,918	30,379,518
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
AGENCY	NOT RATED	NOT RATED	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
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	ANNUALIZED COST TO CREDIT CLIENTS (%)	18	18	15

NAME OF THE ORGANISATION INDIAN INSTITUTE FOR RURAL DEVELOPMENT (IIRD)							
CEO MR. PRAMOD KUMAR PALIWAL		ADDRESS					
LEGAL FORM SOCIETY		GAJ PATH, OPP. FUNKINDOM, MANSAROVAR, JAIPUR, RAJASTHAN – 302020.					
DELIVERY MODEL JLG		CONTACT No.- 0141- 2396974					
COMMENCEMENT YEAR 2007		EMAIL- IIRD@IIRDINDIA.ORG					
		WEBSITE- WWW.IIRDINDIA.ORG					
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
RAJASTHAN / 1 / JHALAWAR				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	5,000,000	NOT APPLICABLE	NOT APPLICABLE
				BORROWINGS	5,000,000	NOT APPLICABLE	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT KNOWN	NOT RATED
AGENCY	NOT RATED	M-CRIL	NOT RATED				
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	773	NOT APPLICABLE	NOT APPLICABLE				
SC/ST CLIENTS	287	NOT APPLICABLE	NOT APPLICABLE	OPERATING COSTS (%)	7	NOT APPLICABLE	NOT APPLICABLE
LOAN PORTFOLIO (INR)	5,809,785	NOT APPLICABLE	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	25.70	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION				SAKHI SAMUDAYA KOSH			
CEO				MR. CHETANAND M RAUT			
LEGAL FORM				SECTION 25 COMPANY			
DELIVERY MODEL				SHG			
COMMENCEMENT YEAR				2006			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
MAHARASHTRA / 5 / NANDED				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	6258261	3617636	NOT APPLICABLE
				BORROWINGS	12500000	0	NOT APPLICABLE
				INSTITUTIONAL RATING			
				GRADE	NOT DISCLOSED	NOT RATED	NOT RATED
				AGENCY	CRISIL	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
CLIENT OUTREACH	3,072	558	NOT APPLICABLE				
SC/ST CLIENTS	NOT AVAILABLE	NOT AVAILABLE	NOT APPLICABLE	OPERATING COSTS (%)	42.15	40.80	NOT APPLICABLE
LOAN PORTFOLIO (INR)	14,000,000	3,500,000	NOT APPLICABLE	ANNUALIZED COST TO CREDIT CLIENTS (%)	20	20	NOT APPLICABLE

NAME OF THE ORGANISATION				SHRI MAHILA SEWA SAHAKARI BANK LTD. (SEWA BANK)			
CEO				MS. JAYASHREE VYAS			
LEGAL FORM				CO-OPERATIVE			
DELIVERY MODEL				INDIVIDUAL LENDING			
COMMENCEMENT YEAR				1974			
STATE /DISTRICTS /NAME OF POOREST DISTRICTS				YEAR	2007	2006	2005
GUJARAT / 5 / SABARKANTHA				SOURCE OF FUNDS (INR)			
				NET OWNED FUNDS	65,172,000	56,864,000	48,444,000
				BORROWINGS	17,450,000	0	0
				INSTITUTIONAL RATING			
				GRADE	NOT RATED	NOT RATED	NOT RATED
				AGENCY	NOT RATED	NOT RATED	NOT RATED
YEAR	2007	2006	2005	OPERATIONAL EFFICIENCY			
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	ANNUALIZED COST TO CREDIT CLIENTS (%)	17	17	17

NAME OF THE ORGANISATION Swadhaar Finaccess						
CEO Ms. Veena Mankar		ADDRESS				
LEGAL FORM Section 25 Company		ABOVE MAHARASHTRA SHRMIK SENA, OPP. BLDG. No. 35, KHERNAGAR, BANDRA (E), MUMBAI- 400 051				
DELIVERY MODEL JLG		CONTACT NO.- 022- 26471410/11				
COMMENCEMENT YEAR 2006		E MAIL- HO@SWADHAAR.ORG				
		WEBSITE- WWW.SWADHAAR.ORG				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005	
MAHARASHTRA / 3		SOURCE OF FUNDS (INR)				
		NET OWNED FUNDS	1,982,239	NOT APPLICABLE	NOT APPLICABLE	
		BORROWINGS	2,543,125	NOT APPLICABLE		
		INSTITUTIONAL RATING				
		GRADE	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
		AGENCY	NOT RATED	NOT APPLICABLE	NOT APPLICABLE	
YEAR	2007	2006	2005			
CLIENT OUTREACH	1,125	NOT APPLICABLE	NOT APPLICABLE			
SC/ST CLIENTS	NOT AVAILABLE	NOT APPLICABLE	NOT APPLICABLE			
LOAN PORTFOLIO (INR)	4,326,843	NOT APPLICABLE	NOT APPLICABLE			
		OPERATIONAL EFFICIENCY				
			OPERATING COSTS (%)	203	NOT APPLICABLE	NOT APPLICABLE
			ANNUALIZED COST TO CREDIT CLIENTS (%)	35.8	NOT APPLICABLE	NOT APPLICABLE

NAME OF THE ORGANISATION WATERSHED ORGANIZATION TRUST (WOTR)						
CEO MR. CRISPINO LOBAO		ADDRESS				
LEGAL FORM SOCIETY		'PARYAVARAN', BEHIND MARKET YARD, AHMEDNAGAR-414001				
DELIVERY MODEL SHG		CONTACT NO.- 0241- 2450188, 2451311				
COMMENCEMENT YEAR 1998		E MAIL- INFO@WOTR.ORG				
		WEBSITE- WWW.WOTR.ORG				
STATE /DISTRICTS /NAME OF POOREST DISTRICTS		YEAR	2007	2006	2005	
MAHARASHTRA / 20 / AHMEDNAGAR, AMRAVATI, AURANGABAD, CHANDRAPUR, DHULE, NANDURBAD, YEOTMAL		SOURCE OF FUNDS (INR)				
		NET OWNED FUNDS	45,000,000	32,500,000	27,500,000	
		BORROWINGS	00	00	00	
		INSTITUTIONAL RATING				
		GRADE	NOT RATED	NOT RATED	NOT RATED	
		AGENCY	NOT RATED	NOT RATED	NOT RATED	
YEAR	2007	2006	2005			
CLIENT OUTREACH	17,086	11,649	10,267			
SC/ST CLIENTS	11,622	9,712	7,982			
LOAN PORTFOLIO (INR)	36,343,408	21,506,685	18,545,807			
		OPERATIONAL EFFICIENCY				
			OPERATING COSTS (%)	24	26	30
			ANNUALIZED COST TO CREDIT CLIENTS (%)	21	21	26

ANNEXURE 3

LIST OF 200 POOREST DISTRICTS IN INDIA UNDER NREGA

Sl. No.	STATE NAME	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 Pradesh	Upper Subansiri
15	Assam	Bongaigaon
16		Dhemaji
17		Goalpara
18		Karbi Anglong
19		Kokrajhar
20		Lakhimpur
21		North Cachar Hills
22	Bihar	Araria
23		Auranagabad
24		Bhojpur
25		Darbhanga
26		Gaya
27		Jamui
28		Jehanabad
29		Kaimur (Bhabua)
30		Katihar
31		Kishanganj

Sl. 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

Sl. No.	STATE NAME	DISTRICT NAME
63		Sirsa
64	Himachal Pradesh	Chamba
65		Sirmaur
66	Jammu & Kashmir	Doda
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

Sl. No.	STATE NAME	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. No.	STATE NAME	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. No.	STATE NAME	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

ANNEXURE 4

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.

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

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

ANNEXURE 5



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
A	Client outreach (Number)			
B	No. of clients Below Poverty Line (BPL) within (A) above			
C	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)			
H	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.

ANNEXURE 6

SA-DHAN PUBLICATIONS

Sl. No	Titles of Publications	Year of Publication	Contributions(Rs.)	
			Members	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 Paper 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 Paper 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 Reports

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 Reports

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		

ANNEXURE 7

GLOSSARY OF TERMS

CDFI	Community Development Financial Institution
Co-Op	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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