

**MEMBERSHIP APPLICATION FORM**

**Sa-Dhan**

**A 1 – 248, 3rd Floor, Safdarjung Enclave**

**New Delhi – 110 029**

Tel: 011- 47174400, Fax: 011 47174405

e-mail: [mservices@sa-dhan.org](mailto:mservices@sa-dhan.org)

Website: [www.sa-dhan.net](http://www.sa-dhan.org)

**NEW Membership Application Form**

|  |
| --- |
| We wish to become a Member of Sa-Dhan |

**Organisation Name:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Address**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**City/Town:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, **District:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**State:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_PinCode: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Phone:** (STD code) \_\_\_\_\_\_\_\_\_\_\_\_\_ (no.) 1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ II. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Fax:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Mobile \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Email:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Website**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Name of the Chief Executive:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Organisation is registered under (Act)** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***Registration No.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ dated*** \_\_\_\_/\_\_\_\_/\_\_\_\_\_\_

*(E.g. Society Registration Act, 1860, No. – P-23456 dated. ……./……..../… ....)*

|  |
| --- |
| **How did you know about Sa-Dhan?** |

##### Attended Conference/Workshop/Trainings organised by Sa-Dhan.

1. Met Sa-Dhan representative(s) at conference / workshop / training programme not organized by Sa-Dhan
2. Sa-Dhan representative visited your organisation.
3. Website of Sa-Dhan.
4. Any Other (please specify):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***Note: Select which ever section suits your organization type.***

|  |
| --- |
| **Section 1: Micro Finance Service providers** |

***Type of Service (Microfinance Service Providers)***

1. **Year in which Microfinance activities started \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
2. **Legal Form:** Society / Trust / Sec. 8 Com / Cooperative / NBFC /NBFC – MFI / Bank / LAB / Pvt Ltd. Company/ Any Other (Please specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. **Nature of work:** Self Help Promoting Institution/Micro Finance Institution / Capacity Building/Bulk lender (Debt/Equity investor)/ Research/Consultancy / Livelihood Promoting Institution / Rating / Financial Advisory / Legal Accounting / Network / A ssociation / Any Other (Please specify)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. **Geographical area of operation**:

State (s) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

District(s) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **Microfinance services being provided by organisation**

Savings mobilisation / Credit / Insurance /Other (Please specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. BC/BF of any bank \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Please specify)
2. **Number of members/customers presently covered under microfinance activity** (nos:) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ within which the number of women (nos:) \_\_\_\_\_\_\_\_\_\_\_\_
3. **How many members/customers are covered under BC/BF operation \_\_\_\_\_\_\_\_\_\_\_** within which the number of women (nos:) \_\_\_\_\_\_\_\_\_\_\_\_
4. **Operating model:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(eg. SHG, JLG, individual)
5. **Loan portfolio outstanding (as of date: \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** of which managed portfolio \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (please indicate the amount with the name of the bank)
6. **Organisation’s total number of personnel:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Within the total, number of personnel working in MF program: \_\_\_\_\_\_\_\_\_**

1. **For the financial year ended March :**

Total Amount of funds available for MF: Rs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Annual expenditure on MF activities: Rs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **Other major activities of the organization:**

|  |  |  |  |
| --- | --- | --- | --- |
| Livelihood Support |  | Entrepreneurship Development |  |
| Old Age Support |  | Marketing |  |
| Health |  | Education |  |
| Natural Resource |  | Management |  |
| Legal support |  | Human rights |  |
| Agriculture |  | Local governance |  |
| Any other (Please Specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | |

1. **Collaborations / Linkages with other institutions like donors, banks, Block level government, other government departments, Development Institutions, NGOs, or Networks**.

Name of the Collaborator Description of the collaboration/linkage

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |
| --- |
| **Section 2: Microfinance-related support service providers** |

1. **Year in which Microfinance related support services started \_\_\_\_\_\_\_\_\_**
2. **Legal Form:** Society / Trust / Sec. 8 Com / Cooperative / NBFC / Bank / LAB / Company / Any Other (Please specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. **Nature of work:** Self Help Promoting Institution / Micro Finance Institution / Capacity Building / Bulk lender (Debt/Equity investor) / Research / Consultancy / Livelihood Promoting Institution / Rating / Financial Advisory / Legal Accounting / Network/Association / Business Correspondence / Any Other (Please specify)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. **Type of service provided\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
5. **Institutional Expertise\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
6. **Geographical area of operation**:

State (s) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

District(s) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **Microfinance support services provided (List the services) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
2. **No. of MFIs / NGOs /Banks / etc being provided services \_\_\_\_\_\_\_\_\_\_\_\_**
3. **No. of Beneficiaries (Direct/Indirect): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** (In case of indirect beneficiaries, please specify)
4. **No. of staff\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
5. **Collaborations\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**
6. **Financial Details as on 31 March :**
7. Amount generated from services Rs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
8. Grants Rs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
9. Others income \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
10. Total Funds Rs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
11. Expenses \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Section 3: Applicable Annual Membership Fee**

Please tick against the applicable annual membership fee after approval of your membership:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sa-Dhan Membership Fee Structure** | | **GST 18%** | **Total** |
| **Processing Fee : (One time)** | 10,000 | 1800 | 11,800 |
| **Annual Membership Fee: (Annually)** | **FOR MFIs** | **GST 18%** | **Total** |
| Outstanding Total Gross Loan Portfolio  (including managed portfolio)  as on 31 March | Annual Membership Fee |  |  |
| < Rs. 10 crore | 26,400 | 4752 | 31,152 |
| ≥ 10 crore to < 50 crore | 46,750 | 8415 | 55,165 |
| ≥ 50 crore to < 100 crore | 93,500 | 16830 | 1,10,330 |
| ≥ 100 crore to < 250 crore | 1,33,100 | 23958 | 1,57,058 |
| ≥ 250 crore to < 500 crore | 2,06,400 | 37,152 | 2,43,552 |
| ≥ 500 crore to < 750 crore | 3,16,800 | 57,024 | 3,73,824 |
| ≥ 750 crore to < 1000 crore | 4,20,000 | 75,600 | 4,95,600 |
| ≥ 1000 crore to < 1500 crore | 6,00,000 | 1,08,000 | 7,08,000 |
| ≥ 1500 crore to < 2000 crore | 6,60,000 | 1,18,800 | 7,78,800 |
| ≥ 2000 crore to < 3000 crore | 8,12,500 | 1,46,250 | 9,58,750 |
| > 3000 | 10,00,000 | 1,80,000 | 11,80,000 |
| **Annual Membership Fee: (Annually)** | **FOR NON MFIs** | **GST 18%** | **Total** |
| Self Help Promoting Institutions (SHPI) / Farmer Producer Organization (FPO) | 15,000 | 2700 | 17,700 |
| Facilitation Institutions - Capacity Building Providers / Training Institutions / Research Institutions | 60,000 | 10800 | 70,800 |
| Credit Bureau | 1,00,000 | 18000 | 1,18,000 |
| Rating Agencies | 75,000 | 13500 | 88,500 |
| Technical service providers / Fintech Companies | 1,00,000 | 18000 | 1,18,000 |
| Insurance Companies | 1,00,000 | 18000 | 1,18,000 |
| Third-party Non-Financial Products | 1,00,000 | 18000 | 1,18,000 |
| Banks / SFB / Investors / Lenders | 3,00,000 | 54000 | 3,54,000 |
| **Annual Membership Fee: (Annually)** | **Business Correspondent (BC)** | |  |
| 0 crore to < 50 crore | 50,000 | 9,000 | 59,000 |
| ≥ 50 crore to < 250 crore | 1,00,000 | 18,000 | 1,18,000 |
| ≥ 250 crore to < 500 crore | 1,50,000 | 27,000 | 1,77,000 |
| ≥ 500 crore to < 1000 crore | 2,00,000 | 36,000 | 2,36,000 |
| > 1000 | 3,00,000 | 54,000 | 3,54,000 |

**Corpus Contribution:**

A new member while joining the Association will be asked for a one-time contribution from the members to Corpus fund being built up for Sa-Dhan interventions. The Corpus contribution from members would help build the long term sustainability of the association.

The required contribution is on the basis of slab rate for MFIs,

|  |  |
| --- | --- |
| **Corpus Contribution (One time)** | **FOR MFIs** |
| Outstanding Total Gross Loan Portfolio (including managed portfolio)as on 31 March | |
| < Rs. 5 crore | 25,000 |
| ≥ 5 crore to < 50 crore | 50,000 |
| ≥ 50 crore to < 100 crore | 100,000 |
| ≥ 100 crore to < 200 crore | 200,000 |
| ≥ 200 crore to < 300 crore | 300,000 |
| ≥ 300 crore to < 400 crore | 400,000 |
| ≥ 400 crore to < 500 crore | 500,000 |
| >500 crore | For every subsequent Rs. 100 crore will correspond to an increase in corpus contribution by Rs. 100,000 |
| Above 1000 crore | 1,000,000 |
| **Corpus**  **(One-time Contribution)** | **FOR NON MFIs** |
| Others | 25,000 |
| Banks / Investors / BC | 85,000 |

|  |  |
| --- | --- |
| **Sa-Dhan SRO & Capacity Building contribution structure: (For NBFC-MFI, Annually)** | |
| Gross Loan Portfolio | Contribution |
| < Rs. 10 crore | 11000 |
| ≥ 10 crore to < 50 crore | 22000 |
| ≥ 50 crore to < 100 crore | 38500 |
| ≥ 100 crore to < 250 crore | 55000 |
| ≥ 250 crore to < 500 crore | 82500 |
| ≥ 500 crore to < 750 crore | 110000 |
| ≥ 750 crore to < 1000 crore | 165000 |
| >1000 crore | 330000 |

***Note: Membership fee & Corpus contribution will be submitted after the approval of membership by the Sa-Dhan Board.***

|  |
| --- |
| Declaration from the Applicant |

1. I hereby certify that the information furnished in the application form is true to the best of my knowledge. On behalf of our organization, I am authorized to and hereby apply for the **Membership** of Sa-Dhan. We understand and agree to abide by the rules (subject to change from time to time) and regulations of Sa-Dhan. **We agree to pay the annual membership fee as applicable and the one time Corpus contribution as applicable, which is non-refundable (after approval of membership).**
2. **Compliance of reporting:** I hereby declare that our organization will comply with the reporting requirements of Sa-Dhan pertaining to financial performance standards, Code of Conduct, Social Performance, and any other information/data sought by Sa-Dhan from time to time.
3. I hereby declare that our organization is a law-abiding organization and no defraud cases are ever lodged against us.
4. I hereby declare that none of our present board members are facing any criminal cases/inquiry or involved in any illegal act
5. I hereby declare that our organization is not blacklisted or defaulted wilfully with any of the apex financial institutions/ government agencies such as NABARD, RMK, SIDBI etc, banks, and other lending institutions to MFIs
6. I hereby declare that our organization will actively follow/promote/encourage/ display in all the offices adherence to Sa-Dhan standards and Code of Conduct (For details of Code of Conduct and standards please visit our website [www.sa-dhan.net](http://www.sa-dhan.net))
7. The particulars furnished above in the declaration by me on behalf of my organization are true and correct to the belief of my knowledge and I have not concealed or distorted any facts.

**I am aware that if any discrepancies are found in the above-provided information by the organization at any later stage, the membership of the organization would be immediately suspended and a due inquiry process will be initiated by Sa-Dhan**

|  |
| --- |
| **Representation** |

We nominate Mr./Ms.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ working with us as (designation) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as an ‘Empowered Representative’, who will participate in the meetings and other network business of Sa-Dhan on behalf of our organization

*Signature of the Authorised official & Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

*Name & Designation of Authorised Official \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

*Email ID: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

Seal of the organization

*Mobile No.: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

|  |
| --- |
| Note for the Applicant |

**Please enclose the following with the application form** (Please tick against whatever has been attached)

a) Copy of the Registration Certificate of organization ----------------------

b) List of Members of Trustees/Executive Committee -------------------------

c) Copy of the Byelaws (MoA/AoA) of the organization --------------------

d) Latest Annual Report ------------------------------------------------------------------

e) Audited Financial Statements (with disclosures) of the last three financial years.

f) Income Tax (IT) returns ---------------------------------------------------------------

g) Returns to registrars of societies -------------------------------------------------

h) [Board Resolution passing the Sa-Dhan Code of Conduct](https://www.sa-dhan.net/wp-content/uploads/2023/06/FINAL-Industry-Code-of-Conduct-CoC-4th-Edition.pdf) --------------

i) An undertaking to serve low-income households. ---------------------------

j) A formal letter on the letterhead (with the signature of the CEO) declaring that the applicant institution has not been blacklisted by

any institution and has not been convicted by the law of the land.

j) Copy of GST Certificate & PAN Card \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*Sa-Dhan will review the application and if required, we may ask for additional information/documents/verification prior to the approval of the membership. The award of membership is at the sole discretion of Sa-Dhan. The Board of Sa-Dhan approves membership.*

Please send the fully filled application form along with the required documents (in hard form) to:

**Member Affairs**

**Sa-Dhan,**

**A 1 - 248, 3rd floor, Safdarjung Enclave**

**New Delhi - 110029 (India).**

**Tel: +91 – 11 – 47174400 Fax: +91– 11 - 47174405**

**Email:** [mservices@sa-dhan.org](mailto:mservices@sa-dhan.org)

**Website:** [www.sa-dhan.net](http://www.sa-dhan.net)