



MEMBERSHIP INFORMATION BROCHURE

Sa-Dhan

A 1 - 248, 3rd Floor, Safdarjung Enclave

New Delhi - 110029 (India).

Tel: 011- 47174400, Fax: 011 47174405

E-MAIL: mervices@sa-dhan.org

Website: www.sa-dhan.net

1. Mission Statement

To promote and foster inclusive impact finance institutions to support low income households, particularly women, to achieve stable livelihoods, improve their social and financial wellbeing and quality of life and fulfil Sustainable Development Goals.

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

2. Core Objectives

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

3. Three Pronged Approach to build the sector

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

4. Membership in Sa-Dhan

1. Who can be a member of Sa-Dhan

All Impact Finance institutions impacting the lives of the poor section of society can become members of Sa-Dhan. These include the following:

- A. **Micro Credit Institutions:** Microfinance Institutions that directly provide microfinance services to the poor. They include NBFC-MFIs, Other MFIs registered under Section 8 of the Companies Act, Societies, cooperatives or any other legal form. Also, all types of micro lenders such as Commercial Banks, Small Finance Banks, Regional Rural Banks, etc
- B. **Lenders:** Funders to microfinance institutions such as DFIs, Banks, Financial Institutions, NBFCs, Investors etc.
- C. **Enablers:** Capacity Building Organisations (CBOs), self-help group promoting institutions (SHPIs), Producer Organisation Promoting institutions, Technical Service Providers (TSPs), fintechs, Insurance Companies, Development Support Institutions, Business correspondents, Formal Networks/Channels supporting impact institutions
- D. **Impact Institutions:** All such institutions from within the country or abroad, who work for impact development in India. They include DFIs, institutions working on climate change, Sustainable Development Goals, ESG etc

2. Eligibility Criteria for Membership

- a. Any organization working for the community development
- b. Those involved in the development of poor sections of the society / low-income households
- c. Involved in impact activities linked to the bottom of the pyramid such as climate-related issues, SDGs, ESGs etc
- d. Should be registered and regulated by any of the formal legal systems in the country
- e. Institutions from abroad should have been working in India for over 2 years and have been adhering to the laws of the land

- f. The financial intermediary institutions should have been actively involved in various financial services for at least 2 years, which could be reduced under the exceptional clause.
- g. Institutions engaged in mobilizing savings or lending directly to low-income households should have at least 5,000 such clients under their fold. A relaxation for the numbers could be considered
- h. Members shall comply with all norms of reporting and standards that the Association might recommend from time to time.
- i. All members shall adhere to Sa-Dhan's Code of Conduct or any other directions / advisories issued from time to time.

3. Members' Privileges

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

4. Benefits of becoming member of Sa-Dhan

- The sectoral policy advocacy with Government of India, State Governments, RBI, NABARD, SIDBI, MUDRA and any other authorities concerned to the same
- The issues of the members are escalated to appropriate authorities and they are given handholding support
- Arrange to bring lenders and borrowers at institutional level for getting funding support
- Can be part of delegations to various authorities
- Be part of development projects being initiated by Sa-Dhan & key donors/technical experts across multiple functions i.e. affordable housing, renewable energy, technology enhancement, financial literacy, climate financing and other SDG goals

- Crisis management support & relief during political, climatic, and regional emergencies
- As members of SRO, they get access to funding support from lenders who have such a clause.
- As SRO members, they also get Sa-Dhan advisories, guidance notes & other associated benefits.
- They get access to the analytical reports and other publications from Sa-Dhan
- Get capacity-building support through training programs, webinars, seminars, conferences, conclaves, etc
- Be part of knowledge sharing of best practices, sectoral research, and industry standards
- Get a role in the governance of Sa-Dhan by being part of the Board, Committees, and Annual General Body
- For specified members, they can publicize being part of the Sa-Dhan SRO (Self Regulatory Organization) as required by RBI and avail of compliance & supervision checks under the most recent regulatory framework.

5. Renewal of Membership

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

4. Governing Board

Chairperson : Mr. H P Singh, CMD, Satin Creditcare Network Limited

Co-chairperson : Ms. Jayshree Vyas, MD, SEWA Bank

Co-chairperson : Mr K Paul Thomas, MD & CEO, ESAF Small Finance Bank

Treasurer : Mr. Sadaf Sayeed, Mr Sadaf Sayeed, CEO, Muthoot Microfin

Members:

Mr Anup Singh, MD, Sonata Finance Private Limited

Mr. Sarat Ch. Das, MD, Grameen Development & Finance P Ltd.

Dr. L. H. Manjunath, ED, SKDRDP

Mr. Royston Braganza, CEO, Grameen Capital India Ltd.

Ms Arpita Pal Agrawal, Dia Vikas Capital Private Limited

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

CGM, NABARD (MCID), Mumbai (Observer member)

Mr U S Paliwal ED (Retired), RBI, (Observer member)

Mr J K Mohapatra IAS (Retd.), Secretary Ministry of Rural Development, Gol,
(Observer member)