

QUESTIONNAIRE FOR SEWA BANK'S URBAN BORROWER

1) Name	3) Address
2) Age	

➤ Please put Please specify if other.

4) Religion	
A	Hindu
B	Muslim
C	Other

5) Caste		6) Marital Status		7) Educational Attainment	
A	General	A	Unmarried	A	Uneducated
B	SC/ST	B	Married	B	Primary 1-7
C	OBC	C	Divorced	C	Secondary 8-10
D	Does not know	D	Deserted	D	Higher Secondary 11-12
E	Any other	E	Widowed	E	College 1-3 years
				F	Post Graduate
				G	Technical Training
				H	Literacy Programme
				I	Other

8) Family Members					9) Economic Activities		10) Earnings (₹ p/a)	
A	Self							
B	Spouse							
C	Children	b	g	1				
				2				
				3				
				4				
				5				
D	Father/father-in-law							
E	Mother/mother-in-law							
F	Any other							
G	Total							

➤ Please put Please specify if other.

Questions	Self	Spouse	Self & Spouse	Self & Other	Other	No Response
11) Who took the decision to take the last loan?						
12) Who took the decision as to how to use the loan?						
13) Who took the decision what to do with profit?						

14) Do you have personal savings? Please Please specify if other

Yes No

(a) If yes in (Q.14), which type of saving do you have?

Type of Saving		<input checked="" type="checkbox"/>	Amount (Rs.)
A	Money at home		
B	Savings & Credit group		
C	Vishi		
D	Chit funded group		
E	Private company		
F	Post office savings		
G	Savings Certificate, NSC		
H	Stocks & Bonds		
I			

(b) If no in (Q.14), do you know about the saving schemes of SEWA?

Yes No

(15) If yes in (Q.14 b), what was the source of information?

Source		<input checked="" type="checkbox"/>
A	Your banksathi	
B	Hand holder	
C	Your banksathi & hand holder	
D	SEWA bank	
E		

(a) If yes in (Q.14 b), which type of saving account do you have in SEWA?

Type of Saving		<input checked="" type="checkbox"/>	Amount (Rs.)
A	Recurring account		
B	Saving account		
C	Jivan Asha		
D	Chinta Nivaran Yojana		
E	Mangal Prasang Yojana		
F	Ghar Fund Yojana		
G	Kishori Gold Yojana		
H	Fixed deposit		
I	Pension scheme		
J			

(b) If no in (Q.14 b), why?

Reasons		<input checked="" type="checkbox"/>
A	Have you ever asked to your banksathi?	
B	Have you ever asked to your Hand holder?	
C	Have you ever inquired with bank directly?	
D	Are you not interested in opening account with SEWA?	
E		

16) Do you know about the training programme being provided by SEWA?

Yes No

(a) If yes in (Q.16), what was the source of information?

Source		<input checked="" type="checkbox"/>
A	Your banksathi	
B	Hand holder	
C	Your banksathi & hand holder	
D	SEWA bank	
E		

(b) If no in (Q.16), why?

Reasons		<input checked="" type="checkbox"/>
A	Have you ever asked to your banksathi?	
B	Have you ever asked to your Hand holder?	
C	Have you ever inquired with bank directly?	
D	Are you not interested in training with SEWA?	
E		

17) Have you taken any type of training?

Yes No

(a) If yes in (Q.17), which type of training have you taken?

	Type of training	<input checked="" type="checkbox"/>
A	Financial counseling a) Long term training	
	b) Short term training	
B	Business Counseling	
C	Calculation of interest	
D	Amrut zaranu	
E		

(b) If no in (Q.17), why?

	Reasons	<input checked="" type="checkbox"/>
A	Very inconvenient training timings	
B	Closure of one day business is not affordable	
C	You are not interested	
D	Your banksathi provide you proper knowledge	
E	Your hand holder provide you proper knowledge	
F		

18) How you repay your loan installments?

	Way to repay	<input checked="" type="checkbox"/>
A	Through your banksathi	
B	Through your hand holder	
C	Personally go to the bank	

(a) If in (Q.18 C), why?

	Way to repay	<input checked="" type="checkbox"/>
A	Convenient to you	
B	Banksathi/hand holder do not come to you regularly	
C	Banksathi/hand holder is not trustworthy	

19) Please fill up the following details about Unsecured loan.

SR NO	NAME OF PRODUCT	DATE OF RELEASE OF LOAN	PURPOSE	AMOUNT OF LOAN (Rs.)	RATE OF INTEREST %	REPAYMENT TERM	LAST INSTALLMENT PAID (Rs)	OUTSTANDING AMOUNT (Rs)

20) Please fill up the following details about Secured loan.

SR NO	NAME OF PRODUCT	DATE OF RELEASE OF LOAN	PURPOSE	AMOUNT OF LOAN (Rs.)	RATE OF INTEREST %	REPAYMENT TERM	LAST INSTALLMENT PAID (Rs)	OUTSTANDING AMOUNT (Rs)

21) Are there any defaults in payment of interest or loan installment? Please put

Yes No

(a) If yes in (Q.21) why? Give a proper reason.

No	Reasons	<input checked="" type="checkbox"/>	No	Reasons	<input checked="" type="checkbox"/>
1	Illness		13	Expenses in excess of income	
2	Death of family member(s)		14	Expenses of children	
3	Loss of business		15	Not satisfied with bank & its services	
4	Social expenses		16	Heavy debt	
5	Borrow money from non-bankers with high interest rate		17	Paying another loan other than from SEWA	
6	High fluctuation in income				
7	Son/Husband is not earning				
8	Loss in business				
9	Sudden expenses				
10	Loss of job				
11	Educational expenses				
12	Bought a new house				

(b) If no (Q.21) how do you manage to pay your interest or loan installments regularly?

	Reasons	<input checked="" type="checkbox"/>		Reasons	<input checked="" type="checkbox"/>
1	Regular saving		7	Member of all saving schemes of SEWA	
2	All family members are earning		8	Economize their spending	
3	Regular income				
4	Proper knowledge is being provided by banksathi/hand holder				
5	Regularity of banksathi in collection of cash				
6	Pay loan installment first from salary				

Thank you
Vishakha Pandit

QUESTIONNAIRE FOR SEWA BANK'S BANKSATHIS

➤ **INTRODUCTION**

- 1) Name :
- 2) Age:
- 3) Qualification:
- 4) Branch Name:
- 5) Hand holder's Name:
- 6) Experience with SEWA bank:
- 7) Areas of work:

- 8) How many customers have opened loan account on an average during one year?
(Please give numbers for the following year)

2007-08 _____ 2008-09 _____

➤ **PROCEDURAL**

- 9) What are the upper/lower limits for sanctioning any of the following?

Unsecured loan

FIRST TIME LOAN				SECOND TIME LOAN			
No	PRODUCT NAME	MIN Rs	MAX Rs	No	PRODUCT NAME	MIN Rs	MAX Rs
1	Daily Loan Collection			1	Daily Loan Collection		
2	Paki Bhit Loan			2	Paki Bhit Loan		
3	Sanjeevani Loan			3	Sanjeevani Loan		
4	Unsecured Loan			4	Unsecured Loan		
5	Capitalization Urban Loan			5	Capitalization Urban Loan		

Secured loan

FIRST TIME LOAN				SECOND TIME LOAN			
No	PRODUCT NAME	MIN Rs	MAX Rs	No	PRODUCT NAME	MIN Rs	MAX Rs
1	Fixed Deposits			1	Fixed Deposits		
2	NSC loan			2	NSC loan		
3	ODCC Loan			3	ODCC Loan		
4	Equitable Mortgage			4	Equitable Mortgage		

- 10) What are the preconditions for sanctioning the loan for second time to the same borrower? Please put

Unsecured loan / Secured loan

No	PRECONDITIONS	<input checked="" type="checkbox"/>
1	Regularity / Maintenance of saving	
2	Record of previous loan	
3	Customer's relationship with bank	
4	Opinion of banksathi regarding customer	
5	Willingness to repay	
6		
7		
8		
9		

- 11) Which factors you consider to decide the loan amount? (Please give rank).
Please specify if other.

Unsecured loan / Secured loan

FACTORS		RANK <input checked="" type="checkbox"/>										
No		1	2	3	4	5	6	7	8	9	10	11
1	Regularity / Maintenance of saving											
2	Record of previous loan											
3	Repayment capacity of the borrower											
4	Repayment capacity of the family											
5	Condition of the house											
6	Legal ownership of the house											
7	Nature of business income											
8	Household expenses											
9	Link with another saving schemes											
10	Involvement in police cases											
11	Sign of any addiction											

- 12) What is the periodicity for collecting loan installments? Please put

Unsecured loan/ Secured loan

- Daily
 Weekly
 Monthly

➤ **LOAN PRODUCTS**

13) Which products are currently not in use? Please put

Unsecured loan

No	PRODUCT NAME	PUT <input checked="" type="checkbox"/>
1	Daily Loan Collection	
2	Paki Bhit Loan	
3	Sanjeevani Loan	
4	Unsecured Loan	
5	Capitalization Urban Loan	

14) If any of the product is not in use, in (Q.13) please put in following reasons.
(Please specify if other)

Unsecured loan

No	REASONS	<input checked="" type="checkbox"/>
1	Irregularity in daily payment	
2	Banksathi had to take responsibility as a guarantor	
3	Higher interest rate	
4	Higher amount of installments	
5	Banksathis were blamed by the customers for not depositing cash in the bank regularly.	
6	High fluctuation in daily income of customer	
7	Mismatch of timing of banksathi and customer	
8	Customers could not pay within the loan duration	
9		
10		

➤ **DAILY LOAN COLLECTION**

15) Were you an employee of SEWA, when Daily loan collection got started?
Please put

Yes No

16) If collection of loan installments is done on daily basis, is it ever boring either to you or to borrower? Please put

Yes No

(a) If yes (for Q.16), to whom?

To you
To borrower
To both

(b) If yes (for Q.16), why? Please put (Specify if other)

To you

No	REASONS	<input checked="" type="checkbox"/>
1	Mismatch of timing of banksathi and customer	
2		
3		

To borrower

No	REASONS	<input checked="" type="checkbox"/>
1	Customers do not like daily visit of banksathi	
2		
3		

17) Do the borrowers pay their loan installments on daily basis regularly?

Yes No

18) Are the Daily loan collection in high demand by the customers/borrowers?

Yes No

(a) If yes (for Q.18), why? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Daily payment in small installments can reduce the burden of interest and debt.	
2	Bank goes to the customer to give the loan at their place.	
3	No requirement of government employee as a guarantor.	
4		
5		

(b) If no (for Q.18), why? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Customers could not maintain proper record of their daily paid installments.	
2	Customers do not like banksathi to visit their place daily	
3	Convenient to daily wage earners only.	
4		
5		

19) If no above in Q.18 (b), what can be done to increase the volume of Daily loan collection? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Daily service should be given to the customers at their convenience	
2	Banksathis do not want to increase the volume	
3		
4		

➤ **PERSONAL VIEWS**

◆ **VIEWS ABOUT TRAINING**

20) Do you recommend your customer for loans without giving any type of training?

Yes No

(a) If yes (for Q.20), why don't you prefer to provide training first before sanctioning the loan? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Inconvenient training timings	
2	Closure of one day business is not affordable	
3	Tired of telling but customers are not ready to come	
4	Thorough knowledge regarding loan is provided by hand holders at the time of personal inquiry before loan approval.	
5		
6		

(b) If no (for Q.20), which type of training do you provide? Please put

NO	TYPE OF TRAINING	PUT <input checked="" type="checkbox"/>
1	Financial counseling a) Long term training b) Short term training	
2	Business Counseling	
3	Calculation of interest	
4	Amrut zaranu	
5		

◆ **OTHER VIEWS**

21) Have you ever been replaced with the other banksathi?

Yes No

(a) If yes (for Q.21) in which areas you have been replaced?

(b) If yes (for Q.21) what type of response do people give you when you start going in new area? Please put (Specify if other)

No	RESPONSES	<input checked="" type="checkbox"/>
1	You get positive response	
2	Customers put trust on you	
3	Customers make their old account close	
4		

22) Whether the following types of loan accounts have been opened by you?

If yes, for Q.21 please put

Unsecured loan

No	PRODUCT NAME	PUT <input checked="" type="checkbox"/>
1	Daily Loan Collection	
2	Paki Bhit Loan	
3	Sanjeevani Loan	
4	Unsecured Loan	
5	Capitalization Urban Loan	

Secured loan

No	PRODUCT NAME	PUT <input checked="" type="checkbox"/>
1	Fixed Deposits	
2	NSC loan	
3	ODCC Loan	
4	Equitable Mortgage	

23) Which steps do you follow if borrower makes default?

No	STEPS	SEQUENCE
1	Ask banksathi first that whether they go to the customer regularly or not	
2	Personal visit of customer to inquire the problems and explain them	
3	Send a notice to customer and/or guarantor on skipping of one installment	
4	Personal visit of guarantor	
5	Warn customers of possible consequences from the bank for default in repayment	
6	Commencement of court proceedings	

24) According to you, what are the major reasons for default in repayment of loan?
Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Illness	
2	Death of family member(s)	
3	Meeting with an accident	
4	Loss of business/job	
5	Loss in business	
6	Delay in salary	
7	Sudden expenses	
8	Social expenses	
9	Expenses in excess of income	
10	Borrow money from non-bankers with higher interest rate	
11	Unwillingness to repay	
12	Customers give away the loan to another person	

25) Do you think that default in repayment affects negatively to the functioning of the bank?

Yes No

(a) If yes (for Q.25), how? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Income of bank decreases	
2	Bank has to reserve an amount equivalent to amount of NPA	
3	Bank cannot pay salary	
4	Bank cannot pay dividend	
5	Bank cannot give higher amount of loan	
6	Wastage of travel expenses	

(b) If no (for Q. 25), why? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Bank will recover its loan at times at any cost	

Thank you
Vishakha Pandit

QUESTIONNAIRE FOR SEWA BANK'S HANDHOLDERS

➤ **INTRODUCTION**

- 1) Name :
- 2) Age:
- 3) Qualification:
- 4) Branch Name:
- 5) Experience with SEWA bank:
- 6) Areas of work:

- 7) How many customers have opened loan account on an average during one year?
(Please give numbers for the following year)

2007-08 _____ 2008-09 _____

➤ **PROCEDURAL**

- 8) What are the upper/lower limits for sanctioning any of the following?

Unsecured loan

FIRST TIME LOAN				SECOND TIME LOAN			
No	PRODUCT NAME	MIN Rs	MAX Rs	No	PRODUCT NAME	MIN Rs	MAX Rs
1	Daily Loan Collection			1	Daily Loan Collection		
2	Paki Bhit Loan			2	Paki Bhit Loan		
3	Sanjeevani Loan			3	Sanjeevani Loan		
4	Unsecured Loan			4	Unsecured Loan		
5	Capitalization Urban Loan			5	Capitalization Urban Loan		

Secured loan

FIRST TIME LOAN				SECOND TIME LOAN			
No	PRODUCT NAME	MIN Rs	MAX Rs	No	PRODUCT NAME	MIN Rs	MAX Rs
1	Fixed Deposits			1	Fixed Deposits		
2	NSC loan			2	NSC loan		
3	ODCC Loan			3	ODCC Loan		
4	Equitable Mortgage			4	Equitable Mortgage		

- 9) What are the preconditions for sanctioning the loan for second time to the same borrower Put

Unsecured loan / Secured loan

No	PRECONDITIONS	<input checked="" type="checkbox"/>
1	Regularity / Maintenance of saving	
2	Record of previous loan	
3	Customer's relationship with bank	
4	Opinion of banksathi regarding customer	
5	Willingness to repay	
6		
7		
8		
9		

- 10) Which factors you consider to decide the loan amount? (Please give rank).
Please specify if other.

Unsecured loan / Secured loan

No	FACTORS	RANK <input checked="" type="checkbox"/>											
		1	2	3	4	5	6	7	8	9	10	11	
1	Regularity / Maintenance of saving												
2	Record of previous loan												
3	Repayment capacity of the borrower												
4	Repayment capacity of the family												
5	Condition of the house												
6	Legal ownership of the house												
7	Nature of business income												
8	Household expenses												
9	Link with another saving schemes												
10	Involvement in police cases												
11	Sign of any addiction												

➤ **LOAN PRODUCTS**

- 11) Which products are currently not in use? Please put

Unsecured loan

No	PRODUCT NAME	PUT <input checked="" type="checkbox"/>
1	Daily Loan Collection	
2	Paki Bhit Loan	
3	Sanjeevani Loan	
4	Unsecured Loan	
5	Capitalization Urban Loan	

- 12) If any of the product is not in use, in (Q.11) please put in following reasons.
(Please specify if other)

Unsecured loan

No	REASONS	<input checked="" type="checkbox"/>
1	Irregularity in daily payment	
2	Banksathi had to take responsibility as a guarantor	
3	Higher interest rate	
4	Higher amount of installments	
5	Banksathis were blamed by the customers for not depositing cash in the bank regularly.	
6	High fluctuation in daily income of customer	
7	Mismatch of timing of banksathi and customer	
8	Customers could not pay within the loan duration	
9		
10		

➤ **DAILY LOAN COLLECTION**

- 13) Were you an employee of SEWA, when Daily loan collection got started?
Please put

Yes No

- 14) Do the borrowers pay their loan installments on daily basis regularly?
Please put

Yes No

- 15) Are the Daily loan collection in high demand by the customers/borrowers?
Please put

Yes No

- (a) If yes (for Q.15), why? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Daily payment in small installments can reduce the burden of interest and debt.	
2	Bank goes to the customer to give the loan at their place.	
3	No requirement of government employee as a guarantor.	
4		
5		

- (b) If no (for Q.15), why? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Customers could not maintain proper record of their daily paid installments.	
2	Customers do not like banksathi to visit their place daily	
3	Convenient to daily wage earners only.	
4		
5		

16) If no above Q.15 (b), what can be done to increase the volume of Daily loan collection? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Daily service should be given to the customers at their convenience	
2	Banksathi do not want to increase the volume	
3		
4		

➤ **PERSONAL VIEWS**

◆ **VIEWS ABOUT TRAINING**

17) Do you sanction the loan to your customer without giving any type of training?

Yes No

(a) If yes (for Q.17), why don't you prefer to provide training first before sanctioning the loan? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Inconvenient training timings	
2	Closure of one day business is not affordable	
3	Tired of telling but customers are not ready to come	
4	Thorough knowledge regarding loan is provided by hand holders at the time of personal inquiry before loan approval.	
5		
6		

(b) If no (for Q.17), which type of training do you provide? Please put

NO	TYPE OF TRAINING	PUT <input checked="" type="checkbox"/>
1	Financial counseling a) Long term training	
	b) Short term training	
2	Business Counseling	
3	Calculation of interest	
4	Amrut zaranu	
5		

◆ **OTHER VIEWS**

18) How do you keep monitoring on your banksathi? Please put (Please specify if other)

No	YOU DO.....	<input checked="" type="checkbox"/>
1	Go with them	
2	Inquire about the previous loan record	
3	Random checking of their slip book and cash scroll	
4	Check whether they deposit cash properly or not	
5	Inquire with customer through personal visit about regularity of banksathi and issuance of receipt on payment by customer.	

19) Which steps do you follow if borrower makes default?

No	STEPS	SEQUENCE
1	Ask banksathi first that whether they go to the customer regularly or not	
2	Personal visit of customer to inquire the problems and explain them	
3	Send a notice to customer and/or guarantor on skipping of one installment	
4	Personal visit of guarantor	
5	Warn customers of possible consequences from the bank for default in repayment	
6	Commencement of court proceedings	

20) According to you, what are the major reasons for default in repayment of loan?
Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Illness	
2	Death of family member(s)	
3	Meeting with an accident	
4	Loss of business/job	
5	Loss in business	
6	Delay in salary	
7	Sudden expenses	
8	Social expenses	
9	Expenses in excess of income	
10	Borrow money from non-bankers with higher interest rate	
11	Unwillingness to repay	
12	Customers give away the loan to another person	

21) Do you think that default in repayment affects negatively to the functioning of the bank? Please put

Yes No

(a) If yes (for Q.21), how? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Income of bank decreases	
2	Bank has to reserve an amount equivalent to amount of NPA	
3	Bank cannot pay salary	
4	Bank cannot pay dividend	
5	Bank cannot give higher amount of loan	
6	Wastage of travel expenses	

(b) If no (for Q. 21), why? Please put (Please specify if other)

No	REASONS	<input checked="" type="checkbox"/>
1	Bank will recover its loan at times at any cost	

22) According to you, what should be done to reduce defaults? Please put
(Please specify if other)

No	EFFORTS	<input checked="" type="checkbox"/>
1	Proper checking regarding customer before sanction of the loan	
2	Compulsory training	
3	Regular monitoring after disbursement through personal visit or record checking	
4	Banksathi should meet the customer on skipping one installment	
5	Hand holder should meet the customer on making default	
6	Monthly reporting of banksathi and customer should be done by hand holder/bank	
7	Weekly meeting of hand holders and banksathis with bank managers and loan recovery officer should be arranged.	
8	Banksathi should match timing with customer's convenience	
9	Initiate legal action on guarantors and customers	
10	A notice should be sent to the customer and her guarantor	
11	Banksathi and hand holder should provide adequate knowledge to customers	

Thank you
Vishakha Pandit

APPENDIX 4

List of Economic Activities of the Borrowers and their Family Members

No.	Economic Activities of the Borrowers and their Family Members	Freq
1	<i>Aanganvadi</i>	4
2	Adviser in <i>Rajakiy Bhavan</i>	1
3	Agent of SHARE <i>Mahila Vikas</i>	1
4	Audit Officer	1
5	Auto Rickshaw (Hired)	46
6	Auto Rickshaw (school)	2
7	Auto Rickshaw (Self Owned)	25
8	Bagger	4
9	Bangles Vendor	3
10	Barber (Shop Hair Art)	2
11	Beauty Parlour	8
12	<i>Bidi</i> Roller	4
13	Blacksmith	3
14	Business of Colour Chemicals	3
15	Business of Plastic	1
16	Business of Plastic Flowers	1
17	Business of Real estate	1
18	Business of transport	2
19	Carbon Officer in Spy Jet	1
20	Carpenter	3
21	Clerk in PTC College	1
22	Cloth Vendor	12
23	Cobbler	5
24	Compounder	1
25	Computer Designing	3
26	Computer Service	1
27	Computer typing / Data entry	3
28	Computer Work in Hospital (VS)	1
29	Contractor of Colour work	1
30	Contractor of Construction	1
31	Contractor of Labour work	1
32	Cook/Tiffin Service	6
33	Cutlery Cart	6
34	Cutlery shop	3
35	Cutting Betel-nut	3
36	Dairy Parlour	1
37	Decorator	5
38	Diamond Crafter	11
39	Driver	18
40	Electrician/Electric repairing	3
41	Factory (Owner)	1
42	Florist	8
43	Flourmill	1
44	Fold <i>Dupatta</i> (<i>Bandhani</i> work)	3
45	Food Cart	13
46	Foreman in TATA Motors	1
47	Garage (Owned)	1
48	Glass Fitting	1
49	Goldsmith	2

Appendix-4 Contd.

No.	Economic Activities of the Borrowers and their Family Members	Freq
50	Govt. Job	3
51	Govt. Job in Gutter line	1
52	Govt. Job in Construction Department Gandhinagar	1
53	Green Grocer	45
54	Grocer (Retail)	4
55	Grocery Shop	14
56	<i>Gruh Udyog of Khakhra</i>	1
57	Handloom Shop	2
58	Handicrafts	19
59	Helper in <i>Aanganvadi</i>	2
60	Helper in politics	1
61	Helper in ST	1
62	Helper in truck	2
63	Housemaid	25
64	Husband gives money but does not stay with her	1
65	In charge in Dispensary	1
66	Ironing (Pressing) Cloths	3
67	Job at cart of readymade cloths	1
68	Job at Tailor's Shop	3
69	Job in air force	1
70	Job in <i>Bachat Bhavan</i>	1
71	Job in Bank	3
72	Job in BSNL	2
73	Job in Call centre	3
74	Job in Courier Company	2
75	Job in garage	6
76	Job in GIDC	1
77	Job in Grocery store	2
78	Job in Hospital	5
79	Job in Ice-cream Agency	1
80	Job in Info city	1
81	Job in jeans factory	3
82	Job in <i>Kotak Mahendra</i>	1
83	Job in Laboratory	2
84	Job in Lath Machine	5
85	Job in Mall	3
86	Job in Maruti Tower	2
87	Job in Medical Store	2
88	Job in Military	1
89	Job in Municipal Corporation	1
90	Job in Municipal Corporation (Water Department)	1
91	Job in Municipality	8
92	Job in Municipality in <i>Majurkhata</i>	1
93	Job in Mutton Shop	1
94	Job in Nirama Factory	1
95	Job in ONGC	2
96	Job in Optical shop	4
97	Job in Petrol Pump	4
98	Job in Plastic Factory	4
99	Job in Police Department	2
100	Job in Post Office	1

Appendix-4 Contd.

No.	Economic Activities of the Borrowers and their Family Members	Freq
101	Job in primary school	1
102	Job in Printing Press	5
103	Job in PWD	1
104	Job in SEWA Vimo	1
105	Job in <i>Snan Ghar</i>	1
106	Job in ST	1
107	Job in stationary Shop	1
108	Job in STD	1
109	Job in Textile mill	2
110	Job in the company of <i>Sarri</i> Printing	1
111	Job in the Company-Ponds	1
112	Job in the department of packaging of surgical medicine	2
113	Job in the Factory (Where Factory's name is not given)	35
114	Job in the Hotel (Service Room)	2
115	Job in the Shop of Book Binding	1
116	Job in the shop of Dresses (Commission base)	2
117	Job in the shop of Toys	1
118	Job in the shop of Vegetables/Fruits	2
119	Job in the show room of Lights	1
120	Job in the show room of Tiles	1
121	Job in Torrent	1
122	Job in Transport Office	1
123	Job in Vodafone	1
124	Job in Water Plant	1
125	Job in Fire Brigade	1
126	Kite Maker	11
127	Labour Work	123
128	Labour Work (Colour Man)	4
129	Labour work (Loading)	3
130	Labour work in Factory (Garment Factory/Textile Machine)	15
131	Lawyer	1
132	LIC adviser/Job in LIC	3
133	Machine Operator in the Company of Cloth	1
134	Making an Ornaments/Items from Silver	1
135	Making Furniture	7
136	Making Handkerchief, Socks/Gloves and Bowl from Plastic	1
137	Making Incense Stick	4
138	Making paper dish	1
139	Making Rickshaw's seat cover	3
140	Making <i>Roties</i>	1
141	Making <i>roties</i> (only for <i>Samosas</i>)	2
142	Making swing and sofa from cane	2
143	Making Turbans	2
144	Marketing/Selling of Medicines	1
145	Mason	15
146	Mechanic	5
147	Mechanic in TATA Motors	1
148	Member of <i>Mahila</i> Congress	1
149	Milkman	1
150	Mutton Shop Cart	3
151	Nurse	1

Appendix-4 Contd.

No.	Economic Activities of the Borrowers and their Family Members	Freq
152	Painter	4
153	Pan Parlour	6
154	Paper Picker	4
155	Parking Stand at ST	1
156	Pedal Rickshaw	1
157	Pension (Self/Husband's/Father-in-law's)	7
158	Peon	3
159	Peon in Gujarat University	1
160	Photographer	1
161	Plumber	9
162	Priest	1
163	Printing Cloths	3
164	Private Job	54
165	Provision Store	1
166	Railway Mechanic	1
167	RCM (Network Marketing Business)	1
168	Sales Marketing in ICICI	1
169	Salesman (Marketing of Products)	6
170	Scrap Collector	8
171	Secured Life Networking	1
172	Security Man	8
173	Sells Acid	1
174	Sells CDs (Cart)	1
175	Sells Ginger-Garlic paste	3
176	Sells Imitation Jewellery	5
177	Sells Incense-Stick	1
178	Sells Kerosene	2
179	Sells Mirrors	1
180	Sells of Old Books (cart)	2
181	Sells of <i>Papad</i> in whole sale	1
182	Sells Old Clothes	7
183	Sells old utensils	1
184	Sells Plastic Items (Cart)	2
185	Sells Seasonal Items	2
186	Sells Soaps	2
187	Sells Stones (Precious Stones)	2
188	Sells Toys (Specially in Fairs)	2
189	Sells Wood	2
190	Sells Readymade Quilts	2
191	SEVA Banksathi	1
192	Shop of Cold Drinks + Mobile recharge	1
193	Shop of Dresses (Material Readymade)	4
194	Shop of Electronic Items	1
195	Shop of roasted Groundnut and Gram	2
196	Shop of <i>Samosa</i>	1
197	Shop of Scraps	1
198	Soda Cart	1
199	Stamp Maker	1
200	STD, Fax, Xerox in Court	1
201	Street Vendor	11
202	Supervisor in the Factory	1

Appendix-4 Contd.

No.	Economic Activities of the Borrowers and their Family Members	Freq
203	Sweeper (Private Shop, School, Dispensary, Hospital, Society or Municipality)	31
204	Tailoring	96
205	Tea Stall	5
206	Teacher	4
207	Teacher (Dance)	1
208	Teacher (Weaving/Tailoring)	1
209	Tempo for goods transportation / Loading Rickshaw	4
210	Tiffin Service	4
211	Traffic Home guard	2
212	Travels	2
213	Union Leader of Labour Court	1
214	Warden in Hostel	1
215	Water Cart	5
216	Welding work/Job in the shop of Welding work	4
217	Wireman	1
218	Wireman's Helper	1
219	Working with Lawyer	1
220	Not economically active	1551
221	No response	2
	Total	2625

APPENDIX-5

Abbreviations used in the name of MFIs (MIX)

Andhra Pradesh		
1	ADARSHA	-
2	AML	Asmitha Microfin Ltd
3	AMMACTS	Acts Mahila Mutually Aided Coop Thrift Society
4	APGSS	A.P. Girijana Sevak Sangh
5	ASP	Ankuram Sangamam Poram: AP Dalit-Bahujan Cooperative Societies' Federation Limited (Ankuram)
6	ASSIST	A Society for Integrated Rural Development
7	AWS	Aadarsha Welfare Society
8	BASIX	Bhartiya Samruddhi Finance Limited
9	BES	Balaji Educational Society
10	BIRDS	Bharti Integrated Rural Development Society
11	CJWS	Chaitanya Jyothi Welfare Society
12	CMML	Camel Mahila Macts Limited
13	CRSA	Cresa Financial Services Private Limited
14	CSF	Credible Securities & Finance Pvt. Ltd.
15	FFSL	Future Financial Services Limited
16	Grama Siri	Grama Siri Rural Orientation for Women
17	GTFS	Gram Tarang Financial Services Pvt. Ltd
18	Guide	-
19	Indur MACS	Indur Intideepam Mutually Aided Thrift & Credit Cooperatives' Federation Limited
20	IWB	Institute of Women's Banking
21	KBSLAB	Krishna Bhima Samruddhi Local Area Bank Limited
22	KRUSHI	-
23	MSPS	Mahila Sahakara Podupu Samithi
24	Nano	Nano Financial Services India Private Limited
25	Need to India	-
26	PSS	Pragathi Sewa Samiti
27	PWMACS	Payakaraopeta Women's Mutually Aided Co-operative Thrift and Credit Society
28	RASS	Rashtriya Seva Samithi
29	Saadhana	Saadhana Microfin
30	Sanghatitha	Sanghatitha Mahila MACS Federation
31	SEVA Microfoundation	-
32	SEWA MACTS	SEWA MACTS Federation Limited
33	SHARE	SHARE Microfin Ltd
34	Share MACTS	-
35	SKS	SKS Microfinance Limited
36	SMSS	Star MicroFin Service Society, formerly SYA
37	Spandana	Spandana Sphoorty Financial Limited
38	SWAWS	Sharada's Women's Association for Weaker Section
39	SWC	The Swayamkrushi Women's Development Mutually Aided Cooperative Thrift Society Limited
40	Trident	Trident Microfinance
41	VSS	Viveka Service Society
Assam		
1	Asomi	-
2	Grameen Sahara	Grameen Sahara Matia Goalpara
3	KMUCBL	Konakalata Mahila Urban Co-operative Bank Ltd.
4	Nightingale	Nightingale Charitable Society

Appendix-5 Contd.

5	RGVN	Rashtriya Gramin Vikas Nidh
	Bihar	
1	CDOT	Centre for Development Orientation & Training
2	Nidan	Nidan Micro Finance Foundation
3	Saija	Saija Finance Private Limited
4	TMS	Trust Microfin Services
	Delhi	
1	Fusion Microfinance	Fusion Microfinance Private Limited
2	India's Capital Trust Ltd	Capital Trust Limited
3	Mimo Finance	Mimoza Enterprises Finance Pvt. Ltd.
4	SCNL	Satin Creditcare Network Limited
	Gujarat	
1	Arman Financial Services Pvt Ltd	
2	Disha Microfin	Disha Microfin Pvt. Ltd
3	PRAYAS	Organisation for Sustainable Development
4	SEWA Bank	Shri Mahila Sewa Sahakari Bank Ltd
5	SVSDF	Srivardan Sociodevelopment Foundation
6	Vardan	Vardan Trust
	Haryana	
1	SVCL	SV Creditline (P) Ltd
	Jarkhand	
1	Ajiwika	-
2	NBJK	Nav Bharat Jagriti Kendra
3	VCCL	Vedika Credit Capital Limited
	Karnataka	
1	BSS	BSS Microfinance Pvt. Ltd
2	Chaitanya	Chaitanya India Fin Credit Privated Limited
3	GK/GFSPL (Grameen Kota)	Grameen Financial Services Pvt Ltd
4	IDF Financial Services	IDF (Initiatives for Development Foundation) Financial Services Private Limited
5	Janodaya	Janodaya Public Trust
6	JFSPL	Janalakshmi (formerly Sanghamithra urban program) Financial Pvt. Ltd.
7	KCIPL	Kaveri Credits (India) Pvt. Ltd
8	KOPSA	-
9	NCS	Nirantara FinAccess /Nirantara Community Services
10	RORES	Rores MED Trust
11	RORS	RORS FINANCE PRIVATE LIMITED
12	Samasta	Samasta Microfinance Ltd
13	Samrudhi MicroFin	Samrudhi MicroFin Society
14	Sanghamithra	Sanghamitra Rural Financial Service
15	SKDRDP	Shri Kshetra Dharmasthala Rural Development Project
16	TBF	The Bridge Finance/Opportunity Microfinance Ltd (OMI)
17	Ujjivan	Ujjivan Financial Services Pvt. Ltd
	Kerala	
1	Bodhana	Tiruvalla Social Service Society
2	ESAF	ESAF (Evangelical Social Action Forum) Microfinance and Investments (P) Ltd
3	GSGSK	Gandhi Smaraka Grama Seva Kendram
4	Hope Microcredit	Hope Microcredit Finance (India) Pvt. Ltd
5	Muthoot	Muthoot Fincorp Ltd

Appendix-5 Contd.

6	SIFFS	South Indian Federation of Fishermen Societies
7	WSE	Welfare Services Ernakulam
Madhya Pradesh		
1	AMS	Aparajita Mahila Sangh
2	BMVS	Bal Mahila Vikas Samiti
3	LBT	Lok Biradari Trust, Indore
4	MCM	Mahila Chetna Manch
5	PMS Indore	Priyasakhi Mahila Sangh, Indore
6	SCDS	Samhita Community Development Services
7	Vikas Samiti	Vikas Samiti, Chhindwara
Maharashtra		
1	AID	Asmita Institute for Development
2	<i>Annapurna Mahila Credit Co-op Society</i>	Annapurna Mahila Credit Co-op Society
3	<i>GMSSS</i>	Grameen Mahila Swayam Siddha Sangh
4	Intellcash	Intellcash
5	IRCED	-
6	L & T Finance	L & T Finance
7	SSK	Sakhi Samudaya Kosh
8	Suryoday	Suryoday Micro Finance Pvt Ltd
9	Swabhimaan	Swabhimaan "Antyodaya"
10	Swadhaar	Swadhaar FinServe Pvt. Ltd.
Manipur		
1	CMM	Chanura Microfin Manipur
2	WSDS - Initiate	-
3	YFS	YVU Financial Services Pvt. Ltd - YFS
4	YVU	YVU Microfin - YMF
Orissa		
1	Adhikar	-
2	AIR	Asian Institute for Rural Regeneration
3	Awareness	Awareness India
4	Bhoomika	-
5	BISWA	Bharat Integrated Social Welfare Agency
6	CDC	Cooperation Development Council
7	CPSW	COUNCIL OF PROFESSIONAL SOCIAL WORKERS
8	GU	Gram-Utthan
9	KAS/JFSL	Jagannath Financial Services Limited (Formerly KAS Foundation)
10	Mahashakti	Mahashakti Foundation
11	ODC	Organisation for Development Coordination
12	PF	People's Forum
13	Sanginee	Sanginee Secondary Cooperative Ltd.
14	Swayamshree	Swayamshree Micro Credit Services
Rajasthan		
1	ABASSS	Adivasi Bachat Avum Sakh Sahakari Samiti Ltd
2	Arth	Arth Microfinance Private Ltd
3	Bazaari Global Finance	Bazaari Global Finance Ltd
4	Humana India	Humana People to People India
5	Pushtikar	Pustikar Laghu VPBSSS Ltd
6	Sahayata	Sahayata Micro Finance Private Limited
Tamil Nadu		
1	AID India	Action in Disabilities India

Appendix-5 Contd.

2	Anisha Microfin	Anisha Microfin Association
3	Asirvad	Asirvad Microfinance Private Limited
4	BWDA Finance	BWDA Finance Ltd, Bullock-Cart Workers Development Association
5	BWDC	Bharathi Women Development Centre
6	CCFID	Community Collective Society for Integrated Development
7	CREED	Centre for Rural Education & Economic Development
8	Equitas	Equitas Micro Finance India
9	GLOW	Guidance Society For labour Orphans & Women
10	GOF	Growing Opportunity Finance
11	GV	Grama Vidiyal Microfinance Ltd.
12	GUARDIAN	Gramalaya Urban and Rural Development Initiatives and Network
13	HiH	Hand in Hand India
14	IASC	Indian Association for Savings and Credit
15	IFMR Rural Channels	-
16	ICNW	Indian Cooperative Network for Women
17	IMED	-
18	IMPACT	IMPACT (Innovative Microfinance for Poverty Alleviation and Community Transformation) - World Vision India
19	LEAD	League for Education and Development
20	Mahasemam	-
21	MFI/MMFL	Madura Microfinance Ltd. (Formerly Microcredit Foundation of India)
22	NDFS	Nanayaturabhi Development Financial Services
23	PADACU	People's Action for Development and Credit Union
24	Repc Bank	-
25	Sangamam	Sangamam WMTS Society Ltd.
26	Sarvodaya Nano Finance	Sarvodaya Nano Finance Limited
27	SMILE	Semam Microfinance Investment Literacy & Empower Ltd
28	SSD	Society for Social Development
29	TCT	Thirumalai Charity Trust
	Uttar pradesh	
1	Cashpor MC	Cashpor Microcredit
2	Disha	Disha India Micro Credit
3	NEED	Network of Entrepreneurship and Economic Development
4	Nirmaan Bharati	-
5	RISE	Rural and Urban Innovative Social Entrepreneurship
6	Sanchetna	Sanchetna Financial Services
7	SEIL	S.E. Investments Limited
8	Sonata	Sonata Finance Private Ltd
9	Utkarsh	Utkarsh Micro Finance Pvt. Ltd.
10	VFPL	Vindhyanchal Finlese Private Limited
	West Bengal	
1	AMPL	Anjali Microfin Private Limited
2	ABCRDM	All Backward Class Relief and Development Mission
3	Arohan	Arohan Financial Services Ltd
4	ASA India	ASA International India Private Limited
5	Bandhan	-
6	BJS	Belgharia Janakalyan Samity

Appendix-5 Contd.

7	BSA	Bajkul Sports Association
8	EFSL	Enn Financial Services Ltd.
9	Jagaran MF	Jagaran Microfin Private Ltd
10	Kotalipara	Kotalipara Development Society
11	RSN	Rajapur Seva Niketan
12	Sahara Utsarga	Sahara Utsarga Welfare Society
13	Sarala	Sarala Women Welfare Society
14	Seba Rahara	-
15	SMGBK	Society for Model Gram Bikash Kendra
16	SMS	Sreema Mahila Samity
17	SPED	Society For People's Education & Development
18	SU	Sahara Uttarayan
19	UFSPL	Uttrayan Financial Services Private limited
20	VFS	Village Financial Services Private Ltd
21	VSSU	Vivekananda Sevakendra-o- Sishu Uddyan

List of MFIs from Sa-dhan (with comparison to MIX)

Notes: C = Common MFIs from MIX and Sa-dhan both; NM = MFIs not in MIX

No		Name of MFIs
(AP) Andhra Pradesh		
1	C	Adarsha Welfare Society
2	NM	Ashajyothi Mahilabhyudaya Society (AMS)
3	C	Asmitha Microfin Ltd
4	C	Bhartiya Samruddhi Finance Limited (BASIX)
5	C	Camel Mahila MACTS Ltd
6	C	Centre for Rural Reconstruction Through Social Action / CReSA
7	NM	Chritian Association for Medicalmission and Peoplesdevelopment (CAMP)
8	NM	Development Organization for Village Environment (DOVE)
9	C	Future Financial Services Ltd
10	C	Grama Siri
11	C	Guide
12	NM	Hope Integrated Rural Development Society
13	C	Indur Intideepam Macs Federation Ltd
14	C	Institute of Womens Banking (IWB)
15	C	Krishna Bima Samruddhi Local Area Bank (KBSLAB)
16	C	Krushu
17	NM	Mother Teresa Mahila MACCS Ltd
18	NM	Peoples Activity and Rural Technology Nurturing Ecological Rejuvenation (PARTNER)
19	C	Pragathi Seva Samiti
20	C	RASHTRIYA SEVA SAMITHI (RASS)
21	NM	Roshan Vikas Foundation
22	C	Saadhana Microfin Society
23	NM	Samarthan Weakling Development Foundation
24	C	Sanghatitha Mahila Macs Federation Ltd
25	C	Share Microfin Limited
26	NM	Siri Microfin Society
27	C	SKS Microfinance Pvt Ltd
28	NM	SOCIAL EDUCATION AND VOLUNTARY ACTION (SEVA)
29	C	Spandana Spoority Innovative Financial Services Limited
30	C	Star Microfin Service Society(SMSS)
31	C	SWAWS Credit Corporation India Private Ltd
32	NM	The Payakaraopeta Womens Mutually Aided Cooperative Thrift and credit Limited
33	C	Trident Microfin Private Limited
(AS) Assam		
1	C	Grameen Sahara
2	NM	Manab Sewa Sangh
3	NM	Prochesta
4	C	RGVN-Credit & Savings Program (CSP)
5	NM	Social Action for Appropriate Transformation and Advancement in Rural Areas (SATRA)
(BR) Bihar		
1	NM	Arunabhashree Society
2	NM	Batika
3	NM	Bihar Development Trust
4	NM	Bureau of Obligate and Accompanier for Rural Development (BOARD)
5	C	Centre For Development Orientation & Training
6	NM	Centre for Promoting Sustainable Livelihood (CPSL)
7	NM	Creation Welfare Society
8	NM	Harijan Adivasi Shikshan Prashikshan Kalyan Sansthan

Appendix-6 Contd.

No		Name of MFIs
9	NM	Jan Vikas Samiti
10	NM	Jeevan Jyoti Kala Kendra
11	NM	Mansi
12	NM	Mass Care International
13	C	Nidan
14	C	Saija Finance Private Limited
15	NM	Samajik vikas Sansthan
16	NM	Samta Jan Kalyan Parisad (SJKP)
17	NM	Societal Upliftment and Rural Action for Job and Empowerment (SURAJE)
18	NM	Society for Intergrated Development of Riverine Belt (SIDRIB)
19	C	Trust Microfin Services
20	NM	Vikash Deep
(DL) Delhi		
1	NM	Deepalaya
2	NM	Humana People to People India
3	NM	Planned Social Concern
4	C	Satin Creditcare Network Limited
5	NM	Shikhar Development Foundation
6	NM	Society for the Promotion of Youth & Masses (SPYM)
(GJ) Gujarat		
1	C	Arman Financial Services Limited
2	NM	Kushal Manch
3	C	PRAYAS (Organization for Sustainable Development)
4	NM	PRAYAS Juvenile Aid Center (PRAYAS JAC)
5	NM	Saath Charitable Trust (Ekta)
6	NM	Saath Charitable Trust (Sakhi)
7	NM	Samerth Trust
8	C	SEWA Bank
9	C	Sri Vardhan Socio Development Foundation
10	NM	Vikas Center for Development
(JH) Jharkhand		
1	C	Ajiwika Society
2	NM	Aman Microfin
3	NM	Jan Sewa Parishad
4	NM	Mahila Kalyan Samiti
5	C	Nav Bharat Jagriti Kendra (NBJK)
6	NM	Samarthan Weakling Development Foundation
7	NM	Srijan Foundation
8	NM	Support
9	C	Vedika Credit Capital Ltd
(KA) Karnataka		
1	NM	Agricultural Science Foundation
2	C	BSS Microfinance Private Limited
3	NM	Chaitanya Institute for Youth and Rural Development (Chinyard)
4	C	Grameen Financial Services Pvt Ltd
5	C	IDF Financial Services Private Limited
6	NM	Janalakshmi Social Services
7	C	Janodaya Public Trust
8	NM	Navachetana Microfin Services Limited
9	C	Nirantara Community Services
10	NM	Outreach

Appendix-6 Contd.

No		Name of MFIs
11	NM	Prakruthi Foundation
12	C	Rores Micro Entrepreneur Development Trust
13	C	Samrudhi Mircofin Society
14	NM	SAMUHA
15	C	Sanghamithra Rural Financial Services
16	C	Sri Kshetra Dharmasthala Rural Development Project (SKDRDP)
17	C	Ujjiwan Financial Services Private Limited
(KL) Kerala		
1	NM	Bharat Sevak Samaj (BSS)
2	NM	Brain Society
3	C	Evangelical Social Action Forum (ESAF)
4	NM	Forum for Rural Environment and Economic Development (FREED)
5	C	Hope Foundation
6	NM	Payyavoor Community Development Project
7	NM	Rural Agency for Social and Technical Advancement (RASTA)
8	NM	Sevashram
9	NM	Shalom Trust
10	C	Welfare Services Ernakulam
(MP) Madhya Pradesh		
1	NM	Action for Social Advancement (ASA)
2	C	Aparajita Mahila Sangh
3	C	Bal Mahila Vikas Samiti - VAMA
4	C	Lok Biradari Trust
5	NM	Parath Samiti
6	C	Priyasakhi Mahila Sangh
7	NM	Sambhav Micro Finance Institute
8	NM	Unnati Mahila Sangh
9	NM	Yukti Samaj Sewa Society (YSSS)
(MH) Maharashtra		
1	NM	Fullerton India Credit Co ltd
2	NM	Gram Swaraj Seva Trust
3	C	Grameen Mahila Syamsiddha Sangh (GMSS)
4	NM	Hindushtan Cooperative Credit Society Ltd
5	C	Institute of Rural Credit and Entrepreneurship Development (IRCED)
6	NM	Krushi Vikas Gramin Prashikshan Sanstha
7	NM	MAVIM(Mahila Arthik Vikas Mahamandal Ltd)
8	NM	Navchetna- Yavatmal
9	C	Sakhi Samudaya Kosh
10	NM	Samagra Gram Vikas Sanstha "Sagras"
11	NM	Sampada Trust
12	NM	Sanjivani Mahila Bachat Sangh
13	C	Swadhaar Finservice Private Limited
(MN) Manipur		
1	NM	Volunteers for Village Development (VVD)
2	C	WSDS- Institute of Innovative Technology Transfer & Environment
(OS) Orissa		
1	NM	Adarsa
2	C	Adhikar
3	NM	Banki Anchalika Dibasi Harijan
4	C	Bharat Integrated Social Welfare Agency (BISWA)
5	NM	Bright Association for Noble & Decent Human Understanding (BANDHU)

Appendix-6 Contd.

No		Name of MFIs
6	NM	Budhhanath Jubak Sangha
7	NM	Centre for Action and Rural Reconstruction (CARR)
8	NM	Centre for Youth & Social Development (CYSD)
9	NM	Credible Microfinance Pvt. Ltd
10	NM	Darbar Sahitya Sansad(DSS)
11	C	Gram Utthan
12	C	Jagannatha Financial Services Limited
13	NM	Khandagiri Madhyamika Mahila Samabaya Sangha Ltd.
14	C	Mahashakti Foundation
15	NM	Mahila Vihars Prathamika Sanchaya Samabaya Ltd
14	C	Organisation for Development Coordination (ODC)
15	NM	Orissa Rural Infrastructure Development Association (ORIDA)
16	C	Peoples Forum
17	C	Sanginee Secondary Co-operative Ltd.
18	NM	Social Welfare Agency & Training Institute (SWATI)
19	C	Swayamshree Micro Credit Services(SMCS)
20	NM	Utkal Mahila Swayam Sahayak Samabaya Ltd. (UMaSS)
21	NM	Youth Council for Development Alternatives (YCDA)
(RJ) Rajasthan		
1	NM	Adarsh Shiksha Samiti
2	C	Arth Finance
3	C	Bazaari Global finance Ltd
4	NM	Bhoruka Charitable Trust
5	NM	Dar Credit & Capital Limited
6	C	Pushtikar Laghu Vyaparik Pratishthan Bachat and Sakh Sahakari Samiti
7	C	Sahayata (Shree Hari Fintrade Pvt Ltd)
8	NM	Seva Mandir
(TN) Tamil Nadu		
1	NM	Arasan Rural Development Society
2	NM	ARCOD (Association for Rural Community Development)
3	C	BWDA Finance Limited (BFL)
4	NM	Community Development Centre
5	NM	Community Services Trust
6	NM	Ecumenical Church Loan Fund of India (ECOLOF)
7	C	Equitas Micro Finance India Pvt Ltd.
8	C	Grama Vidiyal Microfinance Limited
9	C	Growing Opportunity Finance
10	C	Guidance Society for Labour Orphans and Women (GLOW)
11	C	Indian Association for Savings and Credit (IASC)
12	C	Innovative Microfinance for Poverty Alleviation and Community Transformation (IMPACT)
13	NM	Kurinji Social Welfare Society
14	C	Mahasemam
15	NM	Manidham Grameen Savings Cum Credit Services (MGSCS)
16	NM	New Life
17	NM	Oazoane - The Society for Development of Human Activities and Environment
18	NM	Omalur Block Women Welfare Uplift Organisation (OBWWUO)
19	C	Peoples Action for Development and Credit Union (PADACU)
20	NM	Peoples Action for Transformation
21	NM	Peoples Voluntary Integral Service Organization (PEVISO)
22	C	Sangamam Womens Multipurpose Thrift and Credit Society

23	NM	Sarva Jana Seva Kosh Ltd (SJSK)
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Appendix-6 Contd.

No		Name of MFIs
24	C	Sarvodaya Nano Finance Limited
25	C	Semam Microfinance Investment Literacy & Empowerment Ltd (SMILE)
(UP) Uttar Pradesh		
1	NM	Bhartiya Micro Credit
2	C	Cashpor Micro Credit
3	C	Disha India Micro Credit
4	NM	Grameen Development Services (GDS)
5	NM	Ishara Foundation for Finance and Rural Development
6	NM	Jaago Samajik Arthik & Harit Vikas Sanghatan
7	NM	Margadarshak Development Services
8	C	Network of Entrepreneurship and Economic Development (NEED)
9	C	Nirmaan Bharati Samajik And Arthik Vikas Sangathan
10	NM	Parmarth Samaj Sevi Sansthan
11	NM	Peoples Action for National Integration (PANI)
12	C	Rural and Urban Innovative Social Entrepreneurship
13	C	S. E. Investments Ltd
14	NM	Shramik Bharti
15	C	SONATA Finance Private Ltd (SONATA)
(UK) Uttarakhand		
1	NM	Indian Institute of Community Development
2	NM	Mimoza Enterprises Finance Pvt Ltd
3	NM	Pahal
4	NM	Uttarakhand Micro Finance and Livelihood Promotion Co-operative Institution
(WB) West Bengal		
1	NM	Agradut Polly Unnayan Samity
2	C	Arohan Financial Services Ltd
3	C	Bajukul Sports Association
4	C	Bandhan
5	C	Belgharia Janakalyan Samity
6	NM	Dibakar (An Organisation - Hope for needy poor people)
7	NM	Human Development Centre
8	NM	Kalighat Society for Development Facilitation (KSDF)
9	C	Kotalipara Development Society (KDS)
10	NM	Liberal Association for Movement of People (LAMP)
11	C	Rajapur Seva Niketan
12	C	Sahara Utsarga Welfare Society
13	NM	Sahara Uttarayan
14	C	Sarala Women Welfare Society
15	C	Seba Rahara
16	C	Society for Model Gram Bikash Kendra
17	C	Sreema Mahila Samity
18	NM	Ullon Social Welfare Society
19	C	Village Financial Services Pvt Ltd
20	NM	Village Micro-Credit Services (VMCS)
21	C	Vivekananda Sevakendra-o-Sishu Uddyan (VSSU)

List of MFIs from MIX (with comparison to Sa-dhan)

Notes: C = Common MFIs from MIX and Sa-dhan both; NS = MFIs not in Sa-dhan

No		Name of MFIs
(AP) Andhra Pradesh		
1	NS	ADARSHA
2	C	AML
3	NS	AMMACTS
4	NS	APGSS
5	NS	ASP
6	NS	ASSIST
7	C	AWS
8	C	BASIX
9	NS	BES
10	NS	BIRDS
11	NS	CJWS
12	C	CMML
13	C	CRSA
14	NS	CSF
15	C	FFSL
16	C	Grama Siri
17	NS	GTFS
18	C	Guide
19	C	Indur MACS
20	C	IWB
21	C	KBSLAB
22	C	KRUSHI
23	NS	MSPS
24	NS	Nano
25	NS	Need To India
26	C	PSS
27	NS	PWMACS
28	C	RASS
29	C	Saadhana
30	C	Sanghatitha
31	NS	SEVA Microfoundation
32	NS	SEWA MACTS
33	C	SHARE
34	NS	Share MACTS
35	C	SKS
36	C	SMSS
37	C	Spandana
38	C	SWAWS
39	NS	SWC
40	C	Trident Microfinance
41	NS	VSS
(AS) Assam		
1	NS	Asomi
2	C	Grameen Sahara
3	NS	KMUCBL
4	NS	Nightingale
5	C	RGVN

Appendix-7 Contd.

No		Name of MFIs
(BR) Bihar		
1	C	CDOT
2	C	Nidan
3	C	Saija
4	C	TMS
(DL) Delhi		
1	NS	Fusion Microfinance
2	NS	India's Capital Trust Ltd
3	NS	Mimo Finance
4	C	SCNL
(GJ) Gujarat		
1	C	Arman Financial Services Pvt Ltd
2	NS	Disha Microfin
3	C	PRAYAS
4	C	SEWA Bank
5	C	SVSDF
6	NS	Vardan
(HR) Haryana		
1	NS	SVCL
(JH) Jharkhand		
1	C	Ajiwika
2	C	NBJK
3	C	VCCL
(KA) Karnataka		
1	C	BSS
2	NS	Chaitanya
3	C	GFSPL
4	C	IDF Financial Services
5	C	Janodaya
6	NS	JFSPL
7	NS	KCIPL
8	NS	KOPSA
9	C	NCS
10	C	RORES
11	NS	RORS
12	NS	Samasta
13	C	Samrudhi MicroFin
14	C	Sanghamithra
15	C	SKDRDP
16	NS	TBF
17	C	Ujjivan
(KL) Kerala		
1	NS	Bodhana
2	C	ESAF
3	NS	GSGSK
4	C	Hope Microcredit
5	NS	Muthoot
6	NS	SIFFS
7	NS	WSDS
8	C	WSE

Appendix-7 Condt.

No		Name of MFIs
(MP) Madhya Pradesh		
1	C	AMS
2	C	BMVS
3	C	LBT
4	NS	MCM
5	C	PMS Indore
6	NS	SCDS
7	NS	Vikas Samiti
(MH) Maharashtra		
1	NS	AID
2	NS	Annapurna Mahila Credit Co-op Society
3	C	GMSSS
4	NS	Intellcash
5	C	IRCED
6	NS	L&T Finance
7	C	SSK
8	NS	Suryoday
9	NS	Swabhimaan
10	C	Swadhaar
(MN) Manipur		
1	NS	CMM
2	C	WSDS
3	NS	YFS
4	NS	YVU
(OS) Orissa		
1	C	Adhikar
2	NS	AIR
3	NS	Awareness
4	NS	Bhoomika
5	C	BISWA
6	NS	CDC
7	NS	CPSW
8	C	GU
9	C	JFSL
10	C	Mahashakti
11	C	ODC
12	C	PF
13	C	Sanginee
14	C	Swayamshree
(RJ) Rajasthan		
1	NS	ABASSS
2	C	Arth
3	C	Bazaari Global Finance
4	NS	Humana India
5	C	Pustikar
6	C	Sahayata
(TN) Tamil Nadu		
1	NS	AID India
2	NS	Anisha Microfin
3	NS	Asirvad

Appendix-7 Contd.

No		Name of MFIs
4	C	BWDA Finance (BFL)
5	NS	BWDC
6	NS	CCFID
7	NS	CREED
8	C	Equitas
9	C	GLOW
10	C	GOF
11	C	GV
12	NS	GUARDIAN
13	NS	HiH
14	C	IASC
15	NS	ICNW
16	NS	IFMR Rural Channels
17	NS	IMED
18	C	IMPACT
19	NS	LEAD
20	C	Mahasemam
21	NS	MMFL
22	NS	NDFS
23	C	PADACU
24	NS	Repc Bank
25	C	Sangamam
26	C	Sarvodaya Nano Finance
27	C	SMILE
28	NS	SSD
29	NS	TCT
(UP) Uttar Pradesh		
1	C	Cashpor MC
2	C	Disha
3	C	NEED
4	C	Nirmaan Bharati
5	C	RISE
6	NS	Sanchetna
7	C	SEIL
8	C	Sonata
9	NS	Utkarsh
10	NS	VFPL
(WB) West Bengal		
1	NS	ABCRDM
2	NS	AMPL
3	C	Arohan
4	NS	ASA India
5	C	Bandhan
6	C	BJS
7	C	BSA
8	NS	EFSL
9	NS	Jagaran MF
10	C	Kotalipara
11	C	RSN
12	C	Sahara Utsarga
13	C	Sarala

Appendix-7 Contd.

No		Name of MFIs
14	C	Seba Rahara
15	C	SMGBK
16	C	SMS
17	NS	SPED
18	NS	SU
19	NS	UFSPL
20	C	VFS
21	C	VSSU