APPENDICES
APPENDICES

Appendix-2.1
GROUP QUESTIONNAIRE-LA

NAME OF THE GROUP:
ADDRESS:

<table>
<thead>
<tr>
<th>DOP</th>
<th>SIZE</th>
<th>LOCALITY</th>
<th>OCCUPATION</th>
<th>AGE LEVEL</th>
<th>EDU. LEVEL</th>
<th>PROMOTER</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GROUP ACTIVITY</th>
<th>CATEGORY</th>
<th>GENDER</th>
<th>SAVINGS REGULARITY-</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>SC/T OBC GEN MEN WOMEN WEEK MONTH</td>
</tr>
<tr>
<td>PM INCOME</td>
<td></td>
<td></td>
<td>LOANS availed No.s</td>
</tr>
<tr>
<td>BEFORE</td>
<td>AFTER</td>
<td>BEFORE</td>
<td>AFTER</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ROI by</th>
<th>Ln AMTS</th>
<th>Ln COST</th>
<th>TRAN COST</th>
<th>WELFARE COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANK</td>
<td>SHG</td>
<td>BEF</td>
<td>AFTER</td>
<td>BEFORE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RECOVERY</th>
<th>Loans O/S</th>
<th>PROFIT</th>
<th>LOSS</th>
<th>LOAN UTILISATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEF</td>
<td>AFTER</td>
<td></td>
<td></td>
<td>CON PRO REPAY INVEST</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PFF EXPENSES</th>
<th>PFNF EXPENSES</th>
<th>COMMON ASSETS</th>
<th>MEETINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>BEFORE</td>
<td>AFTER</td>
<td>BEFORE</td>
<td>AFTER</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SOCIAL STATUS</th>
<th>EXTENSION</th>
<th>OPINION OF OTHERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>IMPROVED / NOT IMPROVED</td>
<td>PROGRAMMES</td>
<td></td>
</tr>
</tbody>
</table>

Abbreviations used:

**DOP:** Date of Opening, **SIZE:** No. of members in SHG, **EDU.level:** Average Educational level of SHG members, **PM:** Per month, **PA:** Per Annum, **Ln:** Loan, **TRAN:** Transaction, **BEF:** Before, **AFT:** After, **CON:** Consumption, **PRO:** Production, **REPAY:** Repayment of other loans, **INVEST:** Investment in other avenues, **PFF EXPENSES:** Per Family Food Expenses, **PFNF EXPENSES:** Per Family Non Food Expenses.
Appendix-2.2

GROUP QUESTIONNAIRE-1.B

To, Office bearers of the SHG.

NAME OF THE GROUP:

1. Whether exclusive women Groups function effectively?
2. Whether exclusive men Groups function effectively?
3. Whether exclusive mixed Groups function effectively?
4. What should be normal group size?
5. Whether meetings are essential for the effective functioning of SHGs?
6. What is the importance of maintenance of books?
   Very important / Important / Its O.K.
7. Do you encounter the problem of dropouts? If so to what extent?
8. What incentives are required to encourage savings by Group members?
9. Should the loans be necessarily linked to savings of the group?
10. Whether uniformity in savings by all members desirable?
11. Whether a minimum period is a precondition for linking SHGs with banks?
12. What should be the appropriate credit deposit ratio [CD Ratio]?
13. What should be the appropriate interest rate?
   -To be charged on loans on SHG by the Bank:
   -Single rate or slab rates
14. What is the cost of promoting and training the SHGs?
15. What should be the rates of interest on loans from SHG to its members?
16. What is the level of Recovery in your SHG?
   50% / 75% / 90% / 100%
17. What should be the approach of banks towards SHGs?
18. What should be the collaterals or guarantees for financing SHGs?

19. Do you find rise in the income levels of the members of SHGs due to SHG?

20. What is the effect on the living standards of the SHG members due to SHG?

21. What is the impact of SHGs on the literacy of the members?

22. Is it desirable to implement Government sponsored schemes through SHGs?

23. What is the impact of SHGs on alcoholism in the area?

24. Do you find political interference? If yes, Is it good or bad?

If bad, what should be safeguards against such interference?
Appendix-2.3

QUESTIONNAIRE-2

To, Microfinance Practitioners [NGOs]

NAME OF THE PRACTITIONER:

1. Whether exclusive women Groups function effectively?
2. Whether exclusive men Groups function effectively?
3. Whether exclusive mixed Groups function effectively?
4. What should be normal group size?
5. Whether meetings are essential for the effective functioning of SHGs?
6. What is the importance of maintenance of books?
   Very important / Important / Its O.K.
7. Do you encounter the problem of dropouts? If so to what extent?
8. What incentives are required to encourage savings by Group members?
9. Should the loans be necessarily linked to savings of the group?
10. Whether uniformity in savings by all members desirable?
11. Whether a minimum period is a precondition for linking SHGs with banks?
12. What should be the appropriate credit deposit ratio [CD Ratio]?
13. What should be the appropriate interest rate?
    -To be charged on loans on SHG by the Bank: Single rate or slab rates
14. What is the cost of promoting and training the SHGs?
15. What should be the rates of interest on loans from SHG to its members?
16. What is the level of Recovery in your SHG?
    50% / 75% / 90% / 100%
17. What should be the approach of banks towards SHGs?
18. What should be the collaterals or guarantees for financing SHGs?

19. Do you find rise in the income levels of the members of SHGs due to SHG?

20. What is the effect on the living standards of the SHG members due to SHG?

21. What is the impact of SHGs on the literacy of the members?

22. Is it desirable to implement Government sponsored schemes through SHGs?

23. What is the impact of SHGs on alcoholism in the area?

24. Do you find political interference? If yes, is it good? or bad?

If bad, what should be safeguards against such interference?

25. How many SHGs you have promoted?

26. What is an approximate cost of formation of one SHG?

27. What is the time taken for attaining the stage of linkage with Banks?

28. How many of your SHGs are linked the Banks?

29. Are you happy with the cooperation of the Bankers?

30. Do you believe in speedy rural development through SHGs?
To,
Linkage Bankers
NAME OF THE BANKER:

1. Whether exclusive women Groups function effectively?
2. Whether exclusive men Groups function effectively?
3. Whether exclusive mixed Groups function effectively?
4. What should be normal group size?
5. Whether meetings are essential for the effective functioning of SHGs?
6. What is the importance of maintenance of books?
   Very important / Important / Its O.K.
7. Do you encounter the problem of dropouts? If so to what extent?
8. What incentives are required to encourage savings by Group members?
9. Should the loans be necessarily linked to savings of the group?
10. Whether uniformity in savings by all members desirable?
11. Whether a minimum period is a precondition for linking SHGs with banks?
12. What should be the appropriate credit deposit ratio [CD Ratio]?
13. What should be the appropriate interest rate?
    -To be charged on loans on SHG by the Bank:
    -Single rate or slab rates
14. What is the cost of promoting and training the SHGs?
15. What should be the rates of interest on loans from SHG to its members?
16. What is the level of Recovery in your SHG?
    50% / 75% / 90% / 100%
17. What should be the approach of banks towards SHGs?
18. What should be the collaterals or guarantees for financing SHGs?

19. Do you find rise in the income levels of the members of SHGs due to SHG?

20. What is the effect on the living standards of the SHG members due to SHG?

21. What is the impact of SHGs on the literacy of the members?

22. Is it desirable to implement Government sponsored schemes through SHGs?

23. What is the impact of SHGs on alcoholism in the area?

24. Do you find political interference? If yes, is it Good? Or bad? If bad, what should be safeguards against such interference?

25. Which Linkage Model do you prefer? Direct / Indirect / BANK as SHPI

26. How many times you visit an SHG in a month?

27. How many SHGs you have promoted?

28. Do you find time to link SHGs with Bank credit?

29. What is the impact of SHG lending on your branch?

30. How much time do you take to complete SHG loan documentation?

31. What is the time taken in total for one SHG loan operation?

32. How do you feel about the cooperation of NGOs in SHG Linkage?

33. How much of your branch business constitutes the SHG Business?
Bylaw 1: Name and Purpose

The name of the SHG shall be as follows:

- 
- 

[There is a provision that the name of the SHG can be changed by an amendment to the Bye-laws and informing the same to all the concerned]

Bye Law 2: Purpose

1. This SHG is not a commercial organization it aims for around development it its like-minded members on the principles of self-help with mutual help.
2. It aims to develop thrift culture in all its members
3. It aims to provide financial assistance to its needy members both for consumption and productive purposes.
4. It aims to develop banking habit among its members as the group functions like a tiny bank and linking itself with a formal local Bank on the area.
5. It aims to develop a sense of social concern amongst the members to motivate them to contribute for development of their area and the people around.
Bye law 3: Membership and working

To become members of SHG the following kind of persons are eligible:

1. They shall be like-minded and should have strong urge for work to earn with clean habits.

2. They shall adopt “thrift” culture and thereby regularly save some specific amount regularly which is common to all other members of the group.

3. They shall accept and foster the noble principles of “self help with mutual help” and work with other members with co-operative spirit.

4. They shall not do any such acts, which are contrary to the aims and objectives of the Group and against the principles and decisions of the Group.

5. They shall regularly attend the meetings of the group and participate in the deliberations and discussions and think/suggest for the development of the Group.

6. Membership can be terminated at any time if the Group finds that the member has violated its bye laws and acted against the laid down norms of the group.

7. Any member who continuously remains absent for 6 meetings of the Group such member shall automatically find himself disqualified from the membership of the Group.

8. The Group shall maintain a book, which contains the names and addresses of members, membership number, date of admission etc.

9. The membership is limited to 20.

Bye law 4: Management

The management of the Group conceptually is by all the members. However for functional convenience the following responsible posts are meant to run the administration of the Group:

1. President.
2. Secretary.
3. Treasurer.

These office bearers function on the wish of the Group. The Group has power to remove the office-bearers and appoint new office bearers at their wish and will at any time. There need not be any notice for the same. The office bearers shall be amongst the members of the group and no outsider can be appointed to run the Group.
The office-bearers on the permission of the Group shall operate the accounts of the group, deal with other organisations and do all other jobs entrusted by the Group on voluntary basis.

Bye law 5: Capital

1. The Group is not commercial concern and hence profit alone is not the Group's motive.
2. All the members shall save regular equal amounts and the same are accounted systematically. Each member will have individual savings account in Group.
3. The group shall collect admission fees and such amounts shall constitute as the common fund of the Group.
4. The group may collect any appropriate fees, fines etc from any donors

Bye law 6: Loaning

1. The Group shall lend its resources to the needy members as decided by the Group members in majority (preferably unanimously).
2. The Group may constitute a credit committee by selecting members from amongst its members to go into the details of lending aspects.
3. The Group mops up its resources by obtaining loans from the Banks based on its savings performance.
4. The Group shall lend its resources only to its members for consumption or productive purposes.
5. The Group shall decide on the rate of interest to be charged on the loans to its members. The rate of interest on loans shall not exceed 4% per month.
6. The Credit policy of the Group shall be decided and reviewed by the Group every year.
7. The loans availed by the members shall be repaid to the Group within the specified period.
8. In case of death, insolvency, runaway, lunacy of member etc after availing loan from the Group the legal heirs of such member are liable to repay the loan to the Group.
9. There will be no change in Rate of interest on loans once decided and charged till repayment of such loan.
Bye law 7: Meetings

1. All the members of the Group shall meet at least once a month regularly.

2. The place, date, venue etc of the meeting of the Group shall be decided by all the members at their convenience.

3. The members shall discuss any related matter to the agenda of meeting in a free and fair manner.

4. The common agenda of the Group shall be as follows:
   a. Reading of the proceedings of the earlier meeting.
   b. Collection of monthly savings and related matters
   c. Loan collection and related matters
   d. Discussions on accounting.
   e. Discussion on attendance of members to group meetings.
   f. Discussion on penalties fines etc and related matter.
   g. Discussion on recording of proceedings of meetings.
   h. Discussion on any specific matter submitted by any member for discussion in the meeting.
   i. Discussion on employment/productive activity of common concern to the Group.
   j. Discussion about co-operation/association with other Government/NGOs etc.
   k. The office bearers of the Group shall record the proceedings of each meeting without fail and obtain the signatures of members present.

Bye law 8: Bank Transactions

1. The Group being in the form of a tiny Bank shall establish linkage with a local Bank as decided by its members

2. All the Bank accounts shall be under the common seal of the SHG.

3. The officer bearers shall be authorized by the Group to operate the Bank accounts of the Group as per the directions/decisions of the Group from time to time.

4. All withdrawals from the Group’s accounts shall be backed by Group’s resolutions to that effect.

5. All withdrawals shall invariably by means of bank cheques.

6. The Group shall avail loan facility from the Bank backed by Group resolutions.
7. The Bank has every power to inspect any books of accounts, any record or register of the Group.

8. The bank has privilege-full right to guide the Group for the common good and progress of the group.

9. The bank representatives may attend the Group meetings as advisors in the interest of the Group.

10. The bank has its lien over all the assets of the Group till repayment of loans to the Bank by the Group.

**Bye law 9: Non-Government organisations/Voluntary Agencies.**

1. The Group may get guidance and support from any NGO/VA at its convenience and desire.

2. The Group may join hands with any NGO/VA in carrying out any activities of benefit to the local community.

3. The Group may accept unconditional grants, donations from NGOs/VAs or any donors.

**Byelaw 10: Working Principles**


2. Aiming for increasing productivity.


4. "Thrift" concept as a foundation for development.

5. "Credit" as a tool for development.

**Byelaw 11: Books and Records**

The Group shall maintain the following important Books and registers:

1. Proceedings cum Attendance Register.

2. Savings Ledger.

3. Loans ledger.


5. Visitors Book.
# Appendix-3.2

Check list to assess the performance of an SHG

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Factors checked</th>
<th>Very good</th>
<th>Good</th>
<th>Unsatisfactory</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Group Size</td>
<td>15 to 20</td>
<td>10 to 15</td>
<td>less than 10</td>
</tr>
<tr>
<td>2</td>
<td>Type of members</td>
<td>Only very poor members</td>
<td>2 or 3 not very poor members</td>
<td>many not poor members</td>
</tr>
<tr>
<td>3</td>
<td>Number of meetings in a month</td>
<td>Four meetings</td>
<td>Two meetings in a month</td>
<td>Less than two meetings in a month</td>
</tr>
<tr>
<td>4</td>
<td>Timings of meetings</td>
<td>Night or after 6 p.m.</td>
<td>Morning between 7 and 9 a.m.</td>
<td>Other timings</td>
</tr>
<tr>
<td>5</td>
<td>Attendance of members</td>
<td>More than 90%</td>
<td>70 to 90%</td>
<td>Less than 70%</td>
</tr>
<tr>
<td>6</td>
<td>Participation of members</td>
<td>Very high level of participation</td>
<td>Medium level of participation</td>
<td>Low level of participation</td>
</tr>
<tr>
<td>7</td>
<td>Savings collection within the group</td>
<td>Four times a month</td>
<td>Three times a month</td>
<td>Less than three times a month</td>
</tr>
<tr>
<td>8</td>
<td>Amount to be saved</td>
<td>Fixed amount</td>
<td>Varying amounts</td>
<td>---</td>
</tr>
<tr>
<td>9</td>
<td>Interest on internal loan</td>
<td>Depending upon the purpose</td>
<td>24 to 36%</td>
<td>More than 36%</td>
</tr>
<tr>
<td>10</td>
<td>Utilisation of Savings amount by SHG</td>
<td>Fully used for loaning to members</td>
<td>Partly used for Loaning</td>
<td>Poor utilisation</td>
</tr>
<tr>
<td>11</td>
<td>Loan recoveries</td>
<td>More than 90%</td>
<td>70 to 90%</td>
<td>Less than 70%</td>
</tr>
<tr>
<td>12</td>
<td>Maintenance of books</td>
<td>All books are regularly maintained and updated</td>
<td>Most important registers such as savings, loans, etc., are maintained</td>
<td>Irregular in maintaining and updating the books</td>
</tr>
<tr>
<td>13</td>
<td>Accumulated savings</td>
<td>More than Rs. 5000/-</td>
<td>Rs. 3000-5000/-</td>
<td>Less than Rs. 5000/-</td>
</tr>
<tr>
<td>14</td>
<td>Knowledge of the Rules of the SHG</td>
<td>Known to all members</td>
<td>---</td>
<td>Not known to all members</td>
</tr>
<tr>
<td>15</td>
<td>Education level</td>
<td>More than 20% of the members can read and write</td>
<td>----</td>
<td>Less than 20% of the members can read and write</td>
</tr>
<tr>
<td>16</td>
<td>Knowledge of Government programmes</td>
<td>All members are aware of the Government programmes</td>
<td>Most of the members are aware of the Government programmes</td>
<td>No one knows</td>
</tr>
</tbody>
</table>

**Important:**
1. SHGs with 12 to 16 "very good" factors can get loans immediately.
2. SHGs with 10 to 12 "very good" factors — need 3 to 6 months' time to improve, before loan is given.
3. SHGs with rating of less than 10 "very good" factors will not be considered for loan.
## Appendix 3.3

### Milestones in SHG-Bank Linkage Programme

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1992</td>
<td>Launching of Pilot project of linking 500 SHGs with the banking system.</td>
</tr>
</tbody>
</table>
| 1993 | Introduction of bulk lending scheme to NGOs by NABARD.  
     | Studies on Transaction Cost conducted by external experts. |
     | Unleashing the concepts of banking with poor.  
     | Extension of support for capacity building of NGOs by NABARD. |
| 1995 | Setting up Credit and Financial Services  
     | Fund (CFSF) within NABARD - to support expansion of the programme.  
     | Setting up a working group on NGOs and SHGs - to assess ground realities and identify operational issues in implementation of the programme.  
     | Extension of Revolving Fund Assistance to Federations of SHGs by NABARD. |
| 1996 | Mainstreaming SHG-bank linkage by banks - RBI and NABARD notifications.  
     | Tackling operational issues; Documentation, Defaulters, Size of group, Service Area etc |
| 1997 | Organizing National level Training consultation meet - thrust on trainers training.  
     | First experiment of RRB as Self Help Promoting Institution (SHPI).  
     | Up scaling training and awareness programmes by NABARD and the banking system.  
     | Emphasis on interventions winning in cooperative banks. |
     | Extension RRB as SHPI to other 10 other RRBs.  
     | Documentation of rating/grading practices for SHGs’ appraisal. |
| 1999 | Recognition of potential of SHGs by GOI.  
     | Setting up task force on supportive regulatory and policy framework.  
     | Refinance requirements out grow CFSF - use of NABARD’s normal resources.  
     | Extension of RRB-SHPI-experiment to 2 more RRBs.  
     | Crystallization of NABARD’s vision and Mission.  
     | Building partnerships with Governments.  
     | Deregulation of interest rates in SHG lending  
     | Emphasis on studies documentation and dissemination.  
     | Provision of promotional grants to NGOs for SHG promotion- development NGO appraisal tools. |
| 2000 | Thrust on widening the range of SHPIs.  
     | SHGs credit linked crosses 1,00,000.  
     | RBI advises banks to finance Micro credit organisations.  
     | Emphasis on flooding market with quality SHGs by NABARD.  
     | Thrust on expansion of the programme in Union Budget.  
<pre><code> | Recognition of potential of Farmers Clubs as SHPIs. |
</code></pre>
<table>
<thead>
<tr>
<th>Year</th>
<th>Key Achievements</th>
</tr>
</thead>
</table>
| 2001 | Roping in Rural Volunteers as potential SHPI.  
II National Consultation Meet on training to redesign training modules, contents and methodologies.  
Collaboration with Indira Gandhi National Open University - for commencing a distance education programme on women’s empowerment and SHGs.  
Introduction of State level Awards for best performance.  
Evaluation studies on impact on SHGs.  
Setting up a separate fund for scaling up the programme-microfinance Development Fund.  
Technical collaboration with GTZ, Germany commenced.  
Crossing 2,00,000 mark of credit linked SHGs.  
Thrust on backward States and districts.  
Extension of RRB-SHPI module to all RRBs.  
Launching of National Level newsletter.  
Diversifying capacity building approaches - Videos, tools, visits.  
Accelerating promotional grant support to NGOs.  
Conceptualizing the use of technology in microfinance.  
Initiating efforts all developing a comprehensive Management Information System for SHG -Bank Linkage programme.  
Exposure visits to other mF initiatives for clients and banks.  
Launched studies to assess Savings pattern for the poor.  |
| 2002 | Intensifying training interventions through exposure visits.  
Focus on backward states/provinces  
Encouraging and facilitating internalization of rating and self-rating techniques.  
Increasing role of Government in internalizing the concept.  
Launching a pilot in IT in microfinance.  
Launching studies to understanding the commercial prospects of SHG linkage.  
Closer look at saving products for the poor: designing pilot project for savings product development through an RRB.  
Support by way of promotional grants to NGOs closes to 500 nos.  
About 50% of the 10-year mission covered.  
Diffusion of knowledge and experience with international mF practitioners  
Redefining the role of banks in the programme as enhancing business opportunities NOT mere Service providers.  |

(Source: NABARD, Mumbai)
### Appendix 6.1

**SHGs in Shimoga District**
*(Block wise/Size wise/Gender wise/Category wise)*

<table>
<thead>
<tr>
<th></th>
<th>Bhadravathi</th>
<th>Hosanagara</th>
<th>Sagara</th>
<th>Shikaripur</th>
<th>Shimoga</th>
<th>Soraba</th>
<th>Thirthahalli</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>G-size</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10-15</td>
<td>42</td>
<td>29</td>
<td>19</td>
<td>31</td>
<td>41</td>
<td>26</td>
<td>51</td>
<td>178</td>
</tr>
<tr>
<td>16-20</td>
<td>11</td>
<td>8</td>
<td>5</td>
<td>11</td>
<td>14</td>
<td>7</td>
<td>26</td>
<td>102</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>73</td>
<td>37</td>
<td>24</td>
<td>42</td>
<td>67</td>
<td>33</td>
<td>88</td>
<td>280</td>
</tr>
<tr>
<td><strong>Women</strong></td>
<td>656</td>
<td>131</td>
<td>292</td>
<td>59</td>
<td>427</td>
<td>85</td>
<td>583</td>
<td>734</td>
</tr>
<tr>
<td>SC/ST</td>
<td>178</td>
<td>35</td>
<td>79</td>
<td>16</td>
<td>116</td>
<td>23</td>
<td>158</td>
<td>199</td>
</tr>
<tr>
<td>OBCs</td>
<td>233</td>
<td>47</td>
<td>104</td>
<td>21</td>
<td>152</td>
<td>30</td>
<td>207</td>
<td>261</td>
</tr>
<tr>
<td>GEN</td>
<td>245</td>
<td>49</td>
<td>109</td>
<td>22</td>
<td>159</td>
<td>32</td>
<td>218</td>
<td>274</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>787</td>
<td>351</td>
<td>512</td>
<td>698</td>
<td>879</td>
<td>528</td>
<td>413</td>
<td>4168</td>
</tr>
<tr>
<td><strong>Mixed</strong></td>
<td>10</td>
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