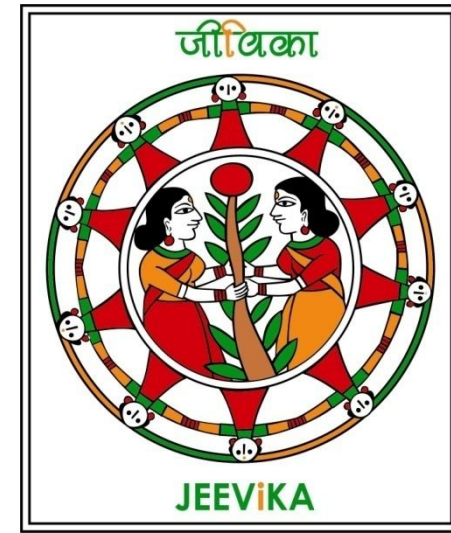


*Plan vs  
Achievement*

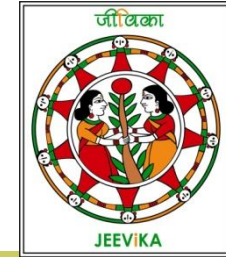


***JEEViKA, NALANDA***

***Bihar Rural Livelihoods Project***

# PROJECT PROGRESS:

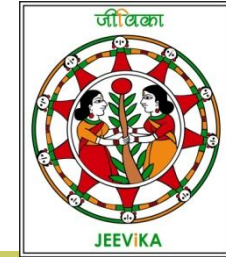
## PLAN Vs. Achievements



PARTICULARS	Progress till Mar, 09	Annual Plan (FY2009-10)	Achievements	
			(FY 2009-10)	%
SHG Formed	745	1950	2093	107
Group Saving Mobilized	-	-	1.5 Crores	-
Total Amount Inter-loaned	-	-	3.2 Crores	-
SHGs Bank A/c Opened	381	1690	1722	101
Micro Plans Done	329	1634	1564	95.71
Group Recd ICF	247	1634	1460	89.35
CIF Disbursed (Lakh)	78.50	408.50	714.65	175
Insurance Prog. For SHG HHs filled up	00	3000	950	31

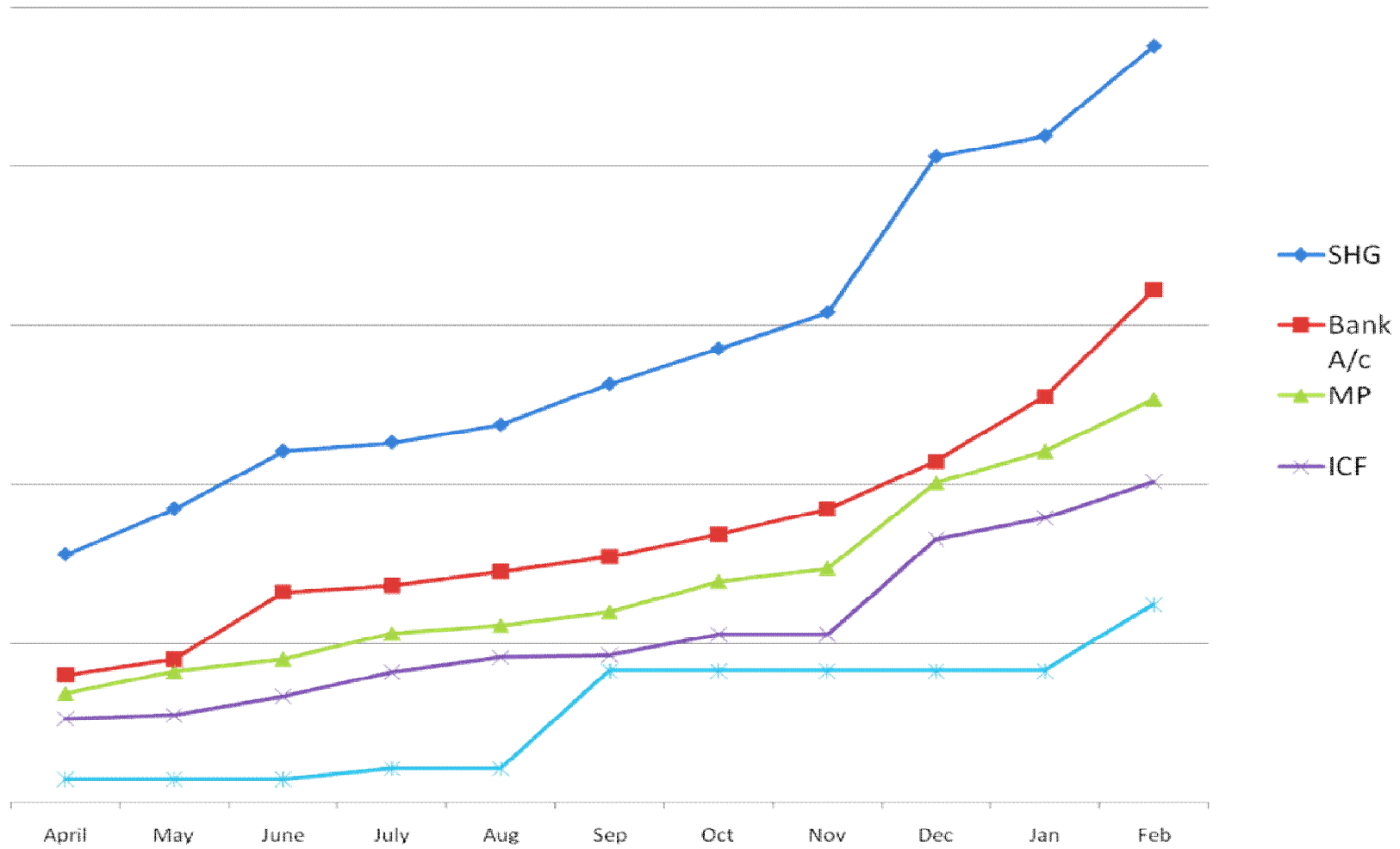
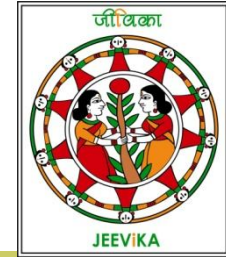
# PROJECT PROGRESS:

## PLAN Vs. Achievements



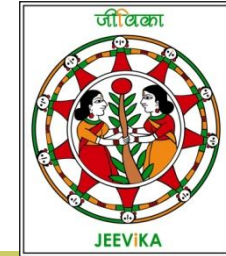
PARTICULARS	Progress till Mar, 09	Annual Plan (FY2009-10)	Achievements	
			(FY2009-10)	%
Group linked with Bank	71	572	590	103
Amount Loaned	15.65	160.00	123.47	77
Avg. Amount Loaned	22042	28000	21000	75
SHG to Bank Repayment %	100	100	95	- 5
No. of VO formed	16	133	78	59
SHGs Part of VO	154	1330	762	57
VOs Bank A/C Opened	4	80	76	95

# PROJECT PROGRESS: CAPITALIZATION LAG



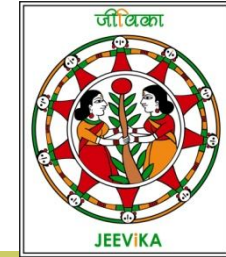
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# MICROFINANCE PROGRESS: BLOCK WISE PROGRESS



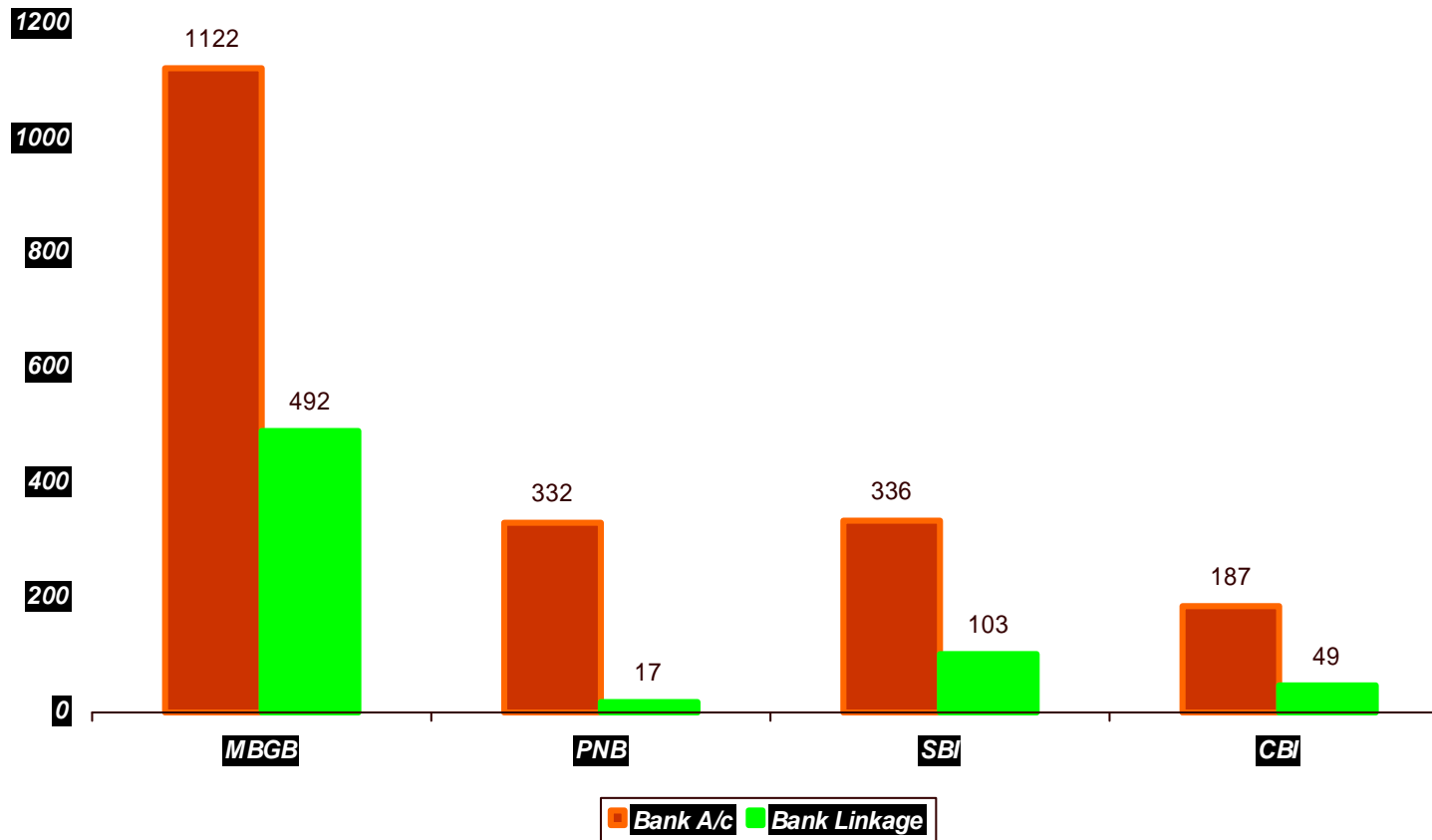
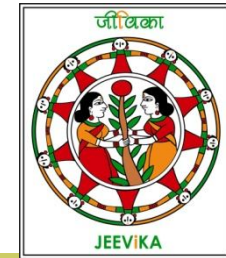
Name of Blocks	SHG - till Jan, 10	Bank A/c Opened till Mar,10	% Progress	SHG credit linked	% Progress	Amount Mobilized (Lakh)	Avg. Credit Linkage
Sarmera	522	487	93	201	39	50.74	25000
Harnaut	644	652	101	254	39	53.00	21000
Rajgir	518	539	104	206	40	35.38	17000
Rahui	133	159	120	-	-	-	
N. Nausa	126	126	100	-	-	-	
Noorsarai	15	00	0	-	-	-	
B. Sharif	154	130	84	-	-	-	
District	2112	2093	99	661	-	139.12	

# PROJECT PROGRESS: BANK WISE PORTFOLIO



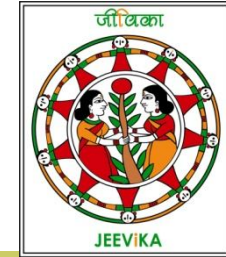
Name of Blocks	MBGB		PNB		SBI		CBI		UCO	
	Saving Linkage	Credit linked	Saving Linkage	Credit linked	Saving Linkage	Credit linked	Saving Linkage	Credit linked	Saving Linkage	Credit linked
Harnaut	519	280 (54%)			50	New	83	New		
Rajgir	153	54 (35%)			305	103 (34%)	90	42 (47%)		
Sarmera	298	158 (53%)	189	17 (9%)						
Rahui	18	-	142	-						
N. Nausa	108	-	18	-						
Noorsarai										
B. Sharif	76	-							54	-
<b>District</b>	<b>1172</b>	<b>492</b>	<b>349</b>	<b>17</b>	<b>355</b>	<b>103</b>	<b>173</b>	<b>42</b>	<b>54</b>	

# SAVING TO CREDIT LINKAGE CONVERSION: LINKAGE PORTFOLIO



# **BANKING POTENTIAL:**

## **No. Of Eligible Groups for linkage**



Name of Blocks	MBGB	SBI	PNB	CBI	UCO	TOTAL
<b>RAJGIR</b>	78	150		40		268
<b>HARNAUT</b>	220	25		60		305
<b>SARMERA</b>	120		130			250
<b>NAGARNAUSA</b>	80		15			95
<b>NOORSARAI</b>	--	--	--	--	--	--
<b>BIHARSHARIF</b>	60				40	100
<b>RAHUI</b>	15		100			115
<b>TOTAL</b>	<b>573</b>	<b>175</b>	<b>245</b>	<b>100</b>	<b>40</b>	<b>1133</b>

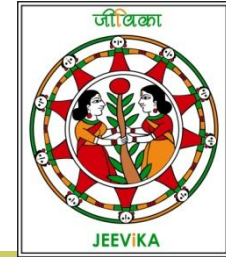


# PROJECT ACTION PLAN: (FY 2010-11)



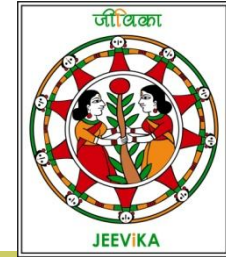
PARTICULARS	Annual Plan (FY-2010-11)
<b>SHG Formation</b>	<b>3850</b>
<b>No. of SHGs having bank account</b>	<b>3424</b>
<b>No. of SHGs to complete micro-plans</b>	<b>3475</b>
<b>Amount of CIF to be disbursed</b>	<b>28 Crores</b>
<b>No. of Groups received CIF</b>	<b>3475</b>
<b>No. of Groups Credit Linked</b>	<b>2000</b>
<b>Amount of Credit Linkage</b>	<b>10 Crores</b>
<b>Insurance</b>	<b>17000</b>
<b>Social Security - Convergence</b>	<b>10000</b>

# ***BANKING CHALLENGES:*** ***POLICY LEVEL***



- **Need to strengthen the forum of BLBC**
- **Using the platform of Village Organization for bulk credit linkage or as banking facilitator/correspondent**
- **Letter of SLBC regarding authorization and credit limit**
- **Financing to JEEViKA group as one of the line items in the Annual Credit Plan of the district**
- **Credit linkage to SHGs should be on cash credit basis**

# ***BANKING CHALLENGES: TRANSACTIONAL***



- **There is a need to develop system of furnishing repayment status of SHGs which has got bank linkage to ensure cent percent repayment.**
- **ISSUES OF LAST MILE Vs FIRST SMILE**
- **Availability of Stationery for A/C opening and Credit linkage**
- **The issues of SHGs withdrawing their own money/ Updating of passbook etc.**
- **Co-operation from branch mangers to Bank Mitras and their proper utilization**