

**Terms of Reference for the Evaluation of pattern of utilization of loans  
availed by Self Help Groups at concessional interest rates from cooperative  
Institutions and its impact on employment income of the members and  
attainment of targets in SDG Goal-5**

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**Evaluation Study on Utilization pattern of institutional loan availed by Self Help Groups (SHGs) at concessional interest rates through co-op institutions from 2014-15 to 2018-19 and its impact on Employment, Assets and Income of the Members and Attainment of targets under SDG-5**

**1. Title of the Study:**

Evaluation Study on Utilization pattern of institutional loan availed by Self Help Groups (SHGs) at concessional interest rates through co-op institutions from 2014-15 to 2018-19 and its impact on Employment, Assets and Income of the Members and attainment of targets under SDG-5.

**2. Department implementing the Scheme:**

The Department of Co-Operation & Karnataka State Cooperative Apex Bank Limited.

**3. Background and Context**

The SHG concept was first used in micro credit in Bangla Desh by Mohammad Yunus in 1976. A SHG is an informal association of women/men to enhance their financial security as primary focus the other common areas of interest are awareness, motivation, leadership, Social and economic mainstreaming. Microfinance helps the poor in financial distress to become self-employed through rural non-farm sector activities of their choice. Moreover, microfinance is not limited to rural society or developing countries only. It is equally applicable to semi-urban areas and developed countries. Unemployment and poverty pose major challenges for any developing country and India is no exception to this phenomenon. This is because of the gap between demand for and supply of credit for the poor to start economic activities. The rural non-farm employment has acquired greater importance in economic development in recent times. It plays a positive role in the alleviation of poverty and generation of employment. It provides assets, employment and income to the rural poor. It also provides an opportunity for rural women to take up remunerative work beyond casual labor and household labor.

Micro Finance and SHG combination is considered an effective strategy for women empowerment. In assessing empowerment, according to Kabeer, we need to consider changes in three-inter related dimensions which comprise of choice: resources, agency and achievements. Empowerment according to her has to be understood from these three analytical stances. Resources should be interpreted as material (land, equipment, and working capital), human (knowledge, skills, creativity etc) and social (claims, obligations and expectations through relationships) variables. These resources are distributed through institutional constellations as family norms, patron-client relationships, public sector welfare etc. and it is therefore important to acknowledge the terms on which people gain access to resources when considering if empowerment is taking place. A more focused and clear approach to empowerment is presented in Sara Long way's framework of gender analysis. It follows the process of Welfare-Access-Consentization-Participation and control.

There are many roads to economically empowering marginalized groups including women. One possible avenue is through the use of microfinance. While there are many forms of microfinance, one can define it broadly as the "provision of thrift, credit and other financial services and products of very small amounts to the poor enabling them to raise their income levels and improve living standards." One of the first microfinance institutions was the Grameen Bank in Bangla Desh. The objectives of the bank were to provide low-interest loans requiring no collateral to the rural poor, especially women, in order to increase self-employment opportunities and encourage the growth of savings and investment among poor people especially women. The Grameen Bank's successes in microfinance encouraged the buildup of other microfinance institutions

Thus the theory behind microfinance is that borrowers can use the small sums of money to pay for the upfront costs in starting a small business, such as buying materials or products, advertising with signs, constructing a stall, etc. and start repaying the same when the borrower begins to make profit.

The results have revealed that trust across members had a direct impact on the social performance, indicating that the social performance of groups is directly related to the trust among members of SHGs. Similar results were observed by Jones (2004), who explained how decreased trust reduces the cooperation in the group and, in turn, its performance. The communication in the SHG directly influenced the overall performance of the group in government promoted and NGO-promoted models, which could be due to less interaction by the government agency workers and NGO officials with all the members. These results are in line with Kerr and Kaufman's (1994) findings that face-to-face communication enhances solidarity in the group and enhances better functioning through good cooperation. The performance in NGO promoted and government-promoted models was observed to be more, and the decisions were taken based on the consensus, arrived at after discussing the matter in the SHG meeting. This was followed by the groups which took decisions based on the majority after discussing the matter in the SHG and based on leaders

### **The Scheme-Interest subsidy to Self Help Groups**

The scheme in the Dept. of Cooperation commenced in the year 2007-08. Under the scheme, the Self Help Groups (SHGs) were provided loan from DCC Banks and Primary Agricultural Co-operative Societies (PACs) at 4% interest rate. The balance of interest was borne by the government i.e. 7% interest is borne by government for the loans availed by co-operative institutions through DCC banks and 8% interest is borne by the government for the loans processed through PACs. The purpose of this is to help SHGs in rural areas, especially women, in business, self employment, animal husbandry, cottage industries, children's education, medical expenses and for the purpose of essential equipment for maintaining their family. The SHGs are to utilize this loan amount at 4% interest, in addition to amount available for them through internal lending among the group members held by them. SHGs are to take stock of the internal savings of the group and loan amount, and deposit the same in bank account or loan account of the group. The income so earned by this is to be distributed among the members at the end of the year. The scheme is being implemented since

2007-08 till today. As per the GO CRD/CAB-1/5/2017-18 Dt. 4/05/2017 the Women SHGs are to be given loans at zero percent rates of interest & men groups at 4 % Rate of interest and the same is continued in the year 2018-19. The SHGs under NRLM & NULM are also entitled to get the loans from DCC banks in some districts in Karnataka (Circular No. 295/MCID-10/2018 Dt. 14<sup>th</sup> Dec. 2018).

The co-operative institutions on the basis of disbursement of loan by groups prepare the SHG wise bills and send it for certification to the district officer concerned. The district officers certify and submit them to Registrar of Co-operative Societies through Apex Bank. Since inception upto March 2018 the SHGs linked to banks are 487, 138 and the amount of loan disbursed is Rs. 6237.52 crores. During last five years the progress is as follows.

#### **4. Scope and Purpose of the Study**

The scheme is implemented in all districts of the State though 5268 Primary Agriculture Cooperatives (PACs) and 21 DCC banks. There are around 487138 lakh SHGs (March 2018) provided with bank linkage in the Karnataka state. The scope of the study is to cover all the four divisions in the State and the sample districts identified for the Study. The period of evaluation is 2014-15 to 2018-19. During this period, 73298 new SHGs are formed and 181401 (Fresh+ Repeat) SHGs are provided loans.

Progress of SHGs formed and provided loans (2014-15 to 2018-19)

<b>Year</b>	<b>New SHGs</b>	<b>Total SHGs provided loan</b>
2014-15	11637	37238
2015-16	11515	33984
2016-17	11420	32978
2017-18	25468	44935
2018-19	13258	32266
<b>Total</b>	<b>73298</b>	<b>181401</b>

Source: Co-op. Dept

The purpose of evaluation is to assess the impact of loans given at concessional rate of interest to SHGs on their economic conditions, and the type of economic activity undertaken by them and its sustainability the repayment of loan & the problems faced by the SHG members in production and marketing. It thus attempts to provide an account of the overall performance of the men and women SHGs after getting the loan at concessional rate of interest and the experience of banks in handling these loans.

## **5. Evaluation questions/Issues**

### **Provision of Inputs-**

- Review the progress of the scheme over the time period and the trends in financing across the regions and the share of co-operative institutions in total lending to SHGs.
- Analyse the following parameters of loan
  - Average loan amount
  - Adequacy of loan
  - Time taken for sanction of loan
  - Loan sanctioning agency-PCS/DCC
  - Distribution of Loans among members- BPL/Non BPL/ SC/ST
  - Proportion of Stree shakti and other SHGs NRLM/NULM in the total loan
  - Period of existence of SHGs
  - SHGs satisfying all the parameters as per NABARD guidelines
  - Group formation and homogeneity of interest among the group members
  - Training and guidance to the member

### **Process/ Implementation**

- Formation of the SHGs- any overlapping across the groups/members & proportion of different SHGs-newly formed, Stree Shakti & other SHGs under NRLM, NULM etc.
- Review of the findings of similar studies.

- Implementation process and impact of zero percent rate of interest loans on women SHGs and Lending institutions.
- Estimate the adequacy of loan and loan gap across different activities.
- Awareness among the SHG members about the quantum of loan, rate of interest on it and its utilization pattern.
- Criteria for sanction of loans. Deviations from the norms/ guidelines.
- Review of the financial management and auditing process as per the guidelines and claiming of interest subventions from NABARD and State Govt.
- Loans for personal/family use its repayment and the impact felt.

### **Output**

- Geographical coverage of SHGs under the Co-operative & with other banking institutions.
- The loan utilization pattern across the groups- misutilization, fake beneficiaries
- Average loan sanctioned and mapping activities undertaken.
- Adequacy of interest subsidy for the co-operative institutions.
- Assess the loan performance on the basis of following parameters
  - Repayment Rate
  - Arrears rate( Ratio of overdue loans to total loans)
  - Portfolio at risk
  - Client density across the regions
  - Ratio of new loans to existing loans
  - % of NPAs with the banks
  - % of overdue accounts
  - (and any other suitable parameters)

### **Impact**

- The nature of employment & occupational shifts among the beneficiaries.
- Make a cost benefit analysis of the ventures/ economic activities & impact on income and economic status of the members.



**Karnataka Evaluation Authority**  
**44<sup>th</sup> Technical Committee Meeting on 17th July 2019**

- Mapping of successful activities/sectors.
- Separate analysis for Kolar District and compare it with the other districts.
- Case Studies of farm loan suicide cases in the SHGs.
- Grading of SHGs linked to their performance in terms of utilization of loan
- Impact of the scheme on women empowerment in terms of ownership and control of Assets and income, employment and participation in decision making process in family and society and progress towards attaining SDG Goal-5.
- Give specific recommendations for improvement of design, weightages to different activities across the sectors and delivery mechanism under the scheme based on evidence from the field.

<b>Division</b>	<b>District</b>	<b>Self Help Groups No</b>	<b>Sample</b>
Kalaburgi	Bidar	24333	365
	Koppal	765	015
Sub total		24768	380
Belgaum	Belgaum	6035	327
	Haveri	595	033
Sub total		6630	360
Bengaluru	Tumkur	16025	200
	Bengaluru-R	348	010
	Kolar*	15036	190
Sub total		31409	400
Mysore	South Canara	18542	370
	Chamrajnagar	328	010
Sub total		18870	380
	<b>Grand Total</b>	<b>82007</b>	<b>1520</b>

## 6. Evaluation Sampling and Methodology

The data required for the study is indicated below:-

Type of data		Source of information	Method and Tools
Primary data	1. Quantitative data	Beneficiaries	Survey, Observations
	2. Qualitative data	Beneficiaries,	FGD
		State level, district level, officials & DCC Bank members	IDI-interview schedules
Secondary data	Data from the Dept. annual Reports, literature review	Department levels district level.	On selected indicators relevant for the evaluation

### Sample Size for the study

Kolar \* is taken as special case as it has Highest average loan amount of Rs. 3.78 lakhs.

- Sample to cover groups receiving loans from DCC banks and PACS.
- The men and women groups to be selected based on Proportionate sampling.
- 1 member will be selected randomly from each SHG –Total =1520(To include some key persons like presidents also)
- Adequate representation to be given to SC/ST members in the sample.
- Any special cases, Best practices to be included in the sample
- Minimum 50 percent of the talukas in the district to be covered based on density of SHGs, one of them should be a bottom taluka with lowest no. of SHGs.
- Control group 8 SHGs two from each division & 2 members from each group.  
Sample = 1520+16=1536
- The Farmers, suicide cases if observed in sample SHG members will be studied separately.

**7. Qualitative data**

18 FGDs 2 in each District PACS & DCC beneficiaries	SHG members, PAC/ DCC bank members Anganwadi workers GP women Members and other knowledgeable persons
IDI's	50 (45 (@5per district) at District/ Taluka GP level as per requirement in each district and 5 at State level)

**8. Deliverables and time schedule**

The Department of Agriculture and KEA will provide the necessary information pertaining to the study and also co-operate with the consultant organization in completing the assignment task within the stipulated time period. The concerned district and taluk officials will be instructed by the Department of Agriculture for providing the required information/data at the taluk and GP levels.

It is expected to complete the present study in 6 months time line, excluding the time taken for approvals at KEA.

**Table 5: Timelines and deliverables**

a. Inception Report	1 month after signing the agreement
c. Field Data Collection	3 months after the date of work plan Approval*
d. Draft report submission	1 month after Field Data Collection
e. Final report	1 Month after approval of the Draft report
Total duration	6 Months

\*The field work duration is extendable in special cases with proper justification upto two months by CEO, KEA.

## 9. Qualities expected from the Report

The evaluation report should generally confirm to the United Nations Evaluation Guidelines (UNEG) "Standards for Evaluation in the UN System" and "Ethical Standards of Evaluations".

The report should present a comprehensive review of the Scheme/ programme in terms of the content, implementation process, adequacy, information and access to beneficiaries.

The Report should provide a scientific assessment of the impact and utilization of the Loan at concessional rate of interest to SHGs by cooperative institutions.

The qualitative data collected through FGD and discussions with the officials should be used in unbiased manner to support or for further analysis of the reflections from the quantitative data. The analysis should provide adequate space for assessing the variations across the regions and social categories. Case studies to be presented to bring out the realities at the household level.

The report should come out with specific recommendations based on adequate field evidence for any modifications in the programme design, content, implementing procedures, and any other modifications to improve the access and impact of the Scheme/Programme.

## 10. Structure of the report

The following are the points- only inclusive and not exhaustive- which need to be mandatorily followed in the preparation of evaluation report:

By the very look of the evaluation report it should be evident that the study that of Cooperation Department and Karnataka Evaluation Authority (KEA) which has been done by the Evaluation Consultant Organization. The report should be complete and logically organized in a clear but simple language. Besides confirming to the qualities covered in the Terms of Reference, report should be arranged in the following order:

## Preliminary Part

- Title and Opening Page
- Index
- List of acronyms and abbreviations
- Executive Summary- A section that describes the program, purpose and scope of evaluation, research design and methodology, key findings, constraints and recommendations.

## Chapter-1 Introduction and Study design

- Background- A section that briefly covers the history or genesis of the sector under which the programme/scheme being evaluated covered. It should give recent fact sheets taken from reliable and published sources and review of the progress of the scheme at Taluka/District level.
- Log Frame theory/ Theory of change
- Objectives and performance of the program - This section includes the stated objectives of the program and the physical and financial achievements of the selected program in the period of evaluation. It should cover the description of the target group, aim of the program, the programme guidelines and method of selection of beneficiaries and the physical and financial achievements.

## Chapter –II Review of literature and Evaluation Methodology

- Review of past evaluation reports and their findings- Theoretical background.
- Evaluation Methodology - This should include research design, hypotheses for testing, evaluation matrix sample design and size, Methodology for data collection and analysis- questionnaire design and pilot test, data analysis.
- Limitations/constraints in the evaluation study.

### Chapter III - Findings and discussion

- Tables and figures are to be used to present results in summary and/or graph format to add clarity to the presentation. In addition to simply presenting the results in a straightforward manner, the author also has to provide the readers with his/her interpretation of the results, implications of the findings, conclusions. Each result is discussed in terms of the original hypothesis to which it relates and in terms of its agreement or disagreement with results obtained by other researchers in similar/related studies.
- A detail analysis of Case Studies, Best Practices and Focus Group Discussions

### Chapter IV Summary and Conclusions

Chapter V- Recommendations – Recommendations to be evidence based- short term for mid course corrections & long term for change in program design/ policy change.

### Annexure

- a. Sanctioned Terms of Reference of the study.
- b. Survey tools and questionnaires
- c. Place, date and number of persons covered by Focus Group Discussion (if applicable).
- d. Table showing details of major deviations, non-conformities, digressions of the program.

## 11. Administrative arrangements

The core team should comprise of the following technical members and should possess requisite qualification and experience as stated below:

**Table 6: Expert Team to carry out the study**

Sl. No.	Subject Experts Requirements	Subject Experts Requirements	Educational Qualification
1.	Principal Investigator	A Ph. D/ First class post graduate degree in Economics,/ Rural Development / Commerce/ Management, / Public Policy with operational knowledge of banking & co-operative institutions.	05 years of experience in field
2.	1 <sup>st</sup> Core team member	First class post graduate degree in Social Sciences/ Women's Studies/ Commerce/ Management, / Public Policy With operational knowledge of banking	Should also possess a minimum of three (3) years of experience in allied sector projects
3.	2 <sup>nd</sup> Core team member	Post Graduate in Statistics/Economics/ MCA with knowledge of Statistical analysis	3 years experience in data analysis
4	3 <sup>rd</sup> Core Team Member	Expert in Translation (English to Kannada)	M.A in Kannada with expertise in translation. 3 years experience in the field of translation of English to Kannada documents.

The Team should engage such numbers that the evaluation is completed within the scheduled time period as prescribed by the ToR.

## 12. Cost and Schedule of Budget release

The Output based budget release will be as follows-

1. The **first installment** of Consultation fee amounting to 30% of the total fee shall be payable as advance to the Consultant after the approval of the inception report, but only on execution of a bank guarantee of a scheduled nationalized bank, valid for a period of at least 12 months from the date of issuance of advance.

2. The **second installment** of Consultation fee amounting to 50% of the total fee shall be payable to the Consultant after the approval of the Draft report.
3. The **third and final installment** of Consultation fee amounting to 20% of the total fee shall be payable to the Consultant after the receipt of the hard and soft copies of the final report in such format and number as prescribed in the agreement, along with all original documents containing primary and secondary data, processed data outputs, study report and soft copies of all literature used in the final report.

### 13. Selection of Consultant Agency for Evaluation

The selection of evaluation agency should be finalized as per provisions of KTPP Act and rules without compromising on the quality.

### 14. Contact person to get further details about the study

Ganesh R Asst. Registrar of Co-Op. Societies, Bangalore Mob: 9480102388 & C.R. Uma AGM, Karnataka State Apex Bank Bangalore, e-mail. dmf@karnatakaapex.com

Consultant Evaluation KEA: 9342331301

**The Terms of Reference were approved by the Technical Committee of KEA in its 44<sup>th</sup> Meeting held on 17<sup>th</sup> July 2019.**

*Chaya Degaonkar*

Prepared by:  
Dr. Chaya Degaonkar  
(Consultant Evaluation)

*Sudarshan G A*  
Chief Evaluation Officer  
Karnataka Evaluation Authority



(Rs in crores)

Sl No	Name of DCC Bank	Name of District	No of SHGs formed	Fresh		Finance Repeat		Total		Loan Outstanding		% of Recovery
				No	Amount	No	Amount	No	Amount	No	Amount	
1	Bagalkot	Bagalkot	310	166	1.32	185	2.06	351	3.38	1131	9.83	93
2	Bangalore	Bangalore- R	63	33	0.62	53	1.96	86	2.58	431	3.38	88
3	Belgaum	Belgaum	2049	819	7.43	901	30.16	1720	37.59	2724	37.56	100
4	Bellary	Bellary	348	535	3.34	905	14.57	1440	17.91	1569	10.56	100
5	Bidar	Bidar	1327	1301	19.47	3315	53.79	4616	73.26	18826	87.60	99
6	Bijapur	Bijapur	596	626	4.88	579	10.34	1205	15.22	2297	19.96	99
7	Chikmagalur	Chikmagalur	83	1	0.01	290	6.17	291	6.18	2061	14.71	90
8	Chitradurga	Chitradurga	169	246	1.39	765	11.90	1011	13.29	1697	11.40	89
9	Davangere	Davangere	132	200	1.36	535	5.69	735	7.05	833	4.86	96
10	Gulbarga	Gulbarga	100	100	0.25	341	4.53	441	4.78	880	5.47	93
11	Hassan	Hassan	164	318	1.91	1875	40.86	2193	42.77	6464	60.28	93
12	Dharwad	Dharwad	362	133	0.81	152	3.00	285	3.81	1164	4.70	94
13	Kolar	Kolar	85	74	3.34	10	0.44	84	3.78	355	5.92	98
14	Kodagu	Kodagu	170	142	1.51	942	20.85	1084	22.36	1169	21.06	99
15	Mandya	Mandya	1305	1252	11.30	2008	62.69	3260	73.99	5865	61.72	98
16	Mysore	Mysore	256	227	2.21	447	12.78	674	14.99	1992	20.66	93
17	Kanara	Kanara	419	280	1.60	390	6.04	670	7.64	928	7.44	99
18	Raichur	Raichur	561	210	1.86	229	5.16	439	7.02	794	7.37	87
19	Shimoga	Shimoga	377	347	1.60	2571	40.57	2918	42.17	3813	39.55	99
20	South Canara	South Canara	531	1773	16.18	2752	36.63	4525	52.81	9014	69.81	95
21	Tumkur	Tumkur	285	386	5.86	3533	103.34	3919	109.20	4677	100.90	96
22	Bangalore	Bangalore urban	96	53	0.85	91	3.81	144	4.66	547	5.72	88
23	Bangalore	Ramnagar	159	110	1.27	298	12.75	408	14.02	1851	17.96	88
24	Gulbarga	Yadgir	118	118	0.29	263	3.3	381	3.59	705	3.79	56
25	KCCB Dhanwad	Gadag	281	44	0.37	90	1.4	134	1.77	1006	3.83	92
26	KCCB Dhanwad	Haveri	130	103	0.81	80	0.19	183	2.81	298	0.92	93
27	Kolar	Chikbalapur	37	32	1.43	5	0.19	37	1.62	152	2.23	99
28	Mysore	Chamrajnagar	65	50	0.57	168	5.18	218	5.75	712	7.72	93
29	Raichur	Koppal	379	82	0.76	175	2.89	257	3.65	407	4.54	99
30	S.Canara	Udupi	680	1101	8.31	2428	38.46	3529	46.77	7020	65.89	97
	Total		11637	10862	102.91	26376	543.51	37238	646.42	81382	717.34	93



Karnataka State Cooperative Apex Bank Ltd., Bengaluru -18

Progress under Self Help Groups - 2015-2016

(Rs in crores)

Sl No	Name of DCC Bank	Name of District	No of SHGs formed	Fresh		Finance Repeat		Total		Loan Outstanding		% of Recovery
				No	Amount	No	Amount	No	Amount	No	Amount	
1	Bagalkot	Bagalkot	185	136	0.67	144	1.21	280	1.88	1369	6.55	93
2	Bangalore	Bangalore-	55	12	0.16	42	1.85	54	2.01	196	2.43	88
3	Belgaum	Belgaum	1583	628	6.79	701	23.76	1329	30.55	2577	34.89	100
4	Bellary	Bellary	193	442	2.76	1254	20.65	1696	23.41	1728	13.08	100
5	Bidar	Bidar	1201	1532	21.65	2520	70.24	4052	91.89	16480	110.98	99
6	Bijapur	Bijapur	523	498	6.06	343	7.33	841	13.39	2097	18.89	99
7	Chikmagalur	Chikmagalu	24	8	0.05	339	7.62	347	7.67	4929	12.77	90
8	Chitradurga	Chitradurga	246	226	1.31	615	11.52	841	12.83	1800	10.2	89
9	Davangere	Davangere	25	108	0.64	532	4.83	640	5.47	282	4.11	96
10	Gulbarga	Gulbarga	98	98	0.25	289	4.25	387	4.50	843	5.64	93
11	Hassan	Hassan	193	315	3.08	1517	38.15	1832	41.23	6988	60.78	93
12	Dharwad	Dharwad	537	267	3.00	87	2.10	354	5.10	1400	4.85	93
13	Kolar	Kolar	1165	276	7.18	78	3.37	354	10.55	705	15.2	98
14	Kodagu	Kodagu	345	68	0.84	963	18.21	1031	19.05	1208	22.65	99
15	Mandya	Mandya	1004	667	6.14	1108	33.02	1775	39.16	2214	43.86	98
16	Mysore	Mysore	40	52	0.52	148	3.55	198	4.07	1545	12.22	84
17	Kanara	Kanara	319	188	1.08	458	7.74	646	8.82	1147	7.67	99
18	Raichur	Raichur	455	177	2.02	210	3.25	387	5.27	805	6.48	90
19	Shimoga	Shimoga	181	147	0.55	3010	47.57	3157	48.12	2981	44.93	99
20	South Canara	South Cana	573	1413	14.57	2764	38.42	4177	52.99	8925	74.32	95
21	Tumkur	Tumkur	285	250	4.36	3706	108.37	3956	112.73	5205	123.86	96
22	Bangalore	Bangalore U	25	4	0.06	50	2.11	54	2.17	386	3.94	88
23	Bangalore	Rammagar	82	21	0.19	104	3.9	125	4.09	1325	9.89	88
24	Gulbarga	Yadgir	104	104	0.27	288	4.28	392	4.55	745	4.72	71
25	KCCB Dhanu	Gadag	664	189	1.69	56	1.67	245	3.36	1167	3.59	91
26	KCCB Dhanu	Haveri	353	109	0.86	48	1.97	157	2.83	372	1.69	94
27	Kolar	Chikballapu	500	118	3.07	33	1.45	151	4.52	301	6.51	98
28	Mysore	Channarayn	15	6	0.08	42	1.39	48	1.47	513	5.21	84
29	Raichur	Koppal	126	112	0.87	52	1.26	164	2.13	499	4.35	96
30	S.Canara	Udupi	416	1212	11.76	3102	47.29	4314	59.05	7377	96.96	97
	<b>Total</b>		<b>11515</b>	<b>9383</b>	<b>102.53</b>	<b>24601</b>	<b>522.33</b>	<b>33984</b>	<b>624.86</b>	<b>78109</b>	<b>773.22</b>	<b>93</b>



Karnataka State Cooperative Apex Bank Ltd., Bengaluru -18

Progress under Self Help Groups - 2016-17

(Rs in crores)

Sl No	Name of DCC Bank	Name of District	No of SHGs formed	Finance				Total		Loan Outstanding		% of Recovery
				Fresh No	Fresh Amount	Repeat No	Repeat Amount	No	Amount	No	Amount	
1	Bagalkot	Bagalkot	567	119	1.01	135	1.66	254	2.67	870	6.38	95
2	Bangalore	Bangalore- R	48	20	0.37	41	1.98	61	2.35	155	2.34	82
3	Belgaum	Belgaum	1316	400	4.92	676	24.21	1076	29.13	7244	32.36	95
4	Bellary	Bellary	107	254	1.83	1126	18.52	1380	20.35	1684	11.6	95
5	Bidar	Bidar	1054	999	14.26	4546	93.99	5545	108.25	12552	144.4	99
6	Bijapur	Bijapur	316	264	2.20	101	1.69	365	3.89	1133	8.84	95
7	Chikmagalur	Chikmagalur	175	60	0.53	500	10.21	560	10.74	1740	13.22	76
8	Chitradurga	Chitradurga	59	117	0.77	368	8.00	485	8.77	1087	8.11	85
9	Davangere	Davangere	71	76	0.72	549	5.19	625	5.91	258	3.94	90
10	Gulbarga	Gulbarga	24	24	0.08	61	0.87	85	0.95	723	4.1	97
11	Hassan	Hassan	288	270	3.18	1283	37.59	1553	40.77	6484	50.07	83
12	Dharwad	Dharwad	359	251	2.72	31	1.13	282	3.85	1248	3.2	99
13	Kolar	Kolar	2541	1632	67.19	84	3.48	1716	70.67	2150	78.32	93
14	Kodagu	Kodagu	98	48	0.60	828	21.03	876	21.63	1224	28.76	98
15	Mandya	Mandya	746	464	4.42	1009	31.87	1473	36.29	1809	40.33	96
16	Mysore	Mysore	29	60	0.62	137	3.84	197	4.46	1600	8.44	70
17	Kanara	Kanara	466	295	3.62	713	20.75	1008	24.37	2065	21.37	99
18	Raichur	Raichur	357	142	1.46	152	3.65	294	5.11	740	5.73	89
19	Shimoga	Shimoga	60	426	3.07	2963	63.67	3389	66.74	3149	62.85	99
20	South Canara	South Canara	332	1002	12.49	2461	37.86	3463	50.35	9213	79.75	92
21	Tumkur	Tumkur	232	243	4.27	3219	93.85	3462	98.12	4984	100.93	94
22	Bangalore	Bangalore urban	21	11	0.13	72	3.30	83	3.43	157	3.87	82
23	Bangalore	Ramnagar	55	53	0.6	148	6.4	201	7.00	1086	8.25	82
24	Gulbarga	Yadgir	51	51	0.20	117	1.54	168	1.74	710	4.61	53
25	KCCB Dharwad	Gadag	322	162	1.75	11	0.43	173	2.18	1079	2.02	97
26	KCCB Dharwad	Haveri	177	67	0.85	14	0.54	81	1.39	361	1.52	98
27	Kolar	Chikballapur	1089	700	28.79	36	1.49	736	30.28	922	33.56	99
28	Mysore	Chamrajnagar	5	4	0.07	20	0.88	24	0.95	549	3.85	58
29	Raichur	Koppal	166	56	0.66	66	1.43	122	2.09	544	5.04	94
30	S. Canara	Udupi	289	665	7.79	2576	46.04	3241	53.83	8183	90.11	93
	<b>Total</b>		<b>11420</b>	<b>8935</b>	<b>171.17</b>	<b>24043</b>	<b>547.09</b>	<b>32978</b>	<b>718.26</b>	<b>75703</b>	<b>867.87</b>	<b>89</b>

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(Rs in crores)

Sl No	Name of DCC Bank	Name of District	No of SHGs formed	Fresh				Finance Repeat		Total		Loan Outstanding		% of Recovery
				No	Amount	No	Amount	No	Amount	No	Amount			
1	Bagalkot	Bagalkot	399	73	0.59	86	1.17	159	1.76	638	5.91	83		
2	Bangalore	Bangalore- R	58	13	0.23	10	0.46	23	0.69	115	1.53	79		
3	Belgaum	Belgaum	2205	307	2.85	684	25.13	991	27.98	3560	27.91	99		
4	Bellary	Bellary	97	162	1.33	774	16.75	936	18.08	1386	17.49	92		
5	Bidar	Bidar	852	879	14.35	3804	103.00	4683	117.35	11412	165.77	99		
6	Bijapur	Bijapur	460	148	1.41	288	5.05	436	6.46	1430	7.21	100		
7	Chikmagalur	Chikmagalur	198	32	0.15	233	4.79	265	4.94	1410	9.73	81		
8	Chitradurga	Chitradurga	499	291	2.18	588	12.10	879	14.28	1382	16.35	79		
9	Davangere	Davangere	84	3	0.03	579	5.80	582	5.83	358	4.70	90		
10	Gulbarga	Gulbarga	15	15	0.08	1	0.03	16	0.11	668	3.35	90		
11	Hassan	Hassan	673	520	5.97	2243	70.32	2763	76.29	7436	60.19	88		
12	Dharwad	Dharwad	371	200	2.63	42	1.78	242	4.41	308	3.17	99		
13	Kolar	Kolar	9850	9641	358.96	152	7.48	9793	366.44	9875	264.42	98		
14	Kodagu	Kodagu	209	78	2.50	698	19.18	776	21.68	1355	28.22	98		
15	Mandya	Mandya	1048	676	6.92	2533	101.65	3209	108.57	3935	93.84	97		
16	Mysore	Mysore	100	125	1.51	274	7.97	399	9.48	1292	10.84	70		
17	Kanara	Kanara	456	291	3.71	563	16.66	854	20.37	2657	25.66	99		
18	Raichur	Raichur	424	120	1.18	146	3.44	266	4.62	740	5.73	89		
19	Shimoga	Shimoga	70	239	2.21	2748	73.16	2987	75.37	2884	70.49	99		
20	South Canara	South Canara	163	873	12.81	2629	47.41	3502	60.22	9665	80.14	95		
21	Tumkur	Tumkur	2592	686	20.19	3184	95.88	3870	116.07	3415	105.56	93		
22	Bangalore	Bangalore urban	86	10	0.25	87	3.75	97	4.00	202	4.65	82		
23	Bangalore	Ramnagar	113	36	0.67	92	6.24	128	6.91	476	9.79	82		
24	Gulbarga	Yadgir	3	3	0.01	1	0.03	4	0.04	571	3.55	50		
25	KCCB Dharwa	Gadag	366	201	2.71	18	0.67	219	3.38	280	2.44	95		
26	KCCB Dharwa	Haveri	116	90	1.48	7	0.3	97	1.78	169	1.64	98		
27	KCCB Dharwa	Chikballapur	3533	3290	85.18	65	3.21	3355	88.39	2834	64.77	100		
28	Mysore	Channarayana	6	3	0.06	22	0.8	25	0.86	461	2.42	67		
29	Raichur	Koppal	306	52	0.49	70	1.54	122	2.03	285	2.83	96		
30	S. Canara	Udupi	116	604	7.53	2653	50.27	3257	57.80	7426	85.83	95		
	<b>Total</b>		<b>25468</b>	<b>19661</b>	<b>540.17</b>	<b>25274</b>	<b>686.02</b>	<b>44935</b>	<b>1226.19</b>	<b>78625</b>	<b>1186.13</b>	<b>89</b>		

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(Rs in crores)

No of SHGs formed	Name of District	Finance				Total		Loan Outstanding		% of Recovery
		No	Amount	No	Amount	No	Amount	No	Amount	
63	Bagalkot	50	0.69	85	0.72	135	1.41	420	4.32	68
38	Bangalore- R	38	0.78	86	4.22	124	5.00	193	4.39	83
1579	Belgaum	312	2.55	607	24.25	919	26.80	1840	29.23	98
38	Bellary	217	2.19	664	15.24	881	17.43	1202	13.54	96
954	Bidar	1082	20.07	4025	119.98	5107	140.05	10499	189.65	99
407	Bijapur	297	3.05	295	5.01	592	8.06	1025	8.20	99
254	Chikmagalur	35	0.28	305	6.46	340	6.74	1310	10.64	74
215	Chitradurga	96	0.77	137	3.10	233	3.87	527	3.83	82
95	Davangere	12	0.12	499	5.57	511	5.69	344	4.47	92
0	Guiburga	0	0.00	0	0.00	0	0.00	608	2.88	90
505	Hassan	364	3.77	2361	80.35	2725	84.12	2994	62.98	94
281	Dharwad	143	1.74	29	1.25	172	2.99	255	3.22	99
3206	Kolar	2045	73.29	1044	44.09	3089	117.38	12848	234.29	98
609	Kodagu	242	6.79	781	18.52	1023	25.31	1485	38.43	99
819	Mandya	1040	16.80	1843	84.54	2883	101.34	5504	106.85	98
114	Mysore	2	0.04	14	0.57	16	0.61	1162	3.87	73
554	Kanara	287	4.05	558	18.30	845	22.35	2650	26.71	99
389	Raichur	110	1.15	84	1.92	194	3.07	837	7.92	88
65	Shimoga	247	1.93	3201	92.23	3448	94.16	3179	84.43	99
86	South Canara	588	9.37	2287	49.44	2875	58.81	8886	75.97	95
440	Tumkur	0	0.00	818	27.02	818	27.02	2330	70.55	81
22	Bangalore urbar	30	0.58	65	3.39	95	3.97	249	5.41	85
96	Ramnagar	98	1.59	219	12.5	317	14.09	532	12.51	83
0	Yadgir	0	0	0	0	0	0.00	552	3.23	91
229	Gadag	156	2.07	30	1.25	186	3.32	285	2.96	97
67	Haveri	67	1.14	10	0.48	77	1.62	155	1.74	99
1810	Chikballapur	1434	46.47	268	12.57	1702	59.04	4500	74.81	100
13	Channarayana	0	0	13	0.53	13	0.53	470	2.2	30
234	Koppal	57	0.8	43	0.99	100	1.79	258	2.38	96
76	Kannara	358	4.02	2488	49.33	2846	53.35	7887	86.59	96
13258	Udupi	9407	206.10	22859	683.82	32266	889.92	74384.1	1178.20	90

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