

## **NEWS ITEM**

### **SCHEME FOR LENDING TO SHGS THROUGH NGO**

ANIIDCO has formulated a scheme for lending to Self Help Groups through NGO under which a maximum of ₹ 20.00 lakh.

The applicant should be a not-for-profit NGO/ Co-operative societies/ Trust or Company registered under Section 25 of the Companies Act for more than 3 years having experience in micro credit management for one year or more with Bank linkage and with satisfactory report of the Bank regarding recoveries.

Under the Scheme, ANIIDCO shall lend to NGO at SBI base rate which is presently 8% and NGO shall inturn lend to SHGs at a maximum of ANIIDCO's lending rate plus 6% per annum. NGO has to repay the loan to ANIIDCO within 3 to 5 years after a moratorium period of six months.

All interested NGOs are requested to contact Manager(C&F), ANIIDCO or visit website [www.and.nic.in](http://www.and.nic.in) for details of the scheme and obtaining application form.

General Manager  
ANIIDCO

## **SCHEME FOR LENDING TO SHGs THROUGH NGO**

### **1. Eligibility**

Applicant should be a not for profit NGO/Co-operative Society/trust or Company registered under Section 25 of the Companies Act, for more than three (03) years as-on-date application.

### **2. Experience**

(a.) Should have experience in micro credit management of minimum 50 SHGs for one year or more and recoveries of loan should be above 90% **or**

(b.) Should have experience in formation of minimum 50 SHGs in last one year and must have provided Bank linkage and report of the Bank must be satisfactory with regard to recoveries.

### **3. Security**

Agreement with NGO cum Guarantee Deed and Promissory Note under Negotiable Instrument Act. However, no collateral security will be required.

### **4. NGO Contribution**

10% of the total credit sanctioned.

### **5. Maximum Loan Amount**

₹ 25,000/- per SHG member for income generating activities.

### **6. Credit Limit**

(a.) Maximum ₹ 20 lakhs meeting eligibility criteria 2(a).

(b.) Maximum ₹ 10 lakhs meeting eligibility criteria 2(b).

### **7. Repayment by NGO**

3-5 years on quarterly basis after a moratorium period of six months.

### **8. Rate of Interest**

- **ANIIDCO to NGO:** SBI base rate (which is presently 8% per annum) on reducing balance and 4% per annum penal interest on the default amount for the period of default.
- **NGO to SHGs (Maximum):** ANIIDCO's lending rate plus 6% per annum on reducing balance.



**अण्डमान तथा निकोबार द्वीपसमूह समन्वित विकास निगम लिमिटेड**  
**(सरकारी उपक्रम)**  
**ANDAMAN AND NICOBAR ISLANDS**  
**INTEGRATED DEVELOPMENT CORPORATION LTD**  
**(A Government undertaking)**  
**VIKAS BHAWAN, PORT BLAIR - 744101**

**APPLICATION FORM FOR LOAN TO SHGs THROUGH NGOs**

**1. ORGANISATION DIRECTORY**

(a)	Name & Address of the Organisation				
(b)	Address for Correspondence				
(c)	State				
(d)	District	South Andaman		N&M Andaman	Nicobar
(e)	Block				
(f)	Phone No.		Mobile No.:		
(g)	Fax No. (if any)				
(h)	Nearest Police Station				
(i)	Registration no. of the Organisation				
(j)	Date of Registration				
(k)	Date of Renewal, if any				
(l)	Area of Operation :				
(m)	Name of the Bank of the Organisation				
(n)	Account No.				
(o)	Name and Designation of the Chief Functionary				

**2. Details of Executive Committee members**

S.No.	Name	W/o or D/o or S/o	Designation	Address with Door No./ Street/Village/Town/ District	Land line No. / Mobile No.
(1)	(2)	(3)	(4)	(5)	(6)

**Note: A separate sheet giving the details and duly signed may be attached.**

**3. Details of Socio-economic Developmental Programmes conducted by the Organisation during the last 3 years (year wise)**

Year	Name of the Programme	Funded by	Amount received	Achievements
(1)	(2)	(3)	(4)	(5)

**Note: Please enclose a copy of your annual reports of last three years.**

**4. Experience of the Organisation in CREDIT Activity during last three years (year wise).**

**(Amount in Rs.)**

Years	Amt. of loan outstanding from previous year (31.3. )	Amt. of loan disbursed during the year	Total =2+3	Demand amount, which was due for recovery as on ----	Amount actually recovered as on ----	Overdue as on ---- (5-6)	Percent age of recovery (%)	Outstanding at the end of the year 31.3. (4-6)
1	2	3	4	5	6	7	8	9

**Note: This statement is the consolidated figures of statement (5)**

**5. FORMAT OF DEMAND COLLECTION AND BALANCE REGISTER (DCB)**

Loaning made to SHG members out of their own savings (Inter loaning)

Loaning made to SHGs out of the funds received from funding agencies.

Loaning made to SHGs from Bank where NGO acts as a facilitator.

Loaning made to SHGs out of own funds of NGO.

YEAR WISE (Last three years)

SL. N o.	NAME OF SHG	Amt. of loan outstanding from previous year (31.3. --)	Amt. of loan disbursed during the year	Total =3+4	Demand amount, which was due for recovery as on ----	Amount actually recovered as on -- --	Over due as on ---- (6-7)	Percentage of recovery (%)	Outstanding at the end of the year 31.3.- (5-7)
1	2	3	4	5	6	7	8	9	10
1)									
2)									
3)									

Separate DCB statement for A, B, C, D, category has to be submitted by the NGO (year wise and SHG wise for last 3 years).

It should be tallied with other related statements/information furnished by the NGO, any.

"Nil" statement may be submitted regarding A or B or C or D if the NGO does not have any experience in under such category.

**Note:- The details in S.No. (5) should tally with the books of SHGs and with the data maintained by NGO.**

6. Experience of the Organisation in thrift/savings and formation of SHGs. Please give details as below (Position as on \_\_\_\_\_). Detailed list SHG-wise

(Amount in Rs.)							
Sl. No.	Name and Address of SHG	Date of Formation	No. of Members	Savings Mobilised	Loan given out of savings	Amount Received	Amount of loan outstanding
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Total							

**Note:- The details S.No. (6) should tally with the books of SHGs and with the data maintained by NGO.**

7. Proposed lending programme in the current year

(Amount in Rs.)						
Sl. No.	Category of Loan	Name of Activities	No. of SHGs	No. of Borrowers	Average amount of loan per beneficiary	Total Amount Required
(1)	(2)	(3)	(4)	(5)	(6)	(7)

**8. Sources available with the Organisation****(Amount in Rs.)**

Sl. No.	Source	Balance at the beginning of year	Amount expected during the current year	Total amount
(1)	(2)	(3)	(4)	(5)
1.	Own Sources			
2.	Savings of SHGs/members			
3.	Recovery of loans from SHGs/members			
4.	Other sources such as grants/donations, etc.			
5.	Borrowings (other than this application of ANIIDCO)			
6.	Total			

**9. Financial Assistance required from ANIIDCO (i.e. para 5-6)**

Liabilities		Assets	
Corpus fund		Fixed Assets	
Loan from Financial Institutions		Loan to SHGs	
Other Current Liabilities		Other Current Assets	
Total		Total	

**(Amount in Rs.)**

Name of the Lending Institution	Date Borrowed	Amount Repaid	Amount Outstanding	Balance of borrowings	Overdue, if any
(1)	(2)	(3)	(4)	(5)	(6)

(Copies of Sanction letters to be enclosed)

**11. Organisational Set-up and Training**

(i) Details of staff

No. of staff with the Organisation	Trained	Untrained	Total
(1)	(2)	(3)	(4)
(a) Office/Supervisory Staff			
(b) Field/Extension Staff			
Total			

(ii) Details of arrangements available with the Organisation for training of Staff/SHGs.


## 12. Check List

S.N.	Details of Enclosures	Yes/No	Page No.
1.	Attested Copy of the Registration Certificate/Renewal		
2.	Attested copy of MOA & Bye-laws		
3.	Indicate the provision to borrow from outside agency		
4.	Detailed Objectives of the Organization		
5.	Details of Bio-data of the Chief Functionary experience in social sector		
6.	List of current Managing Committee members duly attested		
7.	Resolution for seeking credit assistance from ANIIDCO		
8.	Consolidated audited accounts for the last 3 years		
9.	Annual Reports for the last 3 years		
10.	Copies of sanctions received from funding agencies/Govt. Departments etc		
11.	Utilisation certificate received for funding agencies		
12.	Undertaking to charge rate of interest not more than 18% NGO to SHG to ultimately beneficiary on reducing balance		
13.	Undertaking to keep the registration of the organization alive during the currency of ANIIDCO loan		
14.	Undertaking that office bearers should not be elected members of any political party		
15.	Undertaking to inform ANIIDCO in case of changing address.		
16.	If borrowed from other organizations, No Dues/Overdues certificate from funding agencies		
17.	Details of Socio-Economic development activities implemented during the last 2/3 years		
18.	Passport size photographs of the President, Secretary & Treasurer of the organization duly attested by a Gazetted Officer each photo to be attested individually.		
19.	Certificate regarding proof of residence of the President, Secretary and Treasurer with their present and permanent address duly attested by a Gazetted Officer		
20.	Details of arrangements available for organizing training for its Staff/SHGs		
21.	Copy of resolution in case of dissolution of the Organisation/ Undertaking Rs. 50/- for dissolution clause		
22.	Clause of 2/3 <sup>rd</sup> quorum in MOA byelaws.		
23.	DCB for the last three years		

### DECLARATION

I \_\_\_\_\_ (FULL NAME WITH DESIGNATION) certify that the facts and figures furnished in the application form and the annexures are correct and tally with the records of our Organisation and any concealment of facts/misrepresentation/indulgence in illegitimate practices which are violative of the terms of sanction and as a consequence thereof, the ANIIDCO is put to monetary loss, will render me liable to be proceeded against under the relevant provisions of the law of the land.

Place:

Date:

Encl.:

(Signature with official stamp)  
Name & Designation of  
Chief Executive

**Proformas to be hyperlinked are placed in the file folder – “Enclosures”:**

- 1) Agreement-cum-Guarantee Deed
- 2) Application for Drawal
- 3) Documents to be maintained post disbursement of loan
- 4) Quarterly Progress Report
- 5) Resolution to be passed by the Managing Committee
- 6) Promissory Note
- 7) Demand Pronote