

Annexure-I

GRADE-I ASSESSMENT OF SHGs

[Assessment will be made for releasing Revolving Fund (RF)/ Fresh Bank Loan/Pro-Poor Inclusion Fund (PPIF): to be graded after six months of formation of SHG]

Name of the District _____

Date of Gradation: _____

Date of Validation: _____

A. General Information

a. Name of the SHG:

b. Village:

c. GP:

d. Block:

e. Contact Phone No. (if any) of President/Secretary/member:

B. Basic SHG Related Information

- | | | |
|--|---|--|
| 1. a. Total members in SHG: | *b. No. of BPL / Poor & EPVG/PWD members: | c.SC.... / ST...../minority member.... |
| 2. a. Name of the Bank & Branch | | b. SB A/c No. |
| 3. Date of Formation : | | 4. Total savings by members till date: |
| 5. a. Micro-credit received from Mission Shakti / SC & ST/ Watershed etc. (Y/N): | | b. Amount (Rs.) : |
| 6. Revolving fund received under SGSY (Y/N): | | Amount (Rs.): |
| 7. Loan received under SGSY/other scheme (Y/N): | | Amount (Rs.): |
| 8. Number of times availed bank loans: | | Total Loan (fresh and repeat) Rs: |
| 9. Name of the bank Branch availed loan | | Loan a/c No : |
| 10. Total Amount of Group Corpus (Rs.) | | 11. Total Loan Outstanding (Rs.) |

C. Performance of Group (Encircle the appropriate score **5**)

Part-I

Sl. No.	Parameter	Indicators	Score	Reference
1	Homogeneity of the group (in terms of age, sex, well being status etc.)	• Members belong to different socio-economic conditions	1	• Based on judgment
		• Members belong to similar socio-economic conditions	3	
2	Whether Savings Account of the group opened in Bank	• No • Yes	0 2	• Bank Passbook
3	Meeting a. Regularity (No. of meetings conducted in last six months)	• <50% meetings • 50-70% meetings • > 70% meetings	1 3 5	• Minutes Book • Attendance Register
	b. Attendance (Attendance %= (actual attendance divided by desired attendance multiplied by 100)	• Less than 50% • 50-80% • > 80%	1 3 5	• Minutes Book • Attendance Register
4	Book keeping	Availability of Records (Yes=1, No=0) Marks=5	Updated or not (Yes=1, No=0) Marks=5	• Respective books
	a. Minutes Book			
	b. Savings Register			
	c. Loan Register			
	d. Cash Book			
	e. Individual Passbook (Saving & Loan)			
5	Regularity in Savings (In last six months as per SHG norms)	• Less than 50% members saved regularly	1	• Savings Register • Cash Book • Bank/Individual Passbook
		• 50-80% members saved regularly	5	
		• More than 80% members saved regularly	10	
6	Internal Loaning A % of total available fund used as internal loan: Total loan outstanding amount (on assessment	• Less than 50%	1	
		• 50- 80%	5	
		• More than 80%	8	

	date) divided by Total available funds multiplied by 100.			<ul style="list-style-type: none"> • Loan Register • Cash Book • Bank/Individual Passbook
	B-% of members % of members having active loan during last six months	<ul style="list-style-type: none"> • Less than 50% • 50- 80% • More than 80% 	<p>2</p> <p>7</p> <p>12</p>	
7	Regular Repayments A- % of loan repaid by members to SHG (in last six months) Percentage of collection to Demand	<ul style="list-style-type: none"> • Less than 50% • 50- 80% • More than 80% 	<p>1</p> <p>5</p> <p>8</p>	<ul style="list-style-type: none"> • Loan Register • Cash Book • Bank/Individual Passbook
	B-% of Members repaid loan regularly % of members repaid loan regularly in last six months = total no of members repaid loan in last six months divided by total members availed loan.	<ul style="list-style-type: none"> • Less than 50% • 50- 80% • More than 80% 	<p>2</p> <p>7</p> <p>12</p>	
8	Rotation of Leadership	<ul style="list-style-type: none"> • No norm set/no clarity on leadership change • Changed due to death/ migration/ expelling of leader • Set norms but due date not yet come • Once in 2 years /as per norm 	<p>0</p> <p>1</p> <p>3</p> <p>5</p>	<ul style="list-style-type: none"> • Minutes Book • Interaction with members
	Total		80	

Part-II

Sl. No.	Parameter	Indicators	Score	Reference
9	Participation in Meeting Participation of members in discussion during meeting	• Only leaders participate	1	• Direct Observation of a group meeting
		• Few members including leaders participate	3	
		• All members participate	5	
10	Awareness of norms and functions of SHG	• If not known to all members except Leaders	1	• Interaction with members
		• If known to few	3	
		• If known to all	5	
Total			10	

D. Grade Obtained

Grade as per marks secured	Marks Secured		Eligibility
	Validation (Part-I) =80 marks	Gradation (Part-I +II)=90 Marks	
A (>80%)	More than 64 marks	More than 72 marks	Selected for Revolving fund/ PPIF/ fresh bank loan
B (60% – 80%)	48 – 64 marks	54 – 72 marks	Selected for Revolving fund but needs further improvement
C (<60%)	Less than 48 marks	Less than 54 marks	Not selected Needs regular monitoring and handholding

Certified that members of our group are not member in any other SHG.

Signature of President with Seal

Signature of Secretary with Seal

Certified that the SHG is found /not-found eligible for RF/PPIF/Bank Loan.

Signature with Seal

1. Progress Assistant/
2. ICDS Supervisor of the concerned sector
3. Executive Officer, GP (VLW)
4. Representative of service area banks