

FORMAT: SHG GRADING FORMAT FOR REVOLVING FUND

A. Basic Information:-

Name of SHG

Address:

Ward:

ULB:

District:

Date of formation of the SHG:

Date of opening of Bank S/B A/C:

Period considered for Grading: From

to

B. Details of Grading /Evaluation Exercise:

S. N.	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1	Total No. of members in this SHG	10	13-20 members 10 10-12 members 5	
2	Similarity of members in the group	10	Similar financial condition 10 Different financial condition 5	
3	Resident of same place	10	Members are of the same Ward/Mohalla	
4	Meetings of SHG	15	Weekly meeting 15 Fortnightly meeting 10 Monthly meeting 5	
5	Attendance of members in SHG meetings (average)	15	Above 90% attendance 15 75%-90% attendance 10 60%- 74% attendance 5	
6	Saving (% of members regularly saving)	15	Above 90% saving 15 75%-90% saving 10 60%- 74% saving 5	
7	Internal Credit Loan	5	Inter lending among member of the group	
8	Repayment Rate of internal credit loan	10	Above 90% repayment 10 75%-90% repayment 5	
9	SHG record keeping	10	Records are up to date 10 Records are pending from not more than 1 meeting and is generally satisfactory 5	
	Total Marks	100		

• A Grade: 80 or more marks

• B Grade: 70-79 marks

• C Grade: 60-69 marks

• D Grade: less than 60 marks

Only A , B& C graded SHGs are to be considered for Revolving Fund

FORMAT 1: SHG GRADING FORMAT FOR FRESH LINKAGE

A. Basic Information:-

Name of SHG

Address:

Ward: ULB: District:

Date of formation of the SHG: Date of opening of Bank S/B A/C:

Period considered for Grading: From to

(Usually last 6 months)

B. Details of Grading /Evaluation Exercise:

S. N.	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1.	Regularity of Meeting:			
(a)	Regularity of holding meetings by SHG	10	No. of meetings held X10	
			No. of meetings required to be held as per rule of SHG	
(b)	Regularity of Attendance of members in the meetings	10	Average no. of members attended the meetings X10	
			Total no. of members of the SHG	
2	Regularity of Savings by members	10	Amount of savings deposited by the members X 10	
			Amount of savings required to be deposited as per rule of SHG	
3	*Velocity of Lending to members from Group Corpus	20	More than 1.5 :- 20 More than 1.0 up to 1.5:- 15 More than 0.5 up to 1.0:- 10 More than 0.2 up to 0.5:- 5 Up to 0.2:- 0	
4	Regularity in Repayment of loan by members	20	Amount of recovery against Demand X 20	
			Amount of Demand (required to be paid as per repayment schedule)	
5	Updated Record keeping:		Maintained up to date :- Full marks Maintained , but not up to date:- Half Marks Not maintained:- 0 (no Mark)	
	a) Resolution Book	4		
	b) Cash Book	8		
	c) Savings Ledger	4		
	d) Loan Ledger	4		
	e) General Ledger	6		
	f) Individual Pass Book	4		
	Total	100		

*Velocity of lending from Group Corpus = $\frac{\text{Amount lent to the members from Group Corpus}}{\text{Average amount of Group Corpus}}$

- A Grade: 80 or more marks
- B Grade: 70-79 marks
- C Grade: 60-69 marks
- D Grade: less than 60 marks

Only A & B graded SHGs are to be considered for credit linkage

FORMAT 2: SHG GRADING FORMAT FOR REPEAT LINKAGE

A. Basic Information :-

Name of SHG

Address

Ward

ULB

District.....

Date of formation of the SHG:

Date of opening of Bank S/B A/C:

Period considered for Grading: From

to

(Usually last 6 months)

B. Details of Grading /Evaluation Exercise:

S.	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1.	Regularity of Meeting:			
(a)	Regularity of holding meetings by SHG	5	$\frac{\text{No. of meetings held}}{\text{No. of meetings required to be held as per rule of SHG}} \times 10$	
(b)	Regularity of Attendance of members in the meetings	5	$\frac{\text{Average no. of members attended the meetings} \times 5}{\text{Total no. of members of the SHG}}$	
2	Regularity of Savings by members	10	$\frac{\text{Amount of savings deposited by the members} \times 10}{\text{Amount of savings required to be deposited as per rule of SHG}}$	
3	*Velocity of Lending to members from Group Corpus	10	More than 1.5 :- 10 More than 1.0 up to 1.5 :- 7 More than 0.5 up to 1.0 :- 5 More than 0.2 up to 0.5 :- 2 Up to 0.2 :- 0	
4	Regularity in Repayment of loan by members	15	$\frac{\text{Amount of recovery against Demand} \times 15}{\text{Amount of Demand (required to be paid as per repayment schedule)}}$	
5	Updated Record keeping:			
	a) Meeting Resolution Book	4	Maintained up to date :- Full marks Maintained , but not up to date:-Half Marks Not maintained :- 0 (no Mark)	
	b) Cash Book	8		
	c) Savings Ledger	4		
	d) Loan Ledger	4		
	e) General Ledger	6		
	f) Individual Pass Book	4		
6	Operations in Cash Credit/ Term loan A/c and Credit history:			
	a) Number of transactions in last 12 months(Dr. & Cr.)	10	i) 12 or more :- 10 ii) 6 to less than 12 :- 6 iii) Less than 6 :- 0	
	b) Servicing of interest charged in CC A/c	10	i) Within 1 month :- 10 ii) Within 2 month :- 6 iii) After 2 months :- 0	
	c) Occasions of overdrawn in		i) Never :- 5	

	CC A/c due to charging of interest etc. during last 12 months	5	ii) On 2 occasions :-	3	
			iii) On more than 2 occasions :-	0	
	Total	100			

*Velocity of lending from Group Corpus = $\frac{\text{Amount lent to the members from Group Corpus}}{\text{Average amount of Group Corpus}}$

- **A Grade: 80 or more marks**
- **B Grade: 70-79 marks**
- **C Grade: 60-69 marks**
- **D Grade: less than 60 marks**

Only A & B graded SHGs are to be considered for credit linkage