

“VAMA MF SCAN”

VOLUME – 128

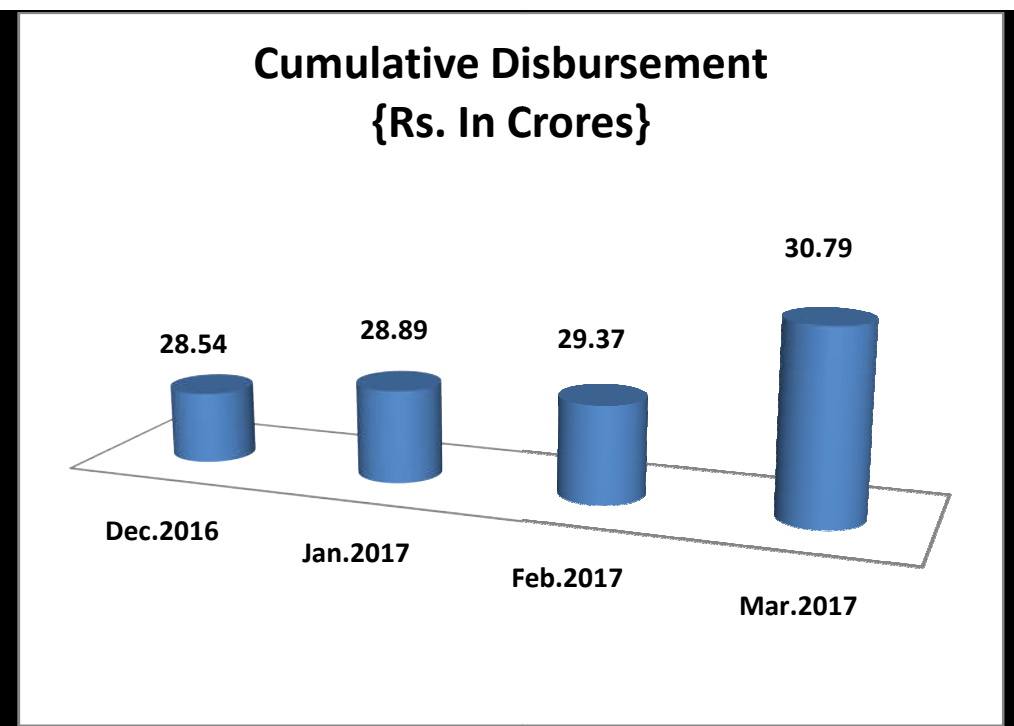
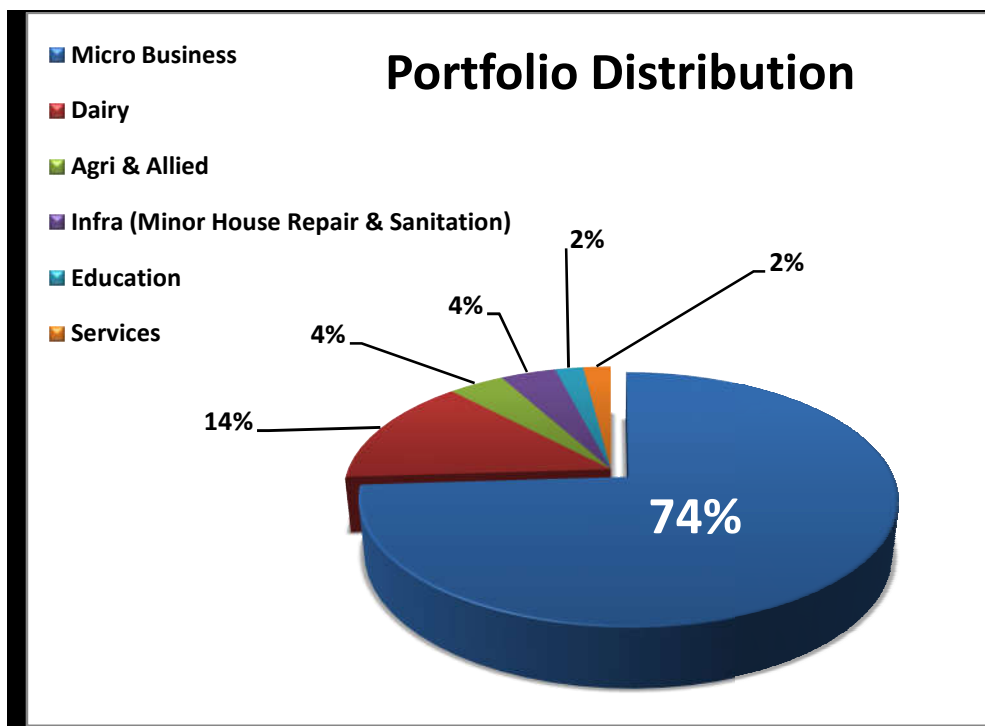
MICRO-FINANCE INITIATIVE IN CHAMBAL VALLEY

March-2017

VAMA (Bal-Mahila Vikas Samiti) a leading NGO/MFI in the Chambal-Bundelkhand area for past 28 years. At present it has a linkage of 1511 groups of covering more than 226 villages & 52 urban slums of Gwalior district. The VAMA started its loan disbursement operation in July 2006, has gross disbursed loans worth 307,920,300 to 25,803 members. VAMA is committed to provide financial literacy and credits for self-employment, Sanitation Loan, livelihood, education and other financial and technical assistance to poor and excluded in this region.

Item	As On Reporting month	Credit Programme	4. OUTREACH		Existing	New	Dropouts	Total
1.	NUMBER OF BORROWERS:		a.	Member	7621	123	43	7701
1.1	Net no. of Borrowers (SHGs/JLGs)	3252	b.	Group	1496	16	01	1511
1.2	Net No. Loan Borrowers in 1 st Cycle	1277	c.	Cluster/Federation	15	0	0	15
1.3	Net No. Loan Borrowers in 2 nd Cycle	900	d.	Branch	3	0	0	3
1.4	Net No. Loan Borrowers in 3 rd Cycle	636	e.	Client Insurance	2989	597	334	3252
1.5	Net No. Loan Borrowers in 4 th Cycle	361						
1.6	Net No. Loan Borrowers in 5 th Cycle & above	78	5.	AGEING REPORT:		NO. of Loans	Amt. of o/d (Principal)	O/s Balance Principal
2.	LOANS DISBURSEMENT DETAIL:			A		B	C	D
2.1	Total Number	25,803	A.	1-30 days past dues		0	0	0
2.2	Total Amount (In Rs.)	307,920,300	B.	30-60 days past dues		0	0	0
2.3	Average Amt. per Borrower	11,934	C.	60-90 days past dues		0	0	0
2.4	Total No. of Loan Officers	07	D.	90-120 days past dues		0	0	0
2.5	Borrowers per Loan Officer	465	E.	>120 days		0	0	0

2.6	Loan Amt. per Loan Officer	43,15,665		TOTAL	0	0	0
3.	<u>DURING THE MONTH:</u>		6.	<u>CUMULATIVE DATA:</u>			
3.1	Number of Loans disbursed	597	6.1	Number of Loans disbursed			25,803
3.2	Amount of Loans disbursed (In Rs.)	11,110,000	6.2	Amount of Loans disbursed Gross (In Rs.)			307,920,300
3.3	Principal due from Members (Including Past dues)	3,431,276	6.3	Loan Outstanding			30,209,660.00
3.4	Repayment (Principal) excluding Prepayments	3,431,276	7.	<u>AT THE END OF THE MONTH:</u>			
3.5	Repayment (Interest)	449229	7.1	Portfolio at Risk > 30 days			0.00
3.6	Repayment Rate (Item 3.4 / Item 3.3)	100.00%	7.2	Outside borrowings (End O/S)			30,350,120.00



For more details please contact:

BAL-MAHILA VIKAS SAMITI (VAMA)

HO-9-C, Maharana Pratap Nagar, Usha Colony,
Lashkar, Gwalior, Madhya Pradesh, India

Branch Office-NH-75, Gram Panchayat Gandhari, Datia-Jhansi Highway, Datia (M.P.)

Phn. No.: 0751-2457438 / 4072566, Fax: 0751-2457438, E-Mail: bmvs1988@yahoo.co.in, Web Site: <http://WWW.VAMAINDIA.ORG>