

“VAMA MF SCAN”

VOLUME – 114

MICRO-FINANCE INITIATIVE IN CHAMBAL VALLEY

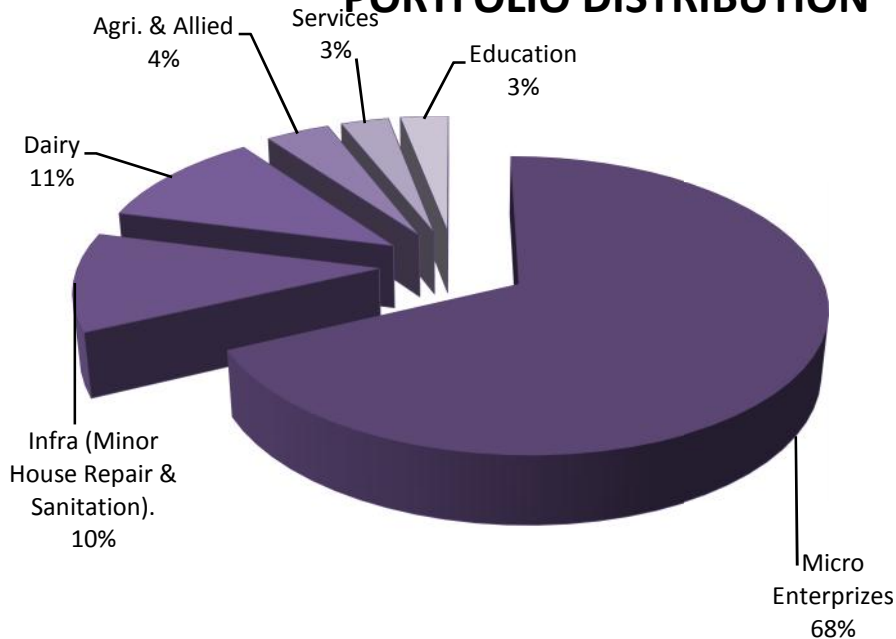
DECEMBER-2015

VAMA (Bal-Mahila Vikas Samiti) a leading NGO/MFI in the Chambal-Bundelkhand area for past 27 years. At present it has a linkage of 1275 groups of covering more than 226 villages & 49 urban slums of Gwalior district. The VAMA started its loan disbursement operation in July 2006, has gross disbursed loans worth 25,02,49,300 to 22,272 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.

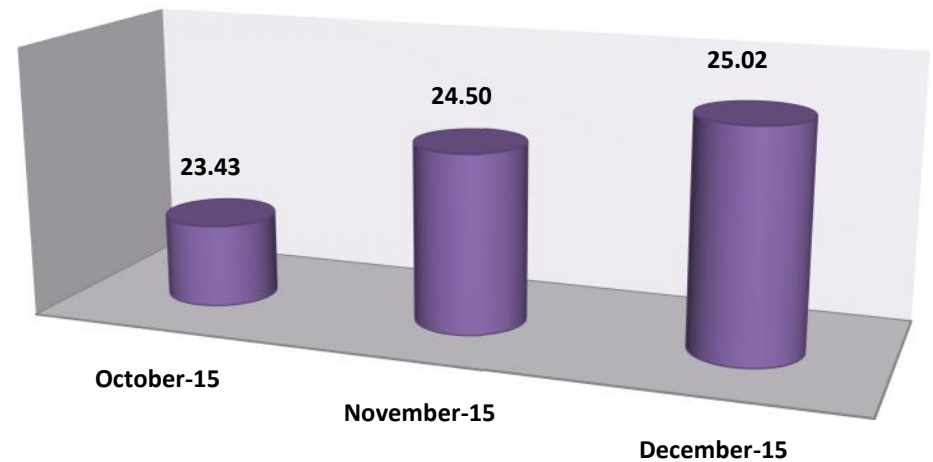
Item	As On Reporting month	Credit Programme	4. OUTREACH		Existing	New	Dropouts	Total
1.	<u>NUMBER OF BORROWERS:</u>		a.	Member	6734	258	37	6955
1.1	Net no. of Borrowers (SHGs/JLGs)	3652	b.	Group	1238	41	4	1275
1.2	Net No. Loan Borrowers in 1 st Cycle	1459	c.	Cluster/Federation	12	0	0	12
1.3	Net No. Loan Borrowers in 2 nd Cycle	784	d.	Branch	2	0	0	2
1.4	Net No. Loan Borrowers in 3 rd Cycle	640	e.	Client Insurance	3299	513	160	3652
1.5	Net No. Loan Borrowers in 4 th Cycle	492						
1.6	Net No. Loan Borrowers in 5 th Cycle & above	277	5.	<u>AGEING REPORT:</u>		NO. of Loans	Amt. of o/d (Principal)	O/s Balance Principal
2.	<u>LOANS DISBURSEMENT DETAIL:</u>			A		B	C	D
2.1	Total Number	22,272	A.	1-30 days past dues		0	0	0
2.2	Total Amount (In Rs.)	25,02,49,300	B.	30-60 days past dues		0	0	0
2.3	Average Amt. per Borrower	8,908	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	518	E.	>120 days	0	0	0
2.6	Loan Amt. per Loan Officer	46,47,309		TOTAL	0	0	0
3.	<u>DURING THE MONTH:</u>		6.	<u>CUMULATIVE DATA:</u>			
3.1	Number of Loans disbursed	513	6.1	Number of Loans disbursed			22,272
3.2	Amount of Loans disbursed (In Rs.)	51,88,000	6.2	Amount of Loans disbursed Gross (In Rs.)			25,02,49,300
3.3	Principal due from Members (Including Past dues)	33,10,719	6.3	Loan Outstanding			3,25,31,162.00
3.4	Repayment (Principal) excluding Prepayments	33,10,719	7.	<u>AT THE END OF THE MONTH:</u>			
3.5	Repayment (Interest)	5,34,880	7.1	Portfolio at Risk > 30 days			0.00
3.6	Repayment Rate (Item 3.4 / Item 3.3)	100%	7.2	Outside borrowings (End O/S)			3,11,90,842.00

PORTFOLIO DISTRIBUTION



CUMULATIVE DISBURSEMENT RS. IN CRORES



For more details please contact:

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