LIST OF TABLES

Table No.	Title	Page No.
3.1	Branch wise Data collection for Pilot survey	40
3.2	Final Survey: Sample Selection of Hand Holders	40
3.3	Final Survey: Sample Selection of Banksathis	41
3.4	Final Survey: Sample Selection of Borrowers	42
4.1	The Evolution of SHG Bank-Linkage Programme	55
4.2	Summary of Legal Framework for Institutions Engaging Directly or Indirectly in Microfinance	66
5.1	Phases of Microfinance in India	77
5.2	Distribution of Legal forms of Indian MFIs (2006-2012)	90
5.3	Indian MFIs with Important Financial Indicators (MIX)	92
∙ 5.4	State wise Details of each MFI with Important Financial Indicators (MIX)	99
5.5	Details of MFIs with highest and lowest values of selected indicators	116
5.6	Indian MFIs (Sa-dhan)	117
5.7	State wise Details of Each MFI (Sa-dhan) as on 31-03-2012	119
5.8	Comparison of No. of MFIs between MIX Market and Sa-dhan	129
5.9	Comparison of States between MIX Market and Sa-dhan	132
5.10	Outline of MFIs Working in Gujarat	134
5.11	Loans by Banks to MFIs and NPA	135
6.1	Types of Financial Services with their purposes	149
6.2	Annual Growth of Deposits of the SEWA bank	152
6.3	Branch wise Status of NPA	162
6.4	Credit Size wise Status of NPA	162
6.5	Loan Purpose wise Status of NPA	164
6.6	Loan Type wise Status of NPA	165
6.7	Detail of Overdue as well as Bad and Doubtful of Recovery of the Loans of the SEWA Bank (2007-2012)	167 .
7.1	Demographic Profile of Borrowers	172
7.2	Saving Habit	173
7.3	Counselling to Improve Saving Habits	174
7.4	Views about Training	174
7.5	Detail of Unsecured Loans	175
7.6	Detail of Secured Loans	176
7.7	Basic Profile of Banksathis	178
7.8	Limits of Loan Amount	178
7.9	Preconditions for second time loan to the same borrower	179
7.10	Factors to Decide Loan Amount	179
7.11	Factors by Average Rank	179
7.12	Reasons for Why Daily Loan Collection not in Use	180
7.13	Views about Daily Cash Collection	181

List of Tables Contd.

Table No.	Title	Page No.
7.14	Demand of Daily Loan Collection	181
7.15	Loan Recommendation without any Type of Training	182
7.16	New Areas and Borrowers' Responses	183
7.17	Steps by Average Rank-by Banksathis	183
7.18	Reasons of Default	184
7.19	Defaults make a loss to the bank	184
7.20	Number of Accounts had been opened	186
7.21	Limits of Loan Amount	186
7.22	Preconditions for second time loan to the same borrower	187
7.23	Factors to Decide Loan Amount	187
7.24	Factors by Average Rank	187
7.25	Reasons for Why daily loan collection was not in use	188
7.26	Demand of Daily Loan Collection	189
7.27	Loan Recommendation without any Type of Training	189
7.28	Ways to Monitor Banksathis	190
7.29	Steps by Average Rank-by Hand Holders	190
7.30	Major Reasons of Default	191
7.31	Effects should be done to stop overdue	191
8.1	Category Wise Borrowers from Different Branches	196
8.2	Age of the Borrowers	197
8.3	Religion and Caste of the Borrowers	198
8.4	Marital Status	199
8.5	Educational Status of Borrowers	199
8.6	Types of Economic Activities	200
8.7	Earning Members in the Borrower's Family	201
8.8	Borrower's Decision to Take the Loan	203
8.9	Borrower's Decision to Use the Loan	204
8.10	Borrower's Decision to Use the Profit	204
8.11	Borrower's Savings in other than SEWA Bank	205
8.12	Knowledge about Saving Schemes of SEWA Bank	206
8.13	Savings in the SEWA Bank	207
8.14	Knowledge about Training Programme	207
8.15	Borrowers with Training	208
8.16	Mode of Repayment	209
8.17	Description of Loan Products of the SEWA Bank	210
8.18	Number of Loans with Detail Description	211
8.19	Amount of the Loans (Unsecured & Secured)	211
8.20	Product wise Detail of Loans	212
8.21	Purpose wise Detail of Loans	213
8.22	Awareness of Rates of Interest	214

List of Tables Contd.

Table No.	Title	Page No.
8.23	Borrowers with Reasons of Defaults	215
8,24	Category wise Total Borrowers with Total Number of Loans and Defaults	217
8.25	Age of the Borrowers and Defaults	220
8.26	Religion of Borrowers and Defaults	221
8.27	Caste of the Borrowers and Defaults	223
8.28	Marital Status of Borrowers and Defaults	224
8.29	Education Level of Borrowers and Defaults	225
8.30	Decision to Take the Loan and Defaults	226
8.31	Decision to Use the Loan and Defaults	227
8.32	Decision to Use Profit and Defaults	228
8.33	Earning Family Members and Defaults	229
8.34	Per Capita Income of Borrowers and Defaults	235
8.35	Uncertainty of Income of Borrowers and Defaults	237
8.36	Habit of Savings (in other than SEWA Bank) and Defaults	238
8.37	Habit of Savings (in SEWA Bank) and Defaults	239
8.38	Amount of Loan and Defaults	240
8.39	Purpose of the Loan and Defaults	240
8.40	Frequency of Borrowings of the Borrowers and Defaults	241
8.41	Training of the Borrowers and Defaults	242
8.42	Awareness of Rates of Interest and Defaults	243
8.43	Results of Testing of Hypotheses (Chi-square Test)	244
8.44	Results of Testing of Hypotheses (z test)	249
9.1	Branch wise data of Banksathis	264
9.2	Age wise Education of Banksathis	264
9.3	Age wise Experience of Banksathis	265
9.4	Number of Loan Accounts Opened by Banksathis	265
9.5	Views about minimum and maximum amount of loan for the 1 st time	267
9.6	Views about minimum and maximum amount of loan for the 2 nd time	268
9.7	Preconditions for Sanctioning the Second Time Loan	269
9.8	Factors to Decide the Loan Amount	270
9.9	Factors by Average Rank	270
9.10	Periodicity of Collection of Instalments	271
9.11	Loan Products not in Use	271
9.12	Daily Cash Collection: Boring or Not	272
9.13	Demand of Daily Loan Collection	273
9.14	Loan Recommendation to Borrower without Training	275
9.15	Banksathis Ever Replaced in Other's Area	275
9.16	Standard Sequence of Steps followed on the time of Default	276

List of Tables Contd.

7	List of Tables Contd.		
Table No.	Title	Page No.	
9.17	Reasons of Defaults according to Banksathis	277	
9.18	Defaults Affect Negatively to the Bank	278	
9.19	Branch wise Detail of Hand Holders	279	
9:20	Age and Education of Hand Holders	279	
9.21	Age and Working Experience of Hand Holders	280	
9.22	Number of Loan Accounts opened by Hand Holders	280	
9.23	Views about minimum and maximum amount of loan for the 1 st time	281	
9.24	Views about minimum and maximum amount of loans for the 2^{nd} time	282	
9.25	Preconditions for Sanctioning the Second Time Loan	283	
9.26	Factors to Decide Loan Amount	284	
9.27	Factors by Average Rank	284	
9.28	Loan Products not in Use	285	
9.29	Views about Daily Loan Collection	286	
9.30	Loan Recommendation without Training	287	
9.31	Views about Monitoring on Banksathis	288	
9.32	Standard Sequence of Steps followed on the time of Default	288	
9.33	Reasons of Defaults according to Hand Holders	289	
9.34	Negative Effects of Defaults	289	
9.35	Efforts to reduce the Level of Defaults	290	
9.36	Opinions: Preconditions	291	
9.37	Opinions: Factors to Decide Loan Amount	292	
9.38	Opinions: Reasons for Daily Loan not in Use	292	
9.39	Opinions: Demand of Daily Loan Collection	293	
9.40	Opinions: Loan with/without Training	293	
9.41	Opinions: Steps to be followed to Cover Defaults	294	
9.42	Opinions: Reasons of Defaults	294	
9.43	Opinions: Negative Effects of Defaults on the Bank	295	
9.44	Results of Testing of Hypotheses	295	
10.1	Indian MFIs with Average of Important Financial Indicators	306	
10.2	Classification of MFIs based on NLO	307	
10.3	Classification of MFIs based on BLO and LLO	308	
10.4	Classification of MFIs based on CPB and CPL	308	
10.5	Classification of MFIs based on Ratios for PAR > 30 days & PAR > 90 days	309	
10.6	Classification of MFIs based on LLR and WOR	310	
10.7	Classification of MFIs based on TE/A	310	
10.8	Number of MFIs based on size of GLP (31-03-12): MIX and Sa-dhan	311	
10.9	Number of MFIs based on NAB: MIX and Sa-dhan	312	
10.10	Policy Suggestions for the SEWA Bank: Borrowers	331	