

**Format 1: SHG Grading format for Fresh Linkage**

**A. Basic Information:**

Name of the SHG: .....

Village/Sahi:.....GramPanchayat/Ward:.....Block/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)**

**A. Details of Grading /Evaluation Exercise:**

S.N	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1	<b>Regularity of Meeting:</b>			
(a)	Regularity of holding meetings by SHG	10	$\frac{\text{No. of meetings held} \times 10}{\text{No. of meetings required to be held as per rule of SHG}}$	
(b)	Regularity of Attendance of members in the meetings	10	$\frac{\text{Average no. of members attended the meetings} \times 10}{\text{Total no. of members of the SHG}}$	
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	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	$\frac{\text{Amount of recovery against Demand} \times 20}{\text{Amount of Demand (required to be paid as per repayment schedule)}}$	
5	<b>Updated Record keeping:</b>			
a)	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		
	<b>Total</b>	<b>100</b>		

\*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**

Signature of the SHG Office bearers  
With seal & signature

Graded by  
(ICDS Supervisor/ BPC, Mission Shakti / BLF Representative)

**Format 2: SHG Grading format for Repeat Linkage**

**A. Basic Information: -**

Name of the SHG:.....

Village: .....Gram Panchayat:.....Block:.....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	5	$\frac{\text{No. of meetings held} \times 10}{\text{No. of meetings required to be held as per rule of SHG}}$	
(b)	Regularity of Attendance of members in the meetings	5	$\frac{\text{Average no. of members attended the meetings} \times 10}{\text{Total no. of members of the SHG}}$	
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	$\frac{\text{Amount of recovery against Demand} \times 20}{\text{Amount of Demand (required to be paid as per repayment schedule)}}$	
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 CC A/c due to charging of interest etc. during last 12 months	5	i) Never :- 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**

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