

RASHTRIYA SEVA SAMITHI



SEVA NILAYAM
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PROGRAMMES



Legal Literacy Program - C.J. of High Court Sri Kalyan Jyothi Same Gupta



Elders Welfare Program - Sri.B. Gopala Krishna Reddy, Min for forests & Co-Operatives, Govt. of A.P



Auto Driving to Women SHG Members - Sri Subbarao, Director APBIRED



Sri R.Jayalakshmi, S.P. Balaji Urban District. Addressing on the occasion of Inauguration of FCC at Sri Kalahasthi.



Sri. Nageswar Rao VI th. Addl. Dist. Judge Lighting of Lamp for, Legal Services Day Celebrations



International Womens Day Celebrations Sri. Saibaba DGM, Canara Bank



Varalakshmi Vratam by SHG Members Smt.Prof.Krishnakumari,SPMVV



Sri S.Venkataratnam, Executive Director, RASS. Lighting of Lamp for World Disabled Day Celebrations

RASS MAHILA PRAGATHI

Self Help Group an instrument for eradication of poverty.....

CONTENTS

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Thrift & Credit Program

The experience of RASS with Thrift & Credit Program is 24 years old and fairly intensive. The entry of RASS into the field could be traced back to its field experiences while implementing ICDS project in Tirupati urban. During the implementation of ICDS, it was found that provision of package of services instills dependency culture and promotes passive participation of the target group. It lacked the vital inputs for economic development vis-a-vis the promotion of savings and creation of productive assets. The economic status and development of women and children critically depends on savings and productive investment of the poor households. The concept of SHGs as an effective instrument to alleviate the problems of poverty and employment was conceived by RASS. It has now grown to become a convergent point for economically disadvantaged women who lack access to credit and other community sources. RASS using this micro finance as a poverty alleviation tool.

VISION

Enhance the quality of life of the poor women and reduce poverty by providing credit and support services.

MISSION

Establish, develop and manage an effective Self Help Group system accessible to poor women both in urban and rural areas.

RASS SEVA NILAYAM



OBJECTIVES

- To inculcate the habit of savings
- To provide regular financial services
- To increase absorption capacity
- To develop the skills
- To provide linkages with various FI's
- To promote livelihood opportunities



CORE VALUES

- Integrity
- Quality of service
- Transparency
- Fair practices
- Privacy of client information
- Integrating social values
- Feedback mechanism



MEMBER SECTION

- Identification of needy Area
- Conducting Survey
- Identification of eligible members
- Promotion of Self Help Group
- introduction of Books of accounts
- Orientation on SHG Concept
- Selection of Leaders
- Training at RASS
- S.B A/C in SHG name in Bank
- Loan from RASS



SERVICES

FINANCIAL SERVICES

- Regular Savings
- Credit
- Insurance
- Bank Linkages
- Revolving Fund Assistance



NON – FINANCIAL SERVICES

- Health Camps
- Eye Screening Camps
- Blood donation camps
- Distribution of Aids and Appliances
- Dist. of Rice in pidikedu biyyam pathakam
- Trainings on Farm Activities (KVK)
- Skill building Trg.on Non-Farm Activities {JSS}
- Training on Family relations
- Devotional Activities
- Legal Literacy camps
- Sports & Games
- Launching of Chalivendra's

Eye Screening



ELIGIBILITY FOR LOANS

- SHGs are eligible
- SHG Lending methodology
- Disbursement through cheque
further, the SHG Should have:
 - A bank account
 - Minimum 6 months Age
 - Minimum savings
 - Compulsory training
 - Covered under Insurance scheme
 - Regular meetings
 - proper books of Accounts

Trg.on Tailoring



LOAN SANCTIONS

- **SHG:** Request for loan
- **Animator:** Need assessment & preparation of loan application
- **Field officer:** Pre-Sanction Appraisal & Loan recommendation
- **Credit Dept:** Scrutiny of books of accounts & Loan Sanctions
- **Internal Audit Dept:** Post sanction appraisal



OD LOANS TRACKING

MIS Department:-

- Issue of DCB to animator

Animator:-

- Organizes group meetings
- Collects Installments
- Defaults if any brought to the notice of F.O

Field officer:-

- Visits the defaulted SHG/member
- Recovers the Instalment from group/cluster
- Discuss the issues with cluster committee
- Defaulted SHGs list submits to training department



TRAINING & EVALUTION DEPARTMENT

- Assessment of the reasons for default
- Identify persons responsible for default
- Discusses the issues with SHG's
- Training for corrective measures
- A record on defaulted SHGs /members



CAPACITY BUILDING

Members:- Training is mandatory to newly joined SHG members. Orientation is given on SHG concept, roles, responsibilities of members/leaders, the credit policy & service activities of the organization.

Staff:- Skills of Staff of SHG program up-graded from time to time through trainings & review meetings. Personality development programs also provided to the staff to improve their efficiency, patience & soft skills.



LOAN PRODUCTS

- Income Generation
- Consumption loans
- Asset Creation loans
- Redemption of old debts
- Agriculture loans

MIS

RASS has professionally designed computerized MIS popularly known as FIMO developed by Jayam Solution Pvt. Ltd. to deal with Thrift & Credit.

AUDIT

Internal audit team audits the accounts of the Thrift & Credit Program on day to day basis. All the financial transactions, documentations shall be verified on regular basis. Reports submitted on monthly basis. The external auditors are different from internal auditors.



MONITORING

A project Advisory Committee monitors the program. SHG leaders, funding agency nominees and management of the organization are the members in it. Policy decisions decided by the PAC in its quarterly meetings.



Sports & Games to SHG Members

RATINGS

The Thrift & Credit program was rated by external agencies like M-Cril, CRISIL, CARE and ICRA. The latest rating (M3+) was awarded by ICRA in September 2016.



Maha Sivarathiri Pooja By SHG Members

FUNDING AGENCIES

Earlier

- RMK
- SIDBI
- NABARD
- SBI
- HDFC
- AXIS

Present

- Andhra Bank
- Canara Bank
- Dhanalakshmi
- ABFL



Blood Donation by SHG Members

FACTORS FOR SUCCESSFUL CREDIT

- Proper Training & awareness on SHG concept
- Members own stake in groups in form of savings
- Financial discipline of Members
- Collective wisdom in credit decisions
- High internal rotation of group funds
- Properly maintained records
- Sustained self-monitoring & evaluation
- Audit of Accounts
- Grading of SHGs
- Participation in developmental activities
- Integrating credit needs with programs of RASS
- Decentralization of services for flexibility and decision Making
- Linkages with Government programs
- Credit Delivery with low operational cost
- Promotion of Groups with disabled persons
- Promotion of groups with Elders
- Promotion of groups with Farmers
- Promotion of groups with Street Vendor



Women's Day Celebrations



Medical Camp for SHG Members

FINANCIAL & OPERATIONAL PERFORMANCE



Seemantham Program to SHG Members in the presence of Smt.M.Suguna, MLA & M.Mamatha, Joint Secretary RASS



Yoga & Meditation By SHG Members

S,No	Particulars	As on 31.03. 2017	As on 31.03. 2016	As on 31.03. 2015
1	No.of SHGs	4224	3884	3816
2	No.of Members	53167	49379	48476
3	Savings (Rs.Lakhs)	3378.64	3615.2	3423.31
4	Core fund (Rs.Lakhs)	1017.65	973.1	852.05
5	Loans disbursed (Rs. Lakhs))	7582.00	7621.00	7872.00
6	O/S portfolio (Rs. Lakhs))	8376.6	7960.39	7526.02
7	Repayment rate	99.92	99.99	99.93
8	Risk (%)	0.05	0.12	0.04
9	O/S Borrowings (Rs. Lakhs))	46.59	48.58	44.42
10	Loan loss provision (Rs. Lakhs)	83.76	79.60	75.26

RATIOS

S,No	Particulars	As on 31.03. 2017	As on 31.03. 2016	As on 31.03. 2015
1	Return on Assets (ROA)	0.07	0.07	0.07
2	Return on Equity (ROE)	0.14	0.16	0.16
3	Operational Self Sufficiency (OSS)	1.66	1.80	1.79
4	Financial Self Sufficiency (FSS)	1.63	1.78	1.75
5	Capital Adequacy Ratio (CAR)	0.48	0.43	0.40
6	Debt Equity Ratio (DER)	0.85	1.03	1.13
7	Yield on Portfolio (YOP)	0.21	0.20	0.18
8	Operating Exp. Ration (OER) %	11.84	11.00	9.71
9	PAT Ratio	8.46	8.86	8.54
10	Cost of Borrowings	0.15	0.11	0.11
11	Capital to Risk – Weighted Asset Ratio (CRAR)	0.65	0.59	0.52
12	Risk Coverage Ratio	8.03	8.62	7.78

Income Generation Activities



Smt. Chandini Gandhi SHG (Furniture shop)



Smt. Asarna Gayathri SHG (Chalk piece Making)



Sajadeena Akbar SHG (Brass & Steel Vessels Business)



Smt. D. Padmaja Srividhya SHG Nursery



Smt. Kalpana Mahalakshmi SHG (Tailoring)



Smt. K. Venkatamma Ushodaya SHG (Dry Cleaners)



Smt. D. Sailaja Dhanalakshmi SHG (Copper Vessels Business)



Smt. Rani Sri Lakshmi Narayana SHG (Snacks)

Income Generation Activities



Smt. Kunimohathy Vyshnavi SHG, Jangra, Makara



Smt.A.Kowsalya, Teja SHG, Gali Street (Photo Lamination)



Smt.K.Ravamma, Pokkalamma SHG, Tiruchanoor (Weaving Work)



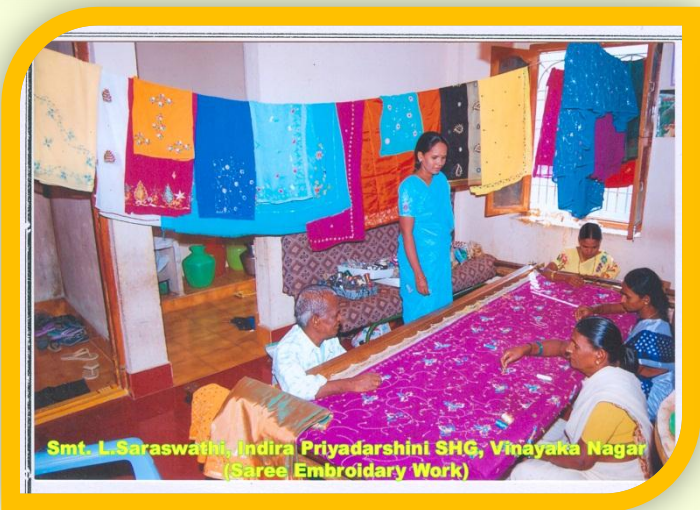
Smt.P.Latha, Indira SHG, Balljapalli (Pot's Making)



Smt.G.Padmavathi, Sri Venkateswara SHG, Anupalli (Bricks Making)



Smt Y.Gurramma, Akshya SHG, Vinayaka Nagar (Milk Business)



Smt. L.Saraswathi, Indira Priyadarshini SHG, Vinayaka Nagar (Saree Embroidary Work)



Smt. N.Kowsalya, Sai SHG, Balljapalli, (Lilly Flowers Yielding)

Income Generation Activities



Smt. P.Sirisha Varalakshmi SHG (Printing Press)



Smt. Krishnamma Mahalakshmi SHG (Dairy)



Smt.P.Varalakshmi Srinivasa SHG (Flourmill)



Smt.G.Gayathri, Sai Sandhya SHG (Cotton Beds Stitching)



Smt. P.Suguna, Sandhya SHG Sarees Business



Smt. G.Madhuri Sivayotm SHG (Arya Work)



Smt. T.Sunitha, Venkateswara SHG Photo Lamination



Smt.K.Nagamanemma Meerabai SHG (Vegetable Business)

Income Generation Activities



Smt.K.Pushpa Durgadevi SHG, (Bricks Business)



Smt.K.Rajeswari Iswarya SHG (Goat Rearing)



Smt. Y.Lalitha Nagadevi SHG (Dairy)



Smt.K.Devi Saibaba SHG (Pots Business)



Smt. Sampurna Srilakshmi SHG (Dry clinic & Sari Rolling)



Smt. D.Pushpavalli Om Sai SHG (printing press)



Smt. Lakshmi prasanna Bala SHG (Beautyparlour)



Smt.G.Chandramma Annapoorneswari SHG (Cement Molds)

PROGRAMMES



Sri Ajith Kumar Rath ED Andhra Bank, Lighting of Lamp for Interactive session with Women SHGs at RASS



Sri C.H.Krishnamoorthy Chairman TTD, Sri T.S.Ramakrishna ,R.M, LIC, Inaugurating Social Security Day Celebrations



Rice Distribution under Pidikedu Biyyam Scheme



International Womens Day Celebrations Sri. Katamaraju, DSP



Sri Ramgopal 4th ADJ TPT, Inaugurating Legal Services Day Ceremony



Distribution of Bedsheets to Elders by Smt B.Brundamma



Blood Donation by Sri. Satya Seshu Saibabu, Chairman 20 Points Program



Distribution of Hand Sticks to Elders Sri. V.Krishnamurthy, DGM, A.B

