

Self Help Mutual Help



Up-scaling of Micro Finance and Financial Inclusion Activities

Crucible for Micro Entrepreneurship

Harnessing creative potential at Micro Level



"Cooperative Enterprises Build a Better World."



APEX MICRO FINANCE & FINANCIAL INCLUSION SERVICES (AMFIS)

Department of Micro Finance

KARNATAKA STATE CO-OPERATIVE APEX BANK LTD.



APEX VISION & MISSION



VISION

Equitable and sustainable micro financial inclusion for overall rural prosperity through meaningful utilization of Human Endeavour and Capital.

MISSION

To promote, develop and sustain micro finance inclusion by providing effective support for credit as well as other micro finance products and services, sound institutional network and enhanced capacity building through short term credit co-operatives (STCCS)

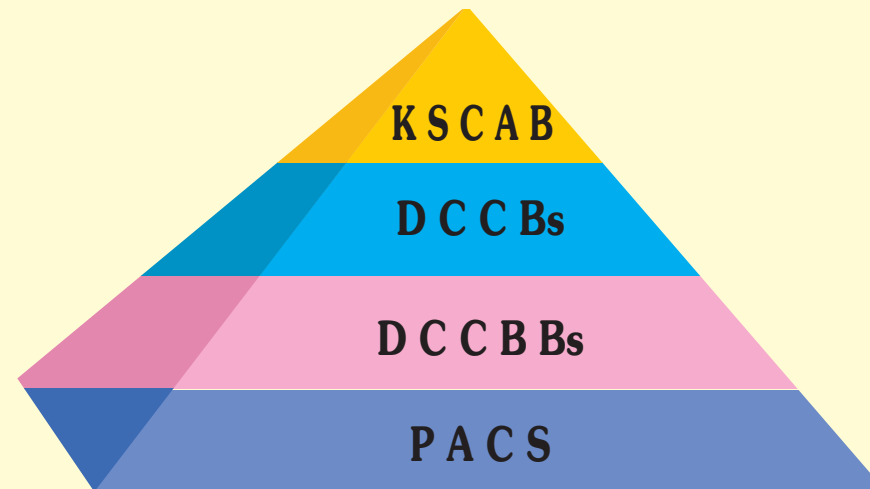


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The strength of STCCS lies in having a vast network of 21 DCC Banks at District Level, with more than 603 branches at Block, Taluk and Hobli level and more than 4700 PACS at Panchayat and Village level. Hence, the STCCS outreach is more effective than Panchayaths in the state.

DOMAIN NETWORK :

- State Level - Karnataka State Co-operative Apex Bank Ltd. (KSCAB)
- District Level - District Central Co-operative Banks (DCCBs)
- Block, Taluk & Hobli Level - District Central Co-operative Banks Branches (DCCBBs)
- Village Level - Primary Agricultural Credit Co-operative Societies (PACS)





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Geared to managing the development of the Self Help Groups through the full cycle from Creation, Bank Linkage, Hand holding and full guidance to independent robust enterprises that are capable of managing their affairs fully in competent manner.



OUR SUPPORT

Micro Finance & Financial inclusion initiatives

Sound Institutional Development

Capacity Building

Programme and Project

Information Management

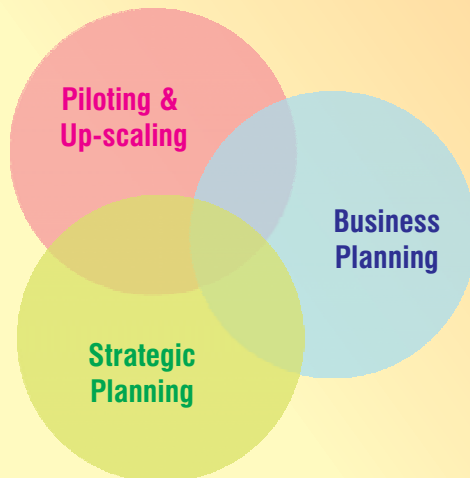
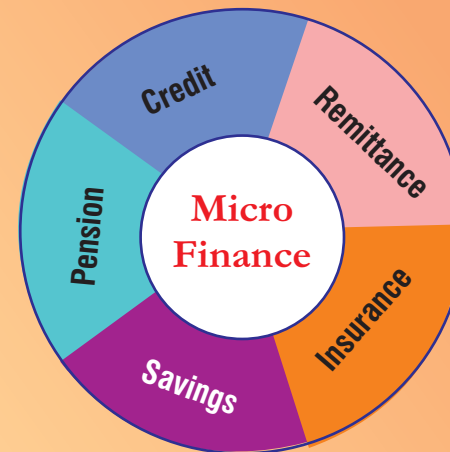


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To make available to the rural poor, the minimum of Banking and Financial Services that will enable them to enjoy last mile Banking connectivity as well as smoothen out their cash flow and saving capability, enable them to meet financial emergencies and exigencies.

Micro Finance & Financial inclusion initiatives : CRISP

- C** Credit
- R** Remittance
- I** Insurance
- S** Savings
- P** Pension



Sound Institutional Development

- Strategic Planning
- Business Planning
- Piloting & Up-scaling



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Keep abreast of developments, both national and international, in the field of Micro Finance and Financial Inclusion and its various activities with a view to making an effective contribution and to provide bench-marked services and facilities leveraging on cost-effective technologies and processes.



CAPACITY BUILDING

- ✧ Orientation, Exposure Visits, Study Tours
- ✧ Training Programmes

PROGRAMME & PROJECT

- ✧ Research / Survey
- ✧ Programme Design
- ✧ Monitoring and evaluation
- ✧ Impact Assessment
- ✧ Documentation

INFORMATION MANAGEMENT OF MICRO FINANCE & FINANCIAL INCLUSION ACTIVITIES

- ✧ Automation
- ✧ Management Information System
- ✧ Solutions



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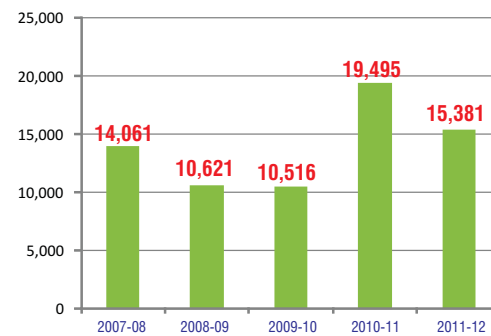
ACHIEVEMENT: Progress of SHGs at glance for the last five years by STCCS in Karnataka

(Rs. in Crores)

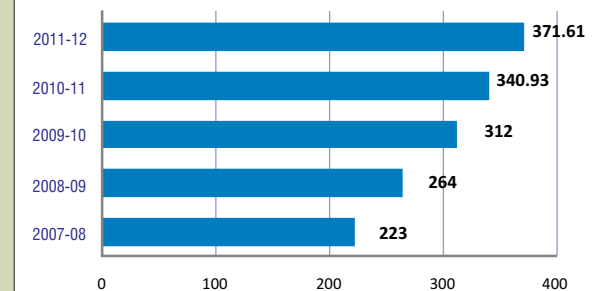
Sl. No.	Particulars	2007-08	2008-09	2009-10	2010-11	2011-12	Cum. Progress
1.	No. of SHGs promoted	14,061	10,621	10,516	19,495	15,381	1,85,657
2.	No. of Women SHGs	12,937	9,712	9,296	17,936	14,151	1,76,375
3.	Savings of SHGs with Bank/PACS	222.71	264.29	312.05	340.93	371.61	371.61
4.	No. of SHGs Credit Linked	36,768	30,517	24,023	34,053	35,146	2,70,516**
5.	Amount of Bank Finance to SHGs	251.30	227.58	187.57	410.01	474.40	2,037.18
6.	Average Loan per SHG	68,349	74,581	94,769	1,20,403	1,34,894	-
7.	Repayment of Loan by SHGs	95.61%	94.10%	95.74%	94.61%	94.69%	94.69%
8.	STCCS share in Micro Finance	15%	19%	23%	28%	30%*	-

* Provisional ** Progress is since inception and includes instances of repeat finance to SHGs

No. of SHGs promoted



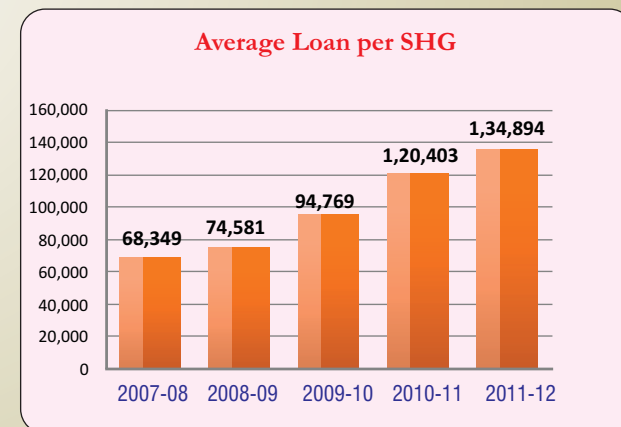
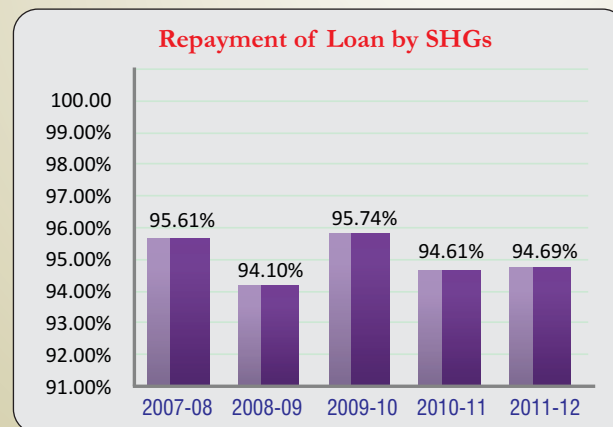
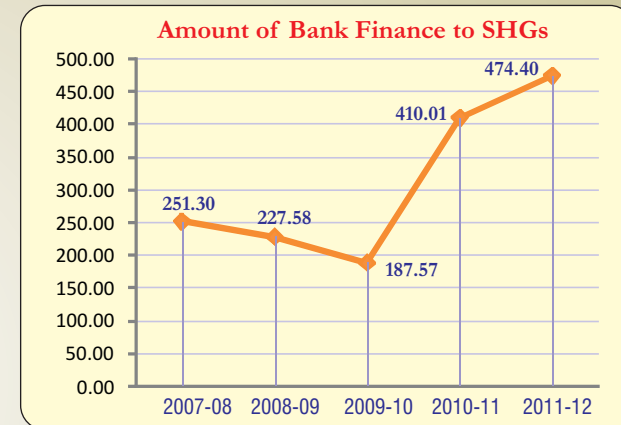
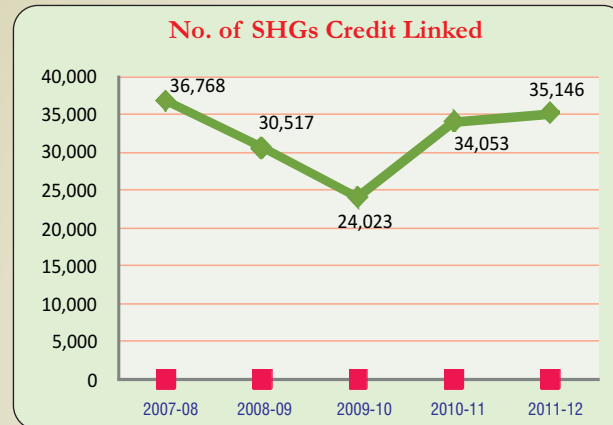
Savings of SHGs with Bank/PACS (Rs. in Crores)





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ACHIEVEMENT 2007-08 to 2011-12 (Contd.)





NEXT 5 YEARS (2010 to 2015)



VISION & GOALS:

In view of benefits reaped by rural poor families, Micro Finance is becoming very popular and Self Help Groups and Joint Liability Groups (SHGs & JLGs) have become common vehicle of integrated development process of rural poor households. Therefore, our goal is to promote more number of Self Help Groups and Joint Liability Groups and through those vehicles lend effective and sufficient need based Micro Credit to the rural poor and women in particular.



Physical and Financial Target (2010 to 2015) :

Formation of New SHGs	:	1,25,000
Formation of New JLGs	:	50,000
Bank Linkage of SHGs / JLGs (Nos.)	:	Over 3 Lakhs
Bank Finance to SHGs / JLGs (Amt.)	:	Rs. 4,500 crores



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THE PLAN OF ACTION 2010-15



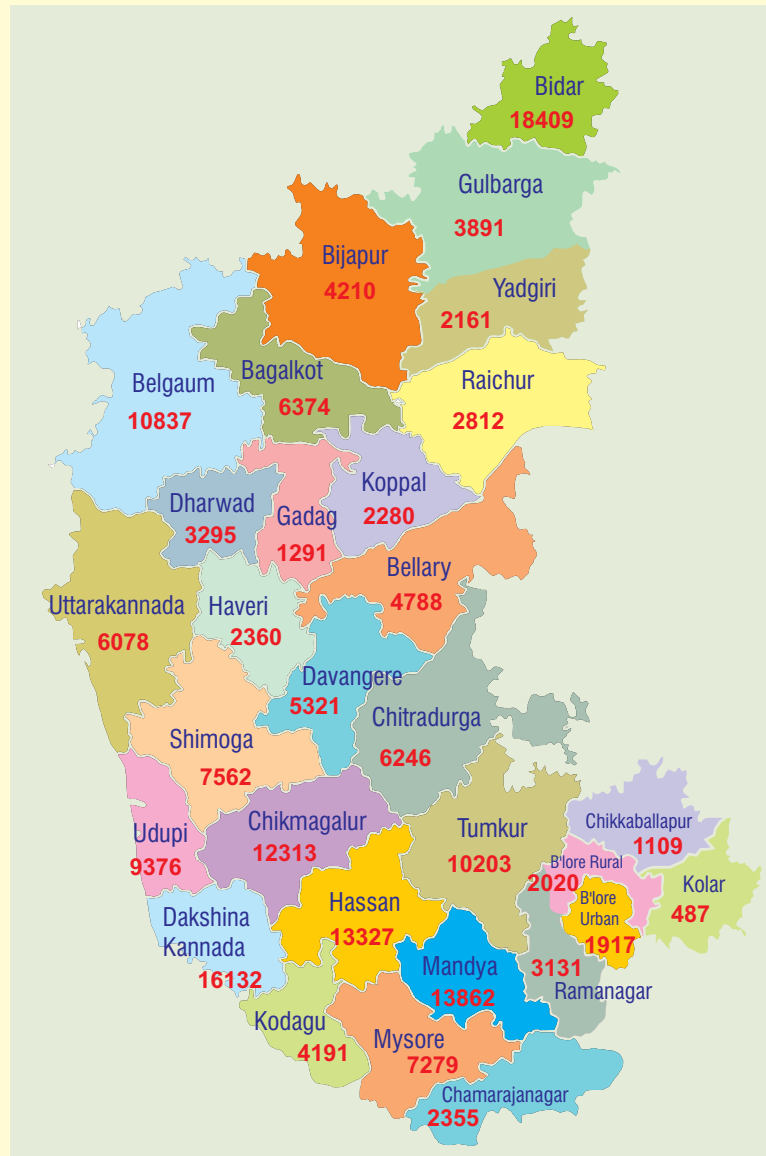
- ❖ Promote 'last mile' bank linkage of SHGs / JLGs
- ❖ Continuing studies / research on SHGs / JLGs - the success factors
- ❖ Knowledge delivery through content management and capacity building.
- ❖ Enhance natural growth potential of SHGs / Average Lending per SHG
- ❖ Enhance performance through effective Information Management.
- ❖ Deepen Micro Finance Inclusion.
- ❖ Creation of special purpose vehicle for Micro Finance activities
- ❖ Deliver as State Level Nodal Agency



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SHGs Outreach

(31-03-2012)





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ನಿಮ್ಮ ಕನಸುಗಳನ್ನು ನನಸು ಮಾಡಲು ನಾವು ಬದಲಾಗುತ್ತಿದ್ದೇವೆ.

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Vice - President

The Bank that listens