

## CREDIT

### Araria

- 1. Name of the Organisation : Harijan Vikas Seva Samiti**  
Contact Person : Mahendra Prasad Yadav  
Address : Raniganj , P.O.-Meriganj , Araria  
Operational Area : Bihar state  
Telephone : 06461-38590  
Source of Loan : Short term loan  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Self-employment  
Amount of Loan : Rs.25,000 / group  
Rate of Interest : 12% yearly  
Terms of Payment : Quarterly Installment
  
- 2. Name of the Organisation : Mahila Chetna Samaj**  
Contact Person : Ratnamala Devi  
Address : Moh.-Kharhiya Basti , Ward No.-8 , P.O. + Araria-854311  
Operational Area : Araria district  
Telephone : 06453-23790  
Source of Loan : Bank  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Self-employment  
Amount of Loan : Rs.15,000 from bank and Rs. 10,000 from DRDA as subsidy  
Rate of Interest : 12%  
Terms of Payment : Quarterly Installment
  
- 3. Name of the Organisation : Dr. Jakir Hussain Mahila Bal Vikas**  
Contact Person : Afsana Parveen  
Address : Islam Nagar , Ward No.-20 , P.O. + Dist.- Araria-854311  
Operational Area : Araria district  
Telephone : 06453-23552  
Source of Loan : Self Help Group Fund  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Self-employment  
Amount of Loan : Rs.500 – 5,000  
Rate of Interest : 3%  
Terms of Payment : Monthly Installment
  
- 4. Name of the Organisation : Gramin Swayam Sewi Kalyan Samiti**  
Contact Person : Subhash Chandra Singh  
Address : Vill-Raniganj , P.O.-Meriganj, Araria

Operational Area : Raniganj block  
Telephone : 06461-38452  
Source of Loan : Self Help Group Fund  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Self-employment  
Amount of Loan : Rs.7,000 / group  
Rate of Interest : 2%  
Terms of Payment : Quarterly Installment

### Arwal

- 1. Name of Organisation : Sharda Shilp Kala Prashikshan Kendra**  
Contact Person : Gayatri Devi  
Address : Kurtha Road , Kinjhar , Karpi Block , Arwal-804423  
Operational Area : Karpi , Kurtha & Paliganj blocks  
Telephone : 06337-66097 , 956337(pp)  
Sources of Loan : NABARD  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Self – employment  
Amount of Loan : Rs. 25,000/group  
Rate of Interest : 12.5%  
Terms of Payments : Installment
  
- 2. Name of Organisation : Magadh Gramin Mahila Vikas Kendra**  
Contact Person : Raj Kishore Prasad  
Address : Vill & P.O Karpi , Main Road , Arwal – 804419  
Operational Area : Arwal , Jahanabad , Gaya , Aurangabad , & Nawada districts  
Telephone : 06337-424060  
Sources of Loan : Banks  
Beneficiaries : Women below poverty line  
Purpose of Loan : Self – employment  
Amount of Loan : Rs. 10,000 - 25,000  
Rate of Interest : 14%  
Terms of Payments : Monthly & Quarterly Installments

### Aurangabad

- 1. Name of Organisation : Sambhav**  
Contact Person : Rajeev Mohan Patwardhan  
Address : Aakhauri Kunj , Viratpur, Aurangabad  
Operational Area : Bihar & Jharkhand state  
Telephone : 06186-23041  
Sources of Loan : Swarn Jayanti Rojgar Yojna  
Beneficiaries : Adivasi and person below poverty line  
Purpose of Loan : Self – employment

Amount of Loan : Rs.25,000 individual & Rs. 2,20,000 /group  
Rate of Interest : 10% , 12%  
Terms of Payments : Policy of SJRY

### **Begusarai**

**1. Name of the Organisation : Mahila Vikas Samiti**  
Contact Person : Laxmi Devi  
Address : Gandhi Nagar , P.O. Gamharia via Barwari bazar , Begusarai  
  
Operational Area : Begusarai district  
Telephone : 67067  
Source of Loan : Kshetriya Grameen Bank  
Beneficiaries : Women below poverty line  
Purpose pf Loan : Self-employment  
Amount of Loan : Rs. 15,000 / individual  
Rate of Interest : 12-15%  
Terms of Payments : Installment

**2. Name of the Organisation : Vivek Viklang & Jan Kalyan Sansthan**  
Contact Person : Manoj Kumar  
Address : Vill. Harpur , P.O. Dilrath , New Road Colony, Pipra chowk , Begusarai  
  
Operational Area : Bihar State  
Telephone : 24958  
Source of Loan : Bank, Swarna Jayanti Rojgar Yojna  
Beneficiaries : Women below poverty line  
Purpose pf Loan : Self-employment  
Amount of Loan : Rs. 20,000 / individual  
Rate of Interest : 4-9%  
Terms of Payments : Installment

### **Bhagalpur**

**1. Name of Organisation : Self Employed Womens Association (SEWA)**  
Contact Person : Savitri Devi Chaurasia / Madhuri Sinha  
Address : Jai Prabha Marg , Kajwali Chouk , Bhagalpur-812002  
  
Operational Area : Bhagalpur & Banka districts  
Telephone : 0641-422404  
Sources of Loan : Organisation Fund  
Beneficiaries : Poor women  
Purpose of Loan : Self-employment  
Amount of Loan : Rs. 100 - 2,000  
Rate of Interest : 0%  
Terms of Payment : Beneficiaries decides upon the payment of Loan

**2. Name of Organisation : Vishal Hind Harijan Mahila Vikas Sahyog Samiti Limited**

Contact Person : Urmila Devi  
Address : Bhikhanpur , Gumti No.3 , Bhagalpur  
Operational Area : Bhagalpur district  
Telephone : 0641-401825  
Sources of Loan : Bank  
Beneficiaries : Members of Self Help Groups  
Purpose of Loan : Self-employment  
Amount of Loan : Rs. 25,000/group  
Rate of Interest : 12%  
Terms of Payment : Annual Installment

**3. Name of Organisation : Adarsh Mahila Vikas Sahyog Samiti**

Contact Person : Reeta Pandey  
Address : Deena-Sahu Lane , Mudichak , Bhagalpur  
Operational Area : Bhagalpur & Banka district  
Telephone : 0641-610271  
Sources of Loan : KVIC  
Beneficiaries : Members of Self Help Groups  
Purpose of Loan : Self-employment  
Amount of Loan : As per requirement  
Rate of Interest : 4.5%  
Terms of Payment : Annual Installment

### **Bhojpur**

**1. Name of the Organisation : PAHAL**  
Contact Person : Shanti Verma  
Address : Koilwar-Bhojpur  
Operational Area : Bhojpur district  
Telephone : 88087  
Source of Loan : Punjab National Bank  
Beneficiaries : Rural poor women  
Purpose of Loan : Business , Self-employment  
Loan Amount : Rs.10,000 to 15,000  
Rate of Interest : 10% yearly Subsidy-3%  
Terms of Payment : Quarterly Installment

**2. Name of the Organisation : Geeta Mahila Utthan Samitee**

Contact Person : Mani Pandey  
Address : Rajendra Nagar, Near-Moti Cinema, Ara-Bhojpur  
  
Operational Area : Bhojpur district  
Telephone : 23922

Source of Loan : Self Help Group Fund  
 Beneficiaries : Poor rural women  
 Loan Amount : Rs.2,000 - 3,000  
 Rate of Interest : 2%  
 Terms of Payment : Installment

**3. Name of the Organisation : BHOORE**  
 Contact Person : Sarfaraz / Sushil kumar  
 Address : Ameerchand Kothi , Ara , Bhojpur  
 Operational Area : Bhojpur district  
 Telephone : 23066  
 Source of Loan : Grameen bank , Punjab National Bank, Self Help Group Fund  
 Beneficiaries : Members of Self Help Group Fund  
 Purpose of Loan : Business  
 Loan Amount : Rs.15,000  
 Rate of Interest : 14%  
 Terms of Payment : Installment

**4. Name of the Organisation : Bhojpur Mahila Kala Kendra**  
 Contact Person : Anita Gupta  
 Address : Bazari-Shakha-Mandir , Awarpul-Par, Ara-Bhojpur-802301  
 Operational Area : Bihar , Darziling  
 Telephone : 21652  
 Source of Loan : Self-Help-Group Fund  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Business , Self employment  
 Loan Amount : Rs.2,000 upto 3,000  
 Rate of Interest : 2%  
 Terms of Payment : Installment

**5. Name of the Organisation : ASSED**  
 Contact Person : K.K.Singh  
 Address : Satnarayan-Bhawan , Mahaveer-Tala , Ara, Bhojpur  
 Operational Area : Ara  
 Telephone : 06182-26661 , 26731  
 Source of Loan : NABARD , SIDBI  
 Beneficiaries : Rural women only  
 Purpose of Loan : Business , Self employment  
 Loan Amount : Rs.25,000 – 1,00,000  
 Rate of Interest : 14%  
 Terms of Payment : Installment

**Buxor**

**1. Name of Organisation : Chirag**  
 Contact Person : Sr. Sudha  
 Address : Vill. Kritpura , P.O. Kamarpur , Buxor  
 Operational Area : Buxor district  
 Telephone : 24317  
 Source of Loan : Bank , DRDA , TRYSEM  
 Beneficiaries : Members of Self Hep Group  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs. 25,000 to Rs. 1,00,000  
 Rate of Interest : 14%  
 Terms of Payment : Installment

**2. Name of Organisation : Dr. Bhim Rao Ambedkar Kalyan & Vikas Sansthan**  
 Contact Person : Deep Chandra Das  
 Address : Naya Bazaar , Buxor  
 Operational Area : Buxor district  
 Source of Loan : Canara Bank , Bhojpur Rohtas Grameen Bank  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs. 25,000 to Rs. 1,00,000  
 Rate of Interest : 11.75%  
 Terms of Payment : Installment

**3. Name of Organisation : Sarvodaya Jan Kalyan Samiti**  
 Contact Person : Uttam Kumar Singh  
 Address : Vill. Pandey patti , P.O. Pandey patti , Buxor  
 Operational Area : Buxor district  
 Source of Loan : Loan under Welfare Development  
 Beneficiaries : Members of Self Hep Group  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs. 25,000 - 1,00,000  
 Rate of Interest : 6%  
 Terms of Payment : Installment

**Darbhanga**

**1. Name of Organisation : Antyodaya Seva Mandal**  
 Contact Person : Ajit Kumar  
 Address : Govindpur path , North of Ram Janki temple, Lahariaserai , Darbhanga –846001  
 Operational Area : Darbhanga district  
 Telephone : 43080(pp)  
 Source of Loan : Swarnajayanti Saheri Rojgar Yojna  
 Beneficiaries : Members of Self Help Groups

Purpose of Loan : Self-Employment  
 Loan Amount : Rs. 25,000/individual  
 Rate of Interest : 12% & 15%subsidy to Group members  
 Terms of Payment : Eight installments

**2. Name of Organisation : Lok Seva Sansthan**  
 Contact Person : Dr. Chandravir Prasad Yadav  
 Address : Vill- Bihrouna , P.O. Bhakshi via Baheri  
 Darbhanga-847101  
 Operational Area : Darbhanga district  
 Telephone : 42424  
 Source of Loan : Swarnajayanti Rojgar Yojna  
 Beneficiaries : Poor rural women  
 Purpose of Loan : Self-employment  
 Loan Amount : Rs. 12,500/individual  
 Rate of Interest : 12% , 50% subsidy  
 Terms of Payment : Installments

**3. Name of Organisation : Gyan Vigyan Samiti**  
 Contact Person : Bhola Yadav  
 Address : Zila Parishad Campus , Lahariasera ,  
 Darbhanga-846004  
 Operational Area : Darbhanga district  
 Telephone : 42424  
 Source of Loan : Swarnajayanti Gram Swarojgar Yojna , DRDA  
 Beneficiaries : Rural women  
 Purpose of Loan : Self-Reliance  
 Loan Amount : Rs. 25,000/group  
 Rate of Interest : 12% ; Rs. 10,000 subsidy  
 Terms of Payment : Installments

#### East Champaran

**1. Name of Organisation : Mahila Kalyan Seva Ashram**  
 Contact Person : Ranjana Verma  
 Address : Raja bazar , Near of Central Bank , Kaatha  
 branch Motihari , East Champaran  
 Operational Area : Bihar and Jharkhand states  
 Telephone : 06252-28620  
 Source of Loan : DRDA  
 Beneficiaries : Rural women  
 Purpose of Loan : Cottage Industry  
 Amount of Loan : Rs.25,000 / individual  
 Rate of Interest : 12%  
 Terms of Payment : Monthly / Quarterly Installment

#### Gaya

**1. Name of Organisation : Adarsh Mahila Kalyan Kendra**  
 Contact Person : Ravi Kant Pathak  
 Address : Barki Delha , Tekari road , Gaya-823002  
 Operational Area : Chanchavti block  
 Telephone : 421665  
 Source of Loan : Bank  
 Beneficiaries : Rural women  
 Purpose of Loan : Small enterprise , Medical treatment  
 Loan Amount : Rs. 5,000 to 10,000  
 Rate of Interest : 1%  
 Terms of Payment : Cash in Installment

**2. Name of Organisation : Avidya Vimukti Sansthan**  
 Contact Person : Sanjay Kumar  
 Address : Vill- Mastipur , P.O. Bodhgaya , Gaya-824231  
 Operational Area : Bodh Gaya, Serghati, Dobhi & Takari blocks  
 Telephone : 400872, 200872  
 Source of Loan : Central Bank, Magadh Grameen Bank  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Small enterprise  
 Loan Amount : 4 times of Group Fund  
 Rate of Interest : 1%  
 Terms of Payment : Installment

**3. Name of Organisation : Disha**  
 Contact Person : Sanjay Kumar  
 Address : Bodhgaya, Pachati, Gaya  
 Operational Area : Gaya district  
 Telephone : 400939 (pp)  
 Source of Loan : State Bank of India , Bank of India , Magadh  
 Grameen Bank  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Enterprise & Medical treatment  
 Loan Amount : 3 times of Group Fund  
 Rate of Interest : 12%  
 Terms of Payment : Installment

#### Gopalgunj

**1. Name of Organisation : Pandit Sri Ram Sharma Seva Sansthan**  
 Contact Person : Vikrama Sharma  
 Address : Vill-Rashulpur , P.O.-Hathuwa ,  
 Gopalgunj-841436  
 Operational Area : Gopalgunj district

Telephone : 0615-31147  
 Sources of Loan : Self Help Group Fund  
 Beneficiaries : Members of Self Help Group and other women  
 Purpose of Loan : Personal needs and Income growth  
 Amount of Loan : Rs.10,000/-  
 Rate of Interest : 2% monthly  
 Terms of payment : Installment

Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs.10,000 - 40,000 / group  
 Rate of Interest : As per the rules of National Women Fund  
 Terms of Payment : As per the rules of National Women Fund

#### Jahanabad

**1. Name of Organisation : Kalawati Mahila Udyog**  
 Contact Person : Kalawati Devi  
 Address : Vill & P.O., Kodona , Jahanabad  
 Operational Area : Jahanabad , Patna , Gaya districts  
 Telephone : 27572 (pp)  
 Sources of Loan : Jawahar Rojgar Yojna  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs.10,000 to Rs.25,000  
 Rate of Interest : 12% (Subsidy people below poverty line-50% & OBC-33%)  
 Terms of Payment : Installment

**2. Name of Organisation : Puja Mahila Seva Sansthan**  
 Contact Person : Anil Kumar Singh  
 Address : Thana road , Choti Thakur badi , Jahanabad-800400  
 Operational Area : Bihar state  
 Telephone : 22338  
 Sources of Loan : Gramin Bank (NABARD) , State Bank of India, Punjab National Bank, Self Help Group Fund  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs.5,000 - 15,000  
 Rate of Interest : 11-13 %  
 Terms of Payment : Quarterly Installment

**3. Name of Organisation : Reshma Grameen Vikas Samiti**  
 Contact Person : Krishna Gupta  
 Address : Raja bazar , Moti mahal , 1<sup>st</sup> floor , Jahanabad-804408  
 Operational Area : Jahanabad, Arwal, districts of Bihar & Bokaro district of Jharkhand  
 Telephone : 06114-26294  
 Sources of Loan : National Gramin Vikas Fund, National Women fund

**4. Name of Organisation : Nehru Yuva Kendra**  
 Contact Person : Dr. Ramlakhan Rai  
 Address : Station road , Unta , Jahanabad  
 Operational Area : Jahanabad district  
 Telephone : 06114-23138  
 Sources of Loan : Swarna Jayanti Rojgar Yojna  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs.40,000 / group  
 Rate of Interest : Subsidy 50%  
 Terms of Payment : Installment

#### Jamui

**1. Name of Organisation : Jan Pragati Sansthan**  
 Contact Person : Manoranjan  
 Address : Vill. P.O. Sabalbigha via Sikandra, Jamui-811315  
 Operational Area : Sikandra block  
 Telephone : 06345-48422  
 Source of Loan : Self Help Group Fund  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self - employment  
 Amount of Loan : Rs. 2500 - 8000  
 Rate of Interest : 6%  
 Terms of Payment : Monthly Installment

**2. Name of Organisation : Jamui Viklang Sewa Samiti**  
 Contact Person : Ranjit Kumar Singh  
 Address : Naya Tola , Bus Stand , Jamui  
 Operational Area : Jamui district  
 Telephone : 06345-23403  
 Source of Loan : Bihar Handicapped Finance Corporation  
 Beneficiaries : Handicapped rural women  
 Purpose of Loan : Self - employment  
 Amount of Loan : Rs. 50,000 - 5,00,000  
 Rate of Interest : 7%  
 Terms of Payment : Quarterly Installment

## Katihar

- 1. Name of Organisation : Mahila Samagra Vikas Mandal**  
Contact Person : Madhuri Devi  
Address : Ayodayagunj Bazar, P.O.-Kurshela,  
Katihar-854101  
Operational Area : Bihar State  
Telephone : 06457-68579 (pp)  
Sources of Loan : Integrated Rural Development Programme  
Beneficiaries : Poor women  
Purpose of Loan : Self-employment  
Amount of Loan : Rs.5,000 - 25,000  
Rate of Interest : 12%  
Terms of Payment : Monthly Installment
- 2. Name of Organisation : Bal Mahila Kalyan**  
Contact Person : Anila Kumari  
Address : Officers colony , Mirchai bari , Katihar-854105  
Operational Area : North Bihar  
Telephone : 06452-33283  
Fax : 06452-33283 , 22701 (pp)  
E-Mail : Naveen-Anila 1978 Re De Female.com  
Sources of Loan : SIDBI  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Self-employment  
Amount of Loan : Rs.500 - 5,000 / month  
Rate of Interest : 15%  
Terms of Payment : 12-24 months installment
- 3. Name of Organisation : Aprajeeta**  
Contact Person : Sanjay Kumar Singh  
Address : Officers colony, Mirchai bari , Katihar-854106  
Operational Area : Bihar state  
Telephone : 06452-26212  
Sources of Loan : Rashtriya Mahila Kosh  
Beneficiaries : Literate women  
Purpose of Loan : Self employment  
Amount of Loan : Rs.500 - 7,500  
Rate of Interest : 12%  
Terms of Payment : Daily & Weekly installment
- 4. Name of Organisation : Nidan**  
Contact Person : Sanjay Kumar Singh  
Address : Officers colony, Mirchai bari, Bihar-854106  
Operational Area : Katihar, Pranpur, Kotha blocks and Urban area

Telephone : 06452-26212  
Sources of Loan : Rashtriya Mahila Kosh , Rashtriya Grameen Vikas Nidhi  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Self employment  
Amount of Loan : Rs.500 - 7,500  
Rate of Interest : 12%  
Terms of Payment : Installment

- 5. Name of Organisation : Katihar Zila Mahila Utthan Samiti**  
Contact Person : Nadani Biswas  
Address : Professors colony , Rajendra path ,  
Durgasthan , Katihar-854106  
Operational Area : Bihar state  
Telephone : 06452-24602  
Sources of Loan : Bank, DRDA  
Beneficiaries : Trained women  
Purpose of Loan : Self employment  
Amount of Loan : Rs.25,000  
Rate of Interest : 12%  
Terms of Payment : Half Yearly Installment
- 6. Name of Organisation : Swayam Shiddha Swawlambi Sahkari Samiti Limited**  
Contact Person : Dr.Satya Mishra  
Address : Kalibari, Katihar-854105  
Operational Area : Katihar district  
Telephone : 06452-24279  
Sources of Loan : Bank  
Beneficiaries : Rural & urban women  
Purpose of Loan : Self empowerment  
Amount of Loan : Rs.5,000 to Rs.18,000  
Rate of Interest : 18%  
Terms of Payment : Half Yearly Installment

## Khagaria

- 1. Name of Organisation : Bihar Dalit Vikas Samiti**  
Contact Person : Ramdev Saha  
Address : Khagaria  
Operational Area : Bihar & Uttar Pradesh state  
Telephone : 24635  
Sources of Loan : D.R.D.A (Co-operative Samiti)  
Beneficiaries : Dalit & Tribal women  
Purpose of Loan : Self employment  
Amount of Loan : Rs.10,000 / individual

Rate of Interest : 8-9% (Subsidy 30%)  
Terms of Payment : Installment

**2. Name of Organisation : Samta**  
Contact Person : Prem Kumar Verma  
Address : Vill.+P.O.-Sunhouli , Khagaria  
Operational Area : Khagaria district  
Telephone : 06244-23654  
Sources of Loan : Self Help Group Fund  
Beneficiaries : Rural women  
Purpose of Loan : Agriculture , Self employment  
Amount of Loan : Rs.14,000 to Rs.3,000  
Rate of Interest : 2%  
Terms of Payment : Installment

**3. Name of Organisation : Upkar Mahila Utthan Evam Jan Kalyan Samiti**  
Contact Person : Mahendra Prasad  
Address : Machli Bhawan , 2<sup>nd</sup> floor , Hospital chowk, Khagaria  
Operational Area : Khagaria district  
Telephone : 06244-26004  
Sources of Loan : National Bank for Rural Development (NABARD)  
Beneficiaries : Rural women  
Purpose of Loan : Self employment  
Amount of Loan : Rs.10,000 / women  
Rate of Interest : 9%  
Terms of Payment : Installment

#### Lakhisarai

**1. Name of Organisation : Govind Parivar**  
Contact Person : Dinesh Kumar  
Address : Vill+P.O.-Rampur , Via-Quel , Lakhisarai  
Operational Area : Bihar & Jharkhand state  
Telephone : 06346-62226  
Source of Loan : Rashtriya Gramin Vikas Nidhi (RGVN)  
Beneficiaries : Backward class women  
Purpose of Loan : Self employment  
Amount of Loan : Rs. 10,000 / women  
Rate of Interest : 9%-12%  
Terms of Payment : Two yearly / Rs. 300/month

**2. Name of Organisation : Chatra Chaya**  
Contact Person : Hari Om Prasad

Address : Purani bazar , Lakhisarai (near of Dak Bangala) , Lakhisarai-811311  
Operational Area : Bihar state  
Telephone : 06346-34280 , 33919  
Fax : 06346-33931 , 33147  
Source of Loan : Bank  
Beneficiaries : Rural women  
Purpose of Loan : Self employment  
Amount of Loan : Rs. 4,000 / women  
Rate of Interest : 2-3%  
Terms of Payment : Rs.10/day

**3. Name of Organisation : Nirmal Grameen Vikas Kalyan Sansthan**  
Contact Person : Sita Ram  
Address : PS-Road , Barhiya , Lakhisarai  
Operational Area : Lakhisarai , Jamui & Nawada districts  
Telephone : 06346-34280 , 33919  
Source of Loan : Swarnajayanti Swarojgar Yojna (SJSY)  
Beneficiaries : Rural women  
Purpose of Loan : Self employment  
Rate of Interest : 12 %  
Terms of Payment : Annual Installment

**4. Name of Organisation : Siksha Sanskriti Vikas Samiti**  
Contact Person : Dr. Virendra Kumar  
Address : Purani bazar , Thana chowk , Lakhisarai-811311  
Operational Area : Lakhisarai , Nawada , Gaya & Jamui districts  
Telephone : 06346-34002/33781 (pp)  
E-Mail : Shiksha [sanskriti@hotmail.com](mailto:sanskriti@hotmail.com)  
Source of Loan : NABARD  
Beneficiaries : Members of Self Help Group, Rural people  
Purpose of Loan : Self employment  
Amount of Loan : Rs.10,000 (women) /Rs.1,20,000 (members of SHG)  
Rate of Interest : 9%  
Terms of Payment : Installment in two year

#### Madhepura

**1. Name of Organisation : Bhubaneshwari Girija Seva Sansthan**  
Contact Person : Satya Narayan Yadav  
Address : Vill+P.O.-Budhma , P.S.+Dist.-Madhepura  
Operational Area : Budhma block  
Telephone : 06476-61071

Sources of Loan : Bank  
 Beneficiaries : Member of Self Help Group  
 Purpose of Loan : Self Independent and own business  
 Amount of Loan : Rs. 5,000 – 6,000  
 Rate of Interest : 8%  
 Terms of Payment : Monthly Installment

Amount of Loan : According to the needs of individuals and groups  
 Rate of Interest : 3%  
 Terms of Payment : Group decides the terms of payment

### Madhubani

1. **Name of Organisation** : **Gram Vikas Parishad**  
 Contact Person : Shushthi Nath Jha  
 Address : Babu saheb , Doyarhi , P.O. + Dist - Madhubani-847211  
 Operational Area : Madhubani & Bhagalpur district of Bihar & Sahebgunj district of Jharkhand  
 Telephone : 06276-22559  
 Fax : 06276-22548  
 Source of Loan : Bank  
 Beneficiaries : Rural women  
 Purpose of Loan : Self independent  
 Amount of Loan : Rs.50,000 to 2,50,000  
 Rate of Interest : 33%-50% (Subsidy)  
 Terms of Payment : Installment
2. **Name of Organisation** : **Swadhin Mahila Swadhinam**  
 Contact Person : Ratna Jha  
 Address : Sarkari bus stand, Station road, Madhubani  
 Operational Area : Madhubani district  
 Telephone : 23012 (pp)  
 Source of Loan : Allahabad Bank  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs. 25,000 to Rs.1,00,000  
 Rate of Interest : Interest 14%, 50% subsidy to red card owner  
 Terms of Payment : Installment
3. **Name of Organisation** : **Prabhat**  
 Contact Person : Fr. Sudeep Chuckop  
 Address : Prabhat bhawan, Bardhwan, Madhubani-847212  
 Operational Area : Madhubani district  
 Telephone : 06276-22029  
 Source of Loan : Swa-shakti project  
 Beneficiaries : Mushar mahila Self Help Group  
 Purpose of Loan : Self employment

4. **Name of Organisation** : **Sewa Mithila**  
 Contact Person : Gowri Mishra  
 Address : Gowri Niwas , Lehrisarai , Madhubani-846001  
 Operational Area : Bihar state  
 Telephone : 0956276-22372  
 Source of Loan : Bank  
 Beneficiaries : Working women  
 Amount of Loan : Rs. 500 to Rs.6,000  
 Rate of Interest : As per Bank Rules  
 Terms of Payment : Installment

### Munger

1. **Name of Organisation** : **Atama Rojgar Mahila Samiti**  
 Contact Person : Nutan Singh  
 Address : I.B.Road , Haweli-Kharagpur , Munger  
 Operational Area : Munger district  
 Telephone : 06342-52835  
 Sources of Loan : Bank  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self-employment  
 Amount of Loan : Rs.10,000  
 Rate of Interest : 12 %  
 Terms of Payment : Monthly Installment
2. **Name of Organisation** : **Head Gewar Samaj Utthan Evam Kalyan Samiti**  
 Contact Person : Manikant Singh  
 Address : Prasando Haweli , Kharagpur , Munger-811213  
 Operational Area : Munger & Jamui districts  
 Telephone : 06342-52168  
 Sources of Loan : Bank , Self Help Group Fund  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self-employment  
 Amount of Loan : Rs.500 - 1,000  
 Rate of Interest : 2 %  
 Terms of Payment : Payment within six months

**3. Name of Organisation : Sevayatan**  
 Contact Person : Manindra Kumar Singh  
 Address : I.B.Road, Haweli-Kharagpur, Munger- 811213  
 Operational Area : Bihar state  
 Telephone : 06342-52120  
 Sources of Loan : Bank  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self-employment  
 Amount of Loan : Rs.50,000  
 Rate of Interest : 12 %  
 Terms of Payment : Monthly Installment

**4. Name of Organisation : Harijan Adivasi Mahila Kalyan Samiti**  
 Contact Person : Pankaj Kumar Singh  
 Address : Vir Kunwar Singh Colony , Dalahatta Bazar, Munger  
 Operational Area : Bihar & Jharkhand states  
 Telephone : 06344-24489  
 Sources of Loan : Bank  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self-employment  
 Rate of Interest : 9-12 % annually  
 Terms of Payment : Monthly Installment

**5. Name of Organisation : Sumarg Samiti**  
 Contact Person : Sudersan Prasad Singh  
 Address : Vill+P.O.-Gharhara , Munger  
 Operational Area : Bihar state  
 Telephone : 06344-56209  
 Sources of Loan : Local Bank  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self-employment  
 Rate of Interest : 9-12 %  
 Terms of Payment : Monthly Installment

**6. Name of Organisation : Angika Mahila Vikas Sangathan**  
 Contact Person : Sunil Mehta  
 Address : Bekapur, P.O.+Dist.-Munger Bihar-811201  
 Operational Area : Munger, Jamui & Lakhisarai districts  
 Telephone : 06344-22510  
 Sources of Loan : Rashtriya Grameen Vikas Needhi  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Income and Self-employment  
 Rate of Interest : 2 % monthly  
 Terms of Payment : Daily/Monthly Installment

**Nalanda**  
**1. Name of Organisation : Nav Bihar Samaj Kalyan Sansthan**  
 Contact Person : Girish Chandra Bose  
 Address : Pavapuri more , Nalanda-803115  
 Operational Area : Bihar & Jharkhand state  
 Telephone : 06112-62723  
 Sources of Loan : Sej project  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment  
 Amount of Loan : 60% of the SHG Fund  
 Terms of Payment : Beneficiary decides upon the payment of Loan

**2. Name of Organisation : Nalanda Mahila Mandal**  
 Contact Person : Lalita Devi  
 Address : Noorsurai, Vill.-Sahasray, Nalanda  
 Operational Area : Noorsarai block  
 Sources of Loan : Bank  
 Beneficiaries : Rural women  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs. 500-20,000  
 Terms of Payment : Installment

**3. Name of Organisation : Mahila Suchi Shilp Kala Mandir and Kalyan Sansthan**  
 Contact Person : Nagendra Prasad Singh  
 Address : Rajendra bhawan , Bangali para , Nalanda  
 Operational Area : Nalanda & Rajgir blocks  
 Telephone : 55274 , 55462  
 Sources of Loan : Self Help Group Fund  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs. 25,000-2,50,000(Subsidy 12,500)  
 Terms of Payment : Installment

**4. Name of Organisation : Community Unit**  
 Contact Person : Sabina Bano  
 Address : Slum area , Bagnabad , Biharsarif , Nalanda  
 Telephone : 06112-20327  
 Sources of Loan : Swarn Jayanti Rojgar Yojana, NABARD, Prime Minister Rojgar Yojana  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment & House construction  
 Amount of Loan : Rs.5,000 - 10,000

Rate of Interest : 12-14 %  
Terms of Payment : Annual Installment

**5. Name of Organisation : Adarsh Khadi Gramodyog Sewa Sansthan**

Contact Person : Mamta Sinha  
Address : Maishasur , Biharsarif , Nalanda  
Operational Area : Biharsarif , Siwawa & Harnauth blocks  
Telephone : 06112-22594  
Sources of Loan : Local Bank  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Employment  
Amount of Loan : Rs.50,000 / group  
Rate of Interest : 12%  
Terms of Payment : Quarterly Installment

**6. Name of Organisation : Magadh Samaj Kalyan Pratisthan**

Contact Person : Ashok Kumar Singh  
Address : Chabilipur Road, Rajgir, Nalanda -803116  
Operational Area : Nalanda , Rajgir & Silaw lane blocks  
Telephone : 06112-55484 , 55520  
Sources of Loan : D.R.D.A. , TRYSEM  
Beneficiaries : Rural women  
Purpose of Loan : Self employment  
Amount of Loan : Rs.3,000 - 9,000  
Rate of Interest : Subsidy 50% for Dalit women , 33% for General)  
Terms of Payment : Installment

**7. Name of Organisation : Rashtriya Ratna Samaj Kalyan Sansthan**

Contact Person : Dr. Omkar Nath  
Address : Sohurai, Biharsarif, Nalanda  
Operational Area : Bihar & Asthana block  
Telephone : 06112-26445  
Beneficiaries : Men & women  
Purpose of Loan : Self employment  
Amount of Loan : Rs.5,000 to Rs.10,000  
Rate of Interest : 14 %  
Terms of Payment : Installment

**8. Name of Organisation : Magadh Jan Utthan Kendra**

Contact Person : Shiv Shankar Prasad  
Address : Kamruddingunj , P.O. Biharsarif, Nalanda-803101

Operational Area : Biharsarif block  
Telephone : 06112-21050  
Source of Loan : Prime Minister Rojgar Yojana , Welfare department  
Beneficiaries : Members of Self Help Groups  
Purpose of Loan : Self employment  
Amount of Loan : Rs.10,000 - 25,000  
Rate of Interest : 14 %yearly , 4% monthly  
Terms of Payment : Quarterly Installment

**9. Name of Organisation : Nisha Silai Bunai School**

Contact Person : Harikant Jha  
Address : Kamruddin gunj, Biharsarif, Nalanda-810301  
Operational Area : Nalanda , Supaul & Nirpur blocks  
Telephone : 06112-21890 / Mob-9835008979  
Fax : 06112-23887  
Source of Loan : NABARD, DRDA, Prime Minister Rojgar Yojana  
Beneficiaries : Women  
Purpose of Loan : Self employment  
Amount of Loan : Rs.10,000 - 1,00,000 / group  
Rate of Interest : 9 ½ % to 14 ½ % monthly  
Terms of Payment : Installment

**10. Name of Organisation : Jan Jagran Sansthan**

Contact Person : Chandermani Prasad Singh  
Address : Kagaju Mohalla, Biharsarif, Nalanda  
Operational Area : Rahuni, Asthana, Noorsarai, Bihar sadar, Rajgir blocks  
Telephone : 23261-9506112  
Source of Loan : Nalanda Grameen Bank, Punjab National Bank  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Self employment  
Amount of Loan : Rs.5,000 - 12,000  
Rate of Interest : 12 %  
Terms of Payment : Installment

**11. Name of Organisation : Vishwa Bharti Jan Utthan Kendra**

Contact Person : Sudhamai Sinha  
Address : Kamrrudin, Biharsarif , Nalanda-803101  
Operational Area : Raho, Bihar, Biharsarif blocks  
Telephone : 21050  
Source of Loan : Local Bank, Welfare department, Rural banking, Self Help Group Fund  
Beneficiaries : Women

Purpose of Loan : Self employment  
 Amount of Loan : Rs.10,000 to Rs.15,000  
 Rate of Interest : 4 % monthly / group 14-12% (Banking)  
 Terms of Payment : Installment

**12. Name of Organisation : Mahila Samaj Vikas Sansthan**  
 Contact Person : Alam Aara  
 Address : Shekhpura , P.O.-Biharsarif , Nalanda-803101  
 Operational Area : Nalanda district  
 Telephone : 06112-22452  
 Source of Loan : Local Bank, SIDBI, Self Help Group Fund, TRYSEM  
 Beneficiaries : Rural women  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs.2,000 – 5,000  
 Rate of Interest : 12% for General purpose , 2% (SIDBI & TRYSEM)  
 Terms of Payment : Installment

**13. Name of Organisation : Manav Kalyan Sansthan**  
 Contact Person : Md. Ajim Akhtar  
 Address : Moh. Saladih, P.O. Sohursarai, Nalanda  
 Operational Area : Rahoi & Bihar blocks  
 Source of Loan : Jawahar Rojgar Yojana  
 Beneficiaries : Women and men  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs.1,00,000  
 Rate of Interest : 14%  
 Terms of Payment : Installment

**Nawadah**

**1. Name of Organisation : Gram Nirman Mandal**  
 Contact Person : Harinder Prasad Singh  
 Address : Sarvodaya Ashram Sokho Dhewra, PO-Sokho Dhewra, Nawadah-805106  
 Operational Area : Bihar state  
 Telephone : 06325-41020,28477  
 Sources of Loan : Self Help Group Fund  
 Beneficiaries : Poor women  
 Purpose of Loan : Marriage, Micro buisness, House repairing  
 Amount of Loan : Rs.5,000  
 Rate of Interest : 2%/month  
 Terms of Paument : As in Time

**2. Name of Organisation : Rastriya Vikas Samaj Kalyan Parishad**  
 Contact Person : Mokhturul Haque  
 Address : Baily Road, Station Road, Nawadah  
 Operational Area : Nawadah district  
 Telephone : 06324-22704, 23571  
 Source of Loan : NABARD, National Women Fund  
 Purpose of Loan : Small scale Trade  
 Amount of Loan : Rs.1,200 - 5,000  
 Rate of Interest : 9%/month  
 Terms of Paument : Installment

**3. Name of Organisation : Lok Prabhat**  
 Contact Person : Vijay Kumar Singh  
 Address : PO- Martein Road, Nawadah-805110  
 Operational Area : Nawadah district  
 Telephone : 24212  
 Source of Loan : NABARD  
 Beneficiaries : Rural women  
 Purpose of Loan : Self employment  
 Rate of Interest : 12%/month  
 Terms of Paument : Installment

**4. Name of Organisation : Deepmala Mahila Vikas Kendra**  
 Contact Person : Rajni Kumari  
 Address : Main Road, Nawadah  
 Operational Area : Rajouli Block  
 Telephone : 24854  
 Source of Loan : Revolving fund , Local bank  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Cottage and Small scale Industry  
 Rate of Interest : 12%/month  
 Terms of Paument : Installment

**5. Name of Organisation : Lok Chetna Vikas Kendra**  
 Contact Person : Chakradhar  
 Address : Kunj, Kuteer, Gola road , Nawadah  
 Operational Area : Nawadah district  
 Telephone : 23252-25726  
 Source of Loan : Magadh Central Bank, Central Bank of India, Self Help Group Fund  
 Beneficiaries : Men & women  
 Purpose of Loan : Small trade  
 Amount of Loan : Rs. 5,000  
 Rate of Interest : 12%/month  
 Terms of Paument : Installment

**6. Name of Organisation** : **Gramodyog Ashram**  
 Contact Person : Maharshi Kumar Verma  
 Address : Devasthan, Gaya road- Nawadah  
 Operational Area : Rajouli, Nawada, Nardigunj & Hasua blocks  
 Telephone : 25472 (R), 22978 (O)  
 Source of Loan : Magadh Rural Bank , Local bank  
 Beneficiaries : Rural women  
 Purpose of Loan : Self-employment  
 Amount of Loan : Rs. 10,000  
 Rate of Interest : 6%/month  
 Terms of Paument : Installment

**7. Name of Organisation** : **Neha Gramin Mahila Vikas**  
 Contact Person : Manju Devi  
 Address : Linepar, Mirzapur-Nawadah  
 Operational Area : Nawadah & Hiswa block  
 Telephone : 20409 (PP)  
 Source of Loan : Local bank, DRDA  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Small Trade  
 Amount of Loan : Rs. 10,000-15,000  
 Rate of Interest : 11%/month  
 Terms of Payment : Installment

**8. Name of Organisation** : **Bihar Seva Sansthan**  
 Contact Person : Viplendera Kumar  
 Address : Seva Nagar, PO-Gonowa , Nawadah  
 Operational Area : Nawadah, Gaya, Aurangabad, Jahanabad,  
 Rohtas, Ara, Patna, Buxor, Nalanda, Jamui,  
 & Shekhpura districts  
 Telephone : 23501  
 Source of Loan : DRDA, Local bank  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self-employment  
 Amount of Loan : Rs. 30,000  
 Rate of Interest : 11%/month  
 Terms of Paument : Installment

#### Patna

**1. Name of Organisation** : **Sri Thakur Sonu Lal Charitable Seva Trust**  
 Contact Person : Lalan Prasad  
 Address : Khajpura , Baily , Patna-14  
 Operational Area : Patna Sadar Block  
 Telephone : 593788

Sources of Loan : Trust Financial Aid  
 Purpose of Loan : Self dependence  
 Amount of Loan : As per their need  
 Rate of Interest : NA  
 Terms of Payment : Flexible

**2. Name of Organisation** : **Shakti Vardhini**  
 Contact Person : Sudha  
 Address : Holding No.-188 , Ground floor , West Baily  
 Road , Danapur , Patna-801503  
 Operational Area : Bihar state  
 Telephone : 0612-423144  
 Sources of Loan : Grouping Credit Plan  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs.30,000  
 Rate of Interest : 12%  
 Terms of Payment : Installment

**3. Name of Organisation** : **Mahila Jagaran Kendra**  
 Contact Person : Nilu  
 Address : 17/70P Shrivastava , Panchwati , Nagar  
 (Bazar Samiti), Rajendra Nagar, Patna-16  
 Operational Area : Khagaria & Patna district  
 Telephone : 0612-622673  
 Source of Loan : Self Help Group Fund  
 Beneficiaries : Exploited women  
 Purpose of Loan : Self dependence  
 Amount of Loan : Rs.500 to 2,500  
 Rate of Interest : 0%  
 Terms of Payment : Installment

**4. Name of Organisation** : **Pragati Gramin Vikas Samiti**  
 Contact Person : Pradeep Priyadarsi  
 Address : Gram-Nisarpura , P.O.-Amarpura , P.S.-  
 Nawbatpur , Patna-801117  
 Operational Area : Nawbatpur , Bihta , Bikaram , Paligunj blocks  
 Telephone : 0612-420290  
 E-Mail : 2Kto02@sity.com  
 Sources of Loan : Self Help Group Fund  
 Beneficiaries : Poor and rural women  
 Purpose of Loan : Personal requirement and Income growth  
 Amount of Loan : Rs.100 to 5,000  
 Rate of Loan : 0.5%  
 Terms of Payments : Installment

**5. Name of Organisation** : **Nari Gunjan**  
 Contact Person : Sudha Vergese  
 Address : Gram+P.O.-Jamsaut , Danapur , Dist.-Patna-801503  
 Operational Area : Patna district  
 Telephone : 0612-424448  
 Source of Loan : Self Help Group Fund  
 Beneficiaries : Poor and rural women  
 Purpose of Loan : Trade  
 Amount of Loan : Rs.100 - 1,000  
 Rate of Interest : 5%  
 Terms of Payment : Installment

**6. Name of Organisation** : **Centre Direct**  
 Contact Person : P.K.Sharma  
 Address : 3<sup>rd</sup> floor , Sudama Bhawan , Patna  
 Operational Area : Muzaffarpur and Patna district  
 Telephone : 0612-265938  
 Source of Loan : Self Help Group Fund  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self dependence  
 Amount of Loan : Rs.10,000  
 Rate of Interest : Group decides upon rate of Interest  
 Terms of Payments : Flexible

**7. Name of Organisation** : **Nidan**  
 Contact Person : Arvind Singh  
 Address : 1<sup>st</sup> floor , Sudama Bhawan , Boring road , Patna-1  
 Operational Area : Patna , Vaishali & Katihar district  
 Telephone : 0612-265705 , 277589  
 E-Mail : Nidanpat@hotmail.com  
 Source of Loan : Local Bank  
 Beneficiaries : Rural women  
 Purpose of Loan : Micro-business  
 Amount of Loan : Rs.5,000 - 13,000  
 Rate of Interest : 12%  
 Terms of Payment : Annual Installment

**8. Name of Organisation** : **Abhiyaan**  
 Contact Person : Chandra Bhusan  
 Address : Ram Krishna Colony, Mahendru ghat, Patna-800001  
 Operational Area : Patna , Jahanabad , Nalanda , Bhagalpur & Bhojpur districts

Telephone : 0612-682874  
 E-Mail : [Abhiyaanoffice@city.com](mailto:Abhiyaanoffice@city.com)  
 Source of Loan : Bank  
 Beneficiaries : Poor women  
 Purpose of Loan : Self employment & Income growth  
 Amount of Loan : Rs.4,000  
 Rate of Interest : 12%  
 Terms of Payments : Installment

**Purnea**

**1. Name of Organisation** : **Akhil Bhartiya Harijan Kalyan Vikas Sansthan**

Contact Person : Mahanathi Lal Ram  
 Address : Barhera Kothi , Purnea  
 Operational Area : Purnea district  
 Telephone : 06454-33032  
 Source of Loan : Local Bank  
 Beneficiaries : Literate harijan women  
 Purpose of Loan : Trade  
 Amount of Loan : Rs.5,000/-  
 Rate of Interest : 12% (50% subsidy)  
 Terms of Payment : Installment

**2. Name of Organisation** : **Deepalay Mansik Swasthya Evam Viklang Punarvas Sansthan**

Contact Person : Dr. A.K. Raman.  
 Address : Kailash , "Shrinagar Hata" , Purnea-854301  
 Operational Area : Bihar state  
 Telephone : 06454-26146  
 E-Mail : Deepalaya@rediffmail.com  
 Source of Loan : Swarn Jayanti Swarojgar Yojana  
 Beneficiaries : Poor women , Members of Self Help Group  
 Purpose of Loan : Self dependent  
 Amount of Loan : Rs.25,000-2,50,000  
 Rate of Interest : 9-12% (50% subsidy)  
 Terms of Payment : Installment

**3. Name of Organisation** : **Koshi Anchal Samagra Vikas Evam Kalyan Parishad**

Contact Person : Matieur Rahman  
 Address : Mistari Tola , Madhubani , Purnea-854301  
 Operational Area : Bihar state  
 Telephone : 06454-23210  
 Fax : 06454-22053  
 Source of Loan : Swarn Jayanti Swarojgar Yojana

Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self dependent  
 Amount of Loan : Rs.25,000-2,50,000  
 Rate of Interest : 12-18% (50% subsidy)  
 Terms of Payment : Installment

Rate of Interest : 2%  
 Terms of payment : Cash

### **Rohtas**

- 1. Name of Organisation : Nav Jeevan Vikas Kendra**  
 Contact Person : Sr. Jyotsla.  
 Address : New Area Sasaram, Rohtas.  
 Operational Area : Sasaram, Tilau, Shiv Sagar & Norva blocks.  
 Telephone : 22019  
 Source of loan : Punjab National Bank of Bhojpur & Rohtas Gramin Bank.  
 Beneficiaries : Rural women  
 Purpose of loan : Employment, Marriage, Medical treatment , Micro buisness  
 Amount of loan : Rs. 1000 - Rs.2000  
 Rate of Interest : 12%  
 Terms of payment : Cash
- 2. Name of Organisation : Rohtas Educational Associated Programms**  
 Contact Person : Fr. Josh  
 Address : New Area Sasaram, Rohtas-821115.  
 Operational Area : Rohtas, Shivanagar, Sasaram, Dehri & Telay blocks  
 Fax : 22811  
 Sources of loan : Self Help Group Fund  
 Beneficiaries : Rural women  
 Purpose of loan : Employment, Business.  
 Amount of loan : Rs. 1000-2000 / women  
 Rate of Interest : 2%  
 Terms of payment : Cash
- 3. Name of Organisation : Gayatri Bahhuuddesiya Samaj Kalyan Sansthan**  
 Contact Person : V. Kumar  
 Address : Takiya Bazar, Sasaram  
 Operational Area : Karakatt Nasirgung Akodhi Gola & Sasaram blocks  
 Sources of loan : Self Help Group Fund  
 Beneficiaries : Rural women  
 Purpose of loan : Treatment, Marriage, Business.  
 Amount of loan : Rs. 1000-4000 / women

- 4. Name of Organisation : Narayan Samaj Kalyan Kendra**  
 Contact Person : Ravindra Nath Tiwary  
 Address : Santoshi Maa Path, Deo Raha Kutir Gali No.- 9A, Sasaram- 821115.  
 Operational Area : Rohtas district  
 Sources of loan : Self Help Group Fund  
 Beneficiaries : Rural women  
 Purpose of loan : Business.  
 Amount of loan : Rs. 500-1000 each  
 Rate of Interest : 5-8%  
 Terms of payment : Cash
- 5. Name of Organisation : Manav Vikas Ashram**  
 Contact Person : Jagjeevan Nayak.  
 Address : Takiya Bazar, Sasaram, Rohtas.  
 Operational Area : Rohtas district  
 Telephone : 06184-22176  
 Sources of loan : Self Help Group Fund  
 Beneficiaries : Rural women  
 Purpose of loan : Business, Marriage, Home works.  
 Amount of loan : Rs. 1000-3000 / women  
 Rate of Interest : 2% per month  
 Terms of payment : Cash
- 6. Name of Organisation : Jai Prabha Gram Vikas Mandal**  
 Contact Person : Shiv ghat Rai  
 Address : Premenand path, Godekchani, Sasaram Rohtas-821115  
 Operational Area : Kohinoor & Rohtas blocks  
 Telephone : 21718  
 Sources of loan : Self Help Group Fund  
 Purpose of loan : Business  
 Amount of loan : Rs. 1000-2000 each  
 Rate of Interest : 2-3% per month  
 Terms of payment : Cash
- 7. Name of Organisation : Parivartan Vikas**  
 Contact Person : Vinod Kumar  
 Address : P.O.- Tailodhoo, Dist – Rohtas  
 Operational Area : Tailodhoo & Rohtas blocks.  
 Tel. No. : 06184-64511

Source of loan : Bhojpur- Rohtas Gramin Bank, National Rural Development Fund  
 Beneficiaries : Rural woman  
 Purpose of loan : Business  
 Amount of loan : Rs. 2000-4000 / women  
 Rate of Interest : 12 ½%  
 Terms of payment : Cash

### **Saharsa**

1. **Name of Organisation** : **Anusuchit Jati-Jan Jati Kalyan Samiti**  
 Contact Person : Sita Ram Paswan  
 Address : Vill.-Konp-Sour Bazar , Saharsa  
 Operational Area : Saharsa , Madhepura & Supaul districts  
 Telephone : 25350 (o) , 54121 (H.Q.) , 25878  
 Fax : 25958  
 Source of Loan : Swarna Jayanti Swarojgar Yojna  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self Independent  
 Amount of Loan : 25,000/group  
 Rate of Interest : 50% subsidy  
 Terms of Payment : Installments
  
2. **Name of Organisation** : **Mahila Chetna Vikas Mandal**  
 Contact Person : Neelam Prakash  
 Address : Ward No. 3/11 , Bengha , Saharsa-852201  
 Operational Area : Saharsa & Supaul district  
 Telephone : 06478-27018  
 Source of Loan : Swarna Jayanti Swarojgar Yojna , Rashtriya Grameen Vikas Nidhi  
 Beneficiaries : Unemployed women  
 Purpose of Loan : Self employment  
 Amount of Loan : Rs. 3,000-20,000  
 Rate of Interest : 9%  
 Terms of Payment : Quarterly Installment
  
3. **Name of Organisation** : **Manival Vidyalay**  
 Contact Person : Shankar Mishra  
 Address : Gandhi Path, Near G.P.O. , Saharsa-852201  
 Operational Area : Bihar state  
 Telephone : 22449  
 Source of Loan : Bank  
 Purpose of Loan : Income growth  
 Amount of Loan : Rs. 10,000-15,000  
 Rate of Interest : 3%  
 Terms of Payment : Monthly Installment

4. **Name of Organisation** : **Mithila Yuva Kalyan Samiti**  
 Contact Person : Sunil Kumar Jha  
 Address : Gandhi path , Saharsa  
 Operational Area : Bihar state  
 Source of Loan : Prime Minister Rojgar Yojna  
 Beneficiaries : Unemployed youths  
 Purpose of Loan : Income growth  
 Amount of Loan : Rs. 1,00,000  
 Rate of Interest : 14%  
 Terms of Payment : Installment

5. **Name of Organisation** : **Mithila Mahila Kalyan Samiti**  
 Contact Person : Jayanand Jha  
 Address : Near Masomat Pokhar , Krishna Nagar , Saharsa  
 Operational Area : Semri , Bakhtiarpur & Saharsa block  
 Telephone : 27263  
 Source of Loan : Swarna Jayanti Swarojgar Yojna, Koshi Area Gramin Bank  
 Beneficiaries : Women  
 Purpose of Loan : Income growth  
 Amount of Loan : Rs. 35,000 / women  
 Rate of Interest : 6% (Subsidy-33%)  
 Terms of Payment : Installments in 3 years

### **Samastipur**

1. **Name of Organisation** : **Jai Prabha Bal Evam Mahila Kalyan Samiti**  
 Contact Person : Md. Abu Najeeb  
 Address : Mathurapur , Samastipur-848101  
 Operational Area : Samastipur district  
 Telephone : 22947  
 Source of Loan : District Enterprenure Centre  
 Beneficiaries : Poor women  
 Purpose of Loan : Self-dependence  
 Amount of Loan : Rs.10,000 - 15,000  
 Rate of Interest : 12%  
 Terms of Payment : Installment
  
2. **Name of Organisation** : **Mahila Bal Vikas Kendra**  
 Contact Person : Shobha Rani / Dilip Giri  
 Address : P.O.-Vidyapith Nagar , Samastipur-848503  
 Operational Area : Bihar state  
 Telephone : 06278-27122  
 Source of Loan : TRYSM  
 Beneficiaries : Poor rural women

Purpose of Loan : Self-dependence  
 Amount of Loan : Rs.15,000/group  
 Rate of Interest : 12%  
 Terms of Payment : Installment

### **Saran**

1. **Name of Organisation** : **Jan Vikas Samiti**  
 Contact Person : Surendra Prasad Chaurasia  
 Address : Chaurasia Bhawan , Hansa Nagar , P.O.-  
 Chapra , Saran  
 Operational Area : Ribilgunj, Manjhi Akma, Munsak & Chapra  
 blocks  
 Telephone : 06152-25890 , 24015  
 Sources of loan : Organisation fund  
 Beneficiaries : Women of rural & urban Areas  
 Purpose of loan : Self-employment  
 Loan Amount : Rs.5000 - 25000  
 Rate of Interest : 12.5%  
 Terms of payments : Instalment in 3 months (Rs.3500 rebate for  
 the person who deposits the credit within  
 3 yrs.)
2. **Name of Organisation** : **Panchsheel Grameen Vikas Sansthan**  
 Contact Person : Nilima Kumari Pandey  
 Address : Jalalpur Bazar, Chapra (Saran)  
 Operational Centre : Bihar state  
 Sources of loan : Swarna Jayanti Swarojgar Yojna (SJSY)  
 Beneficiaries : Rural women  
 Purpose of loan : Employment  
 Loan Amount : Rs.5000-25000  
 Rate of Interest : 12.5%  
 Terms of payments : Quarterly Installment
3. **Name of Organisation** : **Ghar Sansar Seva Sansthan**  
 Contact Person : Chandravati Devi  
 Address : Garni Teer Cot, Devi road, Bhagwan Bazar,  
 Chapra (Saran)  
 Operational Centre : Saran district  
 Telephone : 25259  
 Sources of loan : TRYSEM  
 Purpose of loan : Self-Employment  
 Loan Amount : Rs.5000  
 Rate of Interest : 0%  
 Terms of payment : Flexible

### **Shivhar**

1. **Name of Organisation** : **Gondfit Tailoring Institute**  
 Contact Person : Md. Rahman  
 Address : Vill.+P.O.+Dist.-Shivhar  
 Operational Area : Bihar state  
 Sources of Loan : Integrated Rural Development Programme  
 (I R D P)  
 Beneficiaries : Women below poverty line  
 Purpose of Loan : Self-employment  
 Amount of Loan : Rs.5,000-10,000/-  
 Rate of Interest : 12% (15-50% subsidy)  
 Terms of Payment : Installment
2. **Name of Organisation** : **Murtikala Banihan Sansthan**  
 Contact Person : Rameshwar Pandit  
 Address : Vill.+P.O.-Kumra , Shivhar-843329  
 Operational Area : Bihar state  
 Sources of Loan : Integrated Rural Development Programme  
 Beneficiaries : Member of Self Help Group  
 Purpose of Loan : Micro-buisness  
 Amount of Loan : Rs.5,000/-  
 Rate of Interest : 12% yearly (33-50% subsidy)  
 Terms of Payment : Installment

### **Sitamadhi**

1. **Name of Organisation** : **Aditi**  
 Contact Person : Manshi / Parinitia  
 Address : Paryatan Bhawan , Vishwanathpur chowk,  
 Dumra, Sitamadhi  
 Operational Area : Bihar & Jharkhand state  
 Telephone : 21643  
 Name of Loan : Swarna Jayanti Swarojgar Yojna (SJSY)  
 Beneficiaries : Rural women below poverty line  
 Purpose of Loan : Self Independent  
 Amount of Loan : Rs.25,000-2,50,000  
 Rate of Interest : 12% (50% subsidy)  
 Terms of Payment : Installment

### **Siwan**

1. **Name of the Organisation** : **Deepa Devi Manav Kalyan Sansthan**  
 Contact Person : Satyawati Azad  
 Address : Ajay Bhawan, Mahadeva, P.O.-Siwan , Siwan  
 Operational Area : Bihar state  
 Telephone : 06154-26900

Fax : 06154-25503  
 Source of Loan : Self Help Group Fund  
 Beneficiaries : Rural women  
 Purpose of Loan : Income-growth  
 Rate of Interest : 12%  
 Terms of Payment : Payment after 12 months

**2. Name of the Organisation : Radhika Devi Pustakalay Evam Youth Sansthan**

Contact Person : Baljeet Prasad  
 Address : Gram + P.O.-Tandwa, Siwan - 841226  
 Operational Area : Bihar state  
 Telephone : 06154-22781  
 Source of Loan : Swarna Jayanti Gramin Swarajgar Yojna  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self dependent  
 Amount of Loan : Rs.62,000/group  
 Rate of Interest : 12%  
 Terms of Payment : Installments

**3. Name of the Organisation : Society for Peoples Employment Education and Development**

Contact Person : Dr. Ranjan K.D.  
 Address : Vill + P.O.-Noniya Patti via Gangapur, Siwan - 841210  
 Operational Area : India  
 Source of Loan : Under Self Employment programme  
 Beneficiaries : Rural women  
 Amount of Loan : Rs.22,000 / women  
 Rate of Interest : 12%  
 Terms of Payment : Halfyearly Installment

**4. Name of the Organisation : Shaheed Vachchan Smarak Pustakalaya**

Contact Person : Sashi Bhushan Singh  
 Address : Mahadeva, P.O.-Siwan, Siwan - 841226  
 Operational Area : Bihar state  
 Telephone : 06154-86011  
 Fax : 06154-24934  
 Source of Loan : Self Help Group Fund  
 Beneficiaries : Women of extremely poor class  
 Purpose of Loan : Income generation  
 Amount of Loan : Rs.4,000-6,000 / women  
 Rate of Interest : 12%  
 Terms of Payment : Short term credit-15 months / Middle term credit-3-5 years

**Supaul**

**1. Name of Organisation : Gramya Sheel**  
 Contact Person : Chandra Shekhar  
 Address : Vill +P.O-Vina, Supaul - 852131.  
 Operational Area : Supaul District  
 Telephone : 06473- 66111  
 Name of Scheme : Income generation programme.  
 Beneficiaries : Members of Self Help Group  
 Purpose of Loan : Self employment  
 Loan Amount : Rs.25000/group .  
 Rate of Interest : Through Bank –12% & Individual –24%  
 Terms of Payment : Monthly / Quarterly / Seasonly Installment

**Vaisali**

**1. Name of Organisation : Nidan**  
 Contact Person : Arvind Singh  
 Address : C/o-Ashok Kumar, Pokhava Mohalla, Hajipur  
 Operational Area : Patna, Hajipur & Katihar districts  
 Telephone : 70888 (PP) (265705-Patna)  
 Source of loan : National Women Fund (Created by organisation)  
 Beneficiaries : Members of Self Help Group  
 Amount of loan : Rs.1000 deposit & its 4 times credit  
 Purpose of loan : Self employment  
 Rate of interest : 1% per month  
 Terms of payments : In Installments decided by groups

**West Champaran**

**1. Name of Organisation : Rural Education and Development (READ)**  
 Contact Person : Fr. Ranjan Lazarus S.J  
 Address : P.O.-Bettiah , West Champaran  
 Operational Area : West Champaran district  
 Telephone : 06254-32796  
 Sources of Loan : Matching grant , NABARD Bank  
 Beneficiaries : SC/ST women , Women below poverty line  
 Purpose of Loan : Income growth  
 Amount of Loan : Rs. 1,000 - 40,000/-  
 Rate of Interest : 12-18%  
 Terms of Payment : Annual Installment

**2. Name of Organisation : Savera**  
 Contact Person : Jai Prakash Prasad  
 Address : Vill.+P.O.-Jhakra , via Jagdishpur West Champaran-845459

Operational Area : Nautan block  
Telephone : 06254-25419  
Sources of Loan : Self Help Group Fund  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Self-employment  
Amount of Loan : Rs. 2,000-Rs.5,000/-  
Rate of Interest : 2%  
Terms of Payment : From 6 months to 1 year

**3. Name of Organisation : Samagra Vikas Sansthan**  
Contact Person : Dharmendra Kumar Yadav  
Address : Vill.+P.O.-Banughapar , Bettiah , West  
Champaran-845438  
  
Operational Area : Bettiah and Majhaliya blocks  
Telephone : 06254-36540 (R) , 34522  
Sources of Loan : Gramin Mahila Vikas Samiti  
Beneficiaries : Poor women  
Purpose of Loan : Self-dependent  
Amount of Loan : Upto Rs. 25,000/group  
Rate of Interest : Not fixed  
Terms of Payment : Installment

**4. Name of Organisation : Ban Vikas Bharti**  
Contact Person : Arun Kumar Singh  
Address : Srinagar , Bagha-2 , P.O.-Naraipur , West  
Champaran-845105  
  
Operational Area : Kaha-1, Bagha-2 , Madhubani , Piprasi ,  
Thathraha & Bhithan blocks  
Telephone : 06254-26455  
Source of Loan : Self Help Group Fund  
Beneficiaries : Members of Self Help Group  
Purpose of Loan : Self-employment  
Amount of Loan : 80% of total fund  
Rate of Interest : 2-3%  
Terms of Payment : Installment