

CREDIT

Bokaro

- 1. Name of Organisation : Nav Yuvak Kala Manch**
Contact Person : Mahadeo Mahto
Address : Vill+PO- Jaina more, Bokaro-829301
Operational Area : Jharkhand state
Telephone : 06542-51725
Sources of loan : Business
Beneficiaries : Rural women
Purpose of loan : Employment growth
Amount of loan : Rs. 1000/-
Rate of Interest : 2%
Terms of payments : According to the decision of Mahila Samiti
- 2. Name of Organisation : Indian Rural Association (IRA)**
Contact Person : Prabhat Kumar Choubey
Address : Srinath Pandey. Vill + PO - Jaina More,
Bokaro - 829301
Operational Area : Kasmar block
Telephone : 06542-51367(P.P.)
Sources of loan : Self Help Group Fund
Beneficiaries : Members of Self Help Group
Purpose of loan : Business
Amount of loan : 5000/-
Rate of Interest : Decides by Groups.
Terms of payments : Within 4 years
- 3. Name of Organisation : Amar Sanskar Kalyan Kendra**
Contact Person : Ravish Kumar
Address : Bhuenungdih Road. PO-Jainamore,
Bokaro - 829301
Operational Area : Bokaro, Ranchi & Simdega districts
Telephone : 06542-51042
Fax : 06542-51042
E-Mail : Sanskar2@ city.com
Sources of loan : Self Help Group Fund
Beneficiaries : Members of women group
Purpose of loan : Self independent, free from bankers
Amount of loan : According to the decision of Samiti
Rate of Interest : 2-5%
Terms of payments : Weekly / Monthly payment
- 4. Name of Organisation : Mahila Kalyan Samiti**
Contact Person : Dr. Shyam Kumar Bharti

- Address : Dhori Staff colony , Near Dhori dispensary
, P.O.- Dhori , Bokaro-825102
- Operational Area : Jharkhand state
Telephone : 06549-22117
Sources of Loan : Self Help Group Fund
Beneficiaries : Members of Group
Purpose of Loan : Self-Employment
Amount of Loan : Rs.25,000/-
Rate of Interest : 12%
Terms of Payment : Three years

Chatra

- 1. Name of Organisation : Adarsh Path**
Contact Person : Chanchla Bakshi
Address : Vill- Dibedha, PO+Dist-Chatra-825401
Operational Area : Chatra & W. Singbhum districts
Telephone : 06541-22431
Sources of loan : Bank
Beneficiaries : Poor and Self Help Group members
Purpose of loan : Micro-trade
Amount of loan : Rs. 1500 to Rs.2500
Rate of interest : 12%
Terms of payments : Policy of bank
- 2. Name of Organisation : Welfare Point**
Contact Person : Vinay Prasad
Address : Vill-Nagwan, Near Primary School, PO+Dist-
Chatra-825401
Operational Area : Chatra district
Telephone : 06541-22635
Sources of loan : Jawahar Rojgar Yojna (JRY)
Purpose of loan : Income growth
Amount of loan : Rs. 10,000 to Rs.25,000
Rate of interest : 10%-12%
Terms of payments : Installment
- 3. Name of Organisation : Ankuran**
Contact Person : Malay Kumar Adhikari
Address : Babhane, PO+Dist-Chatra-825401
Operational Area : Chatra district
Telephone : 06541-23276
Fax : 06541-22361
E-Mail : Malayadhikani@Ridikmail.com
Adhikarimalay@hotmail.com

Sources of loan : Organisation
 Beneficiaries : Trained women
 Purpose of loan : Self employment
 Amount of loan : Rs. 2000-4000
 Rate of interest : 12% after 6 months
 Terms of payments : After 6 months

Deoghar

1. Name of Organisation : Mahila Kalyan Evam Manav Utthan Sadbhawna Samiti

Contact Person : Sushila Sinha
 Address : H/O Neelmani Jha , Shivganga , Baidyanath Dham , Deoghar

Operational Area : Santhal commissionerary

Telephone : 06432-22461

Sources of Loan : Self Help Group Fund

Beneficiaries : Member of Self Help Group

Purpose of Loan : Small trade

Amount of Loan : Rs.50,000-70,000

Rate of Interest : Group decides

Terms of Payments : Group decides

2. Name of Organisation : Lok Prerna

Contact Person : Satish Kumar Karan
 Address : Bhawan Court road, Block-9, Deoghar-814112

Operational Area : Deoghar, Dumka, Pakur & Jamtara districts

Telephone : 06432-87985

Sources of Loan : Bank

Beneficiaries : Member of Self Help Group

Amount of Loan : Rs.2,000

Rate of Interest : 2%

Terms of Payment : Flexible

3. Name of Organisation : Vikalp

Contact Person : Sohan Prasad Choudhary
 Address : Salona Tand , William town , Deoghar-814157

Operational Area : Deoghar & Banka blocks

Telephone : 06432-31994

Sources of Loan : Self Help Group Fund and Bank

Beneficiaries : Member of Self Help Group

Purpose of Loan : Income growth

Amount of Loan : According to their need

Rate of Interest : By Bank-12% , SHG member-24%

Terms of Payments : Group decides

4. Name of Organisation : Banka Mayurnath Mahila Vikas Swawlambi Sahkari Samiti

Contact Person : Sakuntala Devi
 Address : Vill.-Banka , Mayurnath , P.O.-Mohanpur Hat via Dahijhor Camp , Deoghar-814157

Operational Area : Deoghar district

Telephone : 06432-81076

Sources of Loan : Self Help Group Fund

Beneficiaries : Member of Group

Purpose of Loan : Self employment

Amount of Loan : Rs.1,00,000 / groups

Rate of Interest : 12%

Terms of Payments : Within 3 - 4 years

5. Name of Organisation : Samudayik Vikas Kendra

Contact Person : Tarun Kumar Ghosh

Address : Saloni Tand , Circular road , Deoghar-814112

Operational Area : Dumka & Deoghar districts

Telephone : 06432-30791

Fax : 06432-22797 (PP)

Sources of Loan : Bank

Beneficiaries : Members of Self Help Group

Purpose of Loan : Micro-trade

Amount of Loan : Rs.100-1,000

Rate of Interest : 2-3%

Terms of Payments : Installment

6. Name of Organisation : Jharkhand Kalyan Parisad

Contact Person : Kamleshwari Jha

Address : Prof. Colony , Deoghar

Operational Area : Jharkhand and Bihar states

Telephone : 35799

Sources of Loan : Bank

Beneficiaries : Members of Self Help Group

Purpose of Loan : Income growth

Amount of Loan : Rs.5,000

Rate of Interest : 1 ½ % per month

Terms of Payments : Within 1 year

7. Name of Organisation : Lok Jagriti Kendra

Contact Person : Arvind Kumar

Address : Madhupur , Deoghar-815353

Operational Area : Deoghar , Dumka & Giridih districts

Telephone : 06438-24264 , 24563

Fax : 06438-24350

- Sources of Loan : Self Help Groups (Federation)
 Beneficiaries : Members of Self Help Groups
 Purpose of Loan : Self dependence
 Amount of Loan : Rs.2,000-9,000 / Group
 Rate of Interest : 2 % per month
 Terms of Payments : Installment
- 8. Name of Organisation : Gramin Dalit Kalyan Samiti**
 Contact Person : Bhud Dev Das
 Address : Mohanpur P.O.- Mohanpur hat via Dahijhor camp , Deoghar-814157
- Operational Area : Deoghar district
 Telephone : 06432-22651
 Sources of Loan : Self Help Group Fund
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Self employment
 Amount of Loan : Rs.1,00,000 / Group
 Rate of Interest : 12 % per month
 Terms of Payments : Within 5 years
- 9. Name of Organisation : Manav Vikas Manch**
 Contact Person : Dukhu Turi
 Address : P.O.-Rikhiya block , Mohanpur , Deoghar
 Operational Area : Mohanpur , Deoghar , Devipur block s
 Sources of Loan : Self Help Groups Fund
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Self employment
 Amount of Loan : Rs.1,00,000 / Group
 Rate of Interest : 12 % per month
 Terms of Payments : Within 3 years
- 10. Name of Organisation : Jagat Seva Samiti**
 Contact Person : Sudhir Das
 Address : Baijnathpur , P.O.-Deoghar , Deoghar
 Operational Area : Deoghar district
 Sources of Loan : Bank
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Economic upliftment
 Amount of Loan : Rs.10,000 / Group
 Rate of Interest : 2 % per month
 Terms of Payments : Installment
- 11. Name of Organisation : Indian Rural Association (IRA)**
 Contact Person : Umesh Panday

- Address : Kumudini Ghosh road , Barmasia , Deoghar-814112
- Operational Area : Deoghar, Dumka, Godda & Jamtara districts
 Telephone : 06432-25105
 Sources of Loan : Self Help Group Fund
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Self dependence
 Amount of Loan : Rs.1,00,000
 Rate of Interest : 6 % per month
 Terms of Payments : Installment
- 12. Name of Organisation : Prerna Bharti**
 Contact Person : Dr. Kalyani Meena
 Address : Patherchapti, Madhupur, Deoghar-815353
 Operational Area : Jharkhand state
 Telephone : 06438-24359
 Sources of Loan : Organisation
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Small Scale Industry
 Amount of Loan : Rs.500-15,000
 Rate of Interest : 6 % per month
 Terms of Payments : Within 3 months to 5 years
- 13. Name of Organisation : Dr. Bhimrao Ambedkar Mahila Samiti**
 Contact Person : Savitri Devi
 Address : Chandwari , Madhupur , Deoghar
 Operational Area : Deoghar & Madhupur blocks
 Telephone : 06438-41126 (PP)
 Sources of Loan : Self Help Group Fund
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Small Scale Industry
 Amount of Loan : Rs.10,000-12,000
 Rate of Interest : 12 % per month
 Terms of Payments : Monthly Installment
- 14. Name of Organisation : Nav Nirmaan Kendra**
 Contact Person : Prasanti Murmu
 Address : Nayabazar , Madhupur , Deoghar
 Operational Area : Jharkhand state
 Sources of Loan : Community Employment Loan
 Beneficiaries : Women and Family members
 Purpose of Loan : Self dependence
 Amount of Loan : Proportionate to the saving of groups
 Rate of Interest : 3 % per month
 Terms of Payments : Group decides

East Singhbhum

- 1. Name of Organisation : Singbhum Legal Aid Development Society (SLADS)**
Contact Person : Jaminikant Mahto
Address : Vill.-Laldih , P.O.-Ghatshila , East-Singbhum-832303
Operational Area : East Singbhum district
Telephone : 06585-25743 , 25887 , 27154
Fax : 06585-25743
E-Mail : Slads@satyam.net.in
Sources of Loan : Revolving Loan
Beneficiaries : Women group
Purpose of Loan : Economic development
Amount of Loan : Rs.5,000-20,000/-
Rate of Interest : -
Terms of Payments : Installment
- 2. Name of Organisation : Shramjivi Mahila Samiti**
Contact Person : Purabi Pal
Address : Raj Bhawan , 15 Gunmoy Colony , Mango, Jamshedpur , East Singhbhum-12
Operational Area : West & East Singbhum districts
Telephone : 0657-464630 , 361534
Fax : 0657-433941
Sources of Loan : Self Help Group Fund
Beneficiaries : Rural poor women
Purpose of Loan : Micro buisness
Amount of Loan : Rs.200-5,000/-
Rate of Interest : 24%
Terms of Payments : Installment
- 3. Name of Organisation : Society for Participatory Action and Reflection (SPAR)**
Contact Person : Sumit Sen
Address : Vill.-Laldih , P.O.-Ghatshila , East-Singbhum-832303
Operational Area : East Singbhum , Ranchi , Hazaribagh , Gumla, Lohardaga & West Singbhum districts
Telephone : 06585-25686
Sources of Loan : Bank
Beneficiaries : Members of Self Help Group
Purpose of Loan : Livestock development , Rice , Business , MFP etc.
Amount of Loan : Rs.45,000/-
Rate of Interest : 14%
Terms of Payments : Monthly Installment

- 4. Name of Organisation : Alternative for India Development**
Contact Person : Rama Khanna
Address : B-16 , T.R.F.Colony , Hararguta , Jamshedpur, East Singhbhum-831002
Operational Area : Potka, Ghatshila, Dumaria & Bahragora blocks
Telephone : 0657-494361
Sources of Loan : Bank
Beneficiaries : Members of Self Help Group
Purpose of Loan : Income growth
Amount of Loan : Rs.-25,000/group
Rate of Interest : 0.5 %
Terms of Payments : Installment within 3 years

Giridih

- 1. Name of Organisation : Pragatishil Yuva Kendra**
Contact Person : PN Sharma
Address : Vill-Sitapur, PO-Sirsia, Giridih-815301
Operational Area : Bengabad block
Tel. No. : 0632-23206
Fax : (91)-653222680
Sources of Loan : Bank , Sahari Grameen Swarojgar Yojna
Beneficiaries : Rural and backward women
Purpose of Loan : Self-dependent
Amount of Loan : Rs. 2,000-8,000 / Individual) , Rs.80,000 / Group
Rate of Interest : 13%
Terms of Payments : Monthly Installment
- 2. Name of Organisation : Gramin Vikas Samiti**
Contact Person : Basudev Pandit
Address : Vill+P.O.-Mahesmundra , Giridih-815312
Operational Area : Gande block
Telephone : 06532-37337
Sources of Loan : Bank, NABARD, Agricultural bank
Beneficiaries : All rural women
Purpose of Loan : Self-dependent
Amount of Loan : Rs.10,000/- Group
Rate of Interest : 11% yearly
Terms of Payments : Installment
- 3. Name of Organisation : Alternative for India Development**
Contact Person : Lakhinder Nath Mahto
Address : Vill+PO-Regional Hospital Colony, Doctors Quarter IV/B,Tisri, Giridih
Operational Area : Tisri block

Telephone : 06556-34876
 Fax : 06556-34876
 Sources of Loan : NABARD
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : For economic and social reform
 Amount of Loan : Rs.5,000/-
 Rate of Interest : 11-12% yearly
 Terms of Payments : Monthly Installment

Amount of Loan : Rs.2.5 Laks / Group
 Rate of Interest : 10 -12%
 Term of Payments : Quarterly and Monthly Installment

Godda

1. Name of the Organisation : Vikas Bharti
 Contact Person : Dr. Shrawan Kumar
 Address : Gram + P.O. –Pathergama , Godda-814147
 Operational Area : Santhal Pargana
 Telephone : 06437 –63758
 Sources of Loan : Bank
 Beneficiaries : Members of Self Help Group
 Purpose of Lan : Self dependance
 Amount of Loan : Rs.1,000 / group , Rs.200 / women
 Rate of Interest : 12%
 Terms of Payments : Weekly Installment

3. Name of the Organisation : Lok Samridhi
 Contact Person : Rajeev Kumar Singh
 Address : Gram –Sonarchok, P.O. –Patergama P.S. – Pathergama , Godda
 Operational Area : Godda district
 Telephone : 06437 –68766
 Sources of Loan : D.R.D.A and Banking
 Beneficiaries : Member of Self Help Group
 Purpose of Loan : Self dependance
 Amount of Loan : Rs.3,00,000 / Group
 Rate of Interest : 7% - 15%
 Terms of Payments : Policy of Banking rules and Terms

4. Name of the Organisation : Society for Advancement Tribal Health Education & Enviornment (SATHEE) .
 Contact Person : Dr. Niraj Kumar
 Address : Prof. Colony Godda –814131
 Operational Area : Boanjor and Godda block
 Telephone : 06422 –22880
 E –Mail : SATHEE 31@ redff.org.
 Sources of Loan : NABARD
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Micro trade

Gumla

1. Name of Organisation : PRADAN
 Contact Person : Ajit Nayak
 Address : Near Bina Cinema Hall , Chatter road , Gumla-835207
 Operational Area : Raidih , Palcoat , Gumla blocks
 Telephone : 06524-23807
 E-Mail : Pradan@yahoo.com
 Sources of Loan : Group fund linking to Bank
 Beneficiaries : Members of Group
 Purpose of Loan : Productive and Consumptive
 Amount of Loan : Rs.15,000/group
 Rate of Interest : Depends on amount of the money
 Terms of Payments : Flexible

2. Name of Organisation : Vikas Bharti
 Contact Person : Ashok Kumar Bhagat
 Address : P.O.-Bishunpur , Gumla-835831
 Operational Area : Gumla , Latehar , Lohardaga , Palamu & Ranchi districts
 Telephone : 06523-74306 , 74356 , 74330
 Fax : 06523-74306
 E-Mail : Ashokbhagat@hotmail.com
 Sources of Loan : Self Help Group Fund
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Self employment
 Amount of Loan : Rs.15,000/group
 Rate of Interest : According to Bank
 Terms of Payments : Installment

Hazaribagh

1. Name of Organisation : Saimual Heiniman Associate & Research Centre
 Contact Person : Vishwanath Azad
 Address : Oria Shantipuri, Vill-Korra, Hazaribagh-854108
 Operational Area : Sadar block
 Telephone : 06546-60764
 Fax : 06546-24228
 E-Mail : [Amach –CSC@rediff_wail.com](mailto:Amach-CSC@rediff_wail.com)
 Sources of Loan : National women's fund

- Beneficiaries : Members of Self Help Group
 Purpose of Loan : Income growth
 Amount of Loan : Rs.5,000-5,00,000/-
 Rate of Interest : 12%
 Terms of Payments : Monthly Installment
- 2. Name of Organisation : Mahila Samaj Darpan**
 Contact Person : Mahendra Prasad Singh
 Address : Banshi Lal Chowk, Hazaribagh
 Operational Area : Bisnugarh block
 Sources of Loan : Revolving fund
 Beneficiaries : Women below poverty line
 Purpose of Loan : Income generation
 Amount of Loan : Rs.5,00-1,00,000/-
 Rate of Interest : 0% (100% subsidy)
 Terms of Payments : Flexible
- 3. Name of Organisation : Mahila Mukti Sansthan**
 Contact Person : Devyani Verma
 Address : Nawabganj , Takiya mazar road, Hazaribagh
 Operational Area : Ichak, Padma & Bishungarh blocks
 Telephone : 06546-61338
 Sources of Loan : State Rural Development Corporation, PATNA
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Self-dependent
 Amount of Loan : Rs.1,000-2,27,000/-
 Rate of Interest : 12% - 18%
 Terms of Payments : Installment in 12 - 18 month
- 4. Name of Organisation : Prerna Niketan**
 Contact Person : Monika Rai
 Address : Kumhartoli, Matwari, Hazaribagh
 Operational Area : Bishnugarh, Ichak & Sadar Hazaribagh blocks
 Telephone : 06546-65736
 Sources of loan : Self Help Group Fund
 Beneficiaries : Members of Self Help Group
 Purpose of loan : Self-dependent
 Amount of loan : Rs.5,000-2,00,000/-
 Rate of Interest : 100 % Subsidy
 Terms of Payments : Flexible
- 5. Name of Organisation : Lok Prerana Kendra**
 Contact Person : Mausami Baxla
 Address : Lal Kothoi/PTC Chowk, Hazaribagh-825301

- Operational Area : Kirdari block of Hazaribagh & Simaria block of Chatra
 Telephone : 06546-60848
 E-Mail : LPK MGO Chatra@Rediff mail.com
 Sources of loan : NABARD
 Beneficiaries : Members of Self Help Group
 Purpose of loan : To strengthen economic condition
 Amount of loan : Rs. 25,000-10,00,000/-
 Rate of Interest : 1%
 Terms of payments : Installment
- 6. Name of Organisation : Nav Bharat Jagriti Kendra**
 Contact Person : Satish Girija
 Address : Amrit Nagar, P.O.-Korrah, Hazaribagh-825301
 Operational Area : Jharkhand and Bihar state
 Telephone : 06546-63332
 Fax : 06546-63332 , 24228 (P&T)
 E-Mail : Dnb-nbjkh@sancharnet.in
 Sources of loan : Revolving Fund
 Beneficiaries : Members of Self Help Group
 Purpose of loan : Income generation
 Amount of loan : Rs.1,32,69,000
 Rate of Interest : 12%
 Terms of payments : Monthly Installment in 45 month
- 7. Name of Organisation : Jan Jagran Kendra**
 Contact Person : Rameshwar Singh
 Address : Close to PTC chowk , Kutchari Hill Road , Hazaribagh
 Operational Area : Jharkhand and Bihar state
 Telephone : 06546-63530 , 23015
 Fax : 06546-66895
 E-Mail : Jjk07@yahoo.co.uk
 Sources of loan : Self Help Group Fund
 Beneficiaries : Members of Self Help Group
 Purpose of loan : To strengthen economic condition & to maintain income generation
 Amount of loan : Rs.500-5000/-
 Rate of Interest : 12%
 Terms of payments : Installment
- 8. Name of Organisation : Holy Cross Social Service Centre**
 Contact Person : Sr. Roesli
 Address : P. B. No. - 59 , Hazaribagh - 825301

Operational Area : Hazaribagh & Ranchi districts
 Telephone : 06546-23944 (O) , 24727 (R)
 Fax : 06546-23304
 Sources of loan : Self Help Group Fund
 Beneficiaries : All types of women
 Purpose of loan : To rectify economic condition and for self-employment
 Amount of loan : According to their needs.
 Rate of Interest : 12.5%
 Terms of payments : Quarterly Installment

Operational Area : Jharkhand state
 Telephone : 06546-22069 , 23143
 Fax : 06546-23143
 Sources of Loan : Small loan , Saving programme
 Beneficiaries : Rural women
 Purpose of Loan : Women empowerment
 Amount of Loan : Rs. 3,000 – 4,000 / women
 Rate of Interest : 12%
 Terms of Payment : Weekly in 45 weeks

9. Name of Organisation : PRAYAS
 Contact Person : Sujanti Dwedi
 Address : Kutchari Hill Road, Near Forest Training School, Hazaribagh - 828301
 Operational Area : Hazaribagh district
 Telephone : 06546-62166
 Sources of loan : Local Bank
 Beneficiaries : Members of Self Help Group
 Purpose of loan : Income generation
 Amount of loan : Rs.25,000-1,50,000/group
 Rate of Interest : 12%
 Terms of payments : Installment

10. Name of Organisation : Prahar Niyas
 Contact Person : Dr. Sudheswar Prasad Singh
 Address : Mangal bazaar , Near Annapurna hotel , Hazaribagh - 825301
 Operational Area : Mandu , Ramgarh , Hazaribagh , Sadar , Barka gaon & Katkam Sandi blocks
 Telephone : 06546-25629
 Sources of Loan : Prime Minister Rojgar Yojna, KVIC, Swarnajayanti Swarojgar Yojna Self Help Group Fund
 Beneficiaries : Unemployed youths , Rural women , Members of Self Help Group
 Purpose of Loan : Self employment
 Amount of Loan : Rs. 1,00,000
 Rate of Interest : 13%
 Terms of Payment : Depends on types of Business

11. Name of Organisation : Stri Shakti
 Contact Person : Shila Kumari
 Address : Gandhinagar , South East , P.O.-College more, Hazaribagh

Koderma

1. Name of Organisation : Shilp Rose
 Contact Person : Bhushan Prasad
 Address : Sunder Nager , Koderma
 Operational Area : Koderma district
 Telephone : 52183
 Sources of Loan : Prime Minister Rojgar Yojna , Self Help Group Fund , Swarna Jayanti Sahari Rojgar Yojna
 Beneficiaries : Rural Person
 Purpose of Loan : Self dependance
 Amount of Loan : Rs.1 Lakh
 Rate of Interest : 12%
 Terms of Payments : Installment

2. Name of Organisation : Dalit Vikas Bindu
 Contact Person : Narayan Kumar
 Address : Koderma
 Operational Area : Jamui , Nawadah district of Bihar & Koderma & Giridih district of Jharkhand
 Telephone : 23877
 Sources of Loan : Swarna Jayanti Sahari Rojgar Yojna , Prime Minister Rojgar Yojna, Rural Bank
 Beneficiaries : Rural Women
 Purpose of Loan : Self dependance
 Amount of Loan : Rs.5000 to 25000
 Rate of Interest : 12%
 Terms of Payments : Installment

3. Name of Organisation : Holy Family Hospital
 Contact Person : Shanshia
 Address : Kodarm
 Telephone : 52229
 Sources of Loan : Bank of India and Self Help Group Fund
 Purpose of Loan : Self Confidance

Amount of Loan : Rs.10,000/Group
 Rate of Interest : 12%
 Terms of Payments : According to Amount

Latehar

- 1. Name of Organisation : Madni Society**
 Contact Person : Subhash Chandra Bose
 Address : Gram-Piprakala , P.O.-Bakaria , P.S.-Manika, Latehar-822126
 Operational Area : Panki, Satbarwa block of Palamu, Barwadih, Manika block of Latehar
 Sources of loan : Local bank
 Beneficiaries : Women and men
 Purpose of Loan : Income growth plan
 Amount of Loan : As per requirement
 Rate of interest : 9%
 Terms of payments : Quarterly Installment
- 2. Name of Organisation : Vikas Sahyog Kendra**
 Contact Person : Manoj Kumar Singh
 Address : P.O.-Chaterpur , Palamu-822113
 Operational Area : Block-Chatterpur, Patan & Manatu blocks
 Telephone : 06566-85483
 Sources of loan : Organisation
 Beneficiaries : Needy women
 Purpose of loan : Self-employment and income growth plan
 Amount of loan : Rs.36,000/-
 Rate of interest : -
 Terms of payments : Installment
- 3. Name of Organisation : Voluntary Education Development and Integrated Cultural Society (VEDIC Society)**
 Contact Person : Chandrashekhar Singh
 Address : Gram-Maku , P.O.-Latehar-829206
 Operational Area : Palamu district
 Telephone : 06562-47350
 Fax : 06562-47350
 E-mail : Reh-vedic 350@Sanchar Net.in.
 Sources of loan : Revolving loan fund
 Beneficiaries : Local women
 Purpose of loan : Small business
 Amount of loan : Rs.10,000/-
 Rate of interest : 12%
 Terms of payments : As per contract, while sanctioning loan

- 4. Name of Organisation : Auranga Mahila Vikas Samiti**
 Contact Person : Bhola Prasad
 Address : Gram+P.O.-Manika , Latehar
 Operational Area : Latehar district
 Telephone : 06567-41269
 Sources of loan : Rashtriya Grameen Vikas Nidhi (RGVN)
 Beneficiaries : Rural women
 Purpose of loan : Economic upliftment
 Amount of loan : Four fold of collected fund
 Rate of interest : 12%
 Terms of payments : Monthly Installment

Lohardaga

- 1. Name of Organisation : Lohardaga Gram Swaraj Sansthan**
 Contact Person : Chander Pati Yadav
 Address : Near Block Office, Main Road, Lohardaga
 Operational Area : Lohardaga district
 Telephone : 06526-24895, 22386
 Fax : 06526-24895
 E-Mail : Lgss@Rediff.mail.com
 Sources of Loan : Bank loan, Group loan
 Beneficiaries : Poor and needy person
 Purpose of Loan : Self-dependence
 Amount of Loan : Saving fund in SHG
 Rate of Interest : 12%
 Terms of Payments : Timing in payment with returning to Interest
- 2. Name of Organisation : Nav Jharkhand Jagriti Kendra**
 Contact Person : Tour Mohamed Ansari
 Address : Gram-Natilo, PO-Lawagrad Kudu, Lohardaga
 Operational Area : Kudu block
 Telephone : -
 Sources of Loan : Local Bank and Self Help Group Fund
 Beneficiaries : Member of Self helps Group
 Purpose of Loan : Development of women and Income Growth
 Amount of Loan : Four fold of group fund
 Rate of Interest : 12%of Banking Interest, 36-60% of Group
 Terms of Payments : Half yearly Installment

Pakur

- 1. Name of Organisation : Mahatwa Kancha**
 Contact Person : Poonam Rao
 Address : Ashiyan Bhawan, College Road, Pakur-816104

Operational Area : Pakur district
 Telephone : 06435-22372
 Source of loan : Bank
 Beneficiaries : Trained women
 Purpose of loan : Self-dependent
 Amount of loan : As per requirement
 Rate of interest : According to bank provision
 Terms of Payments : Installment

Rate of Interest : 2 %
 Terms of Payments : Yearly Installment

Palamu

1. **Name of Organisation** : **Alternative for India Development**
 Contact Person : Ramraj
 Address : High School road , Lesligunj , Palamu
 Operational Area : Lesligunj , Panki & Satbarba blocks
 Telephone : 06562-82631
 E-Mail : Aidpalamu@yahoo.com
 Sources of Loan : Self Help Group Fund
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Economic development
 Amount of Loan : Rs.10,000 – 1,00,000
 Terms of Payments : Loan return after selling
2. **Name of Organisation** : **Mahila Shilp Kala Bhawan**
 Contact Person : Shanti Kindo
 Address : Kanti kutir , Shivaji maidan , Daltongunj , Palamu-822101
 Operational Area : Palamu, Latehar & Garhwa districts
 Telephone : 06562-26138
 Sources of Loan : Small Scale Industry Loan
 Beneficiaries : Unemployed women
 Purpose of Loan : Self Independent
 Amount of Loan : Rs. 1,000 / person
 Rate of Interest : 5 %
 Terms of Payments : Payment in 1 year
3. **Name of Organisation** : **Sarwangin Gramin Vikas Kendra**
 Contact Person : Gyan
 Address : Shivaji maidan area , Palamu , Daltongunj , Jharkhand-822101
 Operational Area : Palamu , Garhwa & Latehar districts
 Telephone : 22126
 Sources of Loan : Project fund
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Self Independent
 Amount of Loan : Rs.15,000 / group

4. **Name of Organisation** : **Bihar Pradesh Yuva Parisad**
 Contact Person : Ajay Kumar Singh
 Address : Near Mission school , Abadgunj , Daltongunj , Palamu
 Operational Area : Palamu , Latehar & Garhwa districts
 Telephone : 06562-23740 , 23711 , 22904
 Sources of Loan : Rashtriya Grameen Vikas Nidhi (RGVN)
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Self Independent , Economic development
 Amount of Loan : Rs.10,000 – 50,000
 Rate of Interest : 15 %
 Terms of Payments : Quarterly Installment
5. **Name of Organisation** : **Jan Chetna Kendra**
 Contact Person : Ajit Kumar Minj
 Address : Kali mandir road, Abadgunj, Daltongunj, Palamu
 Operational Area : Palamu & Garhwa districts
 Telephone : 27264
 Sources of Loan : National Rural Development Fund
 Beneficiaries : Rural women
 Purpose of Loan : Economic growth and Empowerment
 Amount of Loan : Rs.500 – 3,000
 Rate of Interest : 9 %
 Terms of Payments : Monthly Installment for Three months
6. **Name of Organisation** : **Bihar Pradesh Yuva Parisad**
 Contact Person : Ajay Kumar Singh
 Address : Near Mission school , Abadgunj , Daltongunj , Palamu
 Operational Area : Palamu , Latehar & Garhwa districts
 Telephone : 06562-23740 , 23711 , 22904
 Sources of Loan : Micro buisness
 Beneficiaries : Women
 Purpose of Loan : Strengthening economy
 Amount of Loan : Rs.3,000 _ 20,000
 Rate of Interest : 15 %
 Terms of Payments : Monthly Installment
7. **Name of Organisation** : **Upkar Swayam Sevi Sansthan**
 Contact Person : Ashok Kumar Chauhan
 Address : Jovachak , P.O.-Panki , Palamu-822122

Operational Area : Panki , Lesligunj and Manatu blocks
 Telephone : 06568-82216
 Sources of Loan : Rashtriya Gramin Vikas Nidhi , National Rural Development Fund
 Beneficiaries : Rural women
 Purpose of Loan : Self employment
 Amount of Loan : Rs.35,000
 Rate of Interest : 12 %
 Terms of Payment : 1 ½ years

8. Name of Organisation : Mahila Samiti
 Contact Person : Renubala Sahay
 Address : Nawatoli, Near Sai Kendra, Daltongunj, Palamu
 Operational Area : Palamu district
 Telephone : 06562-24333
 Sources of Loan : Short Term Loan
 Beneficiaries : Trained women
 Purpose of Loan : Self employment
 Amount of Loan : Rs.25,000
 Rate of Interest : 12 % pa
 Terms of Payment : Annual Installment

9. Name of Organisation : Nature Conservation Society
 Contact Person : Dr. D.S.Shrivastava
 Address : Income Tax Road , Redma , Daltongunj
 Operational Area : Palamu district
 Telephone : 06562-22722
 Sources of Loan : Revolving fund
 Beneficiaries : Women
 Purpose of Loan : Income growth
 Amount of Loan : Rs.10,000
 Rate of Interest : 0 %
 Terms of Payment : Within 6 months

10. Name of Organisation : Jagriti Mahila Mandal
 Contact Person : Suman Akhouri
 Address : Dharmshala road , Daltongunj , Palamu
 Operational Area : Palamu district
 Telephone : 06562-22635
 Sources of Loan : Short Term Loan
 Beneficiaries : Trained Rural and Urban women
 Purpose of Loan : Self employment
 Amount of Loan : Rs.3,000 – 10,000

Rate of Interest : 9 %
 Terms of Payments : Monthly Installment

11. Name of Organisation : Alternative Development Society
 Contact Person : Dr. B.B.Singh
 Address : By Pass road, P.O.-Sudna, Palamu-822101
 Operational Area : Palamu district
 Telephone : 06562-22210
 Fax : 06562-22210
 Sources of Loan : Revolving loan
 Beneficiaries : Women of operational area
 Purpose of Loan : Personal consumption and buisness
 Amount of Loan : Rs.10,000
 Rate of Interest : 12 %
 Terms of Payments : According to the decision of the Organisation

12. Name of Organisation : Rachnatmak Vikas Sewa Sansthan
 Contact Person : Hemant Kumar Das
 Address : Abadganj area , Daltongunj , Palamu-822101
 Operational Area : Panki & Chainpur blocks
 Telephone : 06562-27207
 E-Mail : Russi@yahoo.com
 Sources of Loan : Self Help Group Fund
 Beneficiaries : Members of Group
 Purpose of Loan : Income growth
 Amount of Loan : Rs.50,000/-
 Rate of Interest : 12%
 Terms of Payments : Installment

Ranchi

1. Name of the Organisation : Catholic Charities
 Contact Person : Fr. Jaiman Khalko
 Address : Catholic charities , P.B.-5 , Purulia road , Ranchi-834001
 Operational Area : Ranchi & Lohardaga districts
 Telephone : 204944
 Fax : 091-651-304844
 E-Mail : Rehcharity@sancharnet.com.in
 Sources of loan : Swarna Jayanti Sahari Rojgar Yojna
 Beneficiaries : Member of Self Help Group
 Purpose of Loan : Income generation
 Amount of Loan : Rs.25,000/- (Subsidy Rs.10,000)
 Rate of Interest : As per Bank rule
 Terms of Payments : Installment

2. Name of the Organisation : Meera Training and Compulsory Education Centre
 Contact Person : B.Prasad
 Address : Namkom , Ranchi
 Operational Area : Namkom
 Sources of loan : I R D P
 Beneficiaries : Poor women
 Purpose of Loan : Self dependent
 Amount of Loan : Rs.3,000 - 25,000
 Rate of Interest : (ST / SC-50% subsidy & Common – 33%)
 Terms of Payments : Within 3 years

3. Name of the Organisation : Karra Society for Rural Action
 Contact Person : Md. S.A.Ahmad
 Address : Tripati colony, Kadru bypass road, Opposite Canara Bank, Doranda, Ranchi
 Telephone : 056386
 Fax : 056386
 E-Mail : Ksrn@dle.vsnl.net.in
 Sources of Loan : IDRF , CIDA , URBAN , Slum-project
 Beneficiaries : Non-formal education group, Members of Self Help Group
 Purpose of Loan : Economic Self dependent
 Loan Amount : Rs.5,000/-
 Rate of Interest : 2%
 Terms of Payments : Weekly Installment

4. Name of the Organisation : Nav Bharat Jagrati Kendra
 Contact Person : Rajesh kumar Das
 Address : Jai Prakash Nagar , Booty road , Ranchi-9
 Operational Area : Ormanjhi , Kanke , Angara & Namkom blocks
 Telephone : 543402 (O) , 9835137115 (Mob.)
 E-Mail : Nbjkran@vitalmail.com
 Sources of Loan : Swa-Shakti Project
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Income Generation
 Amount of Loan : Rs.1,000 - 2,000
 Rate of Interest : 1.5% monthly
 Terms of Payments : 10% monthly in Installment

5. Name of the Organisation : Deepastha Gramin Vikas Mandal
 Contact Person : Vijay Kumar
 Address : Bandhgari , New nagar (Deepatoli) ,Bariatu, Ranchi-1

Operational Area : Ranchi & Hazaribagh districts
 Telephone : 275063
 Source of Loan : Self Help Group Fund
 Beneficiaries : Members of Group
 Purpose of Loan : Economic and Social development
 Amount of Loan : As per requirement
 Rate of Interest : 75% as a diminishing rates
 Terms of Payment : Weekly / Rule of SHG

6. Name of the Organisation : Rural Technology Bark (A unit of Society for Rural Industrialisation)

Contact Person : A. K. Sahay
 Address : Gram-Chamghati , Post-Rajadera , Angara block , Ranchi
 Operational Area : Angara block
 Telephone : 06522-71048 / 71049
 Fax : 06522-71048
 E-Mail : Stp@vitalmail.com
 Sources of Loan : Micro Credit System
 Beneficiaries : Women below poverty line
 Purpose of Loan : Self employment
 Amount of Loan : Rs.7,500/-
 Rate of Interest : 12% Group , 15% Individual
 Terms of Payment : Monthly Installment

7. Name of the Organisation : Bhartiya Kisan Sangh (BKS)

Contact Person : Sanjay Kumar Mishra
 Address : Shri Ramnagar , P.O.-Hehal , ITI , Itki road, Ranchi-834005
 Operational Area : Ranchi-Slum , Chanho & Mandar blocks
 Telephone : 0651-511669
 Fax : 0651-511669
 E-Mail : Bks-Ranchi@hotmail.com
 Source of Loan : Self Help Group Fund
 Beneficiaries : Schedule Tribal women
 Purpose of Loan : Women Empowerment
 Amount of Loan : Rs.5,000/-
 Rate of Interest : 2%
 Terms of Payment : Grouping rule in every week

8. Name of the Organisation : Society for Participatory Action and Reflection (SPAR)

Contact Person : Mahendra Kumar
 Address : Shri Maa Apartment , P. N. Bose (Ghosh) Compound , Ranchi-834001

Operational Area : Murhu block , Ranchi
 Telephone : 0651-317346
 Fax : 91(33) 473-2984
 E-Mail : Sparhoch@giasclo1.vsnl.net.in
 Sources of Loan : Swarna Jayanti Rojgar Yojna
 Beneficiaries : Member of Self Help Group
 Purpose of Loan : Economic development , Income generation
 Amount of Loan : Rs.2,50,000/- (50% subsidy)
 Rate of Interest : 12%-14%
 Terms of Payments : Quarterly Installment

9. Name of the Organisation : Lok Netritwa Nirman
 Contact Person : Sushila Tirkey
 Address : Manrisa house , P.O.Box-2 , Ranchi , Jharkhand-834001
 Operational Area : Jharkhand state
 Telephone : 312481
 Sources of Loan : Self Help Group Fund
 Beneficiaries : Members of Self Help Group
 Purpose of Loan : Self Independence
 Amount of Loan : Rs.1,000-5,000/-
 Rate of Interest : -
 Terms of Payments : Rule of Organisation

10. Name of the Organisation : Society for Human Ability and Right of Labour
 Contact Person : Chandana Mukherjee / B.K.Mishra
 Address : 63-New A.G.Colony , Harmu , Ranchi-2
 Telephone : 244796
 Sources of Loan : Prime Minister Rojgar Yojna
 Beneficiaries : Women
 Purpose of Loan : Cottage Industry
 Amount of Loan : Rs.10,000-25,000/-
 Rate of Interest : 2 ½ % - 12 ½ %
 Terms of Payments : Installment

Seraikela

1. Name of Organisation : Lok Hit Sansthan
 Contact Person : Angur Mahto
 Address : Gram-Simla , P.O.-Kharsawan , Seraikela-833216
 Operational Area : Kharsawan , Kuchaie , Seraikela , Khutpani & Rajnagar blocks
 Telephone : 06583-54836
 Sources of Loan : Bank

Beneficiaries : Members of Self Help Group
 Purpose of Loan : Income generation
 Amount of Loan : Rs.5,000
 Rate of Interest : Committee decides upon rate of Interest
 Terms of Payments : Flexible

2. Name of Organisation : Nirmala Health Centre
 Contact Person : Sr. Rosila
 Address : P.O.-Amda , Seraikela-833101
 Operational Area : Bara bamboo
 Telephone : 06583-52723
 Sources of Loan : Self Help Group Fund and Bank
 Beneficiaries : Member of Self Help Group
 Purpose of Loan : Income generation
 Amount of Loan : Depends on collection
 Rate of Interest : As per Bank rule
 Terms of Payments : As per Bank rule

Simdega

1. Name of Organisation : Gram Vikas Umukh Samiti
 Contact Person : Anup Valarian Minz
 Address : Post-Ranggari , Simdega-835223
 Operational Area : Simdega district
 Sources of Loan : Self Help Group Fund
 Beneficiaries : Member of Self Help Group
 Purpose of Loan : Self-Employment
 Amount of Loan : Rs. 25,000/-
 Rate of Interest : Policy of bank
 Terms of Payments : Banking policy

2. Name of Organisation : 'AROUSE'
 Contact Person : Fr. John Berchmas Dungdung SJ
 Address : St. Mary's H.S. Simdega Samtoli' PO-Gotra, Simdega
 Operational Area : Simdega district
 Telephone : 06523-25335
 Sources of Loan : Self Help Group Fund
 Beneficiaries : Members of Self Help Group, villagers
 Purpose of Loan : Income generation
 Amount of Loan : Rs.10,000/- Individual , Rs.25,000/ Group
 Rate of Interest : 9.5%
 Terms of Payments : As per bank rule

West Singhbhum

- 1. Name of Organisation** : **Kolhan Mahila Sansthan**
Contact Person : Sabitri Bodra
Address : Bodra basa , Sankosai , P.O.-Narsanda via Chaibasa , West Singhbhum-833201
Operational Area : West Singhbhum , Saraikela & Kharsawan districts
Telephone : 06582-56889
Fax : 06582-57162
E-Mail : Kms-ebbsa@mity.com
Sources of Loan : Self Help Group Fund linked with bank
Beneficiaries : Members of Self Help Group
Purpose of Loan : Income generation
Amount of Loan : Rs.2,000 – 15,000
Rate of Interest : Fixed by bank
Terms of Payments : As per bank rule
- 2. Name of Organisation** : **Mahila Kalyan Kendra**
Contact Person : Sr. Annu / Maya Sen
Address : Nazareth niwas , P.O.box no.-10 , Lupunguta, Chaibasa , West Singhbhum-833201
Operational Area : West Singhbhum district
Telephone : 06582-57075
Sources of Loan : Self Help Group Fund linked with bank
Beneficiaries : Members of Self Help Group
Purpose of Loan : Not to be cheated by Mahajan
Amount of Loan : According to their fund deposit
Rate of Interest : Depends on the decision of Group
Terms of Payment : Installment
- 3. Name of Organisation** : **Jila Mahila Samiti**
Contact Person : Sister Annu
Address : Amla tola , Yatri niwas , Chaibasa , West Singhbhum-833201
Operational Area : West Singhbhum district
Telephone : 06582-59533 , 57075
Sources of Loan : Self Help Group Fund linked with bank
Beneficiaries : Members of Self Help Group
Purpose of Loan : Self employment and Self development
Amount of Loan : Rs.1,000 maximum
Rate of Interest : 12 %
Terms of Payment : Repayment within 2-3 days