

**THE ODISHA BACKWARD CLASSES FINANCE & DEVELOPMENT  
CO-OPERATIVE CORPORATION LTD**

Qr.No. A/6, Unit-5, Near Rajiv Bhawan, Bhubaneswar-751001

Phone & Fax No.(0674) 2391061

**Expression of Interest for empanelment of financing organisations  
for Micro Finances to Self Help Groups of Minority Community.**

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Expression of Interest (EOI) are invited from reputed organizations operating in Odisha and meeting the following criterion to select a panel list for consideration to be financed by the Corporation to in turn finance the eligible poor minority communities as per the terms and conditions stipulated/to be stipulated in future by Odisha Backward Classes Finance & Development Co-operative Corporation Ltd and National Backward Classes Finance & Development Corporation.

This notice is not an offer to finance nor it guarantees any finance mere because an application has been submitted and an organization fulfills all the criteria for selection.

**Eligibility:**

1. Not for Profit Company registered in Odisha under Section 25 of the Companies Act, Societies Registered in Odisha under Societies Act/Orissa Self Help Cooperative Act and operating in Odisha.
2. Engaged in micro finance activity at least for the last 5 years in the state of Odisha
3. Should not be taking deposit from public.
4. Should not be a defaulter to any bank/FI in the past
5. Should have experience in financing minorities.

Detailed information in this regard can be downloaded from the website [www.obcfdcc.org](http://www.obcfdcc.org)

Complete application along with required documents must reach the undersigned by **12.04.2012** in a sealed cover super scribed 'EOI for Financing Minorities'.

Managing Director  
OBCFDCC Ltd  
Bhubaneswar

**Orissa Backward Classes Finance & Development Co-operative Corporation Ltd.**  
Qr. No. A/6, Unit-5, Near Rajiv Bhavan, Bhubaneswar-751001

**NOTICE**

Managing Director of Orissa Backward Classes Finance & Development Co-operative Corporation Ltd invites expression of interest from willing firms/organizations/ institutions for participation in the process of development of minorities. The proposed assignment envisages the following major deliverables.

1. Micro Financing minorities for their economic activities
2. To obtain finance and repayment from the Corporation as per the norm
3. To undertake livelihood training
4. SHG/Federation Management for their self sustainability

**A. Pre-qualification Criteria:**

- a. The firm/organization should be registered in Odisha and operating in Odisha
- b. Not for profit companies registered under Section 25 of the Companies Act 1956/ Societies registered under Societies Registration Act, 1960 or similar State Act. /Cooperatives under Orissa Self Help Cooperative Act
- c. The MFI has been in existence in the State of Odisha for at least 5 years and/or it has a track record of running a successful micro credit programme at least for the last 4 years
- d. Should not be taking deposits from public.
- e. Should not be defaulter to any Bank/FI in the past
- f. Should have experience in financing minorities.
- g. Should have experience in formation and nurturing of SHGs/ and conducted training programme for capacity building
- h. The annual turnover (outstanding finance) of the firm/organization/institution should be at least Rs10.00 crores (Rupees ten crores) for the last 3 years.
- i. The field staff should be well versed in Odia, Hindi and English languages
- j. Should have developed and financed at least 1000 minorities and should have been closely associated with them.
- k. Its activities should be secular in nature.
- l. It maintains a satisfactory and transparent accounting system, MIS and internal audit system.
- m. The MFI should be continuously surplus making, where the MFIs are in existence for 3 years or more.
- n. Portfolio at risk of the MFI should be less than 5%. (Ratio of the amount overdue for 60 days or more to the total loans on a given date)
- o. MFI must exhibit transparency in dealing with its borrowers like levying of service and other charges, etc.

**B. Expression of Interest document should cover the following details**

- (i) Brief profile of the organization including nature of activity, years of experience covering the prequalification criteria
- (ii) Relevant qualification and experience of the key persons and their contact details
- (iii) Annual Report and Audited Financial statement for the last 3 years.
- (iv) Memorandum and Articles of Association/Bylaws containing power to undertake the proposed activity
- (v) Board Resolution to take the finance/activity, if granted
- (vi) A brief project proposal with clear cut deliverables along with budgetary requirements.

**C. Application**

The detail to be provided in the suggested application format is attached to this as Annexure – 'A' can be downloaded from our website.

Relevant information to be filled up and additional information, if any, to be attached separately.

- D. Suggested parameters of evaluation are as below. OBCFDCC may apply additional parameter for empanelment if it is deemed fit.

**Parameters of Evaluation**

Sl.No	Details
1	Engaged in microfinance activity
2	Outstanding finance
3	Profile of Key Persons
4	Experience of key members
5	Surplus in the operation
6	No. of minorities financed
7	Area of Operation
8	Registration

- E. Please note that this exercise is only meant for short listing the applicants. The shortlisted applicants will not be automatically selected for the proposed fiancé/ assignment.

The completed expression of interest (EOI) must reach the undersigned on or before 12.04.2012

**MFI Application Form**

1. Name of the Organization / MFI

2. Address

3. Phone Number/Fax Number/E-mail

4. Name of Chief Functionary with Designation ,Telephone and Email

5. Organizational Structure  
Year of Establishment

**Nature of the Organization**

**Number of Staff engaged in Micro Finance work with Names and Bio-data**

6. List of the Management Board/Executive Committee Members

Name	Educational qualification	Experience	Position	Years on the board

(Brief profile of the Members may be given)

**7. Number of the general member**

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**(Brief profile of senior Management persons may be given)**

**8. Details of organization's major sources of funding**

Sl.	Name of Bank/ Fls	Nature of facility	Amt. sanction	Amt. availed so far	Amount outstanding	Amount overdue	Interest rate (%)	Repayment period	Types of security	Remark

**9. Details of Donations/ Grants (Last 3 years)**

Year & Duration	Name of the Donor	Nature of Donor	Amount Received / to be received	Purpose of Fund

**10. Please provide Financial data from Income Expenditure statements and Balance Sheet (Rs in lakhs)**

Year	Turnover	Net earnings	Total balance sheet	Fixed Assets	Medium and long-term debt	Short-term debt (< 1 year)
<b>2008-09</b>						
<b>2009-10</b>						
<b>2010-11</b>						

**11. Operational Details**

- |   |                       |                   |
|---|-----------------------|-------------------|
| a. No. of clients: (borrowers)              | No. of active clients | Total Outstanding |
| b. No. Of Minority Clients                  |                       |                   |
| c. % of women clients                       |                       |                   |
| d. No. of field staff                       |                       |                   |
| e. Assets as on 31 <sup>st</sup> March 2011 |                       |                   |
| i. Total equity                             |                       |                   |
| ii. Total assets                            |                       |                   |
| iii. Liquid Assets                          |                       |                   |
| iv. Own fund                                |                       |                   |



**14. Future Plan for the Financial Year:**

Name of the SHG	No. of members to be covered	Purpose of Loan			Amount of loan required
		Agriculture	Trade	Services	
<b>Total</b>					

**Place:**

**Date:**

Signature of the Chief Functionary

Name of the C.E.O

**Seal**

**LIST OF ENCLOSURES**

1. Copies of the original registration certificates/renewals.
2. Copies of duly registered Memorandum of Association/Bye-laws.
3. Organizational chart.
4. Bio-data of the Chief Functionary.
5. Composition of the current Managing Committee with name, designation, role and address of the members.
6. Copy of Collaboration Agreement/terms of reference, if any.
7. Copies of testimonials received from Funding Agencies/Government Departments etc.
8. Audited Balance Sheet.
9. Annual Reports & Audited Accounts and Balance Sheet for last 3 years.
10. Copy of the Programme Evaluation Report, if any.
11. Other documents suggested as per 'B' of the Notice.

**Organisation Information Sheet**

**1. Organisation:**

Name of the Organisation:

Contact Person:

Designation:

Mobile No:

Fax.

Email.

Office Address:

Phone:

Fax:

Email:

**2. Institutional Profile: (MFI or NGO MFI)**

Registered Under:

Registration Number:

Date:

Date of Establishment:

Whether byelaw contains clause for Micro Finance activities:

How many years the institution had Micro Finance operation:

**3. Geographical Reach:**

State	Districts Name	Blocks Name	GPS No.	Villages No.	House Holds No.

**How many offices does the organisation have in total**

**Branch Offices :**

**Projects.**

**4. Governance:**

Organogram: (Attach)

Vision:

Mission:

Specific objectives

**5. Staff Composition:**

No. of Regular Staffs		No. of Part-time Staff		No. of Contractual Staff		Total
Head Office	Branch/ Project	Head Office	Branch/ Project	Head Office	Branch/Project	

**Full Time IT Specialists:**

Village Volunteers / Animators

**6. Non-MF Programme: (of last three years)**

Programme Area	Coverage / Reach	Name of Donor	Type Grant / Revolving Fund Assistance	Amount	Status at Present	Outcome

**6. MF Programme:**

i. Social Intermediation: (as on 31<sup>st</sup> March 2012)

Status:

Objective

Outreach

**ii. Non Financial Services**

Market Linkage

Technological Up gradation

Product Development



**iii. Financial Intermediation:**

- i. Objective
- ii. Date of commencement of financial intermediation.
- iii. Modus operandi (Methodology)

**iv. Operational details**

- a) No. of clients: (borrowers)                      No. of active clients                      Total Outstanding
- b) No. Of Minority Clients
- c) % of women clients
- d) No. of field staff
- e) Source of Capital

Donor	Amount	Type Grant / Loan	Int. rate	Term	Present Status

**f). Assets as on 31<sup>st</sup> March 2011**

- i. Total equity
- ii. Total assets
- iii. Liquid Assets
- iv. Own fund
- g. Mobilisation of Funds as on last balance sheet date

Loans in Rupees	Date	Sources
Grants in Rupees	Date	Sources
Owned Funds in Rupees		

- h. Portfolio:
  - i. Total loan disbursement Amount
  - ii. No. of loanees
  - iii. Loan outstanding (current)
  - iv. Loan outstanding (overdue)
  - v. Total Reserve if made

**9. Monitoring and Evaluation:**

Does the organisation conduct internal audit/ and external audit

- d. How often
- e. Who conducts
- f. What is checked (broad headings)

**10. MIS:**

- ii. Is the Accounting done manually or through computer?
  - a. The Methods – How does the organisation track information specially loan portfolio / deposits.
  - b. How does Head Office integrate branch accounts?
- iii. Are there computers at Branches?
- iv. How long has the organisation been operating MIS?
- v. Reports Generated Purpose Frequency

**11. AGE-WISE ANALYSIS OF ARREARS AS ON 31.03.2012 (Rs. in lakh)**

AGE	NO. OF LOANS	AMOUNT OF ARREARS				PRINCIPAL OUTSTANDING
		PRINCIPAL	INTEREST	OTHERS	TOTAL	
Up to 180 days						
Above 180 days < 1 Year						
Above 1 Year						

**12. OPERATIONAL DATA (Rs in Lakhs)**

Sl.No	Particulars	Actual last Two years		Projections		
		FY	FY	FY	FY	FY
	Clients details					
1	No. of partner NGOs, if applicable (Absolute)					
2	No. of active groups at the end of year (Cumulative)					
3	No. of active members at the end of year (Cumulative)					
4	No. of active borrowers at the end of year (Absolute)					
	of which, men (Cumulative)					
	women (Cumulative)					
	rural borrowers (Cumulative)					
	urban borrowers (Cumulative)					
5	No. of savers at the end of year					
	<b>Organisational details</b>					
6	No. of field offices					
7	Total staff strength					
	of which, field staff					
	Head Office Staffs					
	<b>Portfolio details</b>					
8	No. of loans disbursed during the year					
9	Amount of loans disbursed during the year					

**Annexure – A<sub>2</sub>**

10	Principal due during the year					
11	Principal recovered during the year					
12	Recovery rate (%)					
13	Principal overdue ( i.e. due but not received)					
14	Portfolio in arrears ( total outstanding of loans that have one or more payments in arrears)					
15	No. of loans outstanding at the end of year					
16	Amount outstanding at the end of year					
17	Amount of loans written off during the year					
18	Amount rescheduled during the year					
19	Saving mobilised during the year					
20	Saving withdrawn during the year					
21	Balance savings at the end of year					

Place :

Date :

Signature of the Chief Functionary

Name of the C.E.O

**Seal**