

## Proposal for Accessing NBF

### **SECTION 1: Introduction**

- Brief of the Bank
- Present status of institutional infrastructure and capacity level of the institution viz-a-  
viz:
  - Computer Hardware and Software
  - Systems, Policies and Manuals
  - Vehicles for delivery of microfinance services
  - Office Equipment
  - Furniture and Fixture
  - Trainings with focus on Trainers of the Trainers (ToTs)

### **SECTION 2: Overall Project Goal / Purpose**

### **SECTION 3: Proposed Project Activities Sheet**

| S.No. | Proposed Activities | Time lines for each activity (on yearly basis) | Rationale | Expected Outcome | Impact |
|-------|---------------------|--|-----------|------------------|--------|
|-------|---------------------|--|-----------|------------------|--------|

### **SECTION 4: Budget**

| S.No. | Activity / Budget Heads |                              |      |             | Grand Total |
|-------|-------------------------|------------------------------|------|-------------|-------------|
|       |                         | Number of Items / Activities | Rate | Total Value |             |
| 1     | 2                       | 3                            | 4    | 5           | 6           |

### **SECTION 5: Project Team**

- Project Management Team and the organogram of the Project Division / Unit
- Responsibilities of the team

### **SECTION 6: Implementation, Monitoring and Evaluation**

- Policies for procurement of goods and services
- Written policy for maintenance of NBF account
- implementation and evaluation mechanism of the project

## SECTION 7: Projections

### Outreach:

| Title   | As per latest Audited / Un-audited Annual Accounts | Plan   |        |        |        |        |
|---|--|--------|--------|--------|--------|--------|
|   |  | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
| Branches  |  |        |        |        |        |        |
| Service Centres   |  |        |        |        |        |        |
| Active Borrowers<br>1. <b>Male</b><br>○ Rural<br>○ Urban<br>○ Peri-urban<br>2. <b>Female</b><br>○ Rural<br>○ Urban<br>○ Peri-urban  |  |        |        |        |        |        |
| Active Depositors<br>1. <b>Male</b><br>○ Rural<br>○ Urban<br>○ Peri-urban<br>2. <b>Female</b><br>○ Rural<br>○ Urban<br>○ Peri-urban |  |        |        |        |        |        |

### Balance Sheet

| Assets                              | As per latest Audited / Un-audited Annual Accounts | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|-------------------------------------|--|--------|--------|--------|--------|--------|
| Cash and Cash Equivalents           |  |        |        |        |        |        |
| Loans & Advances                    |  |        |        |        |        |        |
| - Current                           |  |        |        |        |        |        |
| - Non-performing                    |  |        |        |        |        |        |
| Investments                         |  |        |        |        |        |        |
| Other Assets                        |  |        |        |        |        |        |
| Fixed Assets                        |  |        |        |        |        |        |
| Total Assets                        |  |        |        |        |        |        |
| <b>Liabilities</b>                  |  |        |        |        |        |        |
| Deposits                            |  |        |        |        |        |        |
| Borrowings                          |  |        |        |        |        |        |
| Total Liabilities                   |  |        |        |        |        |        |
| <b>Equity</b>                       |  |        |        |        |        |        |
| Paid Up Capital                     |  |        |        |        |        |        |
| Reserves                            |  |        |        |        |        |        |
| Retained Earnings                   |  |        |        |        |        |        |
| <b>Total Liabilities and Equity</b> |  |        |        |        |        |        |

**Profit & Loss Account**

| <b>Particulars</b>   | <b>As per latest Audited<br/>/ Un-audited Annual<br/>Accounts</b> | <b>Year 1</b> | <b>Year 2</b> | <b>Year 3</b> | <b>Year 4</b> | <b>Year 5</b> |
|----------------------|---|---------------|---------------|---------------|---------------|---------------|
| Interest Income      |   |               |               |               |               |               |
| -Loans               |   |               |               |               |               |               |
| - Investments        |   |               |               |               |               |               |
| Interest Expense     |   |               |               |               |               |               |
| - Borrowings         |   |               |               |               |               |               |
| - Deposits           |   |               |               |               |               |               |
| Non-interest Income  |   |               |               |               |               |               |
| Non-interest Expense |   |               |               |               |               |               |
| (Provisions)         |   |               |               |               |               |               |
| Administrative Cost  |   |               |               |               |               |               |
| Other Expense        |   |               |               |               |               |               |
| Income before Tax    |   |               |               |               |               |               |
| Tax                  |   |               |               |               |               |               |
| Income After Tax     |   |               |               |               |               |               |