

**Government of Tripura**  
State Mission Management Unit  
Tripura Rural livelihood Mission  
Rural Development Department  
**Email id-smmu.trlm@gmail.com**  
**Phone no-0381-2976146**  
\*\*\*\*\*

F. No. 1 (5)-RD (TRLM)/2020/ 9691 - 757

Date : 12 - 10 - 2022

**To**  
**The District Mission Manager**  
(District Magistrate & Collector),  
District Mission Management Unit,  
North Tripura/ Unokoti/ Dhalai/ Khowai/  
West Tripura/Sepahijala/Gomati/ Sourh Tripura Districts

**Sub: Grading formats for Community Based Organizations (CBOs) -regarding.**

Sir/Madam

In reference to the subject cited above, please find the letter vide no J-11060/20/2020-RL-Part (2) (375485) dated 27<sup>th</sup> September 2022 regarding regularly grading formats for SHG, VO and CLFs on a monthly, quarterly and annual basis.

It is to be mentioned here that monthly, quarterly and annual grading of SHG/VO/CLF is mandatory and non-negotiable for the blocks. Every block should do it invariably and the report to be analysed at the BMMU and DMMU level. The reports also to be furnished in the enclosed format on monthly basis and to be submitted to the SMMU. Following points are considered for the grading of SHG/VO/CLF.

1. The SHG level monthly grading to be done by the SHG Book Keeper, it has to be ensured by the concerned VO through Master Book Keeper and the monitoring sub-committee. The SHG Book Keeper to be paid by the SHG itself for book keeping and for preparation of monthly grading sheet from their own income. The payment to the SHG book keeper by SHG should not be more than Rs 300 per month or as decided by the group. For new SHGs it should not be more than Rs 100 per month. Similarly, for VO it will be done by the VO Book Keeper and for CLF it will be done by the CLF manager. In case of absence of VO Book Keeper/CLF Manger the block level Cluster Coordinator shall do the grading of VO/CLF.
2. Similarly, the quarterly and annual grading are also to be done for SHG/VO/CLF.

3. Sample verification by the SMMU/DMMU/BMMU to be done on monthly basis as given below:

Position/Grading	Cluster Coordinator	Block Mission Coordinator	District Coordinator	Block Anchor Person(From DMMU)	District Anchor Person(From SMMU)
Monthly grading of SHG	30% SHGs	15% SHGs	25 SHGs	25 SHGs	10 SHGs
Monthly grading of VO	All VOs	70% VOs	10 VOs	10 VOs	5 VOs
Monthly grading of CLF	All CLFs	All CLFs	5 CLFs	5 CLFs	2 CLF

4. Grading of SHGs as given below:

- i. 100 to 90 Percent: Excellent or A+ grade
- ii. 89 to 80 Percent: Good or A grade
- iii. 79 to 70 Percent: Satisfactory or B+ grade
- iv. 69 to 60 Percent : Needs Attention or B grade
- v. 59 and below: Needs urgent Attention or C grade

All DMMUs to furnish report to SMMU in the following format on monthly basis within 10<sup>th</sup> of every month as per the format given below:

For the month of.....

Name of the District	Total no of SHGs	Total 3 months or more old SHGs	Total A grade SHGs	Total B grade SHGs	Total C grade SHGs	Total D grade SHGs

It is expected that DMMU shall also keep the block wise, month wise similar report for block wise analysis. And every BMMU shall keep GP wise similar report for GP wise analysis. The signed copy of the district report to be submitted by the DMMUs on every month and the soft copy of the report are also to be submitted in excel to the concerned District Anchor Persons (DAPs). Therefore, it is requested that the monthly grading to be started immediately, the reporting also to be started from November 2022 for reporting to MoRD, GoI.

Enclosed: As Stated

Yours faithfully

Vishal  
12/10/22

**(Dr Vishal Kumar, IAS)**  
Chief Executive Officer  
Tripura Rural Livelihood Mission

Copy to:

1. The Special Secretary, RD for kind information of the Special Secretary, RD.
2. All the BMMs, BMMU TRLM for kind information and necessary action

J-11060/20/2020-RL- Part (2) (375485)  
Government of India  
Ministry of Rural Development  
Department of Rural Development  
(RL Division)

7<sup>th</sup> Floor, NDCC-II Building  
Jai Singh Road, New Delhi – 1  
Dated 27th September 2022

To

The State Mission Directors/Chief Executive Officers,  
All States.

**Subject: Grading formats for CBOs.**

Sir/Madam,

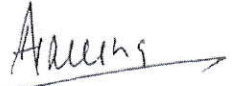
As you are aware that under DAY-NRLM there are three tiers of community institutions viz., SHGs, VOs and CLFs. It is very important to assess the quality of these Community Institutions at regular intervals for providing hand holding support. Also, as part of delivering services effectively, SHG federations need to understand the health of their member organizations as well as their own organization.

Therefore to assess the health of SHGs, VOs and CLFs regularly on a monthly, quarterly and annual basis, NMMU has prepared grading formats and incorporated into LokOS, so that system can automatically do the grading of the institutions based on the available transaction data.

As LoKOS rollout takes some more time, till then you are requested to ensure that all the staff are having clear understanding on the different grading formats and are using / facilitating the community institutions for grading their member organizations by using these formats.

Yours faithfully,

Enclosure:- As above.



(H. R. Meena)

Deputy Secretary to the Govt. of India

Copy to:

All States/ UTs- SPMs – IBCB, |



## SHG Level

### Monthly

S. No	Indicator	Max. Marks	Formula	Marks Obtained
1	Regularity of meetings	10	As per the schedule in meeting settings, (total Number of meetings held during the period) / (Total meetings to be held during the period)*100	Meetings regularity %age *0.01
2	Regularity of Members attendance	10	(Total Number of Members attended meetings during the period) / (Total No. of Members in SHG*No. of meetings held during the period )*100	Member Attendance Regularity %age *0.01
3	Regularity of savings	10	(Total compulsory savings deposited during the period) / (Total savings amount required to be deposited during the period) *100	Savings Regularity %age *0.01
4	Online Transaction System	10	If data updated for the period – 10 marks, if not updated – 0 marks	Marks obtained
5	Principal Repayment by members (loan taken from all sources)	20	(Total Principal Amount collected - total prepayments towards loan repayment of all loans)/( Total Principal Demand Amount + part overdue) *100 for all loans	Principal Repayment %age *0.2
6	Interest Repayment by members (loan taken from all sources)	20	(Total Interest Amount collected in the month)/(Total Interest Demand Amount + part overdue during the period)*100 for all loans	Interest repayment %age *0.2
7	Repayment by SHG to higher level federation	10	(Total Principal + Interest Amount collected paid by SHG - prepayments of all loans towards loan repayment) / (Total Principal demanded + Interest Amount Demand ) *100 of all loans to the higher federation	Federation Repayment %age *0.01
8	Repayment of Bank Loan by SHG to Bank	10	(Total Principal + Interest Amount paid by SHG towards loan repayment of BL/Linkage Loan )+(overdue principal+interest amount collection)-prepayments)/((Total Principal+Interest Amount Demand for the month+overdue principal+ overdue interest) *100	Bank Loan Repayment %age *0.01
	Total	100		

\* The same grading sheet can be used for grading for RF & CIF (for the first time) excluding indicator no. 7 & 8. In this case weightage for indicator no. 5 & 6 would be 30 each.

## SHG grading

### Quarterly

S.No	Indicator	Max. Marks	Formula	Marks Obtained
1	Regularity of meetings	10	As per the schedule in meeting settings, (total Number of meetings held during the period) / (Total meetings to be held during the period)*100	Meetings regularity %age *(10/150)
2	Regularity of Members attendance	10	(Total Number of Members attended meetings during the period) / (Total No. of Members in SHG*No. of meetings held during the period )*100	Member Attendance Regularity %age *(10/150)
3	Regularity of savings	10	(Total compulsory savings deposited during the period) / (Total savings amount required to be deposited during the period) *100	Savings Regularity %age *(10/150)
4	Online Transaction System	10	If data updated in that month-10 marks, if not updated-0 marks	(Value of online transaction system *100 /150)
5	Principal Repayment by members (loan taken from all sources)	20	(Total Principal Amount collected - total prepayments towards loan repayment of all loans)/( Total Principal Amount Demand during the period+ past overdue) *100 for all loans	Principal Repayment %age * (20/150)
6	Interest Repayment by members (loan taken from all sources)	20	(Total Interest Amount collected in the month)/(Total Interest Demand Amount during the period + past interest overdue )*100 for all loans	Interest repayment %age *(20/150)
7	Repayment by SHG to higher level federation	10	(Total Principal + Interest Amount paid by the SHG - prepayments of all loans towards loan repayment of all loans to the higher level federation) / (Total Principal + Interest Amount Demand including past overdue ) *100	Federation Repayment %age *(10/150)
8	Repayment of Bank Loan by SHG to Bank	10	((Total Principal + Interest Amount paid by the SHG towards loan repayment of Bank loan) +(overdue principal+interest amount paid by the SHG)- prepayment) /((Total Principal+Interest Amount Demand for the month)+(overdue principal+interest) *100	Bank Loan Repayment %age *(10/150)
9	Velocity of lending	10	Total loan amount given to members by the SHG as on date / (Own Savings +Interest+ Other income- Other expenses +RF+CIF+ Total Bank Loan sanctioned)	More than 2=10 More than 1.5 to 2= 8 More than 1 to 1.5 = 5 Less than 1= 0 (Marks obtained * 100/ 150)
10	Idle Fund Ratio	10	(Cash +Bank Balance including FDs as on date) / (Savings+CIF+RF+other Grants+ All Income – All expenses)*100	<5 %= 10 6-10%= 5 >10%=0 (Marks obtained * 100/ 150)

11	No. of monthly meetings conducted on FNHW	10	No. of monthly meetings conducted on FNHW during the period	3 or more meetings =10 If 2 meetings= 6 If 1 meetings= 2 If 0 meetings= 0 (Marks obtained * 5/ 150)
12	No. of monthly meetings conducted on gender issues	10	No. of monthly meetings conducted on gender during the period	More than 2 meetings =10 If 2 meetings= 6 If 1 meetings= 2 If 0 meetings= 0 (Marks obtained * 5/ 150)
	Total	150		



## SHG grading

### Annually

S. No	Indicator	Max. Marks	Formula	Marks Obtained
1	Regularity of meetings	10	As per the schedule in meeting settings, (Total Number of meetings held during the period) / (Total meetings to be held) *100	Meetings regularity %age * (10/150)
2	Regularity of Members attendance	10	Total Number of Members attended the meetings during the period / (Total No. of Members in SHG*No of meetings held during the period)*100	Member Attendance Regularity %age * (10/150)
3	Regularity of savings Savings Rate	10	(Total compulsory savings deposited during the period/Total savings amount required to be deposited in the period) *100	Savings Regularity %age * (10/150)
4	Online Transaction System	10	If data updated in that period- 10 marks, if not updated - 0 marks	Marks obtained *100 / 150)
5	Principal Repayment by members on all loans (internal funds, bank loans, CIF etc.)	20	(Total Principal Amount collected - total prepayments towards loan repayment of all loans)/( Total Principal Amount Demand during the period+ past overdue) *100 for all loans	Principal Repayment %age * (20/150)
6	Interest Repayment by members for all loans (internal funds, bank loans, CIF etc.)	20	(Total Interest Amount collected in the month)/(Total Interest Demand Amount during the period + past interest overdue )*100 for all loans	Interest repayment %age * (20/150)
7	Repayment by SHG to higher level federation	10	(Total Principal + Interest Amount paid by the SHG - prepayments of all loans towards loan repayment of all loans to the higher level federation) / (Total Principal + Interest Amount Demand including past overdue) *100	Federation Repayment %age * (10/150)
8	Repayment of Bank Loan by SHG to Bank	10	((Total Principal + Interest Amount paid by the SHG towards loan repayment of Bank loan) +(overdue principal+interest amount paid by the SHG)- prepayment) )/((Total Principal+Interest Amount Demand for the month)+(overdue principal+interest) *100	Bank Loan Repayment %age * (10/150)
9	Velocity of funds	10	Total loan amount given to members by the SHG as on date / (Own Savings +Interest+ Other income- Other expenses +RF+CIF+ Total Bank Loan sanctioned)	More than 2=10 More than 1.5 to 2= 8 More than 1 to 1.5 = 5 Less than 1= 0 (Marks obtained *100/ 150)
10	Idle Funds %	10	(Cash +Bank Balance including FDs as on date) / (Savings+CIF+IF+other Grants+ All Income - All expenses)*100	<5 %= 10 6-10%= 5 >10%=0 (marks obtained * 100/150)
11	Rotation of Leadership	5	Change of leadership as per norms If rotation done= 5, else 0	Marks obtained *100 / 150



12	SHG Annual Audit	5	If annual audit done, report available =5, else 0	Marks obtained*100 / 150
13	Profit/Loss	5	If Profit =5, else 0 (Data from audit statement)	(Marks obtained *100 / 150)
16	Loan amount disbursed to SC/ST /PwD/PVTG/Spl categories members	5	A= (Total amount of loan disbursed to SC/ST /PwD/PVTG/Spl categories since inception) / (Total amount of loan disbursed among all the SHG members since inception) *100  B= Total no. of SC/ST /PwD/PVTG/Spl categories members / Total members in the group*100	If A=>B 5, else 0 (Marks obtained *100 / 150)
17	No. of monthly meetings conducted on FNHW	5	No. of monthly meetings conducted on FNHW during the period	12 or more meetings =5 If 9-11 meetings= 4 If 6-8 meetings= 3 If 3-5 meetings= 2 If 1-2 meetings= 1 If 0 meetings= 0 (Marks obtained *100 / 150)
18	No. of monthly meetings conducted on Gender issues	5	Number of monthly meetingd conducted on gender during that period	More than 11 meetings =5 If 9-11 meetings= 4 If 6-8 meetings= 3 If 3-5 meetings= 2 If 1-2 meetings= 1 If 0 meetings= 0 (Marks obtained *100 / 150)
	Total	150		

**VO Level  
Monthly**

S.No	Indicator	Max Marks	Formula	Marks obtained
1	Savings Regularity	10	Total Number of SHGs deposited compulsory savings / (Total No. of SHGs in VO)*100	Savings regularity %age *0.1
2	EC member Attendance	10	Number of EC members attendance in a meeting/ (Total No. of EC members in VO)*100	VO EC Attendance regularity %age *0.1
3	Sub-committee meeting Regularity	10	No. of sub-committees conducted monthly meeting	If >=5, then 10 marks If 4, then 8 marks If 3, then 6 marks If 2, then 4 marks If 1, then 2 marks Else 0 (Marks obtained )
4	Online Data Entry	10	If data updated in that month - 10 marks, if not updated - 0 marks	(Marks obtained) *0.1
5	Repayment of Principal Loan Amount) by SHG (all loans)	20	(Total Principal Amount collected from SHGs including past overdue– Total prepayments towards loan repayment of all loans) / (Total Principal Amount Demand including overdue)* 100 for all loans	Principal Repayment %age*0.2
6	Repayment of Interest by SHG (all loans)	20	(Total Interest Amount collected from SHGs during the period)/(Total Interest Amount Demand during period including overdue)*100 for all loans	Interest repayment %age *0.2
7	SHGs with Grade 'A'	5	(Total no. of SHGs in 'A' grade during the period)/(Total SHGs in VO during the period) * 100	Grade A SHGs %age*0.05
8	SHGs with Grade 'A+B'	10	(Total no. of SHGs in 'A' grade + 'B' grade during the period)/(Total SHGs in VO during the period) * 100	Grade A+B SHGs %age*0.1
9	% of SHGs credit linked with bank (or having outstanding)	5	Total no. of SHGs credit linked with bank / Total no. of SHGs eligible (6 months) to credit linked with Bank	%age of SHGs credit linked*0.05
	Total	100		

**VO Level  
Quarterly**

S.No	Indicator	Max Marks	Formula	Marks obtained
1	Meeting Regularity	10	(Total No. of EC meeting conducted during the period / Total meetings to be held during the period) *100	Meeting regularity %age * (10/160)
2	Savings Regularity	10	Total Number of SHGs deposited compulsory savings during the period/(Total No. of SHGs in VO during the period - addition of SHGs during the period)*100	Savings regularity %age * (10/160)
3	EC member Attendance	10	(Total Number EC members attendant meeting during the period) / (Total No. of EC members at VO * No. of Meeting conducted during the period)*100	% of EC member attendance * (10/160)
4	Online Data Entry	10	If data updated in that month - 10 marks, if not updated - 0 marks	(Marks obtained /160)*100
5	Repayment of Principal Loan Amount by SHG (all loans)	20	(Total Principal Amount collected from SHGs including past overdue - Total prepayments towards loan repayment of all loans)/(Total Principal Amount Demand including past overdue )* 100 for all loans	Principal Repayment %age * (20/160)
6	Repayment of Interest by SHG (all loans)	20	(Total Interest Amount collected from SHGs during the period)/(Total Interest Amount Demand during period including overdue)*100 for all loans	Interest repayment %age * (20/160)
7	SHGs with Grade 'A'	5	(Total no. of SHGs in 'A' grade during the period)/(Total SHGs in VO during the period) * 100	Grade A SHGs %age* * (5/160)
8	SHGs with Grade 'A+B'	10	(Total no. of SHGs in 'A' grade + 'B' grade during the period)/(Total SHGs during the period) * 100	Grade A+B SHGs %age* * (10/160)
9	Inclusion of vulnerable SHGs in loan access	10	(Total amount of loan disbursed to SC/ST /PwD/PVTG/Spl categories SHGs during this period) / (Total amount of loan disbursed by VO during this period) *100	% of inclusion of vulnerable SHGs in loan access * (10/160)



10	VO SAC undertaken action and intervention	5	A: Number of gender issues taken up by VO SAC for action and intervention	If A>=1, then 5 else 0 Value of VO SAC undertaken action & intervention *(5/160)
11	% of SHGs credit linked with Bank	5	(No. of SHGs having outstanding bank loans/ Total no. of SHGs under VO fold)*100	% age of SHGs credit linked with bank * (5/160)
12	SHG transaction through BC point	5	No. of SHGs under the VO transacting through BC channel/ Total no. of SHGs under the VO * 100	%age of SHG transaction through BC point * (5/160)
13	MKs covered under farm livelihood interventions	10	(MKs covered under farm livelihood interventions) / (Total number of SHG members under VO fold)*100	%age of SHG members covered under FL interventions* (10/160)
14	Members taken Enterprise under livelihood interventions	10	(No. of members taken up Enterprise under livelihood interventions) / (Total number of SHG members under VO fold)*100	%age of SHG members covered under NFL interventions* (10/160)
15	No. of monthly review meetings conducted on FNHW	5	No. of monthly review meetings conducted on FNHW during the period	3 or more meetings =5 If 2 meetings= 3 If 1 meetings= 1 If 0 meetings= 0 (Marks obtained * 5/160)
16	Percentage of target members (SHGs & household members) attended VHSND	5	Sum of Pregnant or lactating women (in SHG HHs) who attended VHSND in each month during the period / (Sum of eligible no. of pregnant or lactating women (in SHG HHs) in each month during the period )	81-100% TM = 5 61-80% TM = 4, 41-60% TM= 3, 21-40% TM=2, 1-20% TM = 1, 0% TM =0, (Marks obtained * 5/160)
17	Percentage of SHGs conducted at least 2 monthly meetings on FNHW issue	5	No. of SHGs conducted at least 2 monthly meetings during the period / Total no. of SHGs	81-100% SHGs = 5 61-80% SHGs= 4, 41-60% SHGs= 3, 21-40% SHGs=2, 1-20% SHGs = 1, 0% SHG =0, (Marks obtained * 5/160)
18	No.of meetings conducted on Gender	5	No. of monthly review meetings conducted on gender during the period	More than 2 meetings=5 If 2 meetings= 3 If 1 meeting=1 If 0 meetings=0 (Marks obtained * 5/160)
	Total	160		

**VO Level  
Annual**

S.No	Indicator	Max Marks	Formula	Marks obtained
1	Meeting Regularity	10	(Total No. of EC meeting conducted during the period / Total meetings to be held during the period) *100	Meeting regularity %age * (10/260)
2	Savings Regularity	10	(Total Number of SHGs deposited compulsory savings) / (Total No. of SHGs in VO)*100	Savings regularity %age *(10/260)
3	EC member Attendance	10	(Total EC members attended meetings during the period) / (Total No. of EC members at VO * No. of Meeting conducted during the period)*100	VO EC Attendance regularity %age *(10/260)
4	SHG attendance in VO meeting	10	(Total Number of SHGs represented through at least 1 EC member in EC meetings during the period) / (Total No. of SHGs in VO * No. of Meeting conducted) 100	SHG attendance in VO meeting %age *(10/260)
5	Sub-committee meeting Regularity	10	(Total No. of all sub-committee meeting during the period / No. of sub-committee * Total No. of meeting conducted by the VO during the period) * 100	%age of sub-committee meeting *(10/260)
6	Access of community funds to vulnerable members	5	Amount of community funds disbursed to SC/ST/PwD/PVTG/Elderly SHGs during ) / (Total loan amount disbursed by VO during the period) *100	% access of SC/ST/PwD/PVTG/Elderly SHGs) *(5/260)
7	Disbursement of VRF	5	(VRF amount disbursed to vulnerable members / VRF amount available with the VO) *100	% amount of VRF disbursed to the vulnerable members *(5/260)
8	Online Data Entry	10	If data updated in that month - 10 marks, if not updated - 0 marks	(Marks obtained *100/260)



9	Repayment of Principal Loan Amount) by SHG	20	((Total Principal Amount collected from SHGs including past over dues – Total prepayments towards loan repayment of all loans))/((Total Principal Amount Demand including past overdues ) * 100 for all loans	Principal Repayment %age *(20/260)
10	Repayment of Interest by SHG	20	(Total Interest Amount collected from SHGs during the period including past overdues)/(Total Interest Amount Demand during period including overdue)*100 for all loans	Interest repayment %age *(20/260)
11	Repayment of Loan Principal to CLF	10	(Total Principal Amount repaid to CLF including past overdues - prepayments of all loans towards loan repayment) / (Total Principal Amount Demand by CLF including overdues) *100 of all loans	%age of Repayment of Loan Principal to CLF*(10/260)
12	Repayment of Interest to CLF	10	(Total Interest Amount repaid to CLF including past dues - prepayments of all loans towards loan repayment) / (Total Interest Amount Demand by CLF including past dues) *100 of all loans	% of Repayment of Interest to CLF *(10/260)
13	Velocity of funds, if applicable	5	Total CIF loan amount given to SHG by the VO as on date / (CIF+ Interest+ Other income- Other expenses)*100	More than 2=5 More than 1.5 to 2= 3 More than 1 to 1.5 = 1 Less than 1= 0 (Marks obtained *100/260)
14	VO audit	5	If annual audit done, report available =5, else 0	(Marks obtained * 100*/260)
15	Idle fund	5	(Cash +Bank Balance including FDs as on date) / (Savings+CIF+IF+other Grants+ All Income – All expenses)*100	<5 %= 5 6-10%= 3 >10%=0 (marks obtained * 100/260)
16	OSS (applicable if VO is involved in financial activity)	5	Total income / total operation cost during the period	If OSS>1, then 5 If OSS=1, then 4 If OSS<1, then 0 Marks obtained * (100 / 260)
17	SHGs with Grade 'A'	5	(Total no. of SHGs in 'A' grade during the period)/(Total SHGs in VO during the period) * 100	Grade A SHGs %age* (5/260)
18	SHGs with Grade 'A+B'	10	(Total no. of SHGs in 'A' grade + 'B' grade during the period)/(Total SHGs during the period) * 100	Grade A+B SHGs %age* (10/260)
19	VRF Principal Repayment	5	(Total VRF loan repaid) / (Total VRF loan due) *100	VRF Principal Repayment %age *(5/260)



20	Rotation of leadership if due as per norms of VO	10	If rotation of leadership done 10 else 0	Marks obtained * (100/260)
21	% of SC/ST/PVTG/ Elderly/PWD represented in the leadership positions of the EC /OB	5	(Total No. of SC/ST/PVTG/Elderly/PWD represented in the leadership of the EC/OB) / (Total Members at EC/OB) *100	Marks obtained *(5/260)
22	VO SAC undertaken action and intervention	5	A: Number of gender issues taken up by VO SAC for action and intervention	If A>=12, then 5 else 0 Value of VO SAC undertaken action & intervention *(100/260)
23	SHGs credit linked with bank (or having outstanding)	10	(Total SHGs under VO fold credit linked with Bank (or having outstanding)) / (Total SHGs under VO fold) *100	%age of SHGs credit linked * (10/260)
24	%age of SHGs transacting through BC agents	5	(No. of SHGs transacting through BC agents / No. of SHGs under VO fold)*100	% of SHGs transacting through BC agents *(5/260)
25	%age of SHG members linked with life/accidental insurance	5	(SHG members covered under any of the life or accidental insurance / No. of SHG members) * 100	% of SHG members linked with life/ accidental insurance * (5/260)
26	MKs linked members covered under farm livelihood interventions	10	(MKs linked members covered under farm livelihood interventions) / (Total number of SHG members under VO fold)*100	%age of SHG members covered under FL interventions* (10/260)
27	Enterprise linked members covered under livelihood interventions	10	(Enterprise linked members covered under livelihood interventions) / (Total number of SHG members under VO fold)*100	%age of SHG members covered under NFL interventions* (10/260)
28	No. of monthly review meetings conducted on FNHW	5	No. of monthly review meetings conducted on FNHW during the period	12 or more meetings =5 If 9-11 meetings= 4 If 6-8 meetings= 3 If 3-5 meetings= 2 If 1-2 meetings= 1 If 0 meetings= 0 (Marks obtained * 100/260)
29	Percentage of target members (SHGs & household members) attended VHSND	5	Sum of Pregnant or lactating women (in SHG HHs) who attended VHSND in each month during the period / (Sum of eligible no. of pregnant or lactating women (in SHG HHs) in each month during the period )	81-100% TM = 5 61-80% TM = 4, 41-60% TM= 3, 21-40% TM=2, 1-20% TM = 1, 0% TM =0, (Marks obtained * 100/260)

30	Percentage of SHGs conducted at least 8 monthly meetings on FNHW	5	No. of SHGs conducted at least 8 month meeting during the period / Total no.of SHGs	81-100% SHGs = 5 61-80% SHGs= 4, 41-60% SHGs= 3, 21-40% SHGs=2, 1-20% SHGs = 1, 0% SHG =0, (Marks obtained * 100/260)
31	No. of monthly review meetings conducted on Gender	5	No. of monthly review meetings conducted on gender	More than 11 meetings=5 If 9-11 meetings=4 If 6-8 meetings=3 If 3-5 meetings=2 If 1-2 meetings=2 If 0 meetings=0 (Marks obtained * 100/260)
32	% of SHG members participation at Gram sabha	5	Sum of total members attended Gram Sabha during the peiod / (No. of GS held during the period*Total SHG members within the fold of VO)*100	% of SHG members participated in Gram sabha during the period* (100/260)
33	%age of attendance of VO members at citizen's committee	5	Sum of total members attended citizen committees meetings during the period/(Total no . of members nominated at citizen 's committee* No. of Citizen committees meetings held during the period)*100	% of SHG members linked with life/ accidental insurance * (100/260)
	Total	260		

CLF Level

Monthly

S No	Indicator	Marks	Formula	Marks obtained
1	EC members attendance in EC meetings	10	Total Number of EC members attended in a meeting/ (Total No. of EC members in CLF )*100	% of VO attendance * (10/110)
2	VO attendance in CLF meeting	10	(Total Number of VOs represented through at least 1 EC member in EC meetings during the period) / (Total No. of VOs in CLF)*100	VO attendance in CLF meeting %age *(10/110)
3	Savings – VOs if applicable	10	Total Number of VOs contributed in the meeting / (Total No. of VOs in CLF during the month)*100	%age of savings *(10/110)
4	Online Data Entry	10	If updated then 10 else 0	Marks obtained * 10/ 110)
5	On Time Repayment rate of principal loan by member org-VO/SHG (CIF and own fund)	20	(Total Principal Amount deposited to CLF - prepayments of all loans towards loan repayment) / (Total Principal Amount Demand by CLF ) *100 of all loans	%age of Repayment of Loan Principal to CLF * (20/110)
6	On time Repayment rate of interest on loan by member org-VO/SHG	20	(Total Interest Amount deposited to CLF - prepayments of all loans towards loan repayment) / (Total Interest Amount Demand by CLF ) *100 of all loans	% of Repayment of Interest to CLF * (20/110)
7	Idle funds	5	(Cash +Bank Balance including FDs as on date) / (Savings+CIF+IF+other Grants+ All Income – All expenses)*100	<5 %= 10 6-10%= 5 >10%=0 (marks obtained * (5/110))
8	VOs in Grade A as per monthly VO grading sheet	5	(Total no. of VOs in 'A' grade during the period)/(Total VOs in CLF during the period) * 100	%age VOs in Grade A as per monthly VO grading sheet*(5/110)
9	VOs in Grade A + B as per monthly VO grading sheet	10	(Total no. of VOs in 'A' grade + 'B' grade during the period)/(Total VOs in CLF during the period) * 100	%age of VOs in Grade A + B as per monthly VO grading sheet*(10/110 )



	SHGs credit linked with bank (or having outstanding)	10	(Total SHGs under CLF fold credit linked with Bank (or having outstanding)) / (Total SHGs under CLF fold) *100	%age of SHGs credit linked * (10/110)
	<b>Total</b>	<b>110</b>		

Note: Additional features shall be added to this document, based on facilities required for other modules of the system

**CLF Level**

**Quarterly**

S No	Indicator	Marks	Formula	Marks obtained
1	EC Meeting Regularity	10	No. of EC Meeting conducted by CLF during the period/No. of EC Meeting proposed during the period (as per settings)*100	%age of EC Meeting Regularity* (10/200)
2	EC Members' attendance regularity	10	Total Number of EC members attended in meetings during the period / (Total No. of EC members in CLF during the period)*100	%age of EC Members' attendance regularity*(10/200)
3	VO attendance in CLF meeting	10	(Total Number of VOs represented through at least 1 EC member in EC meetings during the period) / (Total No. of VOs in CLF)*100	VO attendance in CLF meeting %age * (10/200)
4	Regularity of Savings in CLF by VOs / SHGs (member organization) <i>if applicable</i>	10	Sum of Total Number of VOs / SHGs contributed compulsory during the period / (Total No. of VOs / SHGs in CLF during the period * No. of meeting held ) *100	Regularity of Savings in CLF by member organization * (10/200)
5	Online Data Entry	10	If updated then 5 else 0	value of online data entry * (10/200)
6	On Time Repayment of principal loan by VO / SHG (CIF including own fund)	20	(Total Principal Amount deposited to CLF - prepayments of all loans towards loan repayment) / (Total Principal Amount Demand by CLF ) *100 of all loans	%age of Repayment of Loan Principal to CLF *(20/200)
7	On Time Repayment of interest on loan by VO / SHG	20	(Total Interest Amount deposited to CLF - prepayments of all loans towards loan repayment) / (Total Interest Amount Demand by CLF ) *100 of all loans	% of Repayment of Interest to CLF *(20/200)
8	SHGs credit linked with bank (or having outstanding)	10	(Total SHGs under CLF fold credit linked with Bank (or having outstanding)) / (Total SHGs under CLF fold) *100	%age of SHGs credit linked * (10/200)
9	No. of SHGs under CLF having Bank NPA	10	If No of SHGs with NPA is zero, then 10 marks, else zero marks	Value of No. of SHGs with NPA * (10/200)
10	Idle funds%	5	(Cash +Bank Balance including FDs as on date) / (Savings+CIF+IF+other Grants+ All Income – All expenses)*100	<5 %= 10 6-10%= 5 >10%=0 (marks obtained * (5/200)

11	Internal Audit	5	If quarterly audit done, report available =5, else 0	Marks obtained *100 / 200
12	VOs in Grade A as per quarterly VO grading sheet	5	(Total no. of VOs in 'A' grade during the period)/(Total VOs in CLF during the period) * 100	%age of VOs in Grade A as per annual VO grading sheet * (5/200)
13	VOs in Grade A + B as per quarterly VO grading sheet	10	(Total no. of VOs in 'A' grade + 'B' grade during the period)/(Total VOs in CLF during the period) * 100	%age of VOs in Grade A + B as per annual VO grading sheet* (10/200)
14	Access of community funds to vulnerable members (only for 2 tier model)	10	Amount of community funds disbursed to SC/ST/PwD/PVTG/Elderly SHGs during ) / (Total loan amount disbursed by CLF during the period *100	(% access of SC/ST/PwD/PVTG/ Elderly SHGs)*(10/200)
15	CLF transacting digitally	5	(No. of transactions done through online transaction / Total no. of transaction done)*100	% of digital transaction * (5/200)
16	Sub-committee meeting regularity	5	(Total No. of all sub-committee meeting during the period / No. of sub-committee * Total No. of meeting conducted by the VO during the period) * 100	%age of sub-committee meeting *(5/200)
17	Gender issues addressed and undertaken by CLF SAC	5	A: Number of gender issues taken up by CLF SAC for action and intervention	If A>=3, then 5 else 0 Value of VO SAC undertaken action & intervention *(5/200)
18	MKs linked members covered under farm livelihood interventions	10	(MKs linked members covered under farm livelihood interventions) / (Total number of SHG members under CLF fold)*100	%age of SHG members covered under FL interventions* (10/200)
19	Enterprise linked members covered under livelihood interventions	10	(Enterprise linked members covered under livelihood interventions) / (Total number of SHG members under CLF fold)*100	%age of SHG members covered under NFL interventions* (10/200)
20	No. of monthly review meetings conducted on FNHW	5	No. of monthly review meetings conducted on FNHW during the period	3 or more meetings =5 If 2 meetings= 3 If 1 meetings= 1 If 0 meetings= 0 (Marks obtained *100/200)
21	Percentage of target members (SHG & Household members) attended VHSND	5	Sum of Pregnant or lactating women (in SHG HHs) who attended VHSND in each month during the period / (Sum of eligible no. of pregnant or lactating women (in SHG HHs) in each month during the period )	81-100% TM = 5 61-80% TM = 4, 41-60%TM= 3, 21-40% TM=2, 1-20% TM = 1, 0% TM =0, (Marks obtained *100/200)



22	No. of monthly review meetings conducted on SI and gender	5	No. of monthly review meetings conducted on Gender during that period	More than 2 2 meetings=5 If 2 meetings=3 If 1 meeting=1 If 0 meetings=0 (Marks obtained *100/200)
23	% of SHG members participation at Gram sabha	5	Sum of total members attended Gram Sabha during the peiod / (No. of GS held during the period*Total SHG members within the fold of CLF)*100	% of SHG members participated in Gram sabha during the period* (5/200)
	<b>Total</b>	<b>200</b>		

Note: Additional features shall be added to this document, based on facilities required for other modules of the system

**CLF Level  
Annual**

S No	Indicator	Marks	Formula	Marks obtained
1	Inclusion of targeted HH into SHG fold	5	Total No. of HH mobilized under SHG fold (as mapped in MIS under the CLF) / Total Targeted HH under CLF jurisdiction (to be taken from profile entry of CLF) * 100	%age of Inclusion of targeted HH into SHG fold * (5/250)
2	Inclusion of SC/ST/Minority/PwD/PVTG/Other vulnerable / special group members in leadership roles in CLF	5	(Total No. of SC/ST/Minority/PwD/PVTG/Other vulnerable / special group members in OB) / (Total Members in /OB) *100	%age of Inclusion of SC/ST/Minority/PwD/PVTG/Other vulnerable/ special group members in leadership roles * (5/250)
3	Meeting Regularity of CLF EC	10	No. of EC Meeting conducted by CLF during the period /No. of EC Meeting proposed during the period (as per settings)*100	% of meeting regularity * (10/250)
4	Attendance regularity of EC members in the EC meetings	10	Sum of Total Number of CLF EC member attended in a meeting during the period / (Total No. of CLF EC members at CLF * No. of meeting held during the period)*100	%age of attendance regularity * (10/250)
5	Savings Regularity of member org - VOs/SHGs if applicable	10	Total Number of VOs / SHGs deposited compulsory savings during the period / (Total No. of VOs / SHGs in CLF during the period)*100	%age of savings regularity * (10/250)
6	VO attendance in CLF meeting	10	(sum of Total Number of VOs represented through at least 1 EC member in EC meetings during the period) / (Total No. of VOs in CLF * No. of meeting held during the period)*100	VO attendance in CLF meeting %age * (10/250)
7	Inclusion of vulnerable SHGs in loan access (if direct loan given by SHGs)	10	(Total amount of loan disbursed to SC/ST/PwD/PVTG/Elderly SHGs) / (Total loan amount disbursed by VO during the period)*100	%age of Inclusion of vulnerable SHGs in loan access* (10/250)
8	Online Data Entry Updation	10	If data entry updated then 10 else 0	Value as per formula * (10/250)
9	AGM conducted	5	If AGM conducted 5 else 0	Value as per formula * (100 /250)
10	Rotation of leadership as per norm	5	If rotation of leadership done 5 else 0	Value as per formula * (100 /250)
11	Annual Internal audit	5	If Annual internal audit done then 5 else 0	Marks obtained * (5/250)
12	Statutory Audit of CLF	5	If statutory audit done 5 else 0-	Value as per formula * (5/250)
13	Annual returns	5	If submitted annual returns then 5 else 0	Marks obtained * (5/250)



14	Other statutory compliances (IT/GST/ PF/ other lisenec)	5	If IT=1.5 GST=1.5 PF=2	Marks obtained * (5/250)
15	On Time Repayment rate of principal loan by member VO / SHG	20	((Principal Amount collected + prepayments towards loan repayment of all loans)*100/((Principal+ Amount Demand + prepayments made for the month)+(overdue principal+)) for all loans	%age of On Time Repayment rate of principal loan by member VO / SHG * (20/250)
16	On Time Repayment rate of interest on loan by VO / SHG	20	(Interest Amount collected in the year)/((Total Interest Demand Amount during the year including overdue)*100 for all loans	%age of On Time Repayment rate of interest on loan by VO / SHG * (20/250)
17	OSS-cost coverage %	10	Total operational cost during the year / Total income earned during the year *100	OSS >1, then 10, OSS=1, then 5 OSS<1, then 0 Marks obtained * (10/250)
18	VOs in Grade A as per annual VO grading sheet	5	(Total no. of VOs in 'A' grade during the period)/(Total VOs in CLF during the period) * 100	%age of VOs in Grade A as per annual VO grading sheet * (5/250)
19	VOs in Grade A + B as per annual VO grading sheet	10	(Total no. of VOs in 'A' grade + 'B' grade during the period)/(Total VOs in CLF during the period) * 100	%age of VOs in Grade A + B as per annual VO grading sheet* (10/250)
20	SHGs credit linked with bank (or having outstanding)	10	(Total SHGs under CLF fold credit linked with Bank (or having outstanding)) / (Total SHGs under CLF fold) *100	%age of SHGs credit linked * (10/250)
21	%age of SHGs transacting through BC agents	5	No. of SHGs transacting through BC agents / Total SHGs under the CLF *100	% of SHGs transacting through BC agents * (5/250)
22	%age of SHG members linked with life/accidental insurance	5	No. of SHG members linked with life / accidental insurance *100	% of SHG members linked with life/ accidental insurance * (5/250)
23	% age of SHG member's claim settled for life / accidental insurance	5	No. of SHG member's claimed settled / No. of SHG member submitted claim application *100	% age of SHG member's claim settled for life / accidental insurance * (5/250)
24	Gender issues addressed and undertaken by CLF SAC	5	A: Number of gender issues taken up by CLF SAC for action and intervention	If A>=12, then 5 else 0 Value of CLF SAC undertaken action & intervention *(100/250)
25	Access to entitlement by members	5	(No. of members received entitlements against demand / No. of members demand for entitlements)*100	% of entitlement demand sanctioned * (5/250)



26	Demand of assets sanctioned in VPRP	5	No. of Assets sanctioned for member's livelihood / No. of Assets demanded for member's livelihood in VPRP*100	% of livelihood demand sanctioned * (5/250)
27	MKs linked members covered under farm livelihood interventions	10	(MKs linked members covered under farm livelihood interventions) / (Total number of SHG members under CLF fold)*100	%age of SHG members covered under FL interventions* (5/250)
28	Enterprise linked members covered under livelihood interventions	10	(Enterprise linked members covered under livelihood interventions) / (Total number of SHG members under CLF fold)*100	%age of SHG members covered under NFL interventions* (5/250)
29	No. of monthly review meetings conducted on FNHW	5	No. of monthly review meetings conducted on FNHW during the period	12 or more meetings =5 If 9-11 meetings= 4 If 6-8 meetings= 3 If 3-5 meetings= 2 If 1-2 meetings= 1 If 0 meetings= 0 (Marks Obtained * 100/250)
30	Percentage of target members (SHG & Household members) attended VHSND	5	Sum of Pregnant or lactating women (in SHG HHs) who attended VHSND in each month during the period / (Sum of eligible no. of pregnant or lactating women (in SHG HHs) in each month during the period )	81-100% TM = 5 61-80% TM = 4, 41-60%TM= 3, 21-40% TM=2, 1-20% TM = 1, 0% TM =0, (Marks Obtained * 100/250)
31	No. of monthly review meetings conducted on gender	5	No. of monthly review meetings conducted on gender during the period	More than 11 meetings=5 If 9-11 meetings=4 If 6-8 meetings=3 If 3-5 meetings=2 If 1-2 meetings= 1 If 0 meetings=0 (Marks Obtained * 100/250)
32	% of SHG members participation at Gram sabha	5	Sum of total members attended Gram Sabha during the peiod / (No. of GS held during the period*Total SHG members within the fold of CLF)*100	% of SHG members participated in Gram sabha during the period* (5/250)
33	%age of VOs implemented SDP under VPRP	5	(No of VOs implemented SDP plans/Total Number of VOs under the CLF fold)*100	& age of VOs implemented SDP under VPRP *(5/250)
	<b>Total</b>	<b>250</b>		

Note: Additional features shall be added to this document, based on facilities required for other modules of the system

SHG/ VO/ CLF may be graded into following 5 categories based on the % of marks from grading:

1. 100 to 90: Excellent or "A+"
2. 89 to 80: Good or "A"
3. 79 to 70: Satisfactory or "B+"
4. 69 to 60: Needs Attention or B
5. 59 and below: Needs Urgent Attention or C