

A Guiding note for doing SHG, VO & CLF Grading

Introduction

Deendayal Antyodaya Yojna- National Rural Livelihood Mission (DAY- NRLM) is a centrally sponsored programme that aims at eliminating rural poverty by promoting sustainable livelihoods for the rural poor. For achieving this objective, the poor are organised into Self Help Groups (SHGs), VO/PLF and CLF/SLF. Each of these institutions perform specific roles.

In order to learn and grow, these community institutions need to review their performance on a regular basis over a period of time. Doing grading is one of the ways to review the overall performance of an institution. Grading of SHGs, VOs and CLFs will help these institutions to move ahead in a better way. It will also help the SRLMs and the program, DAY- NRLM, as a whole to assess and understand the growth of these institutions and to plan targeted interventions around that.

Objective

1. Grading of community institutions- SHGs, VOs and CLFs, on a regular basis and in a timely manner will provide the kind of data which will help both- the community institutions and SRLMs in preparing better plans for further strengthening these institutions.
2. The findings of the Grading will help the institutions- SHGs, VOs and CLFs, in learning and growing. These institutions will be able to understand their progress and growth. They will also understand where they lack and where & what are the gaps. Based on the findings of the grading, the institutions will be able to plan, to work upon the areas where they lack, will mitigate the gaps and will grow further. These institutions will also be able to plan around further taking forward their strength areas and taking these areas to the next level.
3. Grading of community institutions- SHGs, VOs and CLFs will also help the SRLMs in understanding the growth of the community institutions. Based on the findings of the Grading, the SRLMs will be able to able to plan in a better way to help/ to provide support to these institutions in the areas where they need help and support to move ahead and to grow further.

Components of Grading:

Grading of community institutions include both financial and non- financial indicators. These indicators cover the aspects like financial discipline, members' performance, institution's performance on financial inclusion, livelihoods outreach and other social development interventions like FNHW, Gender, PRI- CBO Convergence, etc.

Strategies

For ensuring regular and timely grading of SHGs, VOs and CLFs, focus will be given for developing system within the CBOs themselves. The SRLMs will provide necessary training, capacity building and handholding support to SHGs, VOs & CLFs and their HR- the staff and the community cadres, going to be engaged in doing grading. These institutions and their HR will be given an orientation on the importance and process of doing grading, how the actions can be taken based on the grades received

and how to operationalize the system within their CLF, VOs and SHGs respectively. The CBOs' HR- for the CLF, the CLF Accountant, for the VO, the VO Bookkeeper and for the SHG the SHG Bookkeeper will be given training on the detailed process and formats. The SRLMS will also review and monitor the progress in this regard. The responsibility for ensuring regular and timely grading of SHGs, VOs and the CLF itself will be on the concerned CLF itself. The process of doing grading regularly and timely will be led by the CLF. It will be one of the fixed agenda of the monthly CLF EC meeting.

Similarly, preparing action by the concerned CBOs- SHGs, VOs and CLF will also be led the concerned CLF. The concerned CLF will ensure that the SHGs, VOs and the CLF itself should prepare an action based on the findings of the grading. The concerned CLF and VO level sub- committees will be the entities for ensuring the work to be done on the action plans prepared based on the findings of the grading. These CBOs, if needed, can take help from the CBO- HR.

The grading sheets have been designed in such a way that most of the data will come from LokOS. However, there will be a need to collect data manually, as well, from the SHGs, VOs and CLFs for some indicators. Hence, the SRLMs need to work upon on establishing LokOS and strengthen the LokOS further. For collecting data manually, we can engage respective SHG BKs for collecting SHG level data. Similarly, for collecting data of VOs, we can engage VO Bookkeepers and for CLFs, CLF Accountant.

* Till the time the LokOS is operationalized, the Grading for all the indicators will be done manually.

Activities

- The SPM/ SMM/ PM/ State Anchor Person- IBCB will be the State nodal person for this activity. Similarly, the DPM/ DMM/ DM/ District Anchor Person- IBCB will be the nodal person at district and the BPM/ BMM/ BM/ Block Anchor Person- IBCB will be the nodal person for the block to lead this activity.
- Organizing training and capacity building on CBOs Grading: The training and capacity building on CBOs Grading will done as follows:
 - The will organize an orientation on CBOs Grading for SMMUs. From SRLMs, the SPM/ SMM/ PM/ State Anchor Person- IBCB will participate in this orientation.
 - The SRLMs will organize an orientation on CBOs Grading for State Resource Persons of their respective states.
 - The State Resource Persons will conduct an orientation on grading to the CLF Accountants.
 - The CLF Accountants, in turn, will conduct orientation to VO and SHG Accountants/ Bookkeepers.
 - The BPM/ BMM/ BM/ Block Anchor Person- IBCB will conduct an orientation on Grading to CLFs.
 - The CLF EC members along with CLF Accountant will conduct orientation on CBOs Grading to VOs.
 - The VO EC members along with VO Accountant will conduct orientation on CBOs Grading to SHGs.
- The grading will be done by the SHG Bookkeeper for the SHG, by the VO Bookkeeper for the VO and by the CLF Accountant for the CLF Accountant. The SHG BK will share the findings with the SHG. The SHG will listen and understand its report, will prepare an action plan

around the findings for the days ahead. The same will happen at VO and CLF level by the respective CBOs.

- At the same time, the consolidated reports will be prepared at tier institution level- for SHGs, at VO level and for VOs, at CLF level. Likewise for CLF, it can be done at Block level by the BMMU. The consolidated SHG grading report of the SHGs having membership in VO, will be prepared by the concerned VO's VO Bookkeeper who, in turn, can take help from the BKs of the member SHGs. After preparing the consolidated SHG report, the VO Bookkeeper will share the findings of the report to concerned VO. After listening the findings, the VO will prepare an action plan to help the needy SHGs in growing. The VO can assign the responsibility of implementing the action plan to its concerned VO sub- committees.
- Similarly, the CLF Accountant can prepare the consolidated VO grading report with the help of the VO Bookkeepers of the member VOs of the CLF. After preparing the consolidated VO report, the CLF Accountant will share the findings of the report to the CLF in the monthly CLF meeting. After listening the findings, an action plan can be prepared by the CLF to help the needy VOs in growing. The CLF can assign the responsibility of implementing the action plan to its concerned CLF sub- committees.
- The BMMU MIS can prepare the consolidated CLF report. And the findings of the CLF can be shared in the DMMU meetings by the respective blocks' BPM/ BMM/ Block Anchor Person- ICB. Based on the findings, the BMMU and DMMU can prepare an action plan around intervening with the needy CLFs.
- The consolidated SHG and VO Grading reports can be also be shared by the CLFs to BMMU. If needed, the CLFs can also take help, directly, from the BMMU in addressing the issues at SHG and VO level.
- Setting up of Help Desk: For the initial days, a help desk can be set up at state level for addressing/ resolving the technical issues coming in doing the grading. The respective SRLMs can assign the responsibility of running this help desk to a YP prepared for this purpose. The CLF Accountant, for the concerned CLF, will approach to this help desk for addressing the issues coming in. The SHG & VO BKs will approach the CLF Accountant for addressing the issues they face in grading.

Timeline

In order to ensure the efficacy of the grading, it is advisable if the grading of SHGs, VOs and CLFs will be done on monthly, quarterly and on annual basis.

The roll out of Grading can be done as follows:

S. No.	Activity	Timeline	Resource person	Remarks
1	Orientation on CBOs Grading to SRLMs	April 2023		
2	Orientation on CBOs Grading to State Resource Persons by SRLMs	April 2023		
3	Orientation on CBOs Grading to CLF Accountants by State Resource Persons	May 2023		
4	Orientation on CBOs	May 2023		

	Grading to CLFs, VOs and SHGs			
5	Orientation on CBOs Grading to CLF Accountants, VO & SHG Accountants/ Bookkeepers	June 2023		
6	Setting up of Help Desks at CLF level	June 2023		
7	Starting Grading of SHG, VOs & CLFs	From July 2023 onwards		

Module for State level Resource Pool (of Potential Resource persons)

Time	Session	Content	Method	Process	Technical requirement
10:00- 10:30	Welcome and objective sharing	Name, role/ designation and the base (location)	Sharing	<ol style="list-style-type: none"> 1. Facilitator introduce herself/ himself and 2. Facilitator will welcome all the participants 3. Facilitator will ask the participants to give their introduction 4. Facilitator will share objective of the program 	
10:30- 11:00	CBOs Grading and its importance	Objective of doing self-grading by CBOs	Lecture and sharing	<ol style="list-style-type: none"> 1. Facilitator will present the objective of doing self- grading by CBOs 2. Facilitator will request the participants for building further clarity on the objective <p>CBOs Grading objective- PPT1</p>	PPT
11:00- 11:15	Tea break				
11:15- 12:30	Understanding Grading	The content: What is there in the Grading	Lecture and sharing	<ol style="list-style-type: none"> 1. Facilitator will present the Grading sheets, will elaborate the formulas and calculations and will make sure the participants should understand the Grading sheets properly 2. Facilitator will explain the schema of doing grading- who will do what 3. Facilitator will request the participants for building further clarity on the objective <p>CBOs Grading content- PPT2</p>	PPT
12:30- 01:30	Understanding the process	The process: How the Grading will be done	Lecture and sharing	<ul style="list-style-type: none"> • Facilitator will present the Grading process <ul style="list-style-type: none"> • Process of sharing the findings of the report • Process of facilitating discussion in the CBOs around the findings of the Grading • Process of facilitating preparing the action plan by the CBOs around the findings of the grading report • Processing of facilitating discussion 	PPT

				<p>around ensuring implementation of the action plan prepared by the concerned CBOs sub- committees</p> <ul style="list-style-type: none"> Facilitator will request the participants for building further clarity on the objective <p>Grading process- PPT3</p>	
01:30- 2:15	Lunch				
02:15- 03:15	Action plan	The rolling out: How it will be rolled out	Lecture and sharing	<ol style="list-style-type: none"> Facilitator will help the participants in preparing the action plan around rolling out the Grading Facilitator will consolidate the plan 	
03:15- 03:30	Feedback, vote of thanks and end of the event				

Note: The PPTs for the training are attached in the annexure

Module for Orientation of CLF Accountants on CBOs Grading

Time	Session	Content	Method	Process	Technical requirement
10:00- 10:30	Welcome and objective sharing	Name, role/ designation and the base (location)	Sharing	<ul style="list-style-type: none"> Facilitator introduce herself/ himself and Facilitator will welcome all the participants Facilitator will ask the participants to give their introduction Facilitator will share objective of the program 	
10:30- 11:00	CBOs Grading and its importance	Objective of doing self-grading by CBOs	Lecture and sharing	<ul style="list-style-type: none"> Facilitator will present the objective of doing self- grading by CBOs Facilitator will request the participants for building further clarity on the objective <p>CBOs Grading objective- PPT1</p>	PPT
11:00- 11:15	Tea break				
11:15- 12:30	Understanding Grading	The content: What is there in the Grading	Lecture and sharing	<ul style="list-style-type: none"> Facilitator will present the Grading sheets, will elaborate the formulas and calculations and will make sure the participants should understand the Grading sheets properly Facilitator will request the participants for building further clarity on the objective <p>CBOs Grading content- PPT2</p>	PPT
		Demonstrating the Grading	Demonstration	<ul style="list-style-type: none"> Demonstration- Facilitator will demonstrate to participants how to do grading 	Books of Accounts of a CLF, VO and SHG
		The schema	Lecture and sharing	<ul style="list-style-type: none"> Facilitator will explain the schema of doing grading- who will do what 	
12:30- 01:30	Understanding the process	The process: How the Grading will be done	Lecture and sharing	<ul style="list-style-type: none"> Facilitator will present the Grading process <ul style="list-style-type: none"> Process of sharing the findings of the report Process of facilitating discussion in the CBOs around the findings of the Grading 	PPT

				<ul style="list-style-type: none"> • Process of facilitating preparing the action plan by the CBOs around the findings of the grading report • Processing of facilitating discussion around ensuring implementation of the action plan prepared by the concerned CBOs sub- committees • Facilitator will request the participants for building further clarity on the objective <p>Grading process- PPT3</p>	
01:30- 2:15	Lunch				
02:15- 03:15	Action plan	The rolling out: How it will be rolled out	Lecture and sharing	<ul style="list-style-type: none"> • Facilitator will help the participants in preparing the action plan around rolling out the Grading • Facilitator will consolidate the plan 	
03:15- 03:30	Feedback, vote of thanks and end of the event				

Note: The PPTs for the training are attached in the annexure

Module for CLF orientation on CBOs Grading

Time	Session	Content	Method	Process	Technical requirement
10:00- 10:30	Welcome and objective sharing	Name, SHG & VO Name, Village & Panchayat Name	Sharing	<ul style="list-style-type: none"> Facilitator introduce herself/ himself and Facilitator will welcome all the participants Facilitator will ask the participants to give their introduction Facilitator will share objective of the program 	
10:30- 11:00	CBOs Grading and its importance	Objective of doing self-grading by CBOs	Lecture and sharing	<ul style="list-style-type: none"> Facilitator will present the objective of doing self- grading by CBOs Facilitator will request the participants for building further clarity on the objective <p>CBOs Grading objective- PPT1</p>	PPT
11:00- 11:15	Tea break				
11:15- 11:45	Understanding Grading	The content: What is there in the Grading	Lecture and sharing	<ul style="list-style-type: none"> Facilitator will present the Grading sheets, will explain the indicators taken into consideration for Grading and will make sure the participants should understand the Grading indicators properly Facilitator will request the participants for building further clarity on the objective <p>CBOs Grading content- PPT2</p>	PPT
11:45- 12:30	Understanding the process	The process: How the Grading will be done	Lecture and sharing	<ul style="list-style-type: none"> Facilitator will present the Grading process <ul style="list-style-type: none"> Facilitator will explain the schema of doing grading- who will do what Facilitator will explain after grading processes: <ul style="list-style-type: none"> Sharing the findings of the report Listening & understanding the findings of the Grading by the CBO members Preparing the action plan based on the findings of the Grading by the CBOs 	PPT

				<ul style="list-style-type: none"> Ensuring implementation of the action plan prepared by the concerned CBOs sub- committees Facilitator will request the participants for building further clarity on the objective <p>Grading process- PPT3</p>	
12:30- 12:45	Feedback, vote of thanks and end of the event				

Note:

1. The PPTs for the training are attached in the annexure.
2. The orientation can be done within the ongoing meetings of the respective CBOs, if the concerned CBO is agreed.

SHG Grading Format: Monthly Grading

S.No	Indicator	Max. Marks	Formula	Marks Obtained	Data Source
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	LokOS
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	LokOS
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	LokOS
4	Online Transaction System	10	If data updated for the period – 10 marks, if not updated – 0 marks	Marks obtained	LokOS
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	LokOS
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	LokOS
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	LokOS
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	LokOS
	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 Format: Quarterly Grading

S. No	Indicator	Max. Marks	Formula	Marks Obtained	Data Source
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)	LokOS
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)	LokOS
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)	LokOS
4	Online Transaction System	10	If data updated in that month-10 marks, if not updated-0 marks	(Marks obtained *100 /150)	LokOS
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)	LokOS
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)	LokOS
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)	LokOS
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)	LokOS

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)	LokOS
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)	LokOS
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 meeting= 2 If 0 meeting= 0 (Marks obtained * 100/ 150)	Manual- SHG meeting minutes
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 meeting= 2 If 0 meetings= 0 (Marks obtained * 100/ 150)	Manual- SHG meeting minutes
13	% Of SHG members participation at Gram sabha	10	Number of members attended Gram Sabha during the period / (No. of GS held during the period*Total SHG members) *100	% Of SHG members participated in Gram sabha during the period* (10/150)	Manual- SHG meeting minutes
	Total	150			

SHG Grading format: Annual Grading

S.No	Indicator	Max. Marks	Formula	Marks Obtained	Data Source
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)	LokOS
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)	LokOS
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)	LokOS
4	Online Transaction System	10	If data updated in that period- 10 marks, if not updated - 0 marks	Marks obtained *100 / 150)	LokOS
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)	LokOS
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)	LokOS
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)	LokOS

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)	LokOS
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)	LokOS
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)	LokOS
11	Rotation of Leadership	5	Change of leadership as per norms If rotation done= 5, else 0	Marks obtained *100 / 150	Manual- SHG meeting minutes
12	SHG Annual Audit	5	If annual audit done, report available =5, else 0	Marks obtained*100 / 150	Manual
13	Profit/Loss	5	If Profit =5, else 0 (Data from audit statement)	(Marks obtained *100 / 150)	LokOS
15	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)	
16	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)	Manual- SHG meeting minutes

17	No. of monthly meetings conducted on Gender issues	5	Number of monthly meetings 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)	Manual- SHG meeting minutes
	Total	150			

VO Grading format: Monthly Grading

S. No	Indicator	Max Marks	Formula	Marks obtained	Data Source
1	Savings Regularity	10	Total Number of SHGs deposited compulsory savings / (Total No. of SHGs in VO) * 100	Savings regularity %age * 0.1	LokOS
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	LokOS
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)	LokOS
4	Online Data Entry	10	If data updated in that month - 10 marks, if not updated - 0 marks	(Marks obtained)	LokOS
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	LokOS
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	LokOS
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 SHGs %age * 0.05 A	Manual- SHG Grading report

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 SHGs %age*0.1 A+B	Manual- SHG Grading report
9	% of SHGs credit linked with bank	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	LokOS
	Total	100			

VO Grading format: Quarterly Grading

S. No	Indicator	Max Marks	Formula	Marks obtained	Data Source
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)	LoKOS
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)	LokOS
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)	LokOS
4	Online Data Entry	10	If data updated in that month - 10 marks, if not updated - 0 marks	(Marks obtained /160) *100	LokOS
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)	LokOS
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)	LokOS

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)	Manual- SHG Grading report
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)	Manual- SHG Grading report
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)	LokOS
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 Marks obtained *(100/160)	Manual- VO SAC committee meeting minutes/ VO meeting minutes
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)	LoKOS
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)	LokOS
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 under Enterprise 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 meeting= 1 If 0 meeting= 0 (Marks obtained * 100/160)	Manual- VO meeting minutes

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 * 100/160)	Manual- VO meeting minutes
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 * 100/160)	Manual- VO meeting minutes
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 * 100/160)	Manual- VO meeting minutes
	Total	160			

VO Grading format: Annual Grading

S. No	Indicator	Max Marks	Formula	Marks obtained	Data Source
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)	LokOS
2	Savings Regularity	10	(Total Number of SHGs deposited compulsory savings) / (Total No. of SHGs in VO)*100	Savings regularity %age *(10/260)	LokOS
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)	LokOS
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)	LokOS
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)	LokOS
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)	LokOS
8	Online Data Entry	10	If data updated in that month - 10 marks, if not updated - 0 marks	(Marks obtained *260/100)	LokOS
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 overdue) * 100 for all loans	Principal Repayment %age *(20/260)	LokOS
10	Repayment of Interest by SHG	20	(Total Interest Amount collected from SHGs during the period including past overdue)/(Total Interest Amount Demand during period including overdue)*100 for all loans	Interest repayment %age *(20/260)	LokOS
11	Repayment of Loan Principal to CLF	10	(Total Principal Amount repaid to CLF including past overdue - prepayments of all loans towards loan repayment) / (Total Principal Amount Demand by CLF including overdue) *100 of all loans	%age of Repayment of Loan Principal to CLF*(10/260)	LokOS
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)	LokOS
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)	LokOS

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)	LokOS
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)	Manual- SHG grading report
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)	Manual- SHG grading report
19	VRF Principal Repayment	5	(Total VRF loan repaid) / (Total VRF loan due) *100	VRF Principal Repayment %age *(5/260)	LokOS
20	Rotation of leadership if due as per norms of VO	10	If rotation of leadership done 10 else 0	Marks obtained * (100/260)	Manual-VO meeting minutes
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)	Manual- VO SAC meeting minutes/ VO meeting minutes
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)	LokOS
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)	LokOS
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)	Manual- VO meeting minutes
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)	Manual- VO meeting minutes
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)	Manual- VO meeting minutes

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)	Manual- VO meeting minutes
32	% of SHG members participation at Gram sabha	5	Sum of total members attended Gram Sabha during the period / (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* (5/260)	Manual- VO meeting minutes
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 * (5/260)	Manual- VO meeting minutes
	Total	260			

CLF Grading format: Monthly Grading

S No	Indicator	Marks	Formula	Marks obtained	Data Source
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)	LokOS
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)	LokOS
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)	LokOS
4	Online Data Entry	10	If updated then 10 else 0	Marks obtained * (100/ 110)	LokOS
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)	LokOS
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)	LokOS

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 * (100/110))	LokOS
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)	Manual- VO grading report
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)	Manual- VO grading report
	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)	LokOS
	Total	110			

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

CLF Grading format: Quarterly Grading

S No	Indicator	Marks	Formula	Marks obtained	Data Source
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)	LokOS
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)	LokOS
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)	LokOS
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)	LokOS
5	Online Data Entry	10	If updated then 5 else 0	value of online data entry * (100/200)	LokOS
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)	LokOS
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)	LokOS

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)	LokOS
9	No. of SHGs under CLF having Bank NPA	10	If No of SHGs with NPA is zero, then 10 marks, else zero marks	Marks obtained * (100/200)	LokOS
10	Idle funds%	5	(Cash +Bank Balance including FDs as on date) / (Savings+Clf+IF+other Grants+ All Income – All expenses) *100	<5 %= 10 6-10%= 5 >10%=0 (Marks obtained * (100/200)	LokOS
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)	Manual- VO grading report
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)	Manual- VO grading report
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)	Manual- CLF sub committee meeting minutes

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 *(100/200)	Manual- CLF SAC meeting minutes
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 meeting= 1 If 0 meeting= 0 (Marks obtained *100/200)	Manual- CLF meeting minutes
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)	Manual- CLF meeting minutes
23	% of SHG members participation at Gram sabha	5	Sum of total members attended Gram Sabha during the period / (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)	
	Total	200			

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

CLF Grading format: Annual Grading

S No	Indicator	Marks	Formula	Marks obtained	Data Source
1	Inclusion of targeted HH into SHG fold	5	Total No. of HH mobilized under SHG fold (<i>as mapped in MIS under the CLF</i>)/ Total Targeted HH under CLF jurisdiction (<i>to be taken from profile entry of CLF</i>) * 100	% of Inclusion of targeted HH into SHG fold *(5/250)	LokOS
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	% of Inclusion of SC/ST/Minority/PwD/PVTG/Other vulnerable/ special group members in leadership roles *(5/250)	LokOS
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)	LokOS
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	% of attendance regularity * (10/250)	LokOS
5	Savings Regularity of member org - VOs/SHGs <i>if applicable</i>	10	Total Number of VOs / SHGs deposited compulsory savings during the period / (Total No. of VOs / SHGs in CLF during the period)*100	% of savings regularity * (10/250)	LokOS

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	% of VO attendance in CLF meeting * (10/250)	LokOS
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	% of Inclusion of vulnerable SHGs in loan access* (10/250)	LokOS
8	Online Data Entry Updation	10	If data entry updated then 10 else 0	Value as per formula * (100/250)	
9	AGM conducted	5	If AGM conducted 5 else 0	Value as per formula * (100 /250)	Mannual-CLF meeting minutes
10	Rotation of leadership as per norm	5	If rotation of leadership done 5 else 0	Value as per formula * (100 /250)	Mannual-CLF meeting minutes
11	Annual Internal audit	5	If Annual internal audit done then 5 else 0	Marks obtained * (10/250)	Mannual-CLF meeting minutes
12	Statutory Audit of CLF	5	If statutory audit done 5 else 0-	Value as per formula * (100/250)	
13	Annual returns	5	If annual returns submitted then 5 else 0	Marks obtained *(100/250)	
14	Other statutory compliances (IT/GST/ PF/ other lisenice)	5	If IT=1.5 GST=1.5 PF=2	Marks obtained * (100/250)	

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	% of On Time Repayment rate of principal loan by member VO / SHG * (20/250)	LokOS
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	% of On Time Repayment rate of interest on loan by VO / SHG * (20/250)	LokOS
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 * (100/250)	
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	% of VOs in Grade A as per annual VO grading sheet * (5/250)	Manual- VO Grading report
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	% of VOs in Grade A + B as per annual VO grading sheet* (10/250)	Manual- VO Grading report
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	% of SHGs credit linked * (10/250)	LokOS
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)	LokOS
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 members claimed settled / No. of SHG member submitted claim application *100	% 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)	Manual- CLF meeting minutes

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 FNH W 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)	Manual- CLF meeting minutes
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)	Manual- CLF meeting minutes
32	% of SHG members participation at Gram sabha	5	Sum of total members attended Gram Sabha during the period / (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	% of VOs implemented SDP under VPRP	5	(No of VOs implemented SDP plans/Total Number of VOs under the CLF fold) *100	% of VOs implemented SDP under VPRP *(5/250)	
	Total	250			

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