

J-11060/108/2017-RL- Part (1) (369316)  
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: Advisory on Meetings of SHG Federations.**

Sir/Madam,

As you are aware, DAY-NRLM has brought 8.46 crore rural poor women into 78.8 lakh SHGs. To address the multi-dimensional issues of poverty, these SHGs have federated into 4.57 lakh Village Organisations (VOs)/Panchayat level Federations (PLFs), and 29,055 Cluster Level Federations (CLFs)/Secondary Level Federations(SLFs). DAY-NRLM has advised States to register CLFs under the appropriate act that exists in the States. Many states have prepared the bye-laws and initiated the registration process.

In order to comply with the existing provisions laid down in the bye laws to provide better services to the members as well as to comply with the statutory norms, the Federations have to conduct different types of meetings regularly.

In this regard, as per request of States, NMMU has prepared an advisory on meetings of SHG Federations and attached here for your information and necessary action. Therefore, you are requested to share the advisory with all VOs, CLFs and the mission staff and ensure that all SHG federations follow the advisory.

Yours faithfully,

Enclosure:- As above.

(H. R. Meena)

Deputy Secretary to the Govt. of India

Copy to: All States/ UTs- SPMs – IBCB

## Advisory on Federation level Meetings

### 1. Introduction:

Deendayal Anthyodaya Yojna - National Rural Livelihood Mission (DAY-NRLM) is one of the largest flagship initiatives of the Ministry of Rural development for all round development of women and rural poor by building community institutions viz., SHGs and their federations. Around 8.46 crore women have been mobilized into around 78 lakh SHGs. Further, the SHGs have been federated into 4.5 lakh Village Organisations (Primary Level Organizations-PLFs) and around 28,036 Cluster Level Federations (Secondary Level Federations- SLFs).

Cluster Level Federations (SLFs) are higher level federations of SHGs. According to the need and context, SRLMs have been promoting either 2 tier or 3 tier organisations. Based on the type of membership and financial transactions carried out by CLFs, they can be classified into two types viz., 1. CLFs/SLFs having individuals as members and lending to SHGs directly with the recommendation of VOs and 2. Village Organisations/PLFs as members and lending to VOs directly. But in both the cases CLFs/SLFs are having General Body (GB), Executive Committee (EC) and different Sub-committees. All the members of the CLFs/SLFs are part of the General Body whereas representatives of VOs/PLFsmembers are part of Executive Committee which is responsible for conducting regular activities of CLF/SLF. Sub-committees are constituted with 5-6 EC members and each CLF office bearers shall act as chairperson of the one Subcommittee.

As per the existence of registration act in the state, suitability and relevance, SRLMs have been registering CLFs/CLFs under different acts viz., Cooperative societies act, Societies act, Self-supporting act etc.

The Governance of Federation (VO/CLF) consists of 3 parts. i.e 1. General body 2. Executive committee 3. Subcommittees. Depending on the rules and regulations of the Act under which the federation is registered, the federation may have Board of Directors which can be the sub-set of the Executive Committee. Along with this governance in order to manage the federation effectively the federation will also have minimum of 5 Sub- committees for different functions as per the SOP for Model CLF.

Governance have to conduct regular meetings among themselves for the management of the federation.

### 2. Meetings

In order to comply with the existing provisions laid down in the bye laws to provide better services to the members as well as to comply with the statutory norms, the Federations have to conduct different types of meetings. Some meetings are mandatory and some meetings are necessary for the management of the federation and service delivery.

Different types of meetings for Federation are such as:

- I. General Body meeting
- II. Special General body meeting
- III. Board of Directors/Executive Committee meeting
- IV. Sub-committees meeting as a part of Executive Committee meeting

## I. General body Meeting

### i. General Body -All the members of the Federation forms its General Body:

All office bearers of the member VOs shall constitute General body in the CLFs and all SHGs members who have taken VO membership shall constitute VO general Body. The General Body (GB) is the ultimate authority on the affairs of the Federation. The General Body shall discharge all its functions/powers as set out in Byelaw of federation and the act. One of the General Body function is conducting Annual General Body Meeting (AGM).

As per the Bye-laws of CLFs and VOs, the General Body shall meet at least once in a year generally before end of September of every year. However the Federations (CLF/VO) which are registered should convene their AGMs as defined in their bye-laws or latest by 30<sup>th</sup> September whichever is earlier.

### ii. Roles and Responsibilities of General Body:

- Approval and amendments of Byelaws;
- Nomination and removal of Executive Committee (EC) members;
- Selection and appointment of the auditors;
- Review and approval of audit report;
- Review performance of the EC and Office Bearers;
- Approval of annual plan and budget;
- Approval of EC resolutions on strategic issues; and
- Fulfilling Legal compliance.

### iii. a. General Body Meeting:

This is the forum where the year's progress is presented against plans and the members appraise the progress of the organisation, performance of the Executive committee and the Office bearers. To fulfil the statutory responsibilities, the Executive Committee (EC) shall convene the Annual General Meeting of the General Body. The details of responsibilities regarding conducting of AGM is given at **Annexure-1**.

### iii.b. Types of General Body Meetings:

The meetings of the General Body are of two types:

- Annual General Body Meeting
- Special General Body Meeting

### iii. c .Annual General Body Meeting:

The Executive Committee shall convene the Annual General Body Meeting at least once in a year within six months of the closure of the financial year preferably before October.

### **iii. d.Special General Body Meeting**

- In case of emergencies/request of the members/special purpose, special General body meeting can be called by the President/Chairperson and in her absence, Vice-President/Vice-Chairperson for a specific purpose.
- Such meeting must be held within 15 days ( or as prescribed in the act) of receipt of written request from minimum 1/3 of BoD/EC or on the receipt of written request from at least 1/4<sup>th</sup> of members having voting right or the Registrar, or the Auditors, from the Federation to which the Society is affiliated.
- A requisition for a Special General Body Meeting shall state the purpose of the meeting and such meeting shall transact only on the subjects specified in the notice.

### **iii.e. Steps of conducting General Body Meeting:**

#### **Before Conducting General body meeting:**

##### **a. Information to members:**

Federation need to conduct a special Executive committee meeting for deciding the General body meeting venue, date, time, agenda etc . The Secretary, with concurrence of the Executive Committee may convene a General Body Meeting by giving 30 days' ( or as indicated in the act and bye-laws) notice. Sample of a notice for general body meeting is given at **Annexure-2**. The Secretary shall send the written notice/invitation along with printed Annual report, Audit statements and other important documents to all the members and partner agencies through their VOs/PLFs or through registered post and acknowledgement is ensured. The copy of the notice should be displayed in the notice board of CLF/VO. A sample of the invitation is given at **Annexure-3**.

##### **b. Quorum for AGM:**

- At VO/PLF level, the quorum for any general body meeting shall be the presence of at least 40% or as per the byelaws of the total having the right to vote as on the date of the meeting.
- Similarly at CLF/SLF level, the quorum for General Body shall be the presence of at least 2/3 of the members or as per their bye laws having the right to vote as on the date of the meeting.
- In absence of quorum, the EC shall postpone the meeting to another date. That date shall be within 30 days/ as per the bye laws of the organisation.

##### **c. Preparation of Reports:**

The Federation shall prepare the following reports and share it with all member SHGs and the associated VOs/PLFs, funders, promoters, creditors, other partners and special invitees. Sample of the report is given at **Annexure-4**.

- Progress of the federation - plan Vs achievement,
- Internal and Statutory Audit reports

- Action taken on Audit observations
- Financial reports viz., Receipt's and Payments, Income and Expenditure, Balance sheet and DCB
- Performance of its entire members SHGs and VOs/PLFs ( Annual SHG/VO Health Report)
- Both financial and management performance of Office Bearers and EC

**d. Logistical Arrangements:**

Necessary logistical Arrangements like dais, mikes, electricity, food, water, seating arrangements with shade, attendance register, stationary and reports etc to be done for the General body. Separate seating arrangement for all eligible members and guests shall be provided.

**During General Body meeting:**

**a. Meeting process**

All the necessary arrangements to be done and verified for ensuring the better participation of members. Attendance of all the participants would be taken as per sample given at Annexure-5.

The meeting flow shall be as hereunder:

**1. Prayer:**

The regular prayer of the federation shall be sung.

**2. Welcome and Agenda setting:**

The president shall call to order the meeting by first welcoming the participants and sharing objectives and agenda of the meeting. A sample of agenda is given at **Annexure-6**. The President shall also take the Federation oath along with all the members of the GB.

**3. Approval of the agenda:**

The GB shall approve the agenda and if necessary shall add, modify or delete issues in the meeting, which are critical and need to be discussed. The decision to add or delete or modify any item in the agenda will have to be unanimously taken.

**4. Ratification of the minutes of the previous AGM:**

The previous meeting minutes shall be read out and the Action Taken Report (ATR) shall be presented to apprise the GB on the action taken under each of the points. Observations made would be recorded and clarifications if asked shall be shared by the EC to the members.

## **5. Review of reports:**

### **i. Vision and Budget:**

The President/one of the Office Bearers shall present the vision of the Federation.

### **ii. Annual report:**

The Secretary/one of the Office bearers shall present the annual report of the federation. The annual report consists of progress of the federation - Plan Vs achievement, both financial and managerial performance of EC and OB and Progress made by all members. Post the presentation the President shall open the session for queries and feedback from the GB. All the discussions queries, their responses and observations as well as feedback shall be recorded.

### **iii. Annual account statements and audit report:**

The Treasurer/one of the Office bearers shall present the audited statement and the financial reports of the federation. **The Treasurer shall present the Annual accounts Statements viz., receipts and payments, Income and expenditure, balance report , DCB, audit reports, special audit reports, action taken on audit reports, surplus funds, deficit management, Reserve funds** etc. Post the presentation the President shall open the session for queries and feedback from the GB. All the discussions, queries, their responses and observations as well as feedback shall be recorded.

### **a. Presidential Address & Review of EC & OB Performance:**

The president shall then make the annual presentation to the GB. The presentation shall round up the presentations made by the Secretary as well as the Treasurer and also provide highlights of the achievements of the Federation in the last year against all the dimensions and their indicators, which had been finalized during the visioning/annual planning event. The address shall also talk about the achievements made by the associated VOs/PLFs and the member SHGs for ensuring quality of business and also partnerships with stakeholders. After the presentation, the President shall then open the House for observations on the performance by the members of the GB. All the observations feedback shall be recorded in the report card, which shall be put up for display for all the gathered members. The president after the process of consolidating the performance evaluation by the GB would share the final feedback with the gathered house.

### **b. Award to Best performing Member or Associated VOs/PLFs:**

The president shall then announce parameters used and the winners of the best SHG and Best VOs/PLF awards.

c. **Surplus / deficit management:**

The House shall discuss on how to manage the surplus or deficit as the case maybe. Surpluses shall be used to create funds for the federation as such funds will benefit the ordinary members. The EC and the OB should be ready with alternative proposals on Surplus and/or deficit management for the GB to discuss and finalise.

d. **Approval of the plan and budget for next year:**

The President shall present the plan and the budget for the next year for the GB to share feedback and then approve with the modifications suggested. It is advisable for the manager to organize the data in a manner that immediate changes can be made with agreed suggestions and then incorporate into the annual plan.

e. **Utilisation of Surplus:**

As per the bye-law, ***surplus can be apportioned for the welfare of the members viz. Gender, FNHW, Disability etc.***. CLFs/VOs are advised to add approximately 50% of the surplus to their capital. ***CLFs/VOs need to create at least 2% of loan loss provision.***

f. **Appointment of auditors:**

If the GB is satisfied with the performance of existing auditors, it can approve the existing auditors or otherwise they can appoint new auditors. CLFs/VOs are advised to ***change the auditors at least once in 5 years*** through proper procurement process.

g. **Repeal and/or amendment to the Bye laws:**

The proposed changes shall be presented by the Secretary in the GB to get the GBs' approval. GB Members can also suggest changes in the bye-laws and the same shall be discussed and if it finds the approval of the GB shall then be formally recorded. The final decisions shall then be recorded in the appropriate documents.

h. **Review of membership in various committees or institutions:**

This shall be proposed by the Secretary to understand the current status of the various committee in the federation and whether it needs re-nominations; if required then the same shall be done by the EC of the federation.

i. **Any other Business:**

These are issues which maybe flagged by the GB members in the agenda. They shall then be taken up chronologically and then discussed and decisions may be taken.

j. **Address by invitees:**



This segment is for any special invitees (representatives from promoters/investors or regulatory offices or other stakeholders like bankers etc) who maybe present in the meeting to share their views and highlight any issues which is relevant for the federation in its regular operations.

k. **Election of Office Bearers and/or EC members (if scheduled):**

If scheduled then elections shall also be held for the relevant posts. The election shall held as per the defined process in the Federation Manual. ( \*Please refer SOP Governance for process of election).

l. **Vote of thanks by the Secretary:**

The secretary shall close the meeting with a vote of thanks to all members and invitees.

**After Conducting General body meeting:**

1. Signatures of the attended members to be taken.
2. Ensure sharing of Copy of minutes/ decisions taken during the AGM to all the members

**General Rules for Annual General Body and Special General Body meetings:**

- Federations' BOD /EC shall fix the date time and venue for Annual General body meeting and Special General Body meeting and issue notices as defined in the Bye-laws;
- Notice for the Annual General Meeting and Special General Meeting to be served to all the members of the General Body well in advance i.e. 30 days before the GB meeting or as prescribed in the act. A copy of such notices to be displayed on the Notice Board of the CLF/VO.
- In case of emergencies/request of the members/special purpose, special General body meeting can be called by the President/Chairperson and in her absence, Vice-President/Vice-Chairperson for a specific purpose. Such meeting must be held within 15 days ( or as prescribed in the act) of receipt of written request from minimum 1/3 of BoD/EC or on the receipt of written request from at least 1/4<sup>th</sup> of members having voting right or the Registrar, or the Auditors, only the specific agenda to be discussed in that meeting.
- Attendance of members present to be recorded in respective meeting register.
- Quorum of each meeting as defined in the bye-laws should be ensured before commencement of the meeting.
- Resolution for each decision to be passed by the majority of the members present. Minutes of meetings including the resolutions should be captured and duly signed by the chairperson of that meeting;
- The minutes of all General Body Meetings and Special General Body Meetings of the registered CLFs/VOs shall be sent to the Registrar for approval within 15 days from the date of commencement of meeting and obtain acknowledgement;
- If no approval is received from the Registrar within 15 days from the date of acknowledgement, the proceeding shall be deemed to have been approved by him;

- Attested copies of Notice for convening AMG/Special General Meeting and Minutes of the same to be shared with the Registrar at the time of submission of annual returns;

## II. Executive Committee Meeting

### **i.Executive Committee(EC):**

The selected/Elected members from General body/Representative General body who will take the regular decisions and implement the activities /services approved by byelaws on behalf of General body. Generally, in DAY-NRLM promoted VOs, SHG first leader along with one or two SHG representatives ( in case of having 10 SHGs - total 3 representatives, 20 SHGs - total 2 representatives and 30 SHGs -total 1 representative) shall constitute VO EC and VO President along with one or two VO representatives shall constitute CLF EC. The number of VO representatives in CLF varies based on the size of CLF.

### **ii. Executive Committee Meetings:**

The Executive Committee (EC) shall meet regularly and preferably at fortnightly intervals on a pre-determined date or day. Different sub-committees shall also conduct their meetings separately before the EC meeting. The indicative agenda for the EC meeting is given below:

#### **a) At the beginning, the following activities should be undertaking:**

1. Prayer, Introduction and attendance of EC members, SHG / PLF representatives
2. Reading of last meeting minutes;
3. Review of progress since last meeting; and
4. Discussion on the minutes of the last meeting of the SLF/CLF.
5. Meetings of all sub-committees separately in sub-groups (on progress or work done by concerned sub-committee from last meeting and plan of activities to be done based on agenda and earlier decided responsibilities).

#### **b) At the end:**

1. Summary of the decisions taken in the meeting;
2. Follow-up actions; and
3. Approval of the minutes of the meeting.

It is suggested that fortnightly meetings are held in a month with gap of 15 days between the two. Of the two meetings, one meeting should focus on financial aspects and the other on the non-financial aspects that includes discussion on LH, convergence, FNHW, Gender and overall performance of the PLF/SLF. It is suggested that a non-financial meeting be held first half of the month. The five points of agenda given above will be common for both the meetings.

### **iii.Indicative agenda for meeting on financial aspect of PLFs/SLFs:**

1. Collection of savings, penalty/other fees (if any), recovery of loan instalments along with interest;
2. Status of appraisal of MCPs and CIF/bank loan sanctions;

3. Review of SHGs/PLFs performance through MaasikPrativedan (Monthly report) – including regular meetings, savings, loans, CIF repayment, bank linkages, bookkeeping/ accounting activities etc;
4. Review of transaction with PLF/SLF – savings, loans, membership fee, repayments and loan defaults, if any;
5. Review of performance of sub-committees – loan recovery, bank linkages, asset verification, auditing, and monitoring of SHG financial performance;
6. Review of receipts and payments and income and expenditure;
7. Review of livelihood promotion activities;
8. Approval of MPR to be submitted to PLF/SLF;
9. Review cadre performance; and
10. Approving minutes of the meeting.

**iv. Indicative Agenda for Meeting on Non – Financial Parameters of the PLF/SLF:**

1. Review of community cadre including activists, para-professionals, resource persons and staff (in case of SLF);
2. Review of performance of PLF / SLF (plan vs achievement);
3. Review of social action sub-committee performance;
4. Self-assessment of PLF/SLF performance;
5. Capacity building plan for SHGs and PLF and community cadres and resource pool;
6. Review of activities with SLF/higher level federations;
7. Approval of plan for the next month/quarter;
8. Discussion on LH, Convergence, health, nutrition and gender;
9. Discussion on different schemes, rights and entitlements and convergence with departments;
10. Other issues; and
11. Approving minutes of the meeting.

**v. Quorum for Executive Committee Meetings:**

The quorum for an Executive Committee meeting shall be at least two third (66%) of the total number of members of the Executive Committee as on the date.

**vi. Decision Making at PLF/SLF Executive Committee Meetings:**

- A consensus shall be required for taking any decision; and
- The President of the meeting shall cast a second vote only in case of a tie.

**vii. Notice for Executive Committee Meetings:**

The Secretary shall convene an Executive Committee Meeting by giving a 7 day notice (in case of not fixing the date or day) either through post or in person with a proof that the concerned EC member received that notice (may take her signature in the notice book after serving the notice).

### **viii.Roles and Responsibilities of OB & EC Members in the Meeting**

**a.President:** Presides over GB and EC meetings. She must ensure that the resolutions made and the decisions taken by the EC are implemented.

**b.Secretary:** She should present the progress achieved by the PLF/SLF to all the EC members. With the support of bookkeeper/accountant, she should also present income and expenditure, balance sheet of the PLF/SLF. She should minute the resolutions in the minutes book. She is also responsible for sharing meeting minutes to all the EC members.

**c.Treasurer:** She needs to verify fund management, utilisation and protection of the PLF/SLF through verification of cash on hand, cash in bank, books and documents every month. She is also responsible for carrying out internal auditing. Findings of the internal audit shall be presented to the EC.

### **ix.Role of EC Members in the Meeting**

Must attend the meeting without fail. Review the progress carefully and discuss the issues in the meeting. They need to ensure that loan over dues, arrears and idle funds do not go up in the PLF/SLF. Ensure that additional funds are mobilized so that additional services can be made available to the members. Need to involve actively in the functional committees and present the progress to the board.

### **x.Office bearers:**

These are the elected members from EC who will represent the Federation and manage day to day administrative and financial activities. The EC shall elect 5 office bearers i.e. President, Vice president, Secretary, joint Secretary and Treasurer, from EC members.The tenure of the Office Bearers is 2 years or as per the norm of the act under which it is registered. The number of members and position to be retired in year one will be decided by EC.

### **xi.Office Bearers Meeting**

The OB shall meet regularly on a predetermined date or day, preferably before EC meeting. The quorum for OB meeting should be 80% (4 out of the 5 OBs should attend the meeting). The office bearers need to attend CLF office at least one day in a week on a rotation basis for making any payments and ensuring proper functioning CLFs. The no. of days can be decided based on the number of activities taken by CLF and the need.



### III .Sub-committees Meeting

The main objective of forming subcommittees are: to provide an opportunity to every member to involve in the management of federations, provide necessary handholding and nurturing and monitoring support member institutions of federations and improve the service delivery of the CLF/VO. As per the bye laws a minimum of 5 sub committees shall be formed in CLF.

1. Monitoring sub-committee
2. Asset Verification Sub-Committee
3. Bank Linkage Sub-Committee
4. Social Action sub-committee (includes rights and entitlements)
5. Livelihoods Sub-committee

Apart from the above mentioned regular sub-committees, a Procurement committee may be formed with members from OB and other EC members that shall take care of any type of procurement at the Federation level. Thus, meetings of this committee shall be based on requirement and as per community procurement policy.

The each sub-committee shall be formed with 5 to 6 EC members. The sub-committees shall constituted with 5 to 6 EC members and one of the office bearers of the federations. But if necessary member of the sub- Committee may be selected from General Member. Out of the 6 members from Executive Committee and 3 must be from Poor and vulnerable families;

#### i.Sub-committees' Meetings

Sub-Committees of PLF/SLF shall have at least one meeting in a month. Preferably before EC meeting or as a part of the EC meeting. During the meeting, Sub-Committee shall prepare a report on the task assigned along with their recommendations to EC and develop an action plan for the next month for approval of the EC. Each sub-committee will share their report in the EC meeting and seek approval.

- Each sub-committee shall record attendance of its members and maintain minutes of meeting.
- Each sub-committee shall attend regular meetings of member organisations and observe the meeting process, members attendance and participation in the meeting/ decision making process. To cover all SHGs/VOs at least in a year, the committee can have 2 to 3 small two member groups and each group shall visit 4 to 5 SHGs/VOs in a month.
- Each sub-committee shall submit its minutes of meeting, work done report including their suggestion/recommendation to the BOD/EC.
- Each sub – committee has its own roles and responsibilities based on which the sub-committee meetings should focus on and activities to planned around that task.
- Various formats would be used at SHG/ PLF/ CLF level for better functioning of the sub-committees. Sample of formats related to each sub-committee is given at **Annexure-7.**

#### ii.Roles and Responsibilities of Monitoring sub-committee:

The main objective of monitoring sub-committee is to ensure the health and performance of the member institutions like SHG/VO of the Federation, observe and provide necessary support to the member institutions regularly. During their sub-committee meetings they have to share the financial and performance reports of the member institutions and suggest and seek necessary support from the federation for the betterment of the SHG/VO. ***The president of federation shall be part of this committee and chair the meetings.***

a. Observe and Monitor the following issues:

- Adherence of norms, agenda setting
- Priority given to vulnerable and needy
- Effectiveness of Governance, decision making, Financial systems, MPR and reports
- Regularity of attendance, financial transactions, attendance of higher level federation meetings, remittance of idle cash in the bank, Bookkeeping and accounting, internal and external audit
- Capacity building members
- CIF disbursement based on MCP and recovery of loans
- Review performance of community cadre / CRPs
- Safe custody of records, cheque books

b. Random visit to SHGs, specially weak SHGs to assess their performance and to understand the gaps areas

c. Facilitate promotion of new SHGs and PLFs.

**iii. Roles and Responsibilities of Asset Verification Sub-Committee Roles and Responsibilities:**

The main objective of Asset Verification sub-committee is to ensure the proper disbursement, utilisation and repayment of loans especially CIF and own funds of federations by member SHG/VO and provide necessary support. During their sub-committee meetings they have to share the financial and performance reports of the member institutions and suggest and seek necessary support from the federation for the betterment of the SHG/VO. ***The Secretary of federation shall be part of this committee and chair the meetings.***

a. Observed and monitoring the following issues:

- Review of the reports of the SHG/PLF on adherence of loan disbursement norms, disbursement, utilisation and repayment of loans
- Performance of VO/PLF asset verification committee
- Income enhancement of members through LHs

b. Radom physical verification of loan utilization at the SHG member level

c. Report to Executive Committee regarding any instances of misuse of loan funds, other than intended purposes;

**iv. Roles and responsibilities of Bank Linkage Sub-Committee:**

The main objective of Bank Linkage sub-committee is to ensure that all SHGs have accessed bank loans smoothly without any hassle, proper disbursement, utilisation

and repayment of loans by members to SHGs and SHGs to Banks, create awareness on insurance, Mudra loans and identify any issues that needs to dealt bank and motivate members to repay bank loans on time if there is any default. During their sub-committee meetings they have to share the financial and performance reports of the member institutions and suggest and seek necessary support from the federation for the betterment of the SHG/VO.***The Treasurer of federation shall be part of this committee and chair the meetings.***

- a. Consolidation and submission of the loan applications to the Executive Committee of the Federation for approval;
- b. Review of loans taken by Self Help Groups from Bank, utilisation and recovery of loans;
- c. Ensure that Vulnerable and PoP shall get bank loans on priority
- d. Attend CBRM meetings
- e. Create awareness on insurance, digital transactions, pensions and Mudra loans and ensure BC presence
- f. Verify SHG bank linkage watch register
- g. Attend BLBC meetings convened by bankers and take steps to achieve bank linkage
- h. visit bank branches in the block and take steps to achieve bank linkage to the groups
- i. Random visit to SHGs to assess their performance and to understand the gaps areas
- j. Recommend to create a risk fund at Federation level to take care of the delinquency of the loan;
- k. Liaison with Institutions, Banks for tailor made Financial Products for the benefit of the group members. The Financial product may include saving, Loan, Insurance and Remittance;
- l. Ensure collection of premiums from members and remittance of these premiums to the insurance companies, without any delay;
- m. Follow up with the insurance companies for ensuring timely release of compensation to beneficiaries;
- n. Facilitation for settlement of insurance claims & any other financial activity as and when necessary;
- o. Appraising the Micro-Credit Plan submitted by the member Self Help Groups through PLFs;
- p. Reporting to General Body/representative of General Body progress on status of Micro-Credit Plan appraised, Community Investment Fund (CIF) received and disbursed to members during General Body meetings;

**iv. Roles and Responsibilities of Social Action sub-committee (including rights and entitlement):**

The main objective of Social Action sub-committee is to ensure that SHGs/VOs shall put FNHW, Gender, Social inclusion and Convergence as part of their meeting agenda, create awareness, identify and resolve the issues. During their sub-committee meetings they have to share performance reports of the member institutions and suggest and seek necessary support from the federation for the betterment of the SHG/VO.***The Vice President of federation shall be part of this committee and chair the meetings.***



- a. To ensure the inclusion of the left-out poor and vulnerable in Self Help Groups.
- b. To prepare the inclusion plan of the Federation and ensure formation of elderly and persons with disability ( PwDs) SHGs
- c. Monitor the implementation of different social development programs of the Government.
- d. Create awareness on issues such as bonded labour, child labour, domestic violence, alcoholism, equity issue, health and nutrition, sanitation, education etc and ensure that SHGs/VOs discuss these issues as part of their regular meeting agenda and taking necessary measures with support from service delivery institutions.
- e. Ensure that SHGs dedicate one meeting in a month out of 4 weekly meetings for discussing social development issues.
- f. To facilitate the members to access basic amenities like drinking water, street lights, roads, schools and sanitation etc;
- g. To provide information to Self Help Group / PLF regarding various rights and entitlements and support to the members for accessing the same.
- h. To ensure participation of members in VPRP preparation.
- i. To ensure proper functioning of GPP and Gender forums.
- j. To identify the social issues which could not be tackled at SHG /PLF level and take them to PLF/SLF EC meeting.
- k. To report the progress achieved in tackling the social issues to PLF/SLF EC members.
- l. To provide counselling support and guidance to vulnerable members

#### **v.Roles and Responsibilities of Livelihoods promotion sub-Committee**

The main objective of Livelihood sub-committee is to facilitate SHGs and VOs to support members in identifying suitable livelihood options and take up livelihoods. Also, they need to ensure that member organisations are providing necessary livelihood extension services through community cadres During their sub-committee meetings they have to share performance reports of the member institutions and suggest and seek necessary support from the federation for the betterment of the SHG/VO.***The Joint Secretary of federation shall be part of this committee and chair the meetings.***

- a. To support the Self Help Groups and its members for preparing household micro credit plans
- b. To facilitate the Self Help Groups and its members for preparing micro enterprise plans for promotion of livelihoods;
- c. Facilitate the Livelihoods promotion best practices
- d. Collect information related to available government schemes and programmes and share with SHG- OB /PLF SC and provide necessary support to members to avail the same
- e. Monitor the performance of livelihood sakhis.
- f. Ensure promotion of producers groups to take up agriculture and other allied livelihoods;
- g. Facilitate Collective marketing for Promotion of cluster level enterprises.

#### **vi. Roles and Responsibilities of Procurement and purchase sub-committee:**

The main objective of Procurement and Purchase sub-committee is to facilitate procurement of infrastructure, commodities, furniture's and fixers in a transparent manner. The CLFs and VOs that are involved in Food security related activities need to form procurement committee mandatorily.

- a. Customising community procurement manual.
- b. Preparing annual procurement plans and submitting the same to the Executive Committee for approval.
- c. Taking responsibility for implementation of procurement plans and ensuring compliances with agreed procurement procedures.
- d. Ensuring that the display board provided updated information on all procurement decisions.
- e. Ensuring that all member are aware about procurement procedures;
- f. Reporting to General Body during the General Body meeting on Procurement & Purchases made during the year, issues arising during procurement and process undertaken to resolve these issues.

#### **vii. Advisory members:**

For ensuring provision of the right inputs to member organisations and effective functioning of Subcommittees, the VOs/CLFs may nominate some of the best CRPs or ex-office bearers as advisory members to participate in the concerned sub-committee meetings.

#### **List of Annexures:**

- Annexure 1 Responsibility Table for AGM
- Annexure 2 Model Notice of the General Body Meeting
- Annexure 3 Model of the invitation for the visitors
- Annexure 4 Model Annual Report of Federation
- Annexure 5 Model format for AGM Attendance
- Annexure 6 Model format for Agenda
- Annexure 7 Sub-committee reporting formats

**Annexure 1:****Responsibility Table for conducting Annual General Body meeting**

<b>S. No</b>	<b>Task Details</b>	<b>Accountable person</b>	<b>Responsible person</b>	<b>Persons to be Consulted</b>	<b>Persons to be Informed</b>
1	Preparation of Annual Report	Manager	Secretary	EC member	Members
2	Approval of Annual Report	President	Secretary	EC member	Members
3	Preparation of Members list	Manager	Secretary	EC member	Members
4	Checking of members list	Secretary	EC members	President	Members
5	Auditing of Bank records	Manager	Treasurer	President	EC & Members
6	Approval of the Draft Audit report	President	Treasurer	EC	Members
7	Preparation of Annual budget	Manager	President and OB	EC	Members
8	Approval of annual budget	President	Treasurer	EC	Members
9	Agenda preparation for AGM	Manager	President	OB	EC & Members
10	Finalization of Agenda	President	EC	NA	Manager
11	Suggestions for Proposed Amendments	EC	President	NA	Manager
12	Finalization of List of amendments for the AGM	Manager	Sec	EC	Members
13	Approval of the proposed amendments in the AGM	Members	President	Members	Members
14	Printing of Reports (discussion with printers)	Manger	Secretary	OB	EC
15	Circulating Meeting Notice	Secretary	President	EC	Member
16	Logistical arrangements for AGM	Manger	Secretary	OB & EC	OB & EC
17	Conducting AGM	President	EC	NA	NA
18	Proposing amendments	President	EC	Members	Members
19	Finalization of Amendments	GB	President	EC	GB
20	Conducting Elections	EC	GB	NA	NA
21	Proposal for the other responsibilities of the GB (appointing auditor, setting up funds, allocations, maintaining relations with federations etc)	EC	President	GB	Members
22	Finalizing the proposals	GB	President	EC	Members
23	Preparing the meeting minutes of AGM	Manager	Secretary	OB & EC	Members
24	Signing of Minutes	President	Secretary	OB & EC	Members
25	Information to the Registrar	Manager	Secretary	President	EC

**Annexure 2:**

**Model Notice of the General Body meeting**

To,  
Smt. .... President of .....

Greetings!

A meeting of the General Body of our .....(Name) Cluster level Federation will be held at ..... (Venue) on ..... (Date) at ..... (Hour). We request you to kindly attend the meeting without fail. Please register your name upon your arrival. After accepting arrival report of our federation, please be seated in the seats allotted. Please cooperate for the successful conducting of the meeting. Those who do not attend the meeting will be read as having violated the regulations. Along with this, agenda of the meeting and last year's annual reports are enclosed.

Seal of the federation

Yours Sincerely,

President signature .....

Date:.....

Enclosures:

1. Agenda of the general body meeting
2. Annual Report of the federation for the previous year

**Annexure 3:**

**Model of the invitation for visitors**

To,

Mr / Mrs ..... Greetings!

A Meeting of the General Board of .....(Name) Cluster level Federation will be held at ..... (Venue) on ..... (Date) at .....(Time). We request you to kindly attend the meeting without fail. Along with these the agenda of the General Body meeting is enclosed.

Seal of the federation

Yours Sincerely,

President .....

Date:.....

**Annexure 4:****Model Annual Report of Federation**

(\*\*Note: Examples are given in the formats. The subject/information filled in the formats to be as per the Federation's operations/services)

Name of the federation:.....

Address: .....

Registration No. / Yr.....

Annual Report From April 202..... to 31<sup>st</sup> March 202.....

**1. Governing body**

S.No.	Name	Status	Term of office	Attendance at the meetings Attended / to be attended	The transactions held in the federation
1	Smt. Radha	President	1 <sup>st</sup>	Eg: 8/12	

**2. Membership**

Membership	At the beginning	Membership this year	Total membership as on the last day of the year
		(+) Taken / (-) withdrawn	
Individual			
VOs/SHGs			

**3. Important programmes taken up by the federation**

The details of the programmes taken up by the federation:

Membership increased to ..... during the last year. Savings deposited were INR. .... The loans to the tune of INR. .... were given to ..... members. The members have obtained .....(no.of) loans for ..... purposes.....

members underwent training. Board members were trained on the concept of the federation, its administration, management, book keeping, finance management, livelihoods, society's assessments etc. The members were provided with ..... new services and insurance coverage.

The savings and loans, the particulars of Federation's funds, assets and liabilities and the staff details are shown in the following tables:

### 3.1. Savings particulars of the Federation (in INR.)

Nature of savings	Opening savings	Deposits in yr____	Interest accrued	Returned in the yr____	Savings amount at the end of the year
Compulsory savings					

### 3.2. Federation's loan particulars

Type of loan	Opening balance of loan		Loans Given in yr____		Loans recovered in the yr____		Loan balance at the end of yr____	
	No.	INR.	No.	INR.	No.	INR.	No.	INR.
Livelihood loan								
Education loan								

### 3.3. Federation's loan defaulters' particulars

Type of loan	Opening balance of loan overdue		New arrears in the current year		Arrears collected in the year		Exceeding 3 months	
	No.	INR.	No.	INR.	No.	INR.	No.	INR.
Livelihood loan								
Consumption loan								

### 3.4. Particulars of staff

S.No	Name of the Staff	Designation	No.of years working in the Federation	Salary/Cost to Federation

#### 4. Certification of federation's account books by the auditor

##### 4.1 Receipts and Payments statement from..... to .....

Receipts			Payments		
S. No.	Particulars	INR.Ps.	S. No.	Particulars	INR.Ps
1.	Opening Balance		1.	Loan advanced to members	
	Cash		2.	Borrowing instalments to bank / to other institutions	
	Bank				
2.	Membership fee		3.	Interest on borrowing	
3.	Share Capital		4.	Interest on members savings	
4.	Savings		5.	Honorarium paid to	
5.	Application fees		6.	Staff salaries	
6.	Loan Recoveries Principle		7.	Meeting	
			8.	Travel	
7.	Collection of Interest		9.	Stationary	
8.	Fine/Penalties		10.	House rent	
9.	Donations/Grants		11.	Phone, Postage	
10.	Borrowing from banks / other institutions		12.	Audit fees	
			13.	Deposits in banks	
11.	Interest on bank-Account		14.	Investments in other institutions	
			15.	Others	
				Closing balance	
			16.	Cash in hand	
				At bank	
	<b>Total</b>			<b>Total</b>	



#### 4.2. Income and expenditure statement from... ..to.....

Expenditure				Income		
S. No.	Particulars	INR.	Ps.	S. No.	Particulars	INR. Ps
1.	Interest on Borrowing			1.	Membership fees	
2.	Members savings			2.	Interest on loans	
3.	Staff salaries			3.	Fines/ Penalties	
4.	Meetings			4.	Interest on Bank a/c	
5.	Travel			5.	Donation / Grants	
6.	Stationary			6.	Others	
7.	House rent					
8.	Phone, Postage					
9.	Audit fee					
	Surplus of income over exp.					
	<b>Total</b>				<b>Total</b>	

#### 4.3. Balance sheet as on 31-03-202.....

Liabilities			Assets		
S.	Particulars	INR. Ps.	S.No.	Particulars	INR. Ps
1.	Savings		1.	Loans to be collected from members	
2.	Share Capital		2.	Bank deposits	
3.	Other funds		3.	Investments	
4.	Borrowings		4.	Fixed deposits	
5.	Income over expenditure		5.	Closing balance	
				in hand,	
				at bank	
	<b>Total</b>			<b>Total</b>	

#### 5. Tallying the actual figures with the previous year's budget from ..... to .....

Expenditure (Particulars)	Estimate INR.	Actual Expenditure INR.	Difference INR.	Income (particulars)	Estimate INR.	Actual income	Difference INR.

The reason for the difference:

1.....

2.....

## 6. Tallying the actual figures with the previous year's plan from ..... to .....

S.No.	Particulars	As per plan	Actual Progress	Difference (+ /-)
	1. Membership			
	2. Savings			
	3. Distribution of loans			
	4. Board of Directors			
	5. Profit			
	6. General Body			
	7. Trainings to members			
	8. Trainings to Board members			
	9. Audit of accounts			

The reason for the difference:

1.....

2.....

## 7. Funds

*(Apart from the regular funds received by NRLM, Various funds have to be set up for the stability of the federation, the future business development, members' welfare etc. As decided by the General Body the surplus funds of the federation have to be converted into special funds. i.e. they have to be distributed as society's building funds, the Federation deficit accounts, Member Education fund etc).*

Various funds	At the beginning of the year	Deposited amount last year	Amounts utilized last year	Balance	Interest earned	Total balance
CIF						
VGF						

The proposals for allocation of amounts to various funds from this year's surplus is given. The members' approval is required for this.

S.No.	Name of the fund	Total amount allocated Rs.

## 8. Estimated budget plan for (coming) 202\_\_ yr.

Estimated expenditure	Total	Estimated income	Total
<ul style="list-style-type: none"> <li>• Interest on borrowings</li> <li>• Interest on members savings</li> <li>• Staff salaries</li> <li>• Travel expenses</li> <li>• Stationery</li> <li>• Expenses on the meeting</li> <li>• Office rent</li> <li>• Phone, postage expenses</li> <li>• Audit expenses</li> <li>• Honorarium to the Board of Directors</li> <li>• Miscellaneous</li> </ul>		<ul style="list-style-type: none"> <li>• Membership fees</li> <li>• Interest on loans</li> <li>• Fines/Penalties</li> <li>• Interest on bank account</li> <li>• Donations/Grants</li> <li>• Others</li> </ul>	
<b>Total</b>			
<b>Surplus income</b>			
<b>Total amount</b>		<b>Total amount</b>	

## 9. Action plan for 202\_\_ proceeding year

- Increase in membership
- Increase / return of prescribed savings
- Elections to the Board of Directors
- The number of review meetings
- Training to Directors in the Board
- Training the staff
- Audit of accounts
- General Body meeting
- Distribution of loans (number, total)
- Particulars of loan over dues
- others

## 10. Vote of thanks

The .....( Name) federation expresses its thanks to the members utilizing its services and to all the people who have been extending their co-operation in the functioning of the federation.

\*\*\*\*\*

**Annexure5:**

**Model Format for AGM attendance**

**Attendance AGM of .....Federation**

Date of The AGM:

Place/Venue:

S.No	Name	Designation	SHG name	VO name

**Annexure 6:****Model Format for Agenda****Agenda for the ..... (name) Federation AGM**

Following is the Tentative Agenda points and order for the AGM of .....Federation which will be conducted on ..... (Date)..... (time) at .....(Place).

S.No	Topic	Time	Person Responsible
1	Prayer		
2	Welcome and finalization of Agenda		
3	Ratification of the minutes of the previous AGM		
4	Review of reports (Vision, Annual Reports, Audit reports, monitoring reports etc)		
5	<i>Award to Best performing Member or Associated VOs/PLFs</i>		
6	<i>Surplus / deficit management</i>		
7	<i>Discussion &amp; Approval of the plan and budget for next year</i>		
8	<i>Utilisation of Surplus</i>		
9	<i>Appointment of auditors</i>		
10	<i>Repeal and/or amendment to the Bye laws</i>		
11	<i>Review of membership in various committees or institutions</i>		
12	Any other Business		
13	Visitors/Invitees Address		
14	Election of Office Bearers and/or EC members (if scheduled)		
15	Vote of thanks by the Secretary		

Seal of the federation

Yours Sincerely,

President .....

Date:.....

## **Annexure 7**

### **Sub-committee reporting formats**

#### **A. Formats for Monitoring Sub-committee**

##### **Village organisation Monthly Progress report: SHG monitoring**

*(to be brought by each SHG representative in the VO meeting)*

##### **Monthly Health Status of SHG**

Name of Group: \_\_\_\_\_

Month: \_\_\_\_\_

Year: \_\_\_\_\_

Meeting regularity: \_\_\_\_\_ Actual No. of meeting conducted

X100

No. of meeting supposed to be conducted

Attendance regularity: \_\_\_\_\_ Actual No. of attendance during the month

X100

No. of possible attendance during the month

Savings regularity: \_\_\_\_\_ Actual No. members who have saved during the month

X100

No. of members supposed to submit savings during the month

Principal Repayment: \_\_\_\_\_ Actual amount of repayment done during the month

X100

Plan of repayment of Principal during the month

Interest Repayment: \_\_\_\_\_ Actual amount of interest paid during the month

X100

Plan of repayment of Principal during the month

\_\_\_\_\_  
Signature of the Bookkeeper

Composite grade:

Excellent: 90% and above – Dark green

Good: 80% to 90% - Light green

Need attention: 70% to 80% - Yellow

Need urgent attention: Less than 70% - Red

**Village organisation Monthly Progress report: SHG Monitoring***(to be filled up by the VO SUB COMMITTEE ON SHG Monitoring for submission to the VO EC)*

Name of VO:

Month:

Year:

**A. Previous meeting's decisions and discussions**

S. No	Decisions taken during previous meeting	Status of progress			Responsible person	Agreed timelines
		Completed	Started but not completed	Not attempted		

**B. SHG health report**

Particulars	Name of the SHG	Remarks
meeting frequency <90%		
meeting frequency <80%		
meeting frequency <70%		
attendance rate<90%		
attendance <80%		
attendance <70%		
savings rate<90%		
savings rate<80%		
savings rate<70%		
CIF/ Bank loan disbursed equally among all members		
on time repayment <90%		
PAR> 90 days		
PAR>180 days		
BOA not updated		
% of have Idle fund		
'A' grade SHGs		
'B' grade SHGs		
'C' grade SHGs		
'D' grade SHGs		

**C. Discussions and Decisions taken (If any for the next month)**

S.No	Decisions	Responsible VO	Timelines

### SHG monitoring sub-committee planning sheet

(To be filled up by the sub-committee after receiving MTS, beside the financial report, any SHG representative may also share group related issues where the group seeks support from VO)

Month.....

Name of the SHGs to be visited	Issues in the SHG	Plan of action by the sub-committee or Action to be taken by the SHG	Timeline

Signature of Sub-Committee Members

1.....  
.....  
2.....  
3.....  
4.....

Approval of EC



## SHG monitoring sub-committee Report

Month.....

### A. Previous month's decision and discussion

Decision taken during previous meeting	Status of progress			Result/outcome
	Completed	Started but not completed	Not attempted	

Signature of Sub-Committee Members

Approval of EC

1.....

.....

2.....

3.....

**To be submitted from VO to CLF**  
**..... Monthly report**

Name of VO: \_\_\_\_\_

1.Date of formation.....

2. No of member SHG.....

3. Meeting date in this month

i. .... ii.....

4. Last meeting no.....

5. Member admission and attendance

Sl. No.	Particulars	Progress till previous month	Progress of current month	Total
1	Admission of new SHG			
2	Attendance			

### 1. **SHG health report**

Particulars	Name of the SHG	Remarks
meeting frequency <90%		
meeting frequency <80%		
meeting frequency <70%		
attendance rate <90%		
attendance <80%		

attendance <70%		
savings rate<90%		
savings rate<80%		
savings rate<70%		
CIF/ Bank loan disbursed equally among all members		
on time repayment <90%		
PAR> 90 days		
PAR>180 days		
BOA not updated		
% of have Idle fund		
'A' grade SHGs		
'B' grade SHGs		
'C' grade SHGs		
'D' grade SHGs		

Monitoring Sub-Committees of CLF: Monthly Qualitative Report of the SHGs performance for the month of \_\_\_\_\_

# of villages:

## Panchayats

[illegible]

**Action plan**

Issues addressed	Issues to be addressed	Suggested activity plan with timeline for EC approval

**B. Formats for Asset Verification Sub-committee****SHG report on Asset Verification: Village organisation Monthly Progress report***(to be brought by each SHG representative in the VO meeting)*

Name of Group:

Month:

Year:

S. No	Name of SHG member	Loan taken			Action taken by SHG
		Amount	Purpose mentioned while taking loan in MCP	Purpose for which Loan actually utilised	

**Village organisation Quarterly Progress report: Asset Verification**

(to be filled up by the Asset Verification Sub-committee of the Village organisation after inputs from the Village representatives during Sub group meeting before plenary session in VO & the same to be submitted CLF)

Name of VO:

Duration:

Year:

**A. Details of decisions in the past meeting of the Village Organisation**

S. No	Decisions taken during previous meeting	Responsible person	Agreed timelines	Status of progress		
				Completed	Started but not completed	Not attempted

**B. Details of utilization status of loan:**

S. No	Name of SHG	Loan taken			Action taken by SHG
		Amount	Purpose mentioned while taking loan in MCP	Purpose for which Loan actually utilised	

**C. Details of other assets of VO:**

Whether stock entries of all items are done in asset register or not along with reference number of all items?	Whether bills and vouchers files are updated as on date or not?	Remarks

**D. Efforts by the Financial and Fund Management Sub committee**

- a. Field visits for utilization of loan against purpose mentioned in MC    
(Atleast 25% of total loan given during last qtr)
- b. Checked all fixed asset and their stock entry and utilisation status:

**E. Important decisions and action points/plan of action taken by the Village Organisation regarding Financial and fund management issues:**

S. No	Item	Decisions	Responsible person	Timelines

**CLF Asset Verification Sub-committee to submit report to CLF EC:**

*(to be filled up by the CLF SUB COMMITTEE ON Asset Verification for submission to the CLF EC)*

Name of CLF:

Month:

Year:

**D. Previous meeting's decisions and discussions**

S. No	Decisions taken during previous meeting	Status of progress			Responsible person	Agreed timelines
		Completed	Started but not completed	Not attempted		

**E. Loan status :**

S. No	Name of SHG	No. of members taken loan	No. of loans Utilized for the purpose as mentioned in MCP	No. of loans Utilized for the purpose not mentioned in MCP	No. of loan verified by the sub-committee

**C. Discussions and Decisions taken (If any for the next qtr)**

S.No	Decisions	Responsible VO	Timelines

**C. Formats for Bank Linkage Sub-committee****SHG report on Bank linkage and loan repayment: Village organisation Monthly Progress report***(to be brought by each SHG representative in the VO meeting)*

Name of Group:

Month:

Year:

**A. Details of decisions in the past meeting**

S. No	Decisions taken during previous meeting	Responsible person	Agreed timelines	Status of progress		
				Completed	Started but not completed	Not attempted

**B. Family covered under loan through CIF or Bank loan:**

No. of SHG members availed loan			No. of members having overdue
Loan from SHG corpus	Loan From CIF	Loan from Bank Loan	

**C. Insurance related information of the SHG:**

Total members having PMJJBY	Total members having PMSBY	Total members having APY	Premium for insurance (please specify, if any community insurance)	
			Current Month	Cumulative

**D. Fund details**

Cash in box	Cash in bank

**E. Important decisions taken by the SHG regarding fund of bank related topic:**

S. No	Item	Decisions	Responsible person	Timelines



### Village organisation Monthly Progress report: Bank linkage and loan repayment

(to be filled up by the Financial and Fund Management Sub-committee of the Village organisation after inputs from the Village representatives and Bank Sakhi during Sub group meeting before plenary session in VO)

Name of VO:

Month:

Year:

#### F. Details of decisions in the past meeting of the Village Organisation

S. No	Decisions taken during previous meeting	Responsible person	Agreed timelines	Status of progress		
				Completed	Started but not completed	Not attempted

#### G. Coverage of Families in the village:

S. No	Types of loan	No. of SHG members availed loan(CIF)till last month (cumulative)	No. of new Members require loan (CIF) (current month)	Total No. of SHG members availed loan (x) against total SHG members(y) (x/y)

#### H. Details of loan (CIF) status and demand for current month:

S. No	Name of SHG	Total loan taken		Details of ongoing loan		Last date of grading done with results of grading	Amount of loan for which demand is placed	Status of MCP appraisal
		CIF	Bank loan	CIF	Bank loan			

**I. Details of loan taken from VO / CLF & Bank Loan (to be taken from CLF and Bank Sakhi) :**

[illegible]

## J. Efforts by the Financial and Fund Management Sub committee

- |  |                      |                      |
|--|----------------------|----------------------|
| a. Field visits for loan repayment status: | <input type="text"/> | <input type="text"/> |
| b. Assessment of the work of Bank sakhi:   | <input type="text"/> | <input type="text"/> |
| c. Attend CBRI meeting:                    | <input type="text"/> | <input type="text"/> |

**K. Insurance related information of the SHG:**

[illegible]

--	--	--	--	--	--

**L. Important decisions and action points/plan of action taken by the Village Organisation regarding Financial and fund management issues:**

<b>S. No</b>	<b>Item</b>	<b>Decisions</b>	<b>Responsible person</b>	<b>Timelines</b>

**Village Organisation (VO) Report to CLF for Bank linkage and loan repayment**

(to be filled up by the VO SUB COMMITTEE ON Financial and Fund Management for submission to the CLF)

**Name of VO****Month:****Year:****A. Loan status:**

S. No	Name of SHG	Overdue amount			Action taken by VO	New loan demand for the amount of
		30 days	60 days	90 days		

**B. Support / Services required:**

S. No	Name of SHG	Type of service required	Timeline	Remarks

**C. Fund details**

Cash in box	Cash in bank

**D. Decisions and plan of action taken up by the Village organisation for Financial and fund management**

[illegible]

**CLF Bank linkage and loan repayment Sub-committee to submit report to CLF EC:**

(to be filled up by the CLF SUB COMMITTEE ON Financial and Fund Management for submission to the CLF EC)

Name of CLF:

Month:

Year:

**F. Previous month's decisions and discussions**

S. No	Decisions taken during previous meeting	Status of progress			Responsible person	Agreed timelines
		Completed	Started but not completed	Not attempted		

**G. Fund Status of Previous month & Progress of current month:**

Plan of loan disbursement till current month as per business plan		Actual loan disbursement till current month		Loan demand for present month	Loan repaid during current month	Outstanding amount	Overdue amount			New loan demand for	
No. of Loan	Amount of loan	No. of Loan	Amount of loan				30 days	60 days	90 days	No. of loan	Amount of loan

**C. Member wise loan purpose**

S. No	Name of SHG Member	Consumption		Livelihood	
		Purpose	Amount of loan	Purpose	Amount of loan

**D. Fund details**

Cash in box	Cash in bank

**E. Discussions and Decisions taken** *(If any for the next month)*

[illegible]

## Bank Linkage Committee Reporting Format

**Month:**

S.No.	Village Organization	List of SHG documents submitted for SB linkage	No. of SHG accounts opened in Bank	No. of SHGs completed MCP	No. of SHGs that submitted documents for credit linkage	No. of SHGs credit linked	Amount of Credit disbursed to SHGs (in Lakhs)	No. of SHGs having regular bank transactions	No. of SHGs repaying loan on time to bank	No. of SHGs defaulting	Defaulted Amount

**Action plan**

Issues addressed	Issues to be addressed	Suggested activity plan with timeline for EC approval



#### D. Formats for Social Action Sub-committee

##### Social Action Sub-Committee Reporting Format

Social action sub-committee would be involved in various activities. Based on the activities they are involved/ initiated under their jurisdiction, format needs to be revised. Sample formats for CLFs working on gender, rights & entitlements, health & nutrition, education etc. are given for reference. The format is to be customized based on the activities CLFs are engaged.

##### Format for SHG on Social Action (Gender, Rights and Entitlements)

**For submission at Village organisation Monthly Progress report: Social Action (Gender, Rights and Entitlements)**

*(to be filled up by each group and submitted to the Social Action sub committee before the VO monthly meeting)*

Name of Group:

Month:

Year:

##### **D. Details of decisions in the past meeting**

S. No	Social Action (Gender, Rights and Entitlements) related Decisions taken in the previous meeting	Responsibility	Agreed Timelines

##### **E. Training details(if any)**

S. No	Social Action (Gender, Rights and Entitlements) related trainings conducted in the village in the reporting month	No of families who participated in the trainings	Usefulness of the training			NO of families who have recorded adoptions
			Very High	Medium	Low	

##### **F. Efforts taken by SHG:**

Sl. No.	Discussion in the Group on Gender/Rights /Entitlements	Decisions	Timelines

**VO Sub-committee Format****Village organisation Monthly Progress report: Social Action (Gender, Rights and Entitlement)**

*(to be filled up by the VO Social Action Sub committee after discussions and reports compilation in a VO Meeting. The same would then be presented in the plenary session of the Village organisation Monthly Meeting)*

Name of Village organization:

Month:

Year:

**M. Important decisions and action points/plan of action taken by the Village Organisation regarding Social Action (Gender, Rights and Entitlement) in the previous month:**

S. No	Item	Decisions	Responsible person	Timelines

**N. Progress in the village:**

Sl. No.	Details	Annual Plans	Cumulative Achievement till prev. month	Achievement during this month	Cumulative achievement till this month
2	No. of PIP family facilitated in receiving BPL cards				
3	No. of eligible members / family members assisted in receiving old age pension				
4	No. of widows facilitated in receiving widow				

	pension				
5	No. of differently abled individuals facilitated in receiving disability pension				
6	No. of families facilitated in receiving MGNREGA Jobcard				
7	No. of eligible family received job for mandays demanded				
8	No. of eligible families having PMAY house				
S. No	No. of eligible family having IHHL				
10	Training provided by _____				
11	No. of family utilized the knowledge received during training				
12	Other Issues				

### C. Decisions taken at the end of the VO meeting

S. No	Decisions taken in this meeting	Responsible Person	Timelines

**VO to submit report at CLF**

*(To be filled up by the VO and submitted to CLF by the VO representative in CLF meeting. The same would then be presented in the plenary session of the Cluster Level Federation meeting.)*

Name of Village Organization \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_

**A. Details of decisions in the past meeting**

S. No	Social Action (Gender, Rights and Entitlements) related Decisions taken in the previous meeting	Responsibility	Agreed Timelines

**B. Progress during the month in the Village:**

Sl. No.	Details	Annual Planned numbers	Current quarters Planned numbers	Achievment till last quarter	Current months Achievement	Cumulative Achievement
1	No. of PIP family facilitated in receiving BPL cards					
2	No. of eligible members / family members assisted in receiving old age pension					
3	No. of widows facilitated in receiving widow pension					
4	No. of differently abled individuals facilitated in receiving disability pension					
5	No. of families facilitated in receiving MGNREGA Job card					
6	No. of eligible family received job for mandays demanded					

<b>7</b>	No. of eligible families having PMAY house					
<b>8</b>	No. of eligible family having IHHL					
<b>9</b>	Training provided by _____					
<b>10</b>	No. of family utilized the knowledge received during training					
<b>11</b>	Other issues					

**C. Decisions taken during the meeting:**

<b>S. No</b>	<b>Social Action (Gender, Rights and Entitlements) related Decisions taken in the meeting</b>	<b>Responsibility</b>	<b>Agreed Timelines</b>



### Format for CLF Sub-committee

*(to be filled up by the CLF Sub-committee and submitted to CLF plenary by the Convenor of the sub-committee.)*

#### A. Details of decisions in the past meeting

S. No	Social Action (Gender, Rights and Entitlements) related Decisions taken in the previous meeting	Responsibility	Agreed Timelines	Status

#### B. VO consolidation status

Name of VO	Decision taken by VO (VO wise)	Action to be taken by VO	Timeline	Remarks

#### C. Action for CLF

S. No	Decisions taken in this meeting	Responsible Person	Timelines	Remarks



**Reporting format for Self Help Group to VO on Social action (Health and Nutrition)**

(to be filled by the SHG and handed over to the Social Action - Health and nutrition sub committee convenor before the Village Organisation's monthly meeting)

Name of Group:

Month:

Year:

**A. Review of last months meeting**

S. No	Decisions taken in last meeting	Responsibility	Timelines	Status of progress		
				Completed	Started but not completed	Not attempted

**B. Review of Trainings in the village for Social Action (Health& Nutrition)**

S. No	Name of training/meeting on technical aspects	Usefulness		
		Very High	Medium	Not useful

**C. Efforts by the SHG**

1. Participation in Health and nutrition Mission Day	<input type="text"/>	<input type="text"/>
2. Registration of all beneficiary in the Anganwadi	<input type="text"/>	<input type="text"/>
3. Timely vaccination for infants	<input type="text"/>	<input type="text"/>
4. Participation in discussions on Child growth Chart	<input type="text"/>	<input type="text"/>
5. Status of supplementary nutrition to infants	<input type="text"/>	<input type="text"/>
6. Participation of parents in School management Committee meeting	<input type="text"/>	<input type="text"/>
7. Discussions on tracking progress of child in school	<input type="text"/>	<input type="text"/>
8. NO of non school going children sent to school	<input type="text"/>	<input type="text"/>

**D. Next month's plan for Social Action (Health& Nutrition and Education)**

S. No	Decisions taken in the last meeting on Health and Nutrition	Responsibility	Timelines

## Reporting format for Social Action (Health and Nutrition) Sub Committee assessment

(to be filled by the Social Action [Health and Nutrition] Sub Committee during the sub group discussions before the VO Meeting plenary session)

### A. Review of previous months meeting's decisions

S. No	Decisions taken during previous meeting	Responsible person	Agreed timelines	Status of progress		
				Complete d	Started but not completed	Not attempted

### B. Monthly report of work done by the Subcommittee

a. Organising Village level Health and nutrition Day:	<input type="text"/>	<input type="text"/>
b. Anganwadi visits and review	<input type="text"/>	<input type="text"/>
c. Child growth chart inspection during visits	<input type="text"/>	<input type="text"/>
d. Discussion on child growth with mothers in a village	<input type="text"/>	<input type="text"/>
e. Supplementary nutrition inspection during visits	<input type="text"/>	<input type="text"/>
f. Discussion with mothers in a village on supplementary nutrition	<input type="text"/>	<input type="text"/>

### C. Efforts in the VO on Health and Nutrition (efforts by SHGs and Sub committee to be consolidated by the Sub committee members form reports from various groups)

S.No	Description	Nos. till last month	Planned nos. for this month	Achievement for this month	Total Achievement	Next Month's Plans

### D. Decisions and information in the current month on Health and nutrition by the Sub committee

S. No	Decisions taken/information received in the current VO meeting on Health and Nutrition	Responsibility	Timelines



## Reporting format for VO reporting to CLF

(To be filled up by the VO at the end of the meeting to be sent to the CLF)

Name of VO:

Month :

Year:

### A. Previous meeting decision Review

S. No	Decisions taken in the VO during previous meeting	Responsible person	Agreed timelines	Status of progress		
				Completed	Started but not completed	Not attempted

### B. Monthly Progress

S.No	Description	Achieved till last month	Planned. for this month	Achievement for this month	Total Achievement	Next Month's Plans
1	Total No of pregnant women in SHGs					
2	Total NO of Pregnant women in groups who have been registered					
3	Pregnant women received complete check up					
4	Total Infants					
5	Infants who have received the scheduled vaccinations					
6	Trainings on..... by .....					
7	HHs who have adopted the trainings learnings					

### C. This month's decisions

S. No	Decisions taken on Health and Nutrition by the VO	Responsibility	Timelines

### Reporting format for CLF Sub Committee on Social Action (Health and nutrition)

(To be filled up by the CLF subcommittee after receiving reports from VLO representatives before the CLF Plenary session)

Name of CLF:

Month:

Year:

#### A. Previous month's decisions and discussions

S. No	Decisions taken or plans during previous meetings	Concerned VO	Agreed timelines	Status of progress		
				Completed	Started but not completed	Not attempted

#### B. Progress in Health and nutrition

S.No	Description (This indicator has to be consolidated from the different VLO reports)	Achieved till last month	Planned. for this month	Achievement for this month	Total Achievement	Next Month's Plans
1	Total No of pregnant women members					
2	Total NO of Pregnant women in groups who have been registered					
3	Pregnant women received complete check up					
4	Total Infants					
5	Infants who have received the scheduled vaccinations					
6	Trainings on..... by .....					
7	HHs who have adopted the trainings learnings					

#### C. Discussions and Decisions taken (If any for the next month)

S.No	Decisions	Responsible VO	Timelines

--	--	--	--



### Reporting format for Social Action (Education) Sub Committee

(to be filled by the Social Action [Health and Nutrition] Sub Committee during the sub group discussions before the VO Meeting plenary session)

#### A. Review of previous meeting's Decisions

S. No	Decisions taken during previous meeting	Responsible person	Agreed timelines	Status of progress		
				Completed	Started but not completed	Not attempted

#### B. Monthly report of work done by the Education Sub-committee (Yes/No)

1.	Arrangement for village level library/education center	<input type="checkbox"/>	<input type="checkbox"/>
2.	Participation in school management committee	<input type="checkbox"/>	<input type="checkbox"/>
3.	Reviewed the quality of food distributed in the mid day meals	<input type="checkbox"/>	<input type="checkbox"/>
4.	School visits conducted for review	<input type="checkbox"/>	<input type="checkbox"/>
5.	Organising of sports day in school	<input type="checkbox"/>	<input type="checkbox"/>

#### C. Efforts by the SHGs (to be consolidated by the Sub committee members form reports from various groups)

S.No	Description	Nos. till last month	Planned nos. for this month	Achievement for this month	Total Achievement	Next Month's Plans

#### D. Decisions and information in the current month on Education by the Sub committee

S. No	Decisions taken/information received in the current VO meeting on Education	Responsibility	Timelines

**Reporting format for VO reporting to CLF***(To be filled up by the VO Book keeper at the end of the meeting to be sent to the CLF)***Name of VO:****Month :****Year:****C. Previous meeting decision Review**

S. No	Decisions regarding education from previous meeting	Action Taken Report		
		<i>Complete</i>	<i>Incomplete</i>	<i>Not Attempted</i>

**D. Monthly Progress**

S.No	Description	Achieved till last month	Planned. for this month	Achievement for this month	Total Achievement	Next Month's Plans
1	No of drop out students who have been enrolled into formal schools					
2	No of review meetings organized by the education subcommittee					
3	NO of visits made to schools by Education SC					
4	No of parents meeting organized in the month					
5	Participation of Education SC in School management committee meetings					
6	Special meetings organized					
7	Any other.....					

**E. This month's decisions**

S. No	Decisions taken on Social Action (Education) by the VO	Responsibility	Timelines

Social Action monthly report

Month:

S.No.	Panchayats	No of SHGs	No of PLFs	Legal Issues					Health Issues									Development Activities				
				Awareness programs conducted	No. of SHGs / PLFs participating	No. of cases identified	No. of case resolved	No. of cases pending	No. of trained health workers	Villages under federation	No. of health centres in federation area	Availability of medical supplies & equipment	Health camps conducted	Health care workers meeting with SHGs/PLFs	No. of SHGs / PLFs: Conselling & Information provided	Utilisation of health camps by women & girl children	Health camps by girl children	No. of target families	No. of families securing purewater	No. of families using ISL	No. of families using electricity	No. of families following IPM/NPM methods

Action plan

Issues addressed	Issues to be addressed	Suggested activity plan for EC approval

**E. Formats for Livelihood Sub-committee****SHG report on Livelihoods: Village organisation Monthly Progress report***(to be brought by each SHG representative in the VO meeting)*

Name of Group:

Month:

Year:

**A. Details of decisions in the past meeting**

S. No	Decisions taken during previous meeting	Responsible person	Agreed timelines	Status of progress		
				Completed	Started but not completed	Not attempted

**B. Coverage of farmers:**

S. No	Livelihood activity	No. of families who are supported for training	No. of families who are provided loan	No. of families who are supported for training and provided training (both)

**C. Details of the training attended by members in the current month**

S. No	Livelihoods related trainings conducted for the SHG members	No of families who participated in the trainings	Usefulness of the training		
			Very High	Medium	Low

**D. Details of Incomes (to be filled in at the end of each season (Rabi and Kharif)**

S. No	Name of SHG Member	Livelihood activity	Expenses incurred in the activity	Total Produce	Total Income





## Village organisation Monthly Progress report: Livelihoods

(to be filled up by the Livelihoods Sub-committee of the Village organisation after inputs from the Village representatives and Livelihood CSPs during Sub group meeting before plenary session in VO)

Name of Group:

Month:

Year:

### A. i. Coverage of farmers in the village:

S. No	Name of livelihood activity	No. of participating families till last month (cumulative)	No of new registrations by the Village Organisation (current month)	Total No of participating families

### A. ii. Support to families:

S. No	Livelihood activity	No. of families who are supported for training	No. of families who are provided loan	No. of families who are supported for training and provided training (both)

### B. Details of decisions in the past meeting of the Village Organisation

S. No	Decisions taken during previous meeting	Responsible person	Agreed timelines	Status of progress		
				Completed	Started but not completed	Not attempted

### C. Details of Livelihood trainings organised in the village for the current month:

S. No	Livelihoods related trainings conducted in the village in the	No of families who participated in the trainings	Usefulness of the training			No. of families who have
			Very	Medium	Low	

	reporting month		High			recorded adoptions <sup>1</sup>

**D. Efforts by the Livelihood Sub committee**

- a. Field visits for livelihood monitoring:
- b. Assessment of the CSPs work:
- c. Monitoring CHC manager work:

**E. Important decisions and action points/plan of action taken by the Village Organisation regarding livelihoods:**

S. No	Item	Decisions	Responsible person	Timelines

---

<sup>1</sup>Will come from the supervisor's records and Kisan cards submitted by the CSP to the Livelihood sub committee

**Village Organisation (VO) Report to CLF for Livelihoods Progress***(to be filled up by the VO SUB COMMITTEE ON LIVELIHOODS for submission to the CLF)***Name of VO****Month:****Year:****A. i. Coverage details**

<b>S. No</b>	<b>Livelihood activity</b>	<b>No of participating families in the previous month</b>	<b>No of families registered in the current month</b>	<b>Total No of participating families</b>

**A. ii. Support to families:**

<b>S. No</b>	<b>Livelihood activity</b>	<b>No. of families who are supported for training</b>	<b>No. of families who are provided loan</b>	<b>No. of families who are supported for training and provided training (both)</b>

**B. Details of trainings organised in the village in the last month:**

<b>S. No</b>	<b>Livelihoods related trainings conducted in the village in the reporting month</b>	<b>No of families who participated in the trainings</b>	<b>No. of families who have recorded adoptions in the current month</b>	<b>No. of families who have adopted in the last 3 months</b>





CLF level Livelihood sub-committee meeting for the Month of :

S.No	Name of the village organization	No. of SHGs	No. of PLFs	Livelihood Promotion							Implementation of NPM							Livestock Management						Coverage			
				Identified activities	No. of families identified	No. of families covered	Technical support provided	Quality Assurance done	Forward and Backward linkages provided	Others	No. of families identified	No of families covered	Seed Treatment done	Pheramone traps promotion	Promotion of organic fertilisers used	Preparing the organic pesticides used	Bird trap	Intercropping system	Trap crops promoted	No. of families identified	No. of families covered	Breed Selection done	Fodder Management	Risk mitigation methods promoted	Marketing Linkages made	Livelihood activity	No. of families who are supported for training

Action plan

Issues addressed	Issues to be addressed	Suggested activity plan with timeline for EC approval