

**Government of Tripura**  
State Mission Management Unit  
Tripura Rural Livelihood Mission  
Rural Development Department

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F. No. 6(11)-RD(TRLM)/2018/ 4988-5003

Date: 04.09.2018

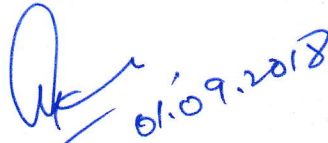
**MEMORANDUM**

With a view to ensure better banking services to the SHGs formed under NRLM, Bank Sakhi policy has been adopted by the State Government, as circulated vide RD Department memo No F. 6(11)-RD(TRLM)/2018/3084-98 dated 12.07.2018. A copy of the same is enclosed. In pursuance of the said policy, 48 (forty-eight) Bank Sakhis have been identified by the Village Organization (VO)/ Cluster Level Federation (CLF) and have been trained. Concerned VO/ CLF have decided to assign the services of these Bank Sakhis in different Bank Branches of the State as shown in Annexure -1. Initially, following number of Bank Sakhis will be attached to the Banks, as mentioned below.

Sl. No.	Name of the Bank	No. of Branches will get Bank Sakhis
1	Tripura Gramin Bank	27
2	Tripura State Cooperative Bank	11
3	UBI	7
4	UCO Bank	1
5	SBI	1
6	IDBI	1
<b>Total</b>		<b>48</b>

These Bank Sakhis will remain accountable and will be paid by the concerned VO/CLF. Relevant Bank Branches are requested to provide working space and sitting arrangement to the Bank Sakhis in their respective Bank Branches.


Enclo: As Stated

  
(Arupratan Sarma)  
Chief Executive Officer  
Tripura Rural Livelihood Mission

Copy to:

1. The Principal Secretary, RD Department, Government of Tripura, for kind information.

2. The General Manager, NABARD, Agartala.
3. The District Mission Manager, Dhalai/ Gomati/ South Tripura District with a request to appraise the VO/CLF about the memorandum.
4. The Asst. General Manager, RBI, Agartala
5. The Chief Manager, SLBC
6. The Chairman, Tripura Gramin Bank.
7. The Managing Director, Tripura State Cooperative Bank Ltd.
8. The DGM & CRM, United Bank of India.
9. The Assistant General Manager, State Bank of India.
10. The Assistant General Manager, IDBI.
11. The Regional Manager, UCO Bank.
12. All State Mission Managers, SMMU, TRLM
13. The Block Mission Managers, all BMMUs for necessary action please.
14. All Programme Managers, SMMU, TRLM

 01.09.2018

Chief Executive Officer, TRLM

## Annexure-I

List of Bank Sakhi for placement in Bank Branches			
Distri ct	Block	Name of Bank Sakhi	Proposed Bank Branch for placement
Dhalai	Ambassa	Smt. Swapnati Reang	TSCB,Ambassa
		Smt. Lipika Halam	TGB,Ambassa
		Smt. Sujala Debnath	TGB,Kulai
		Smt. Wamra Mog	UBI, Ambassa
		Smt. Mina Chakraborty	UBI, Shikharibari
	Dumburnagar	Smt. Rupa Das	TGB,Gandacherra
		Smt. Rakhi Mallik	UCO,Gandacherra
		Smt. Dipali Sarkar	TSCB,Gandacherra
	Salema	Smt. Shiuli Debnath	TGB,Salema
		Smt. Anupama Sinha	UBI,Halahali
		Smt. Ruma Deb	TGB, Avanga
	Durgachowmuhan	Smt.Dipu Chanda	TSCB,Kamalpur
		Smt. Swaraswati Chakraborty	TGB,Bamancherra
		Smt. Namita Debbarma	UBI, Halahali
		Smt. Jotika Halam	TSCB, Durgachowmuhan
Gomati	Killa	smt. Manika Jamatia	TSCB,kill
		smt.Chandra Jamatia	TGB,Atharobhola
		smt.Bipadswari Jamatia	TGB, Killa
	Matabari	smt.Thanda Devi jamatia	TGB,Garjee
		Smt.Supriya Debnath	TGB,Udaipur
		Smt.Manu Dey Majumder	TGB,Chandrapur
		Smt. Gouri Rani Baidya	UBI, Killa
		Smt. Helanti Marak	IDBI, Udaipur
		Smt. Ayesha Begam	TGB, Maharani
		Smt. Jotsna Paul Biswas	TSCB, Udaipur
		Smt.Jyoti Roy Majumder	TGB,Bagma
	Tepania	Smt.Ruma chakraborty	TSCB,Salgarah
		Smt. Sampa Das	TGB, Tepania
		Smt. Jayanti Das Dey	TGB, Gakulpur
		Smt.Bandhana Das	TSCB,Amarpur
	Amarpur	Smt.Moushumi Saha	TSCB,Nutanbazar
		Smt.Anjana Sarkar	TGB, Matai
South Tripura	Hrishyamukh	Smt. Ila Sarkar	TGB,Hrishyamukh
		Smt.Barnatara Tripura	TSCB,Kalachara
	Satchand	Smt.Sumitra Dey pal	TGB,Manubazar
		Smt.Sushmita Debnath	TGB,Harina
		Smt.Ujjala Mog	TGB,Debdaru
	Jolaibari	Smt. Santi Malla Manik	TGB,Jolaibari



		Smt.Pinki Das Datta	TGB,Muhuripur
		Smt. Pabita Reang	TSCB, Baikhora
		Smt. Anima Mog	TGB, Baikhora
		Smt. Fulu Haldar Majumder	UBI, Baikhora
		Smt. Laxmi Debnath	SBI, Joliabari
	Rajnagar	Smt. Tulsi Saha Bhowmik	TGB, Rajnagar
		Smt. Riva Sarkar	TGB, Barpathari
		Smt. Tapashi Sarkar	TGB, Rajnagar
		Smt. Pinku Sarkar	UBI, Radhanagar
		Smt. Suili Das	TGB, Barpathari



**Government of Tripura**  
**Rural Development Department**

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F. No. 6(11)-RD(TRLM)/ 2018/ 3084-98

Date:- 12.07.2018

**MEMORANDUM**

Bank Sakhis will be identified by the Cluster Level Federations (CLFs)/ Village Organizations (VOs) of SHGs from among the women SHG members under National Rural Livelihood Mission (NRLM) and will be placed in the rural bank branches to help the SHGs and the members in banking transactions. Bank Sakhi policy has been approved by RD Department for the purpose. A copy of the Bank Sakhi policy is enclosed for guidance of all concerned.

The Bank Sakhi Policy shall have immediate effect.


Encl: As Stated

  
(NR Das) 12/7/18

Joint Secretary to the  
Government of Tripura

Copy to

1. The PS to the Hon'ble Deputy Chief Minister, Government of Tripura for kind information of Hon'ble Deputy Chief Minister.
2. The Principal Secretary, Rural Development Department, Government of Tripura, for kind information.
3. The General Manager, NABARD, Agartala.
4. The District Mission Manager, Dhalai/ Gomati/ South Tripura DMMU.
5. The Asst. General Manager, RBI, Agartala.
6. The Chairman, Tripura Gramin Bank.
7. The DGM & CRM, United Bank of India.
8. The Asst. General Manager (North), State Bank of India.
9. The Asst. General Manager (South), State Bank of India.
10. The Managing Director, Tripura State Cooperative Bank Ltd., Agartala.
11. The Zonal Manager, UCO Bank, Agartala.
12. The Block Mission Manager, all BMMUs.
13. All State Mission Managers and Programme Managers, SMMU, TRLM.

  
Joint Secretary to the  
Government of Tripura

## **POLICY FOR BANK SAKHI**

### **Need for Bank Sakhi:**

After the launch of NRLM, there has been a steady increase in the number of Women SHGs across the State of Tripura. Along with the increasing number of SHGs, the demand for SHG-bank linkage has been growing. The number of SHGs visiting the bank branches for different types of transactions has increased the work load on the rural bank branches, which have limited staff. Unlike other customers, SHG members with a relatively low educational background, require guidance and support to carry out their bank transactions. Rural bank branches with limited staff are not in a position to provide necessary support to the SHGs. Experience from the states of Andhra Pradesh, Orissa, Bihar and Tamil Nadu indicates that a community level resource person or a 'Bank Sakhi' with basic knowledge of banking transactions can play a very useful role in supporting the SHGs as well as the banks. A 'Bank Sakhi' placed at a bank branch can provide multiple types of support to the SHGs to complete their transactions. A well trained Bank Sakhi can facilitate opening of savings bank account of the SHG. She can help SHGs to carry out both deposits and withdrawals from the savings account.

More importantly, a Bank Sakhi can facilitate credit linkage of the SHGs. Bank Sakhi can also support the bank in different ways. She can do preliminary scrutiny of the applications of the SHGs, help filling up the loan application correctly, complete documentation work on behalf of SHGs and it will on other hand reduce the work load on the bank also. She is ideally suited to facilitate recovery of bank loans by working closely with the SHGs and assist in the regular meetings of community based recovery mechanism. Thus Bank Sakhi strategy is central to the financial inclusion strategy of NRLM.

### **Who can be Bank Sakhi:**

A Bank Sakhi must be a member of an SHG for at least 12 months. She must possess the following qualifications/ characteristics:



- Preferably in the age group of 18-45 years;
- Minimum education: At least 10<sup>th</sup> standard with skill in basic arithmetic/ preferably 12<sup>th</sup> standard with basic reading, writing and skill in basic arithmetic;
- Representative of the community but not the bank;
- Should preferably understand basic banking procedures and familiar with opening of SHG bank account, deposit and withdrawal transactions of SHGs.
- Posses good communication skills, should be able to clearly communicate with the bank officials and SHG members and understand the guidelines and needs of the SHG members;
- Able to undertake frequent travel to the bank branch and other villages;
- Able to work hard and remain in the bank branch on all/most working days during the business hours;
- Able to maintain good rapport and liaison with the bank staffs, SHGs, VOs and CBRM committee;
- Able to participate in SHG/ VO/ CLF/CBRM meetings and facilitate recovery of bank loans;
- She must be aware about the Panchasutra.
- Should not be a defaulter either to Bank or to the SHG, of which she is a member.
- Should not be an existing CRP/ MBK etc.
- She should not be the part of VO/ CLF governance (very important);
- Her attendance must be more than 90% in the group meeting atleast for last 6 months.
- Should possess integrity & honesty.
- Active CSP-FI may be given preference during selection process, if the criteria are fulfilled.

#### **Selection of Bank Sakhi:**

Bank Sakhis are ideally identified and selected by Cluster Level Federations(CLFs)/ Village Organizations (VOs), initially facilitated by BMMU on the basis of a



written test and interview. In case CLF is not formed, the identification can be done by an informal committee comprising representatives from different SHGs / VOs. TRLM shall devise suitable tests (involving written, oral and personality tests) for assessing suitability of the identified candidates to work as Bank Sakhis.

### **Responsibilities of Bank:**

One Bank Sakhi will be placed in each bank branch wherever SHG accounts are available. The bank branch will provide a space for Bank Sakhi to sit within the bank premises. Bank Sakhi is expected to sit in the bank branch during the transaction hours (10:00 am – 03:00 pm). The name of the Bank Sakhi should be prominently displayed along with her contact details. Where adequate numbers of SHGs in a branch are operating (not less than 30 SHG accounts) one bank sakhi can be posted and on the other hand, in case of lesser number of SHG accounts one bank sakhi can be given the responsibility of more than one branch, within the same village / block. Bank Sakhi will not do any other works of banks except servicing the SHGs of the branch.

### **Key tasks of Bank Sakhi:**

- Whenever leaders of SHGs/ members of SHGs visit the bank to deposit/ withdraw money, the Bank Sakhi should help them in: -
  - (i) Filling in transaction slips/ bank Challans;
  - (ii) In counting cash by facilitating denomination wise segregation. **(But Should not touch cash).**
- Whenever leaders of SHGs / members of SHGs visit the bank for any purpose, the Bank Sakhi should help them in:-
  - (i) Completing documentation formalities for account opening;
  - (ii) Filling up loan application forms and related documentation;
  - (iii) Opening of individual accounts of members in the bank;
  - (iv) Assisting SHGs in seeking other financial services like linking SHG members with insurance & pension schemes etc.

- (v) To act as a liaison between the SHGs and the bank and to resolve bank related issues affecting the SHGs.
- As a trainer: Bank Sakhi should undertake awareness among SHGs on credit linkage, terms and conditions of loans, including interest rate and repayment schedule as well as interest subvention and the conditions of eligibility for the interest subsidy, educate group members on bank procedures, other schemes and programmes involving the bank.
  - Bank Sakhi shall conduct/ facilitate the financial literacy camp (FLC) at villages.
  - Bank Sakhi will assist SHGs in enhancement of CC limit from time to time.
  - Bank Sakhi will communicate with the SHGs/VO/CLF and BMMU for enhancement of CC limit, sanction & disbursement of loan, installment due amount, date of repayment, certificate for closure of loan etc.
  - Bank Sakhi should attend the following meetings: -
    - i. Meeting of CBRM as Co-Convenor including filling up the background data in the formats and prepare minutes of the meetings,
    - ii. Meetings of the VOs linked to the branch and share the status of repayment of all member SHGs,
    - iii. Meetings of all SHGs defaulting on repayment, analyze the reason for default and guide them to regularize their loan accounts, reporting to CC/ BMMU.
    - iv. Should participate at the monthly review meeting - All CLF/ VO meetings
  - Bank Sakhi should maintain different records at Bank Level.

**Payment of remuneration to Bank Sakhi:**

Bank Sakhi is a Resource Person working for and accountable to the Federations of SHG (CLF or VO). In no case she will be considered as engaged by TRLM. Payment of remuneration would be made to Bank Sakhis by the CLF/VO on receiving their services. It will be ensured by the CLF/VO that all Bank Sakhis are paid appropriate remuneration in time, in the following manner.



However, the rates given below are indicative only and ultimate decision on the rates is to be taken by the CLF/ VO.

Each Bank Sakhi may be provided remuneration in the following manner.

- Fixed component: Maximum Rs.1500 per month.
- Variable component: This may be given based on task basis as indicated below.

SN	Name of Task	Task unit	Unit Cost (in Rs)
1	Bank Account opening for SHGs (includes facilitation)	No. of Bank Account	100
2	Credit linkage of SHG (to be paid after disbursement of loan to the SHG) including renewal of CC loan (includes facilitation)	No. of SHG	300
3	Organize Banker meeting with SHG/VO/CLF , including CBRM meeting	No. of meetings	50
4	Individual Insurance (PMJJBY/PMSBY/PMAPY/ Health insurance etc.) of SHG and their family members (includes facilitation)	No. of Member	20
5	Individual Bank Account opening for the SHG members (includes facilitation)	No. of Member	20
6	VO Bank Account opening (includes facilitation)	No. of Accounts	100
7	VO- VRF Account opening (includes facilitation)	No. of Accounts	100
8	Organizing Financial Literacy Camps (FLC)	No. of camps (minimum number of participants 50)	200
9	Attending SHG meeting to review fund management after RF/ CIF/ Bank Credit disbursal.	Maximum two meeting after RF/CIF/Bank Loan	40
10	Change in signature of authorised signatory in bank records (including specimen change)	No. of change	50
11	Travel & Food for field work	Day	150



- Later on, CLF/VO may take an appropriate decision on continuation of the fixed component.
- Payment to the Bank Sakhi will always be made by the CLF/VO only, and never by the officials of TRLM.
- Payment should be made on satisfactory performance of assigned works and submission of necessary reports.
- If the performance is not satisfactory, the CLF/VO may consider discontinuation of her services.

**Records to be maintained / Reports to be submitted by Bank Sakhi:**

Maintenance of the following registers/ forms will be the responsibility of the bank sakhi

- Movement Register of the Bank Sakhi.
  - Daily task performance register.
  - Monthly Achievement reporting.
  - Bank loan register.
  - Repayment of Bank loan register.
  - Insurance and Pension Register
  - FLC register
  - Monthly honorarium claim form.
- Formats are given in the Annexure.
-

**Movement Register for Bank Sakhi**

Name of Bank Sakhi:

Name of the Cluster and VO:

Name of the Block:

Name of Banks with branch names:

For the month of:

Date	Time of Journey	Returning time	Place of Visit	Purpose of Visit	Authenticated by*

**\*A. When Bank Sakhi will attend federation meeting:** President/Secretary of the federation will authenticate the Bank Sakhi attendance with signature and seal.

**B. In case of any other work:** BMC/ CC any other assigned Block staff will authenticate.

## Annexure II

Name of the Bank Sakhi :

Name of the Branch:

[illegible]



**Movement Register for Bank Sakhi**

Name of Bank Sakhi:

Name of the Cluster and VO:

Name of the Block:

Name of Banks with branch names:

For the month of:

Date	Time of Journey	Returning time	Place of Visit	Purpose of Visit	Authenticated by*

**\*A. When Bank Sakhi will attend federation meeting:** President/Secretary of the federation will authenticate the Bank Sakhi attendance with signature and seal.

**B. In case of any other work:** BMC/ CC any other assigned Block staff will authenticate.

**BANK SAKHI'S MONTHLY REPORTING FORMAT**

Name of Bank Sakhi:

Name of the Cluster:

Name of the Block:

Name of Banks with branch names:

Sl. No.	Particulars	Target	Achievement	Achievement (%)	Remarks
1	Nos. of Bank A/C Opened				
2	Nos. of SHGs availed bank credit				
3	Amount of Bank Credit				
4	No. of SHGs repaid				
5	Nos. of defaulters SHGs initiated repayment				
6	Nos. of Federation meetings attended				
7	Nos. of CBRM meetings				
8	No. of member opened individual A/C				
9	No. of member availed PMJJBY				
10	No. of member Availed PMSBY				
11	No. of member Availed APY				
12	No. of members accessed Health Insurance				
12	No. of FLC conducted				
13	Any Other ( Please specify)				

For the month of:

Signature of Bank Sakhi

Verified by

Approved by

**FORMAT FOR BANK LINKAGE REGISTER**  
(To be maintained Village Wise/ Month wisw)

Name of village organization :

Name of the Branch:

Month:

[illegible]

Signature of Bank Sakhi



**FORMAT FOR REPAYMENT REGISTER**

( To be maintained SHG wise)

Name of the village :

Name of the Bank:

Name of village organization:

Name of the Branch:

Name of the SHG:

S B account no:

Loan account no.:

Loan cycle:

Date of Term loan sanctioned / CC / CCTL renewal:

Amount of loan disbursed :

Month	Date	Installment amount due	Installment amount repaid	Amount outstanding *

(\*Loan Outstanding amount to be reconciled with bank records at least once a quarter)

Signature of Bank Sakhi

# INSURANCE REGISTER (To be maintained SHG wise)

Name of the village :

Name of the Bank:

Name of village organization:

Name of the Branch:

Name of the SHG:

S B account no:

Name of the Member	Date for enrolment of PMJJBY	Date for enrolment of PMSBY	Date for enrolment of Health/ Medical Insurance	Date for enrolment of PMAPY	(Auto renewal – Yes/Not)	Any Claim

Signature of Bank Sakhi

## Annexure - VII

## FLC Register

Name of Gram Panchayats :

Date of FLC :

Bank involved :

Name & Signature of the Participants:

[illegible]



**Monthly Honorarium Claim Format**

Name of Bank Sakhi:

Name of the Cluster:

Name of the Block:

Name of Banks with branch names:

For the month of: .....

Bank Sakhi Monthly planning & payment sheet							
Date: Month:		Place:	Facilitator (Name of VO/CC/CLF)				
Sl. No	Name of Task	Place	Task unit	Unit Cost	Unit Planned	Unit Achieved	Total Payment
1	Bank Account opening for SHGs (includes facilitation)	Village, Local bank	No. of Bank Account	100			
2	Credit linkage of SHG (to be paid after disbursement of loan to the SHG) including renewal of CC loan (includes facilitation)	Local bank	No. of SHG	300			
3	Organize Banker meeting with SHG/VO/CLF, including CBRM meeting	Local bank	No. of meetings	50			
4	Individual Insurance (PMJJBY/PMSBY/PMAPY/Health insurance etc.) of SHG and their family members (includes facilitation)	Village	No. of Member	20			
5	Individual Bank Account opening for the SHG members (includes facilitation)	Village, Local bank	No. of Member	20			
6	VO Bank Account opening (includes facilitation)	Village, Local bank	No. of Accounts	100			

**Bank Sakhi Monthly planning & payment sheet**

Date:		Place:					
Month:		Facilitator (Name of VO/CC/CLF)					
Sl. No	Name of Task	Place	Task unit	Unit Cost	Unit Planned	Unit Achieved	Total Payment
7	VO- VRF Account opening (includes facilitation)	Village, Local bank	No. of Accounts	100			
8	Organizing Financial Literacy Camps (FLC)	Village	No. of camps (minimum number of participants 50)	200			
9	Attending SHG meeting to review fund management after RF/ CIF/ Bank Credit disbursal.	Hamlet	Maximum two meeting after RF/CIF /Bank Loan	40			
10	Change in signature of authorised signatory in bank records (including specimen change)	Village	No. of change	50			
11	Travel & Food for field work	Outside own village	Day	150			
12	Others (designed by CBOs.....) (as and when required and planned by professional, should not exceed 5% of total pay)						
Total Amount (In Words)							
Name & Signature of Bank Sakhi							
Bank A/c & IFSC Code							
Name & Signature of VO/ CLF							