

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

F. No. 6(11)-RD(TRLM)/2018/ 5715-19

Date: 26/10/2021

MEMORANDUM

In order to ensure the timely and hassle free banking services to women SHG's under NRLM the Bank Sakhi policy was developed and circulated vide memo No.F.6(11)-RD(TRLM)2018/3084-98 dt.12.07.2018.

Initially, bank sakhis were placed in the rural bank branches for opening savings a/c, credit and insurance linkage of SHG's. But gradually, here is demand for inclusion of many tasks such as financial literacy, insurance settlement, KCC, Fasal bima, Mudra loan, CBRM meeting etc.

So, for deeper penetration and to reach to the person at last mile with all financial services it is felt that bank sakhis need to be facilitated through adding payment for new tasks and enhancing the payment for the existing tasks.

Keeping in view of the above, revised payment structure have been enclosed at Annexure-I. The fixed component of maximum of Rs.1500 per month per bank sakhi for sitting in banks for minimum of 4 days per week shall remain unchanged. The bank sakhis shall remain accountable to their VO/CLF and payment shall be made based on satisfactory performance to be evaluated by the concerned VO/CLF.

It is also to be mentioned here the expenditure on the task based payment for the bank Sakhis are to be borne by CLF/VO, in the days to come.

At present & until further order the fixed component of honorarium and task based payment will be met from the available budget provisions at the Block Mission Management Unit level, as per existing system.

The above mentioned revised rate will come into effect from 1st November,2021.

Encl: As Stated


(Dr. TK Debnath, IAS)
Chief Executive Officer, TRLM

Copy to:

1. PS to the Hon'ble Deputy Chief Minister, Government of Tripura for kind information of Hon'ble Deputy Chief Minister.
2. The PS to the Chief Secretary, Government of Tripura for kind information of the Chief Secretary, Government of Tripura.
3. The Secretary, RD Department, Govt. of Tripura for kind information.
4. All the District Mission Manager (DM & Collector), for kind information.
5. All the Block Mission Manager (BDOs), for information and necessary action please.

Annexure-I

Sl. no	Particular of Task	Task unit	Rate of existing task based payment (in Rs.)	Revised task based payment (in Rs.)
1	Bank account opening for SHGs/ VOs/ CLFs (including facilitation)	Each	100	100
2	VO/VRF bank account opening (including facilitation)	Each	100	100
3	Individual bank account opening for the SHG members (including facilitation)	Each	20	50
4	SHG Bank Loan			
a	Credit linkage of SHG (includes facilitation-submission/sanctioning of loan)	Each	300	300
b	On timely repayment (closure) of loan of SHG members.	Each	-	300
5	Organizing Banker meeting with SHG/VO/CLF, including CBRM .	Each	50	100
6	Individual insurance & Pension (PMJJBY/PMSBY/APY/ Health Insurance etc.) of linkage of SHG members and their family members (including facilitation)	Each	20	40
7	Organizing Financial Literacy Camps (FLC) in VO/ CLF minimum participant should be 50	Each	200	300
8	Organizing training of SHGs on Financial Literacy(on completion of 5 module and MIS entry)	Per SHG	200	300
9	Attending SHG/ VO/ CLF meeting to review fund management after RF/CIF/ Bank loan disbursal.	Minimum 2 (Two) meeting after RF/CIF/Bank Loan	40	50
10	Change in signature of authorized signatory of SHG/ VO/CLF in bank records (including specimen change)	Each	50	70
11	Travel & food for field work (outside own village)	One working day	150	200
12	Other Loans			
a	KCC loan for Mahila Kisan members i.e SHG members(includes facilitation – Submission/Sanctioning/Repayment of Loan)	Per Loan	Nil	150
b	Mudra Loan for SHG members (includes facilitation –Submission/Sanctioning/Repayment of Loan)	Per Loan	Nil	200
c	Loan for PMA Y houses	Per Loan	Nil	200
13	Crop Insurance under PMFBY(includes facilitation)	Each	Nil	100

Sl. no	Particular of Task	Task unit	Rate of existing task based payment (in Rs.)	Revised task based payment (in Rs.)
14	Claim Settlement for the Insurance of SHG members and their family members under (PMJJBY/PMSBY)	Each	Nil	700
15	Claim Settlement for Crop insurance under PMFBY (including facilitation)	Each	Nil	300
16	Loan from VO/CLF to SHG			
a	Facilitation, preparation of loan application, submission, sanctioning.	Per SHG	Nil	50

**Note- The same rate is applicable for other CRP/ CSP, if they are utilized for the aforesaid works for any special drive/ camps for achieving the targets.