



राज्य शहरी आजीविका मिशन, (एस०यू०एल०एम०) उ०प्र०
(राज्य नगरीय विकास अभिकरण, - सूडा उ.प्र.)

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दिनांक- 22-12-16



सेवा में,

1. समस्त जिलाधिकारी/अध्यक्ष,
जिला नगरीय विकास अभिकरण उ०प्र०।
2. समस्त सिटी प्रोजेक्ट आफिसर/परियोजना निदेशक,
शहर मिशन प्रबन्धन इकाई, सूडा उ०प्र०।

विषय : दीनदयाल अन्त्योदय योजना-राष्ट्रीय शहरी आजीविका मिशन-(DAY-NULM) के घटक सामाजिक गतिशीलता एवं संस्थागत विकास के दिशा निर्देशों में भारत सरकार द्वारा किये गये संशोधन के सम्बन्ध में।

महोदय/महोदया,

कृपया उपर्युक्त विषयक अवगत कराना है कि (DAY-NULM) के दिशा निर्देशों में विगत अगस्त 2016 में संशोधन किये गये हैं, जिसका प्रस्तुतिकरण सूडा मुख्यालय में विगत अक्टूबर 2016 में करके सभी परियोजना अधिकारियों एवं संदर्भ संस्थाओं को अवगत कराते हुए ई-मेल के माध्यम से सभी सी०एम०एम०यू० को उपलब्ध करा दिया गया है।

उक्त क्रम में भारत सरकार द्वारा घटक के अन्तर्गत किये गये संशोधन का विवरण पुनः घटक के सुचारु रूप से संचालन हेतु संलग्नक कर प्रेषित किया जा रहा है।

अतः आप से अनुरोध है कि उक्त घटक के अन्तर्गत उपरोक्तानुसार कार्य सम्पादन कराने का कष्ट करें। भारत सरकार द्वारा किये गये संशोधन की प्रति सूडा उ०प्र० तथा आवास एवं शहरी गरीबी उपशमन मंत्रालय की वेबसाइट पर भी अपलोड है।

संलग्नक-यथोपरि

भवदीय

(शैलेन्द्र कुमार सिंह)
मिशन निदेशक

पत्रांक एवं दिनांक तदैव

प्रतिलिपि निम्नलिखित को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित-

1. सचिव, नगरीय रोजगार एवं गरीबी उन्मूलन कार्यक्रम विभाग उ०प्र० शासन।
2. समस्त परियोजना अधिकारी/शहर मिशन प्रबन्धक, सामाजिक विकास एवं अवस्थापना।
3. समस्त इम्पैनल्ड संदर्भ संस्थाएं।
4. सहायक वेब मास्टर सूडा को सूडा उ०प्र० की वेबसाइट पर अपलोड हेतु।

(शैलेन्द्र कुमार सिंह)
मिशन निदेशक

3. Operational Guidelines of Social Mobilization & Institutional Development (SM&ID) under DAY-NULM

The operational guidelines of the Social Mobilization & Institutional Development (SM&ID) component of Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) issued vide O.M. No.K-14011/1/2013-UPA, dated 11th December 2013 as amended vide O.M. nos. K-14011/7/2013-UPA/FTS-9789 dated 3rd August, 2015 and K-14011/2/ 2012-UPA/FTS 5196 dated 19* February 2016 are further amended as follows:

SN	Existing Provision	Amended Provision
1.	<p>Clause 4. Membership of SHGs Under NULM, Self Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under NULM. SHGs may consist of 10 to 20 members. These groups need not to be registered. Normally, women SHGs will be formed, however male SHGs of handicapped persons will be allowed to be formed. The objective is to organise all the urban poor families into SHGs, however, those areas may be taken up first where urban poor are concentrated.</p> <p><u>क्लॉज-4--: समूहों में सदस्यता</u> सामान्यतया महिलाओं के एस0एच0जी0 बनाये जाने की व्यवस्था के साथ ही विकलांग पुरुषों के एस0एच0जी0 बनाये जाने का प्रावधान।</p>	<p>Under DAY-NULM, Self Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under DAY-NULM. SHGs may consist of 10 to 20 members. In hilly tracts/regions and predominantly tribal dominated areas where communities are dispersed, smaller groups of less than 10 members may also be formed These groups need not to be registered. Normally, women SHGs will be formed, however male SHGs of handicapped persons will be allowed to be formed. In case of persons involved in vulnerable occupations like rag pickers, rickshaw pullers, sanitation workers etc., activity based SHGs of male members may also be formed. The objective is to organise all the urban poor families into SHGs, however, those areas may be taken up first where urban poor are concentrated.</p> <p>सामान्यतया महिलाओं के एस0एच0जी0 बनाये जाने की व्यवस्था के साथ ही "कमजोर व्यवसाय आधारित पुरुषों के एस0एच0जी0 जैसे रैग पिकर्स, रिकशाचालक, सैनीटेशन वर्कर्स आदि का समावेशन" किया गया है।</p>
2.	<p>Clause 6 Box 2: Panchsutra for a good SHG:</p> <ol style="list-style-type: none"> 1. Regular savings 2. Regular meetings 3. Regular accounts-bookkeeping and accounting 4. Regular repayments 5. Adherence to rules and regulations of the SHG <p><u>क्लॉज-6--: वाक्स 2: अच्छे एस0एच0जी0 हेतु पंच सूत्र</u></p> <ol style="list-style-type: none"> 1 नियमित बचत 2 नियमित बैठक 3 नियमित लेखा-जोखा एवं अभिलेखीकरण 4 नियमित वापसी 5 नियमों के प्रति बचतबद्धता 	<p>Amendment in Box 2: Panchsutra for a good SHG:</p> <ol style="list-style-type: none"> 1. Regular meeting 2. Regular Saving 3. Regular Internal Lending 4. Regular loan repayments 5. Regular Bookkeeping <p>अच्छे एस0एच0जी0 हेतु पंचसूत्र</p> <ol style="list-style-type: none"> 1 नियमित बैठक 2 नियमित बचत 3 नियमित आन्तरिक लेन-देन 4 नियमित ऋण वापसी 5 नियमित अभिलेखीकरण

3.	<p>Clause 13 (Formation of SHGs: Engagement of Resource Organization):</p> <p>The experts hired under City Mission Management Unit (CMMU) along with the community organizers will work at the field level for formation of Self Help Groups under DAY-NULM. The services of ASHA / Anganwadi workers and other community level functionaries under various schemes / programmes of the Central and State Governments may also be utilised for this purpose</p>	<p>The experts hired under City Mission Management Unit (CMMU) along with the community organizers will work at the field level for formation of Self Help Groups under DAY-NULM. The services of ASHA / Anganwadi workers and other community level functionaries under various schemes / programmes of the Central and State Governments may also be utilised for this purpose. The expenditure on handholding, training and nurturing of the SHGs formed by CMMU/Cos can be made from SM&ID funds, within the limit of Rs. 10,000 per SHG.</p>
4.	<p>Clause 16:</p> <p>The functions of the RO are as follows:</p> <p>क्लॉज-16 : सन्दर्भ संस्थाओं के कार्य : पूर्व प्रावधान यथावत</p>	<p>Addition of new Clauses 16.6, 16.7 and 16.8:</p> <p>16.6 <u>Implementing Community Managed book of accounts for SHGs:</u> ROs will facilitate identification of one bookkeeper per SHG and one senior bookkeeper per ALF. Book keepers to be provided adequate training in phased manner for maintaining book of accounts. Initial classroom training should be for at least 5 days. This should be followed by monthly refresher training and on the job training by ROs on regular basis. The gap between two trainings should not be more than 45 days. The States will adopt uniform format for books of accounts as being used under DAY-NRLM (Annexure VIII). However, some modifications may be made as per local requirements.</p> <p>गाइडलाइन में उल्लिखित व्यवस्थाओं के साथ निम्न बिन्दुओं का अतिरिक्त समावेशन :</p> <p>16.6 एस0एच0जी0 हेतु समुदाय आधारित अभिलेखीकरण की व्यवस्था: (Implementing Community Managed book of accounts for SHGs:)</p> <ul style="list-style-type: none"> • संदर्भ संस्थाओं को प्रत्येक एस0एच0जी0 हेतु एक बुक कीपर की पहचान करना तथा ए0एल0एफ0 हेतु वरिष्ठ बुक कीपर की पहचान कर अभिलेखीकरण कराने की व्यवस्था की गई है। ❖ बुक कीपर्स को सघन रूप से प्रशिक्षित करने का प्रावधान। ❖ बुक कीपर्स को अभिलेखीकरण हेतु 5 दिवसों का प्रशिक्षण कराना। ❖ बुक कीपर्स हेतु मासिक रिफरेशर्स/प्रशिक्षण कराने का प्रावधान। ❖ नियमित जॉब ट्रेनिंग कराया जाना। ❖ 45 दिवसों के अन्तराल पर पुनः प्रशिक्षण कराना ❖ DAY-NRLM के अन्तर्गत प्रयुक्त किये जा रहे

अभिलेखों (रजिस्टर्स) का प्रयोग। स्थानीय आवश्यकता के अनुसार आंशिक संशोधन अनुमत्य की व्यवस्था।

16.7 Developing Internal CRPs (Community Resource Persons): ROs will facilitate identification of 2 active women out of 15-20 SHGs and develop them as internal CRPs. Internal CRPs may be the active member of SHGs who have established them as role model and who are willing to provide their services to the poor community. These active women are to be provided for at least 30-45 days training in phased manner. This will include engagement with external CRPs for 10-15 days, classroom training and exposure visit to better performing Self Help Groups/Area Level Federations/City Level Federations. After completion of the training, the Internal CRPs will be assessed by External CRPs/ROs. If necessary, additional inputs will be provided. After clearing assessment criteria, Internal CRPs can be engaged for conducting social mobilization process in other areas.

16.7 आन्तरिक सी0आर0पी0 की व्यवस्था :

- ❖ 15-20 गठित एस0एच0जी0 से कम से कम 2 सक्रिय महिलाओं को आन्तरिक सी0आर0पी0 के रूप में पहचान करना।
- ❖ पहचान किये गये सी0आर0पी0 की 30-45 दिवसों की चरणबद्ध प्रशिक्षण कराना।
- ❖ आन्तरिक सी0आर0पी0 के साथ ही उपलब्धता आधारित वाह्य सी0आर0पी0 की 10-15 दिवसों की सेवाएं लिए जाने का भी प्रावधान।
- ❖ आन्तरिक सी0आर0पी0 का वाह्य सी0आर0पी0 के द्वारा असेसमेंट किया जाना।
- ❖ सी0आर0पी0 का सामुदायिक गतिशीलता हेतु उपयोग।

16.8 Reporting by ROs: Every month, the ROs will provide report of activities performed by them to ULBs. The ULBs/State Mission Management Unit will organize monthly review meeting to assess the progress of ROs. If required, the ROs will be provided training and field exposure for effective implementation of SM&ID activities.

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- ❖ प्रत्येक माह CMMU-DUDA को रिपोर्ट उपलब्ध कराना।
- ❖ मासिक/पाक्षिक समीक्षा बैठक का आयोजन

5.	<p>17. Selection of ROs</p> <p>17.4 Care must be taken to ensure that the RO chosen is experienced in working with the urban poor at the grass-root level and preference must be given to ROs with a proven track record on this.</p> <p>क्लॉज 17—: संदर्भ संस्थाओं का चयन 17.4 एस0एच0जी0 गठन के साथ ही शहरी गरीबों के साथ कार्य अनुभव वाले आर0ओ0 को वरीयता के आधार पर चयन।</p>	<p>Clause 17: Selection of ROs</p> <p>17.4 Care must be taken to ensure that the RO chosen is experienced in working with the poor at the grass-root level and given to ROs with a proven track record on this.</p> <p>Additional new Clause 17A: <u>Engagement of Community Resource Persons (CRPs):</u> DAY-NRLM has developed successful model of Community Institutions and Community Resource Person (CRPs) which can be useful for DAY-NULM also for implementing SM&ID activities. To widen the scope of social mobilization, DAY-NULM may consider to engage CRPs from DAY-NRLM areas to support Social Mobilization activities under DAY-NULM. The services of such CRPs may be taken by entering MoU with State Rural Livelihoods Mission/State Urban Livelihoods Mission/Federations at the State level or at ULB level.</p> <p>अतिरिक्त क्लॉज का समावेश : 17A- DAY-NRLM के अन्तर्गत सफल सी0आर0पी0 के माडल को भी जनपदों/शहरों द्वारा आवश्यकतानुसार चयनित किया जाने का प्रावधान।</p>
6.	<p>Clause 22: Opening of Bank Accounts</p> <p>क्लॉज 22— बैंको में खाता खुलवाना पूर्व प्रावधान यथावत</p>	<p>Additional new Clause 22.4: All the beneficiaries should be covered with various benefits under Prime Minister Jan Dhan Yojana. The SHGs and ALFs will be made aware about the process of opening bank account under this scheme and its related benefits.</p> <p>अतिरिक्त क्लॉज का समावेशन</p> <ul style="list-style-type: none"> ❖ सभी लाभार्थियों को प्रधान मंत्री जनधन योजना के अन्तर्गत आच्छादित कर बैंकों में खाता खुलवाते हुए लाभान्वित कराना। ❖ एस0एच0जी0 एवं ए0एल0एफ0 को उक्त योजनान्तर्गत बैंक एकाउन्ट खोलकर लाभान्वित होने के सम्बन्ध में जानकारी देना।

7.	<p>Clause 23: Affordable Insurance (Health, Life and Pension)</p> <p>23.1 SULM should ensure maximum coverage under to the existing/ on-going insurance schemes of Government of India such as Rashtriya Swasthya Bima Yojana (RSBY) for health insurance, Janashree Bima Yojna (JBY) for Life Insurance, any state specific insurance schemes and micro insurance products.</p> <p>क्लाज 23 : एफोडेवल इन्शोरेंस (हेल्थ, लाइफ एवं पेंशन)</p> <p>उक्त क्लाज के अनतर्गत राष्ट्रीय स्वास्थ्य बीमा योजना (RSBY) एवं जनश्री बीमा के साथ ही अन्य राज्यवित्त पोषित बीमा योजनाओं से लाभान्वित किये जाने का प्रावधान।</p>	<p>Clause 23: Affordable Insurance (Health, Life and Pension)</p> <p>23.1 SULM should ensure maximum coverage under to the existing/ on-going insurance schemes of Government of India such as Rashtriya Swasthya Bima Yojana (RSBY) for health insurance, Janashree Bima Yojna (JBY), Pradhan Mantri Jivan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana any state specific insurance schemes and micro insurance products.</p> <p>उक्त के साथ ही प्रधान मंत्री जीवन ज्योति बीमा योजना, प्रधान मंत्री सुरक्षा बीमा योजना, अटल पेंशन योजना को सम्मिलित कर लाभान्वित कराये जाने का प्रावधान किया गया है।</p>
8.	<p>Clause 25: Revolving Fund Support to Self-Help Groups (SHGs)</p> <p>A one-time Revolving Fund support of Rs.10,000 will be provided to urban poor SHGs, which have not availed such support earlier. A SHG should be functional for a period of 6 months with at least 70% of SHG members should be urban poor to become eligible for Revolving Fund support under NULM. The RF is also available to existing SHGs formed under SJSRY, which have not availed the same.</p> <p>क्लाज 25 :</p> <p>एस0एच0जी0 को रिवाल्विंग फण्ड रू0 10,000/- की सहायता। 6 माह के कार्यशील एस0एच0जी0 को रिवाल्विंग फण्ड दिये जाने का प्रावधान था।</p>	<p>Clause 25: Revolving Fund Support to Self-Help Groups (SHGs)</p> <p>A one-time Revolving Fund support of Rs.10,000 will be provided to urban poor SHGs, which have not availed such support earlier. A SHG should be functional for a period of 3 months with at least 70% of SHG members as urban poor to become eligible for Revolving Fund support under DAY-NULM. The RF is also available to existing SHGs formed under SJSRY, which have not availed the same.</p> <ul style="list-style-type: none"> ❖ 3 माह के कार्यशील एस0एच0जी0 को रू0 10,000/- रिवाल्विंग फण्ड दिये जाने की नई व्यवस्था का प्रावधान किया गया है। ❖ अन्य अहर्ता पूर्ववत् रहेगी।
9.	<p>Clause 26:</p> <p>The SHG can route its application (in prescribed format Annexure-V) for revolving fund through ROs to ULB. The ULB will check the application and requisite documents/records of the SHG like number of meetings held and minutes recorded since inception, collections made from members towards group savings & regularity in savings, collection and amount of savings mobilized etc. before sanctioning and releasing the Revolving Fund to eligible SHG. ULB may take some random sample check of RF applications for field level verification if required for due diligence. The RF will be transferred directly into the bank account of the respective SHG by ULB.</p>	<p>Initially, the SHG can route its application (in prescribed format Annexure-V) for revolving fund through ROs to ULB. The ULB will check the application along with grading of the SHG before sanctioning and releasing the Revolving Fund to eligible SHG. Once the Area Level Federations come into existence, they will grade the SHGs on regular basis and forward their applications to ULBs. ULB may take some random sample check of RF applications for field level verification if required for due diligence. The RF will be transferred directly into the bank account of the respective SHG by ULB.</p>

	<p>क्लाज 26 : एस0एच0जी0 को रिवाल्विंग फण्ड हेतु निर्धारित प्रारूप एनेक्सर-V में आर0ओ0 से प्राप्त प्रार्थना पत्र को CMMU/DUDA द्वारा पंचसूत्र की क्रियाशीलता के आधार पर परीक्षण कर रिवाल्विंग फण्ड देना।</p>	<ul style="list-style-type: none"> ❖ उक्त प्रक्रिया के साथ ही CMMU द्वारा रिवाल्विंग फण्ड से पूर्व एस0एच0जी0 को ग्रेडिंग किया जाना है। ❖ ए0एल0एफ0 बनने के बाद ए0एल0एफ0 द्वारा नियमित ग्रेडिंग किया जाना तथा ग्रेडिंग के उपरान्त ही रिवाल्विंग फण्ड हेतु CMMU को प्रार्थना-पत्र अग्रसारित किये जाने का प्रावधान। ❖ शेष अहर्ता पूर्ववत।
10.	<p>Clause 55 (Component 1.5): A pool of CRPs, Professionals, Civil Society organisations, resource agencies with domain expertise and experience (e.g. issues like bank linkage, bookkeeping and accounts, micro-planning, micro-investment process, roles and responsibilities of members, etc.) should be identified and engaged for providing capacity building inputs to the community institutions.</p> <p>क्लाज 55 : सी0आर0पी0, प्रोफेशनल्स, सिविल सोसाइटी आग्रनाइजेशन, संदर्भ संस्था के एस0एच0जी0 आधारित अनुभव के आधार पर पहचान करना।</p>	<p>A pool of CRPs, Professionals, Civil Society organisations, resource agencies with domain expertise and experience (e.g. issues like bank linkage, bookkeeping and accounts, micro-planning, micro-investment process, roles and responsibilities of members, etc.) should be identified and engaged for providing capacity building inputs to the community institutions. States may utilize the community master trainers and resource persons developed under DAY-NRLM to conduct training under DAY-NULM. These Community Master Trainers from NRLM may also be engaged with Training Agencies for providing training to mission staff and community.</p> <ul style="list-style-type: none"> ❖ DAY-NRLM के अन्तर्गत शहर/जनपद स्तर पर तैयार किये गये विकसित Community Master Trainer का उपयोग करना। ❖ उक्त का उपयोग प्रशिक्षण आदि हेतु भी किया जाना।
11.	<p>Clause 57: Monitoring & Evaluation The SMMU at the State level and CMMU at the ULB level will closely monitor progress of activities/targets under this component, undertake reporting and evaluation. The SULM and the ULB/executing agencies shall report timely progress in formats prescribed by the Mission Directorate from time-to-time, indicating the cumulative achievement monthly and upto the end of the quarter and key issues in implementation.</p> <p>क्लाज 57 : अनुश्रवण एवं मूल्यांकन</p>	<p>The SMMU at the State level and CMMU at the ULB level will closely monitor progress of activities / targets under this component, undertake reporting and evaluation. The experts and officials at SMMU, CMMU and COs will undertake regular field visits to monitor the performance of ROs, assess quality of the community institutions and providing handholding support for effective functioning of SHGs and Federations. The SULM and the ULB/executing agencies shall report timely progress in formats prescribed by the Mission Directorate from time-to-time, indicating the cumulative achievement monthly and upto the end of the quarter and key issues in implementation.</p> <ul style="list-style-type: none"> ❖ SMMU & CMMU के विशेषज्ञों एवं सामुदायिक आयोजकों द्वारा नियमित क्षेत्र भ्रमण कर सन्दर्भ संस्था के कार्यो का अनुश्रवण एवं देखरेख तथा गुणात्मक समुदाय आधारित संगठनों हेतु आवश्यक हैण्ड होल्डिंग सपोर्ट देने की व्यवस्था का निर्धारण।

	<p>राज्य स्तर पर SMMU तथा शहर स्तर पर CMMU द्वारा सघन मानीटरिंग किये जाने का विस्तृत उल्लेख।</p>	<p>❖ एस0एच0जी0 एवं उनके फेडरेशन्स के प्रभावी संचालन हेतु हैण्डहोल्डिंग सर्पोट का प्रावधान।</p>
12.	<p>Annexure III Checklist of Functional SHGs</p> <p>Point 3: Meetings: Minimum Once in a week Point 8: Maintenance of Records</p> <ul style="list-style-type: none"> • There should be a record of every meeting in the minute book with signature/thumbprint of all members • Every meeting should have a record of attendance • Savings and internal loans register should be updated in every meeting • Bank passbook to be updated once a month <p><u>एनेक्सर- III कार्यकारी एस0एच0जी0 हेतु चेक लिस्ट</u></p> <p><u>बिन्दु-3: मीटिंग-न्यूनतम सप्ताह में एक बार बैठक-साप्ताहिक बैठक</u></p> <p><u>बिन्दु -8 : अभिलेखों का रखरखाव</u></p> <ul style="list-style-type: none"> ❖ प्रत्येक बैठकों की कार्यवाही एस0एच0जी0 सदस्यों के हस्ताक्षर/अंगूठे का निशान सहित। ❖ उपस्थित पंजिका ❖ बचत एवं ऋण रजिस्टर को अपडेट करना। ❖ बैंक पास बुक को माह में कम से कम एक बार अवश्य अपडेट कराना। 	<p>Annexure III : Checklist of Functional SHGs</p> <p>Point 3: Meetings: Minimum Once in a week Members are sitting in a circle. Chairperson is selected in each meeting for conducting the proceedings of meeting Minutes of meeting are recorded in the meeting itself and are read out loudly by book-keeper/office bearers. Social agenda is included in SHG meeting Meeting to be held in the house of each member on rotation basis Agenda of meeting will be decided by SHGs. This may include - attendance, saving, internal lending, loan repayment, information of income & expenditure, benefits under different components of DAY-NULM, rights & entitlements, benefits under government programmes, social issues etc. Point 8: Maintenance of Records Book keeper is identified for the SHG. There should be a record of every meeting in the minute book with signature/thumbprint of all members Every meeting should have a record of attendance Savings and internal loans register should be updated in every meeting Bank passbook to be updated once a month</p> <ul style="list-style-type: none"> ❖ न्यूनतम साप्ताहिक बैठको का आयोजन किया जाना। ❖ मीटिंग में गोलाकार तरीके से एस0एच0जी0 सदस्यों को बैठने की व्यवस्था। ❖ प्रत्येक बैठक हेतु चेयरपर्सन का चयन करना। ❖ बैठक में ही कार्यवृत्त का बुक कीपर द्वारा लिखा जाना। ❖ कार्यवृत्त का ऊंचे स्वर में पढ़कर सुनाना। ❖ प्रत्येक बैठकों में सामाजिक मुद्दों को समावेश करना तथा कार्यवृत्त में उल्लेख किये जाने की व्यवस्था का प्रावधान। ❖ सभी सदस्यों के घरों पर मीटिंग का आयोजन, रोटेशन के आधार पर। ❖ बैठक का एजेण्डा निश्चित किया जाना। ❖ बैठक एजेण्डा में -उपस्थिति, बचत, आन्तरिक ऋण, ऋण वापसी, एस0एच0जी0 के खर्च एवं आय का विवरण, वल्लेख के अन्य घटकों से लाभ, अधिकार एवं सरकार की विभिन्न योजनाओं में इनटाइटिलमेंट रिलाइजेशन, सामाजिक मुद्दे आदि। ❖ एस0एच0जी0 बुक कीपर की पहचान करना।

		<ul style="list-style-type: none"> ❖ प्रत्येक बैठकों की कार्यवाही एस0एच0जी0 सदस्यों के हस्ताक्षर/अंगूठे के निशान सहित। ❖ प्रत्येक बैठकों में उपस्थित पंजिका। ❖ बचत एवं ऋण रजिस्टर को अपडेट करना। ❖ बैंक पास बुक को माह में कम से कम एक बार अवश्य अपडेट कराना।
13.	<p>Annexure IV Model Framework for engagement of Resource Organizations (ROs) for the formation of SHGs under NULM</p> <p><u>Measurable outcomes as per MoA of SMMU-SUDA U.P.</u> For Payment of 1st installment</p> <ul style="list-style-type: none"> • Mobilising the poor on the basis of affinity groups by proper selection of members and formation of SHGs as per the model SHG rules and regulations in the light of NULM guideline. • Within a month of formation of the SHG and all groups that are not linked with bank-account, should be helped to open SHG bank accounts. • 1st installment will be released after receipt of report from ROs containing the list of SHGs bank-account number. <p>For Payment of 2nd installment</p> <ul style="list-style-type: none"> • Building the capacity of SHGs by organizing training of all the members to further support livelihoods of their members and also facilitate social action. • Trainings to be conducted in basic issues such as (a) the SHG concept including savings, how a meeting of SHG is conducted, responsibilities of group members, federations, etc.; (b) book-keeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment, how to make bankable proposal for sustainable livelihood etc.; and (d) accessing government benefits under NULM. • And on successful completion of 6 (six) months of the SHGs after the opening of their Bank Accounts. • 2nd installment will be released after receipt of completion report of SHGs training from Ros. 	<p>Addition of Annexure IV 'A' Indicative measurable outcomes related to payment of ROs.</p> <p style="text-align: center;"><u>Additional Amendment for incorporation for Payment to ROs apart form Measurable outcomes as per MoA of SMMU-SUDA U.P.</u></p> <ul style="list-style-type: none"> • Revival of old SHGs, Formation of new SHGs and Bank Account opening, • Identification of book keeper@1 per SHG from within the SHG members. • Basic orientation to book keeper for recording the minutes of meeting • Identification of active women @2 per slum • Opening of saving bank account • Basic training to SHG members (Meeting process, SHG fund management, social, book keeping, role of office bearers etc.) • Four days training to book keepers (Meeting proceeding register, individual passbook) • 3 days training to Active Women (to develop them as Internal CRPs) • First Grading of SHGs and submission of application for revolving fund to SHGs,

For Payment of 3rd installment

- Handholding support for at least 15 months: Once the groups are formed, ROs will be required to attend their meetings on a regular basis, bring in bankers, government officials from various departments, and members from SHGs established for a period of at least 2 years (for cross learning) to interact with the SHGs (at the SHG and federation-levels). At this stage, ROs will also organise capacity building and encourage members of the SHG to access benefits under NULM and access bank link for entrepreneurship. The ROs will assist the Community Organiser in the evaluation of the performance of SHGs being supported by them.
- IIIrd installment will be released after receipt of satisfactory report of handholding support to SHGs after 15 months.

For Payment of 4th installment

- Withdrawal of support between 15-24 months: In this period, ROs will be expected to withdraw active support from those SHGs that are formed and performing satisfactorily. At this stage the level of monitoring will increase and at the end of the 24 months of support, a critical evaluation of the supported SHGs in collaboration with the Community Organiser of the ULB must be undertaken to determine whether the SHG may be deemed self-sustaining. Here ROs will encourage SHGs to federate into ALFs and work closely with ALFs and CLFs to build their capacity to take over the handholding function after the RO fully withdraws support.
- At least 75% formed SHG must be federated in to ALF & CLF
- Last & final installment will be released after receipt of final report of the SHGs sustenance & proper functioning of ALF & CLF as per guideline from ROs & final recommendation of CMMU/ULB/DUDA/SMMU.

- Handholding support to SHGs (training on leadership, conflict resolution, concept of ALFs)
- 2nd round training to book keepers (on Monthly progress report of SHG, loan register and cash book)
- On the job training to Active women/Internal CRPs
- Documentation for bank linkage, grading for bank linkage submission of loan application to banks Formation of ALF.

- Training of Internal CRPs for ALF management Action Plan for Internal CRPs for ALF management Gap analysis and skill training to SHG members and book keepers
- Training on different components of DAY-NULM and other schemes and programmes for urban poor and role Community Institutions in convergence with schemes.

Addition of Annexure IX**Indicative training modules for ALFs, CLFs, CRPs and Cos**

एनेक्जर – IX का अतिरिक्त समावेशन

- 1 ट्रेनिंग माड्यूल फार एस0एच0जी0
- 2 ट्रेनिंग माड्यूल फार बुक कीपर्स।
- 3 ट्रेनिंग माड्यूल फार आन्तरिक सी0आर0पी0
- 4 ट्रेनिंग माड्यूल फार ए0एल0एफ0
- 5 ट्रेनिंग माड्यूल फार सी0ओ0 / आर0ओ0
- 6 बैठक कार्यवाही (मदर बुक आफ एस0एच0जी0)
- 7 एजेण्डा आफ द मीटिंग
- 8 फॉरमेट फार लोन
- 9 फॉरमेट फार नया लोन
- 10 फॉरमेट फार एस0एच0जी0 बैंक लिंकेजेज
- 11 फॉरमेट फार आय–व्यय विवरण
- 12 अटेन्डेन्स कम सेविंग रजिस्टर
- 13 कैशबुक
- 14 लोन लेजर फार स्मॉल एण्ड बिग लोन
- 15 रिपेमेन्ट शिड्यूल
- 16 जनरल लेजर
- 17 मेम्बर सेविंग एकाउन्ट
- 18 लोन स्वीकृति
- 19 लोन वापसी
- 20 ए0एल0एफ0 लोन एकाउन्ट
- 21 बैंक ट्रांजेक्शन एकाउन्ट, आय–व्यय एकाउन्ट, सदस्यता बचत पासबुक आदि।

Indicative training modules for ALFs, CLFs, CRPs and COs (to be developed by States)

S.N.	Module Name	Issues to be included
1	SHG Training Module	Different dimensions of poverty SHG concept & Management (meeting process, agenda fixation) Panchasutra, Leadership, Conflict resolution Financial Inclusion/SHG Bank Linkage Various components of DAY-NULM Gender & Social Inclusion Rights & entitlements of the poor and convergence with government programmes
2	Book keepers' Module	Different dimensions of poverty role of SHGs in poverty reduction Various components of DAY-NULM Importance of book keeping Different types to books to be maintained in SHGs Role and Responsibility of Book- keepers Dos & Don'ts for book keepers
3	Internal CRPs' Module	Different Dimensions of Poverty Concept of Social Mobilization (formation and management of SHGs/ALFs) Tools for Social mobilizations & Participatory trainer Skills Sharing of Case Studies by Individual members Financial Inclusion & Micro-plan for SHG bank linkage Different components of DY-NULM Role and responsibility of CRPs Action Plan
4	ALFs' Training Module	Concept & management of ALFs' Meeting process, agenda fixation ALFs books of Accounts Grading of SHGs by ALFs Review and Monitoring of SHGs Monitoring of CRPs & Book keepers Capacity building of SHGs and CRP Convergence with ULBs and other departments Linkage with CLF, City livelihood Center and other institutions
5	Module for COs/ROs	Participatory training methods Concept of Social Mobilization & Institution Development under DAY NULM Process related to formation and operationalization of SHG/ALF/CLF/CLCs CRP strategy and role of various kind of CRPs Identification and training of CRPs Addressing Social Agenda and Convergence through Insitutions Dos & Don'ts

Format for SHG books of accounts

I Meeting Minutes (Mother Book of SHGs):

Meeting No.	
Meeting Date	
Meeting Day	
Meeting Time	
Name of the SHG	
Name of the Ward/Area	
Meeting place	
Name of the member presiding over the meeting	
Total number of members in the SHG	
No. of members attended the meeting	

② Agenda of the meeting:

Prayer: - The Song will help the member to keep in view their common goal and develop enthusiasm to achieve it.

Members' introduction: The practice of member's introduction will improve their ability to speak freely without shyness and develop self-confidence.

Members' Attendance:- While the members were introducing themselves, the bookkeeper will record the attendance in the register.

Review of previous meeting decisions:

③ Collection of Savings:

Format for collection of loan installments:

SNo.	Name of the Member	Purpose	Principle	Interest	Total
1					
2					
3					

④ Format for sanction of new loans:

SNo.	Name of the Member	Purpose	Loan amount requested	Loan amount actually sanctioned	No. of Installments	Interest rate

5

SHG Bank linkage:

Loan amount sanctioned	
No.of Installments	
Monthly installment principle and interest	
No.of installments repaid	
Installment Amount repaid till the last meeting	
Installment proposed to be paid as per the demand	

6

Receipts and payments statement:

SNo.	Receipts	Amount	SNo.	Payments	Amount
1	Opening Balance		1	Loans sanctioned to members	
2	Savings received		2	ALF loan repaid (Principle)	
3	Principle collected		3	ALF loan repaid (Interest)	
4	Interest collected		4	Bank Loan repaid	
5	Fines collected		5	Bookkeeper Honorarium	
6	Amount withdrawn from Bank		6	Conveyance Charges	
7			7	Amount deposited in the Bank	
8			8	Closing Balance	
	Total			Total	

x. Social issues:

xi. Govt. Programmes

xii. Signature of the members:

7

Attendance cum Savings Register

S No	Meeting No:														Total Attendance	Total Savings
	Date:															
	Name of the Member	B/F Attendance	B/F Savings	A	S	A	S	A	S	A	S	A	S			
1																
2																

3. Cash Book

Date	Minutes Book Page No	Receipts Particulars	General Ledger Page No	Amount	Date	Minutes Book Page No	Payments Particulars	General Ledger Page No	Amount	Balance

4. Loan Ledger for Small and Big loans

4a. Small Loans: The members take various small loans in the weekly meetings for consumption, health, education etc.. These small loans will be recorded in the loan ledger.

Date of disbursement	Amount Disbursed	Purpose	No. of Installments	Due Date for repayment	Date of Repayment	Amount Repaid (Principal + Interest)	Over Due (P+I)	Loan Balance	Signature of the Member

4b. Big loans: The members take various big loans for investments in income generating activities and several other purposes. These loans will be recorded in the loan ledger. The members can take small loans and big loans simultaneously as per their needs

Name of the Member:	Period of Installments:
Husband's Name	Installment Amount Rs:
Cash Book Page No.	Amount Sanctioned:
Date of Disbursement	Rate of Interest:
No. of Installments	Purpose:

Repayment Schedule:

S No	Installment Due Date	Amount to be Repaid Including over due		Date of Repayment	Repayment Particulars			Over Due Particulars			Loan Balance	Cash Book Page No.
		Principal	Interest		Principal	Interest	Total	Principal	Interest	Total		
1												
2												

5. General Ledger

Index

S No.	Name of the Account	No. of Pages Allotted	
		From	To
1	Members savings		
2	Loan Sanctioned to Members		
3	Principal collected from Members		
4	Funds received from VO/ALF		
5	Funds received from Bank		
6	Funds received from other source		
7	Income heads		
	a) Interest received from Members loans		
	b) Fines		
	c) Resource Fees		
	d) Interest on Bank Balance		
	e) Other Incomes		
8	Expenditure heads		
	a) Interest paid to VO/ALF		
	b) Interest paid to Bank		
	c) Bookkeeper Honorarium		
	d) Conveyance Charges		
	e) Miscellaneous Charges		

Member's saving account

Date	Cashbook Page No.	Savings Collected	Savings Repaid	Total Savings

Loans Sanctioned to the members:

Date	Cashbook Page No.	No.of Loans Sanctioned	Total No.of Loans Sanctioned	Loan Amount Sanctioned	Total Loan Amount Sanctioned (inRs.)

Loan amount collected from members:

Date	Cashbook Page No.	Amount Collected	Total Amount Collected

ALF Loan Account:

Date	Cashbook Page No.	Amount Received	Amount Repaid	Loan Balance

Bank Transaction Account

Date	Cashbook Page No.	Amount Deposited in Bank	Amount Drawn from the Bank	Bank Balance

Income Account:

Name of the Income Head:.....

Date	Cashbook Page No.	Amount Received	Total Amount Received

Expenditure Account

Name of the Expenditure Head:.....

Date	Cashbook Page No.	Amount Paid	Total Amount Paid

6. SHG Member Savings cum loan Pass Book:

Saving particulars:

Date	Savings Received	Others	Total	Signature of the Representative

Description of loans:

Date of Disbursement	Amount Disbursed	Purpose	No. of Installments	Due Date for Repayment	Date of Repayment	Amount Repaid (Principal + Interest)	Over Due (P+I)	Loan Balance	Signature of the Representative

Repayment Schedule:

S No	Installment Due Date	Amount to be Repaid including over due		Date of Repayment	Repayment Particulars		Over Due Particulars			Loan Balance	Cash Book Page No.
		Principal	Interest		Principal	Interest	Total	Principal	Interest		
1											
2											

7. Monthly Progress Report of SHGs (Masik Nivedika):

Every month the group will prepare Monthly progress Report. It contains the details like no. of meetings to be held, no. of meetings actually held, savings collected, percentage of members attendance, financial status of the group in terms of loans borrowed from different agencies, amount repaid, over dues if any, loan balance etc.