

Anoop Kumar Agrawal, IAS
Principal Secretary



Department of Self Help Group
& Self Employment
Govt. of West Bengal

No.258-SH/ SHGSE-11099/67/2018

Dated: 06-03-2019

From: The Principal Secretary to the
Govt. of West Bengal.



JD
Swasthya Sathi Samiti

To : 1. The Additional Chief Secretary, P&RD Department
2. The Principal Secretary, UD&MA Department

Sub: Uniform Definition of SHGs for enrolment into Swasthya Sathi Scheme

Ref. 81-SHGSE dt.25-01-01-2019

Sir,

As per the mandate assigned to this department through Rules of Business and Swasthya Sathi Samiti a Uniform Definition for SHGs being formed by different departments and criteria for their inclusion in Swasthya Sathi Scheme was proposed vide letter referred to above.

The comments/views of the departments were sought on the proposed definition and criteria. To follow up the same, a meeting was held on 27.02.2019, wherein no representative from the departments of Panchayet & Rural Development and Urban Development & Municipal Affairs could remain present. During the meeting CEO, SRLM and Director, SUDA were requested over phone to send the views, if any, quickly.

Since the views in the matter have not yet been received so far, I would request if the views of P&RD and UDMA Departments could be sent at the earliest for finalising the above.

Yours sincerely,
Sd/-
(Principal Secretary)

No.258/1(2)/ -SH/ SHGSE-11099/67/2018

Dated: 06-03-2019

Copy forwarded for information and necessary action to the:

1. CEO, SRLM & Secretary, P&RD Department

✓ 2. Director, SUDA

(Deputy Secretary)

Deep Kumar Agrawal, IAS
Principal Secretary



Department of Self Help Group
& Self Employment
Govt. of West Bengal

No. 81-SHG&SE

Date.25.01.2019

To : The Additional Chief Secretary, P&RD / Co- Operation Depts.,
The Principal Secretary, UD&MA Deptt.

Sub : Uniform Definition of SHGs and Criteria for enrollment into Swasthya Sathi

Sir/Madam,

As per the mandate assigned to this department, an uniform definition in the following manner is proposed for SHGs being formed by different departments and their inclusion into Swasthya Sathi Scheme.

1. 10-20 Members (for hills or any other hard to reach area or particularly vulnerable groups like persons with disabilities etc., the number of members under one SHG may be minimum 5) of deprived families (as defined by the State Govt.) coming together with a common aim of involvement in an income generation activity with thrift & credit activities.
2. The Group should open a Savings Account with any Public Sector Bank/Scheduled Commercial Bank.
3. There should be periodic intra group meetings (which have to be duly recorded) of the members as a proof of cohesion and discipline, at least once in a month.
4. Not more than one member from each household (family) may be in the same SHG.
5. Each member should be from the same ward/hamlet as far as possible.
6. A system of Registration of SHGs is proposed where all SHGs may be registered on a common portal and a unique number may be assigned after registration. Existing SHGs may be registered after collecting data from concerned departments. Fresh registration of new SHGs may be quickly done using the same portal.
7. Higher tier SHG federations maybe organized at Gram Panchayat/ward level. Block/Municipal level.
8. SHGs practicing the five good practices namely (i) Regular Meetings (ii) Regular Savings (iii) Regular Inter-Lending (iv) Regular Repayment (v) Regular Record Keeping for six months since formation may be considered as eligible for registration under Swasthya Sathi.

If there are any further views on the matter, the same may be sent to SHG&SE Deptt. by 12-02-2019.

Yours faithfully,



(Principal Secretary)

Anoop Kumar Agrawal, IAS
Principal Secretary



Department of Self Help Group
& Self Employment
Govt. of West Bengal

No.258-SH/ SHGSE-11099/67/2018

Dated: 06-03-2019

From: The Principal Secretary to the
Govt. of West Bengal.

To : 1. The Additional Chief Secretary, P&RD Department
2. The Principal Secretary, UD&MA Department

Sub: Uniform Definition of SHGs for enrolment into Swasthya Sathi Scheme

Ref. 81-SHGSE dt.25-01-01-2019

Sir,

As per the mandate assigned to this department through Rules of Business and Swasthya Sathi Samiti an Uniform Definition for SHGs being formed by different departments and criteria for their inclusion in Swasthya Sathi Scheme was proposed vide letter referred to above.

The comments/views of the departments were sought on the proposed definition and criteria. To follow up the same, a meeting was held on 27.02.2019, wherein no representative from the departments of Panchayet & Rural Development and Urban Development & Municipal Affairs could remain present. During the meeting CEO, SRLM and Director, SUDA were requested over phone to send the views, if any, quickly.

Since the views in the matter have not yet been received so far, I would request if the views of P&RD and UDMA Departments could be sent at the earliest for finalising the above.

Yours sincerely,
Sd/-
(Principal Secretary)

No.258/1(2)/ -SH/ SHGSE-11099/67/2018

Dated: 06-03-2019

Copy forwarded for information and necessary action to the:

1. CEO, SRLM & Secretary, P&RD Department
2. Director, SUDA


(Deputy Secretary)

SUDA-241/2018

To
The Principal Secretary to the Govt. of West Bengal
Department of Self Help Group & Self Employment
20B, Abdul Hamid Street, East India House
First Floor, Kolkata-700069

Sub: Uniform Definition of SHGs & criteria for enrollment into Swasthya Sathi Scheme.

Ref: Memo Nos. 81-SHGSE dated 25.01.2019 & 258-SH/SHGSE-11099/67/2018 dt.06.03.19

Sir,

Kindly refer to above on the captioned subject.

In this connection I would like to inform you that this office is principally agreed to the proposal in regard to uniform Definition of SHGs & criteria for enrollment of SHGs into Swasthya Sathi, as proposed by your Department vide Memo Nos. referred to above.

Thus, this office has no further views on the matter.

Yours faithfully,

Director, SUDA

Anoop Kumar Agrawal, IAS
Principal Secretary



Department of Self Help Group
& Self Employment
Govt. of West Bengal

Date.25.01.2019

No.81-SHG&SE

To : The Additional Chief Secretary, P&RD / Co- Operation Depts.,
The Principal Secretary, UD&MA Deptt.

Sub : Uniform Definition of SHGs and Criteria for enrollment into Swasthya Sathi


Sir/Madam,

As per the mandate assigned to this department, an uniform definition in the following manner is proposed for SHGs being formed by different departments and their inclusion into Swasthya Sathi Scheme.

1. 10-20 Members (for hills or any other hard to reach area or particularly vulnerable groups like persons with disabilities etc., the number of members under one SHG may be minimum 5) of deprived families (as defined by the State Govt.) coming together with a common aim of involvement in an income generation activity with thrift & credit activities.
2. The Group should open a Savings Account with any Public Sector Bank/Scheduled Commercial Bank.
3. There should be periodic intra group meetings (which have to be duly recorded) of the members as a proof of cohesion and discipline, at least once in a month.
4. Not more than one member from each household (family) may be in the same SHG.
5. Each member should be from the same ward/hamlet as far as possible.
6. A system of Registration of SHGs is proposed where all SHGs may be registered on a common portal and a unique number may be assigned after registration. Existing SHGs may be registered after collecting data from concerned departments. Fresh registration of new SHGs may be quickly done using the same portal.
7. Higher tier SHG federations maybe organized at Gram Panchayat/ward level. Block/Municipal level.
8. SHGs practicing the five good practices namely (i) Regular Meetings (ii) Regular Savings (iii) Regular Inter-Lending (iv) Regular Repayment (v) Regular Record Keeping for six months since formation may be considered as eligible for registration under Swasthya Sathi.

If there are any further views on the matter, the same may be sent to SHG&SE Deptt. by 12-02-2019.

Yours faithfully,


(Principal Secretary)

The process are being followed by SUDA for formation, registration and support to SHGs

1. Average Strength of the Group:

SHGs are groups of 10 to 20 women who come together to improve their living conditions by group savings and loans. Normally there is an average of 12 to 15 members in a SHG.

2. Methodology for formation of SHGs:

Under NULM, Self-Help Groups of urban poor will be formed. 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 be registered. Normally, women SHGs will be formed; however male SHGs of handicapped persons will be allowed to be formed.

Our state has defined Urban Poor as the urban BPL population of our state. Therefore, for formation of SHG the ULB should take 70% BPL from Urban BPL population list and rest 30% from the "*Khadya Sathi*" list for funding support under NULM.

3. Bank Account in the name of the SHGs:

As per the bye laws of the SHG will open a Savings account in their name in a Bank Branch nearby to their resident.

4. Thrift & Credit functions:

As per the bye laws of the SHG the members are deposit their savings amount in the group meeting. The SHGs may use the fund for lending to the members of the SHGs. After 3 months of formation the eligible SHGs are entitled to get a grant of Rs.10000/-per SHGs from NULM programme.

5. Infrastructure/Input or credit support

If the SHGs are maintaining "*Panchasutra*" and the credit requirements of the members increase during 6 month of formation of SHGs then after grading the eligible Self Help Group may approach to a bank for loan. With a view to provide access to credit at affordable rate of interest to the urban poor, NULM will provide interest subsidy for SHGs accessing bank loan. The interest subsidy will be the difference between the prevailing rate of interest charged by the bank and 7% per annum, on all loans to SHGs of urban poor. An additional 3 percent interest subvention will be provided to all Women SHGs (WSHGs) who repay their loan in time. The Interest subsidy will be subject to timely repayment of the loan (as per the loan repayment schedule) and suitable certification obtained from banks by the ULB. The additional 3% interest subvention amount will be reimbursed to the eligible WSHGs. As per guideline the SHGs and their federations are not getting any infrastructural support from the programme.

সুডা

SUDA

রাজ্য নগর উন্নয়ন সংস্থা

STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ

“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং SUDA-241/2018/1505

তারিখ 17.12.2018

From: - Jt. Director, SUDA &
Jt. Mission Director, WBSULM

To: - The Deputy Secretary
Department of Self Help Group and Self Employment
Government of West Bengal

Sub: Eligibility Criteria for formation of SHGs under NULM.

Ref.: SHGSE-11099/67/2018 –SECTION (SHGSE) dated on 20/11/2018

Sir,
With reference to the above enclosed please find herewith the eligibility criteria for formation of the SHGs under NULM. This is for your information and taking necessary action.

Encl.: As stated

Yours faithfully,

Jt. Director, SUDA

&

Jt. Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

Tel : 2358 6403/5767, Fax : 2358 5800, E-mail : wbsudadir@gmail.com

Account Section : 2358 6408

রাজ্য নগর উন্নয়ন সংস্থা
STATE URBAN DEVELOPMENT AGENCY

“ইলগাস ভবন”, এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ
“ILGUS BHAVAN”, H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং

তারিখ

From: - Director, SUDA &
Mission Director, WBSULM

To: - The Deputy Secretary
Department of Self Help Group and Self Employment
Government of West Bengal

Sub: Eligibility Criteria for formation of SHGs under NULM.

Ref.: SHGSE-11099/67/2018 –SECTION (SHGSE) dated on 20/11/2018

Sir,
With above reference enclosed the eligibility criteria for formation of the SHGs under NULM. This is for your information and taking necessary action.

*to the above
please find herewith*

Encl.: As stated

Yours faithfully,

Jt Director, SUDA
&
Mission Director, WBSULM

1/30720/2018

Government of West Bengal
Department of Self Help Group & Self Employment
East India House (1st Floor),
20B, Abdul Hamid Street, Kolkata-700069
Phone/Fax No.(033)2262 5936

Dated : 20/11/2018

From :- The Deputy Secretary
to the Govt. of West Bengal.

To :- The Additional Chief Secretary/Principal Secretary/Secretary
P&RD/UD&MA/Co- Operation/ Fisheries/Forest/MA&ME
Departments.

Sub Fixing eligibility criteria of newly formed SHGs for enrolment under
Swasthya Sathi

Sir/Madam,

I am directed to forward herewith the minutes of the above said review meeting held on 12/11/2018 at the office chamber of the Principal Secretary of SHG&SE Department for your kind information and necessary action.

As the representatives of P&RD and MA&ME Departments could not remain present, they are hereby requested to send their valuable opinion in brief, the process being followed by suggested in this regard in the light of discussion in the said meeting.

Yours faithfully,



Deputy Secretary
to the Govt. of West Bengal

JS/S. Mahapatra

21/11/2018

Minutes of the Meeting for fixing eligibility of newly created SHGs for enrolment under Swasthya Sathi held on 12.11.2018 in SHG&SE Department

The meeting started with Principal Secretary, SHG&SE Department in the Chair. Representatives of UD&MA, Cooperation, Forest and Fisheries Departments were present and the representatives from P&RD and MA&ME Departments could not remain present.

The purpose of the meeting (to fix the eligibility criteria of extending the Swasthya Sathi benefits to newly formed SHGs) was explained to the participants. During the discussions it was learnt that large portion of eligible population is still outside the purview of SHGs apart from the existing registered SHGs not being covered under Swasthya Sathi. It was felt that efforts should be made to cover the uncovered SHGs in the pioneering scheme of state government.

To evolve the standard protocol for formation, registration and support of SHGs it was felt that SHG&SE Department may formulate a common policy for the same which could be based on the following commonalities in the existing processes being followed by different departments.

1. Average strength of group i.e. 10-15 members.
2. Bank account in the name of the SHG.
3. Thrift & credit functions.
4. Infrastructure/Input or credit support.

The policy would also prescribe the timeline/achievement level of the group for it to be considered eligible for Swasthya Sathi and other benefits.

It was also decided that a committee comprising of representatives from various departments and experts may be formed for evolving the common policy. This committee could also suggest the activities where SHGs could be used by different deptt.

All the departments were requested to inform, in brief, the process being followed by them for formation, registration and support to SHGs.

These reports may be sent by the departments by 24th November, 2018.

The next meeting would be held on 3rd December, 2018 at 4.00 P.M.


Principal Secretary
to the Govt. of West Bengal

Draft

To
The Principal Secretary to the govt of West Bengal
Department of Self Help Group and Self Employment

Subject: - Uniform definition of SHGs and criteria for enrolment in Swasthya Sathi
Ref.:-258-SH/SHGSE- 11099/67/2018 dated 06/03/2019

Sir,

The rule of formation of SHGs under NULM is converging with the uniform definitions which are proposed by SHG&SE department. Under NULM the first level of federation i.e the Area Level Federations (ALF) are formed at ward level and the second level of federation i.e the City Level Federations (CLF) are formed at city or ULB level. The SHGs under NULM are graded on the basis of the *panchha sutra* for getting revolving fund (after 3 months from formation) and Bank credit linkage (after 6 months from formation). Therefore, the SHGs are strictly following the *Panchha sutra* to meet the eligibility criteria for getting their benefits.

Therefore if the SHGs are formed and follow the uniform definition then after 6(Six) month of formation the members of SHGs may get enrol themselves in Swasthya Sathi scheme.

Yours faithfully

Director, SUDA
&
Mission Director, WBSULM

Memo No. : SUDA-318/2019/

Date:-...../03/2019

Copy forwarded for information to;

1. Sr. PA to Pr. Secretary, UD&MA Department, Govt. of West Bengal.

Director,SUDA
&
Mission Director, WBSULM

**From: - Director, SUDA &
Mission Director, WBSULM**

**To: - Principal Secretary
SHG & SE Department,
Govt. of West Bengal**

**Subject: - Uniform definition of SHGs and criteria for enrolment in SwasthyaSathi
Ref.:-81-SHGSE dated 25/01/2019**

Sir,

The rule of formation of SHGs under NULM is converging with the uniform definitions which are proposed by your department. Under NULM the first level of federation i.e the Area Level Federations (ALF) are formed at ward level and the second level of federation i.e the City Level Federations (CLF) are formed at city or ULB level. The SHGs under NULM are graded on the basis of the *panchha sutra* for getting revolving fund (after 3 months from formation) and Bank credit linkage (after 6 months from formation). Therefore, the SHGs are strictly following the *Panchha sutra* to meet the eligibility criteria for getting benefit.

Therefore if the SHGs are formed and follow the uniform definition then after 6(Six) month of formation the members of SHGs may get enroll themselves in SwasthyaSathi scheme.

Yours faithfully

**Director, SUDA
&
Mission Director, WBSULM**