

As per notes and orders from E-File No. SUDA-14012(16)/5/2019-NULM SEC(SUDA)-SUDA (Computer No. 247825)

As approved by Pr. Secretary of UD & MA Dept & Director, SUDA, to transfer the fund in respect of FLC under SM&ID of NULM, a transfer Advice amounting to Rs. 14,21,000.00 (fourteen lakh twenty one thousand) only have been prepared and placed herewith for signature of Director, SUDA & Finance Officer, SUDA please for onward transmission to state Bank Of India, Salt lake Sec-1 Branch for electronic transfer of funds.

Fo, SUDA
Director, SUDA
A O (PAS)

M. Sedhukhan.
04.03.2020

~~FO~~

Y. Hore
06/03/20

4/3/20

5/3/20

Y. Hore
06/03/20

S. Baisraj

Memorandum of FLC of amount under OAT-NULM have been prepared and placed herewith for signature of Fo, SUDA please.

Fo, SUDA

M. Sedhukhan.
11.03.2020

सूडा

NOTE SHEET

SUDA

Copy of notes & orders extracted from E-File No.SUDA-14012(16)/5/2019-NULM SEC(SUDA) (Computer No.247825) may kindly be seen.

As approved, to release the fund towards Financial Literacy Camp under NULM in favour of 55 nos. of ULBs, a transfer advice amounting to Rs.11,23,500/- (Rupees Eleven Lakh Twenty Three Thousand Five Hundred) only is prepared and placed herewith for signature of Finance Officers, SUDA please for transmission of the same to the State Bank of India, Salt Lake, Sector-I branch. .

Finance Officer

(PAS)

~~10-07-2020~~

10.07.20

13/7/19

March, 2019.

The synopsis is as follows;

Sl.No	ULB	No. of FLC will be conducted per ULB	Cost /FLC	Total Estimated cost
1	6 Municipal Corporation	8	Rs.7000	6*8*Rs.7000= Rs.420000
2	119 Municipality	6	Rs.7000	119*6*Rs.7000= Rs.4998000
Total	125 ULB	6*8 + 119*6 =774		Rs. 5418000.00

The Proposal is submitted for your kind perusal and approval. If approved then we may communicate the order to all ULBs and request them to submit their FLC calendar.

16/12/2019 10:56 AM

SANDIP BAIRAGI
(SMM-WBSULM(NULM)(SUDA))

Note No. #2

Pl. make necessary changes as discussed.

18/12/2019 12:49 PM

KRITIKA SHARMA
(AD DIR(SUDA))

Note No. #3

As per the instruction of the authority, the Financial Literacy camp (FLC) will be organise at ALF level **on Friday of every week**. The Programme have to be completed by February,2020. The ALF will conduct the programme and the fund will be released directly to the savings bank account of the ALFs. The CMMU team will provide the hand holding support for successfully implementation of the programme at ALF level. For FLC, priority will be given to those SHGs who have loan from the Bank.

we may request the ULBs to organise the FLC at ALF level, if approved.

19/12/2019 12:27 AM

SANDIP BAIRAGI
(SMM-WBSULM(NULM)(SUDA))

Note No. #4

Proposal may be considered. An amount equivalent to RS. 5418000/- only may released in favor of the 125 ULBs for the conducting of FLC with the help of the Lead Bank Manager & ULB/CMMU. The camps will be conducted within a fixed

time frame. Every Friday of the months of January & February will be fixed for the conduct of the camp.

20/12/2019 12:19 PM

KRITIKA SHARMA
(AD DIR(SUDA))

Note No. #5

Approval may kindly be accorded for conducting ULB level Financial Literacy Camp for SHG members from January-February 2019. Area Level SHG Federations in respective Municipalities/Corporations would organise these camps in association with local banks. Cost @ Rs 7000/- per FLC has been assessed. On getting proposal from ULBs 50% of the estimated cost may be released. Remaining funds may be disbursed after completion of programme.

21/12/2019 12:10 PM

DEBARATI DATTA GUPTA
(DIR(SUDA))

Note No. #6

22/12/2019 12:30 PM

SUBRATA GUPTA
(PRSECY(UDMA))

Note No. #7

Approved

23/12/2019 3:03 PM

FIRHAD HAKIM
(MIC(UDMA))

Note No. #8

23/12/2019 8:27 PM

SUBRATA GUPTA
(PRSECY(UDMA))

Note No. #9

Further proposal pl, based on the approval accorded.

27/12/2019 4:29 PM

DEBARATI DATTA GUPTA
(DIR(SUDA))

Note No. #10

We may request the ULBs to submit the proposals for Financial Literacy Camp. The draft letter placed for your kind perusal and Signature.

10/01/2020 3:37 PM

SANDIP BAIRAGI
(SMM-WBSULM(NULM)(SUDA))

Note No. #11

Communication sent to ULBs. The signed copy be uploaded on the cp side.

13/01/2020 3:18 PM

JOLY CHAUDHURI
(AD DIR(SUDA))

Note No. #12

70 ULBs have submitted the proposals for FLC. Therefore as per the directive of authority (Ref: Note # 5) we may release 50% of estimated cost of FLC to 70 ULBs. The ULB wise details of Financial Literacy Camp is placed in the CP side. The ULB wise synopsis is given in the table below;

Sl.No	ULB	Memo no & Date	No of Camp to be organised	Total Estimated cost (@ 7000 per FLC cost)	Amount to be released
1	Asansol MC	<u>2150/PW/Eng/2020 date 15/01/2020</u>	8	56000	28000
2	Ashoknagar Kalyangrah	<u>7443/DAY-NULM/2020 dated 14/01/2020</u>	6	42000	21000
3	Baidyabati	<u>3058/A-45/ NULM dated 13/01/2020</u>	5	35000	17500
4	Balurghat	<u>2586/G-95 dated 15/01/2020</u>	2	14000	7000
5	Bankura	<u>4299/BM dated 14/01/2020</u>	6	42000	21000
6	Bansberia	<u>4674 dated 15/01/2020</u>	6	42000	21000
7	Barasat	<u>BM/NULM/19-20 dated 15/01/2020</u>	6	42000	21000
8	Baruipur	<u>1843/BM/NULM/19-20 dated 14/01/2020</u>	6	42000	21000

9	Beldanga	<u>285/II-8A/2020/En dated 16/01/2020</u>	6	42000	21000
10	Berhampore	<u>NULM/04/BM/2020 dated 14/01/2020</u>	6	42000	21000
11	Bhatpara	<u>N-2/DR-1/5607 dated 20/01/2020</u>	6	42000	21000
12	Bishnupur	<u>3414/XI-8 dated 13/01/2020</u>	6	42000	21000
13	Bolpur	<u>1669/BM/NULM/2019-20 dated 14/01/2020</u>	6	42000	21000
14	Budge Budge	<u>2271 dated 14/01/2020</u>	6	42000	21000
15	Buniyadpur	<u>65/BPM/2020 dated 17/01/2020</u>	6	42000	21000
16	Burdwan	<u>796/NULM/XII-C dated 14/01/2020</u>	6	42000	21000
17	Champdany	<u>1565/19-20/CM dated 17/01/2020</u>	6	42000	21000
18	Chandrakona	<u>1390/Ch.M/NULM/2019-20 dated 14/01/2020</u>	6	42000	21000
19	Contai	<u>CM- 3200/Gen 382 dated 21/01/2020</u>	6	42000	21000
20	Coochbehar	<u>Estt/ 4638/20 dated 13/01/2020</u>	6	42000	21000
21	Dalkhola	<u>63/DM/NULM/19 dated 16/01/2020</u>	6	42000	21000
22	Dankuni	<u>2083/DKM/19-20 dated 20/01/2020</u>	6	42000	21000
23	Dhulian	<u>1868/DM dated 16/01/2020</u>	6	42000	21000
24	Dhupguri	<u>50/XXI/NULM/FLC/DPGM/2020 dated 22/01/2020</u>	6	42000	21000
25	Dubrajpur	<u>63/DM/2020 dated 14/01/2020</u>	6	42000	21000
26	Dum Dum	<u>225/DDM/NULM/2020 dated 15/01/2020</u>	6	42000	21000
27	English Bazar	<u>2416/VIII-II/19-20 dated 22/01/2020</u>	6	42000	21000
28	Gayeshpur	<u>GM/NULM/86/2020 dated 14/01/2020</u>	6	42000	21000

29	Ghatal	<u>10/DAY-NULM/GTL/ 20 dated 16/01/2020</u>	6	42000	21000
30	Gushkara	<u>Dated 15/01/2020</u>	5	35000	17500
31	Habra	<u>HM/3572/NULM/2020 dated 15/01/2020</u>	6	42000	21000
32	Haldia	<u>289/H.M/2020 dated 15/01/2020</u>	6	42000	21000
33	Haldibari	<u>75/NULM/ dated 20/01/2020</u>	6	42000	21000
34	Halisahar	<u>508/G- LO dated 14/01/2020</u>	6	42000	21000
35	Hooghly Chinsurah	<u>234/NULM/ dated 13/01/2020</u>	6	42000	21000
36	Howrah MC	<u>205/NULM/CPO/19-20 dated 21/01/2020</u>	8	56000	28000
37	Islampur	<u>133(15)/DAY-NULM/ I.M/2020 dated 08/01/2020</u>	4	28000	14000
38	Jalpaiguri	<u>3699/M dated 13/01/2020</u>	6	42000	21000
39	Jangipur	<u>140/136/20/JM dated 15/01/2020</u>	6	42000	21000
40	Jhargram	<u>242/NULM-1 dated 24/01/2020</u>	5	35000	17500
41	Joynagar Mozilpur	<u>dated 15/01/2020</u>	4	28000	14000
42	Kalna	<u>NULM/276/K.M/2020 dated 15/01/2020</u>	6	42000	21000
43	Kalyani	<u>451/K.M dated 20/01/20</u>	6	42000	21000
44	Kandi	<u>113/ I-K.M/2020 dated 13/01/2020</u>	6	42000	21000
45	Katwa	<u>181/NULM/KM dated 14/01/2020</u>	6	42000	21000
46	Kharagpur	<u>78/KM dated 14/01/2020</u>	6	42000	21000
47	Khirpai	<u>863/DAY-NULM/KHM/19-20 dated 14/01/2020</u>	6	42000	21000
48	Kurseong	<u>1651/M/DAY-NULM/20 dated 13/01/2020</u>	6	42000	21000
49	Mathabhanga	<u>MM/FUND/160/19-20 Dated 14/01/2020</u>	6	42000	21000

50	Memari	<u>Dated 15/01/2020</u>	6	42000	21000
51	Naihati	<u>278/MC-II dated 14/01/2020</u>	6	42000	21000
52	New Barrackpore	<u>NULM/3129/19 dated 16/01/2020</u>	6	42000	21000
53	North Barrackpore	<u>182/NBM/NULM dated 16/01/2020</u>	6	42000	21000
54	North Dum Dum	<u>NDDM/NULM/ 258 dated 17/01/2020</u>	6	42000	21000
55	Panskura	<u>PM/NULM/216/81 dated 14/01/2020</u>	4	28000	14000
56	Purulia	<u>3353 dated 20/01/2020</u>	6	42000	21000
57	Rampurhat	<u>70/RM/NULM dated 13/01/2020</u>	6	42000	21000
58	Ranaghat	<u>2846/RM dated 14/01/2020</u>	6	42000	21000
59	Rishra	<u>2609/VIII dated 14/01/2020</u>	6	42000	21000
60	Sainthia	<u>71/NULM/SM/2020 dated dated 14/01/2020</u>	6	42000	21000
61	Santipur	<u>Dated 15/01/2020</u>	4	28000	14000
62	Siliguri	<u>160/SMC/ UPE/Bank/ 2019-20 dated 15/01/2020</u>	8	56000	28000
63	Sonamukhi	<u>NULM/SM dated 14/01/2020</u>	6	42000	21000
64	Taherpur	<u>74/19-20/ DAY-NULM/TNNA dated 15/01/2020</u>	1	7000	3500
65	Tamluk	<u>1150 dated 14/01/2020</u>	6	42000	21000
66	Tarakeswar	<u>TM/DAY-NULM -20/ FLC -1 dated 14/01/2020</u>	6	42000	21000
67	Titagarh	<u>57/TM/2020 dated 14/01/2020</u>	6	42000	21000
68	Uluberia	<u>143 dated 15/01/2020</u>	6	42000	21000
69	Medinipur	<u>2670/NULM dated 15/01/2020</u>	6	42000	21000
70	Suri	<u>3653/SM dated 13/01/2020</u>	6	42000	21000
Total			406	2842000	1421000

The 70 ULBs will organise 406 number of Financial Literacy Camp. The total estimated cost is Rs.2842000/-. Therefore, 50% of total estimated cost i.e Rs.1421000/- may kindly be released to 70 ULBs.

The proposal is placed for your kind perusal and approval.

29/01/2020 4:41 PM

SANDIP BAIRAGI
(SMM-WBSULM(NULM)(SUDA))

Note No. #13

FO to comment.

31/01/2020 6:16 PM

JOLY CHAUDHURI
(AD DIR(SUDA))

Note No. #14

Please provide the fund position for the given component under NULM.

05/02/2020 3:34 PM

GOUTAM HORE
(FO(ACCT)(SUDA))

Note No. #15

As per notes and orders
Scheme fund available under different components of NULM placed in the file for information please.

05/02/2020 4:07 PM

NETAI GHORAI
(CASHIER(ACCT)(SUDA))

Note No. #16

Proposed fund, being 50% of the total amount, may be released from the available balance under 'Universal Financial Inclusion under SMID-NULM' component of NULM

05/02/2020 4:41 PM

GOUTAM HORE
(FO(ACCT)(SUDA))

Note No. #17

An amount of Rs.2842000 for conduct of 406 Financial Literacy Camps at 70 ULBs has been estimated. 50% of the estimated amount i.e. Rs.1421000 may be approved.

FO has concurred to the proposal. The fund may be devolved to the ULBs, if approved.

07/02/2020 11:03 AM

JOLY CHAUDHURI
(AD DIR(SUDA))

Note No. #18

Proposal at note 17 may kindly be approved.

21/02/2020 1:12 PM

DEBARATI DATTA GUPTA
(DIR(SUDA))

Note No. #19

What would be the modality of imparting the literacy?

24/02/2020 3:03 PM

SUBRATA GUPTA
(PRSECY(UDMA))

Note No. #20

May pl clarify

26/02/2020 3:01 PM

DEBARATI DATTA GUPTA
(DIR(SUDA))

Note No. #21

Note#19 please clarify.

29/02/2020 12:12 PM

JOLY CHAUDHURI
(AD DIR(SUDA))

Note No. #22

The Modality for imparting the Financial Literacy training is as follows;

1. The Lead District Manager, higher officials of the banks (like RM/ZM/ CRM or other bank bankers), bank Branch officials and the Bank officials of RRBs (BGVB, PBGB, UBKGB) and Cooperative Banks will be the main speaker of the financial literacy programme. Therefore, it would be better to consult the aforesaid bank officials before finalizing the date for Financial Literacy

- Camp . The ULB may also invite the officials of Securities and Exchange Board of India (SEBI), National Payment Corporation of India (NPCI) as speakers for the programme.
2. The members of the SHGs are the key stakeholders for whom the programme will be conducted at the Area Level Federation (ALF) level. The ALF will provide all logistics support for the programme and the cost will be reimbursed from the ULB. The ALF must be registered under West Bengal Society Registration Act, 1961 and having opened a saving bank account in the name of the ALF.
 3. Invite those bank branches who are providing banking services to the SHGs of that ALF.
 4. The ULB can incur an amount of Rs. 50.00 (fifty) (maximum) per participant for refreshment of the participants. Maximum of Rs. 7000/- can be incurred for a Financial Literacy Camp.
 5. There should be a maximum of 100 participants in a financial literacy camp.
 6. The priority will be given to those SHGs, individual and group entrepreneurs who have received loan from the bank in current financial year.
 7. The member of Resource Organization who is working in the jurisdiction of the ALF must remain present in the Financial Literacy Programme.
 8. The ULB must ensure that the same member/s should not participate in Financial Literacy Camp every time until all members have been completed their participation.
 9. All the CMMU officials will provide necessary support to the office bearer of the ALFs, if required.

The issues that need to be discussed at the financial literacy camp are:

1. Explain the difference between Bank and Chit fund companies
2. Explain the benefit of borrowing money from Bank and Micro Finance Institutions (MFIs)
3. What is Pradhan Mantri Jan Dhan Yojana
4. When did this programme start and end.
5. What are the benefits of the programme?
6. What do you mean by zero balance account?
7. Have the Banks have stopped to open Basic Savings Bank Deposit account (BSBDA) in their branches
8. If the answer is "NO", then clarify the pros & cons of the Basic Savings Bank Deposit account (BSBDA).
9. Under PMJDY insurance is linked with the Repay debit card. The speaker should clarify the conditions for getting insurance benefit and the process of claim of benefit.
10. Discuss - why the RBI has given order to all banks to open the savings bank account of the members of the SHGs in the bank where the SHGs are maintaining their account.
11. Must discuss the concept of CIBIL (Credit Information Bureau of India Limited) for assessing the credit repayment performance of the members of the SHGs.
12. Explain about Jivan jyoti Bima yojana and jivan suraksha Bima Yojana and the claim process.
13. Explain the KYC (Know Your Customer) for opening of savings bank account and Cash Credit or Term Loan Account in the name of group and

individual.

- 14.Explain the loan application process for cash credit loan for SHGs.
- 15.Explain - how to operate cash credit and term loan account.

29/02/2020 12:35 PM

SANDIP BAIRAGI
(SMM-WBSULM(NULM)(SUDA))

Note No. #23

Query of Principal Secretary at Note#19.

The modalities for imparting the Financial Literacy Training explained at Note#22. The devolution of fund proposed at Note#17 may be approved.

29/02/2020 1:01 PM

JOLY CHAUDHURI
(AD DIR(SUDA))

Note No. #24

02/03/2020 11:00 AM

SUBRATA GUPTA
(PRSECY(UDMA))

Note No. #25

Approved

02/03/2020 6:07 PM

FIRHAD HAKIM
(MIC(UDMA))

Note No. #26

03/03/2020 9:04 AM

SUBRATA GUPTA
(PRSECY(UDMA))

Note No. #27

03/03/2020 3:30 PM

JOLY CHAUDHURI
(JS(UDMA))

Note No. #28

Approval of Hon'ble MIC at Note#25.

Please process for release of fund.

03/03/2020 3:32 PM

JOLY CHAUDHURI
(AD DIR(SUDA))

Note No. #29

03/03/2020 5:04 PM

SANDIP BAIRAGI
(SMM-WBSULM(NULM)(SUDA))

Note No. #30

Please process for release of fund proposed at Note#12 .

03/03/2020 5:14 PM

GOUTAM HORE
(FO(ACCT)(SUDA))