

We had forwarded a letter vide memo no.75/2014/513 (63) dated 29/05/2015 relating to the closure of SJSRY accounts and open a dedicated bank account for NULM for facilitating implementation of the programme. Again it was also stated that the ULBs have to submit the basic information pertaining to all SJSRY bank accounts in the enclosed format.

But it is found that only 8 ULBs have submitted the Account statement of SJSRY and only 39 ULBs out of 58 ULBs have submitted the new account details of NULM.

In this regard, a draft letter is prepared and may be forwarded to the ULBs; who did not submit the information, till date.

Proposal is submitted for you kind perusal and Signature if, approved.

*[Signature]*  
Sandip Bairagi  
SMM-FI & ME

Despite several reminder most of the ULBs failed to submit bank A/c detail and statement on pending balance of SJSRY.

Draft place ~~\*~~ making report once again may be signed.

In addition to that SMM - ~~SEP~~ <sup>FI & ME</sup> may contact E.O of all defaulting ULB over phone to enquire the reports.

*[Signature]*  
9/2/16

*[Signature]*  
9/2/16

Director

*[Signature]*

*[Signature]*  
S. 9/2/16  
SMM-FI & ME

To know the status of unspent SJSRY fund of 67 non-NULM ULB, a draft letter is prepared and submitted for your kind perusal and signature if approved.

Draft placed at file may be approved and signed *[Signature]*  
SMM(FI & ME)

*[Signature]*  
9/2/16

St. Director  
*[Signature]*

*[Signature]*  
9/2/16

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SUDA

During SJRY Programming the CDs of different ULBs were received different types of fund from SUDA DFID etc. To know the status of the fund of CDs, a draft letter is prepared and may be forwarded to 58 NULM ULBs and 67 non NULM ULBs.

Proposal is submitted for your kind perusal and signature if approved.

*[Signature]*  
12/9/16

Draft placed at A/c side on unspent balance of CDs A/c may be approved and signed.

*[Signature]*  
12/9/16

~~St Director~~

~~Director~~

~~*[Signature]*~~

EC may be signed.

*[Signature]*  
18/4/16

~~Director~~

*[Signature]*  
18/9/16

~~*[Signature]*~~

*[Signature]*  
18/4/16

**Fund Status of CDS as on 31.03.2016**

Sl. No.	Name of the ULBs	Saving contribution of TCG members (if, collected from the Groups) [1]	Revolving fund received for TCGs [2]	Outstanding loan amount of service charges earned on revolving loan to the TCGs/SHGs from the revolving fund) [3]	Amount of service charges earned on SJSRY and revolving at CDS lying at CDS present (if, lying at TCGs to TCGs lying at CDS A/C not distributed among the present (if, not distributed among the groups) [4]	Bank interest earned on SJSRY and revolving at CDS lying at CDS present (if, not distributed among the group) [5]	DFID - Revolving fund received [6]	Service charges earned on DFID - Revolving fund received [7]	Bank interest earned on DFID-RF and lying at CDS A/C at present (if, not distributed among the groups) [8]	Service charges earned on DFID-USEP Fund received [9]	Service charges earned on DFID-USEP fund lent and lying at CDS A/C at present (if, not distributed among the groups) [10]	Bank interest earned on DFID-USEP fund and lying at CDS A/C at present (if, not distributed among the groups) [11]	Penalty amount (if received from the Groups) [12]	Sub Total
1	Alipurduar Municipality	0	5,079,000	2,849,072.00	0	201,354.00	640,000.00	0	15,345.00	205,000.00	0	13,924.00	0	9,003,695.00
2	Arambagh Municipality	0	442,985	0	0	38,464.00	0	0	0	0	0	0	0	481,449.00
3	Asansol MC													0
4	Ashokenagar Kalyangarh	122,800.00	440,000	699,000.00	94,322.00	200,406.00	32,286.00	0	31,176.00	0	0	0	0	1,619,990.00
5	Baduria Municipality	1,483,948.00	4,157,000	2,087,653.00	16,440.00	741,860.61	495,645.00	0	34,400.00	0	0	0	0	9,016,946.61









50	Ghatal Municipality		0	4,259,000	1,254,850.00	159,365.00	50,976.00	407,415.00	6,225.00	69,834.00	0	0	0	0	0	0	0	0	6,207,665.00
51	Gobardang a	4,450,000.00		5,570,000	2,250,000.00	0	0	0	0	0	2,746,000.00	0	0	0	0	0	0	0	15,016,000.00
52	Gushkara Municipality		0	532,810	141,610.00	0	0	306,210.00	0	0	0	0	0	0	0	0	0	0	980,630.00
53	Habra Municipality		0	8,103,000	1,990,000.00	0	960,151.00	0	0	0	0	0	0	0	0	0	0	0	11,053,151.00
54	Haldia Municipality	768,111.00		4,973,600	718,400.00	0	126,719.00	3,272,640.00	0	46,034.00	0	0	0	0	0	0	0	0	9,905,504.00
55	Haldibari Municipality		0	479,000	393,000.00	0	3,509.00	264,690.00	0	33,588.00	194,175.00	0	24,641.00	0	0	0	0	0	1,392,603.00
56	Halisahar Municipality		0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Haringhata Municipality		0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	Hooghly Chinsurah		0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Howrah MC	19,830.00		8,334,000	1,326,338.00	86,089.00	152,040.00	1,256,050.00	8,980.00	151,325.00	0	0	0	0	0	0	0	0	11,334,652.00
60	Islampur Municipality	631,012.00		656,640	964,716.50	763,149.75	207,085.00	168,675.00	0	59,405.00	388,350.00	0	82,370.00	120.00	0	0	0	0	3,921,523.25













116	Sun Municipality	0	508,819	290,699.00	15,859.00	2,554.00	140,130.00	10,614.00	10,299.00	582,525.00	2,184.00	11,071.00	0	1,574,754.00
117	Taherpur N.A.A.	586,191.00	499,250		244,023.00	239,144.00	269,880.00	0	33,455.00	0	0	0	0	1,871,943.00
118	Taki Municipality						0	0	0	0	0	0	0	
119	Tamluk Municipality													0
120	Tarakeswar Municipality	0	554,000	0	0	15,214.00	202,410.00	0	17,268.00	0	0	0	0	788,892.00
121	Titagarh Municipality	0	758,266	0	0	0	0	0	0	0	0	0	0	758,266.00
122	Tufanganj Municipality	664,118.00	1,320,000	1,167,078.00	97,529.00	234,450.00	197,220.00	0	0	194,175.00	0	0	0	3,874,570.00
123	Uluberia Municipality	330,205.00		0	0	0	130,037.00	0	0	0	0	0	0	460,242.00
124	Uttarpara Kotung Municipality													0
Total		97,744,758.75	367,053.840	125,829,798.50	9,864,923.13	15,899,600.70	50,959,883.00	2,864,667.00	4,182,931.00	12,353,656.00	80,702.00	1,021,041.00	42,050.00	687,897,851.08

Status of Unspent Balance of SJSRY as on 31.03.2016

Sl. No.	Name of the ULBs	USEP Bank Loan (Micro enterprise)	DWCU A/UWSP Bank Loan	UWEP	STEP-UP	Assistance towards Community Structure/UCDN	IEC	Savings/Current Account including Bank Interest	Sub Total
1	Bishnupur	0.00	0.00	0.00	33000.00	0.00	17000.00	70550.19	417550.19
2	Sonamukhi	0.00	210000.00	0.00	0.00	34086.00	0.00	5914.52	250000.52
3	Dainhat	0.00	0.00	0.00	0.00	0.00	100000.00	198993.00	298993.00
4	Gushkara								0.00
5	Kalna	0.00	0.00	21646.00	15000.00	0.00	26353.00	1288523.25	1351522.25
6	Katwa	0.00	0.00	0.00	0.00	0.00	0.00	241485.92	241485.92
7	Memari	0.00	0.00	320879.00	84270.00	0.00	12613.00	526194.00	943956.00
8	Bolpur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Dubrajpur	0.00	0.00	0.00	0.00	0.00	0.00	251196.00	251196.00
10	Nalhati	0.00	0.00	0.00	0.00	0.00	0.00	1849439.00	1849439.00
11	Rampurhat	0.00	0.00	0.00	90000.00	0.00	0.00	0.00	90000.00
12	Sainthia	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	Dinhata								0.00
14	Haldibari	0.00	0.00	12073.00	234300.00	0.00	0.00	300570.70	546943.70
15	Mathabhanga	0.00	0.00	0.00	0.00	0.00	0.00	465541.00	465541.00
16	Mekliganj								0.00
17	Tufanganj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Buniadpur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	Gangarampore	0.00	0.00	0.00	0.00	0.00	0.00	492764.00	492764.00
20	Kalimpong	0.00	0.00	0.00	0.00	11101.50	0.00	222.00	11323.50
21	Kurseong								0.00
22	Mirik	0.00	0.00	43030.00	50000.00	109544.00	0.00	13917.00	216491.00
23	Arambagh	99881.00	0.00	0.00	915000.00	430000.00	100000.00	0.00	1544881.00
24	Dankuni	0.00	0.00	0.00	0.00	0.00	0.00	7364.00	7364.00
25	Konnagar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Tarakeswar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Dhupguri	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Mal	0.00	0.00	1330243.00	0.00	0.00	0.00	439103.00	1769346.00
29	Old Malda								0.00
30	Beldanga	0.00	139998.00	0.00	551929.00	0.00	0.00	44755.00	736682.00
31	Dhulian	840000.00	510975.00	388110.00	0.00	0.00	0.00	555673.64	2294758.64
32	Domkol								0.00
33	Jangipur								0.00
34	Jiaganj-Azimganj	0.00	0.00	0.00	0.00	0.00	0.00	39646.00	39646.00
35	Kandi								0.00
36	Murshidabad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	Birnagar	0.00	0.00	0.00	0.00	0.00	0.00	11230.00	11230.00
38	Chakdah	0.00	0.00	0.00	0.00	0.00	0.00	6805.17	6805.17
39	Cooper's Camp	0.00	0.00	0.00	0.00	0.00	1280.00	0.00	1280.00
40	Gayeshpur	0.00	0.00	390053.00	420000.00	76000.00	74000.00	456793.00	1416846.00

41	Haringhata								0.00
42	Ranaghat	0.00	0.00	0.00	0.00	0.00	0.00	32000.00	32000.00
43	Taherpur	37500.00	0.00	0.00	0.00	0.00	0.00	78980.69	116480.69
44	Baduria	0.00	0.00	0.00	0.00	18795.55	0.00	64152.00	82947.55
45	Garulia								0.00
46	Gobardanga	0.00	0.00	0.00	0.00	0.00	0.00	944018.00	944018.00
47	New Barrackpur								0.00
48	Taki	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	Chandrakona	906400.00	0.00	25912.00	0.00	0.00	100000.00	28496.00	1060808.00
50	Ghatal	0.00	0.00	0.00	0.00	0.00	0.00	585649.00	585649.00
51	Jhargram	0.00	0.00	0.00	0.00	132315.00	78000.00	0.00	210315.00
52	Kharar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	Khirpai	0.00	0.00	0.00	0.00	0.00	0.00	24523.00	24523.00
54	Ramjibanpur	0.00	0.00	0.00	0.00	0.00	0.00	1115480.00	1115480.00
55	Contai	0.00	0.00	0.00	0.00	0.00	1150.00	195493.74	196643.74
56	Egra	0.00	0.00	0.00	0.00	0.00	0.00	80569.00	80569.00
57	Panskura	0.00	0.00	0.00	63203.00	80000.00	50000.00	614193.00	807396.00
58	Jhalda								0.00
59	Raghunathpur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	Baruipur								0.00
61	Budge Budge	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	Diamond Harbour								0.00
63	Jainagar-Mazilpur	0.00	0.00	0.00	0.00	0.00	100000.00	13973.00	113973.00
64	Pujali								0.00
65	Dalkhola								0.00
66	Islampur	0.00	0.00	0.00	0.00	0.00	0.00	220685.00	220685.00
67	Kaliyaganj	0.00	0.00	0.00	0.00	0.00	0.00	186693.00	186693.00
68	Alipurduar	0	0	1458533	333020	107510	0	166949	2066012
69	Asansol MC	28750	20000	3274644	1554514	520000	200000	2190146	7788054
70	Ashokenagar Kalyangarh	0	0	0	0	0	0	0	0
71	Baidyabati	0	0	1742	0	0	68335	431410	501487
72	Balurghat	111000	0	0	322155	0	0	143828	576983
73	Bankura	0	0	0	0	0	0	37960.75	37960.75
74	Bansberia	107729	0	0	0	0	0	0	107729
75	Baranagar	0	0	0	0	0	0	0	0
76	Barasat	0	0	0	0	0	0	18245	18245
77	Barrackpore								0
78	Basirhat	0	0	0	0	0	0	841428.74	841428.74
79	Berhampore	0	87358	0	0	0	0	0	87358
80	Bhadreswar	0	0	0	0	0	25000	80850	105850
81	Bhatpara	0	0	0	65200	0	0	99688	164888
82	Bidhannagar								0
83	Bongaon	0	0	0	0	0	0	7770	7770
84	Burdwan	0	0	0	85350	0	150000	6995866	7231216
85	Champdany	0	0	0	0	0	0	0	0
86	Chandannagar MC								0
87	Cooch Behar	0	0	0	0	0	0	8360	8360
88	Darjeeling			561571				150533	712104
89	Dum Dum								0
90	Durgapur MC	0	0	0	0	0	0	589432	589432
91	English Bazar	360000	0	516503	0	0	0	2162726	3039229
92	Habra							697122	697122
93	Haldia	50000	0	0	0	0	0	0	50000



94	Halisahar								0
95	Hooghly Chinsurah	0	0	0	0	0	4830	0	4830
96	Howrah	0	0	0	1530224	0	0	177679	1707903
97	Jalpaiguri	0	0	0	0	0	0	0	0
98	Kalyani	0	0	0	0	0	0	0	0
99	Kamarhati	12727	0	0	59179	0	0	0	71906
100	Kanchrapara	0	0	0	0	0	0	0	0
101	Kharagpur	0	0	0	269664	430000	150000	457773.6	1307437.6
102	Khardah	0	33600	0	877900	0	46243	15545	973288
103	Kolkata MC								0
104	Krishnanagar	0	0	0	22753	0	150000	225728	398481
105	Madhyamgram	0	0	0	0	0	0	0	0
106	Maheshtala	0	0	0	0	0	0	0	0
107	Medinipur	16000	0	553850	0	0	50000	608850	1228700
108	Nabadwip	52784	17160	98809	845421	0	150000	415154	1579328
109	Naihati	0	0	0	0	0	0	0	0
110	North Barrackpore	0	0	0	0	0	0	127997	127997
111	North Dum Dum	0	0	0	0	0	0	0	0
112	Panihati	106300	0	34759	0	0	3000	400066.5	544125.5
113	Purulia	0	0	0	0	0	0	0	0
114	Raiganj	0	0	0	0	0	0	0	0
115	Rajpur Sonarpur	0	0	0	0				0
116	Rishra	0	0	0	0	0	0	0	0
117	Santipur	0	0	1612140	0	0	0	381083	1993223
118	Serampore	0	0	0	0	0	0	0	0
119	Siliguri MC								0
120	South Dum Dum								0
121	Suri	0	0	0	0	0	0	39308	39308
122	Tamluk	0	0	0	0	0	0	0	0
123	Titagarh	0	0	0	0	0	0	0	0
124	Uluberia	0	0	0	589131	0	0	54662	643793
125	Uttarpara Kotrung	0	0	1000000	0	0	0	65212	1065212
	<b>Total</b>	<b>2729071.00</b>	<b>1019091.00</b>	<b>11644497.00</b>	<b>9308213.00</b>	<b>1949352.05</b>	<b>165780.400</b>	<b>29042958.41</b>	<b>57350986.46</b>

A. We had collected a data from the 125 ULBs relating to the unspent balance in different components under SJSRY. The component wise unspent fund details given below;

**Unspent Balance of SJSRY programme as on 31/03/2016**

USEP Bank Loan (Micro enterprise)	DWCUA/ UWSP Bank Loan	UWEP	STEP-UP	Assistance towards Community Structure/U CDN	IEC	Savings/ Current Account including Bank Interest	Total
2729071	1019091	11644497	9308213	1949352.05	1657804	29042958.41	57350986.46

This fund may be used for the development of market outlet at ULB level for the products which are being produced by the SHGs. The SHG will sell their product from the market outlet.

B. On the other hand, it is known that during SJSRY the CDS had received different funds for different component. We have collected the fund status of the CDS which was operating during the time of SJSRY. The component wise unspent fund details given below;

Sl. No.	Particulars	Amount
1	Saving contribution of TCG members (if, collected from the Groups)	97744759
2	Revolving fund received for eligible TCGs	367053840
3	Outstanding loan amount (if, the CDS has given loan to the TCGs / SHGs from the Revolving fund)	125829799
4	Amount of service charges on Revolving fund lent to TCGs lying at CDS A/C at present (if, not distributed among the groups)	9864923.1
5	Bank interest earned on SJSRY and lying at CDS A/C at present (if, not distributed among the group)	15899601
6	DFID -Revolving fund received	50959883
7	Service charges earned on DFID -Revolving Fund lent lying at CDS A/C at present (if, not return back to the groups)	2864667
8	Bank interest earned on DFID-RF and lying at CDS A/C at present (if, not distributed among the Groups)	4182931
9	DFID-USEP Fund received	12353656
10	Service charges earned on DFID-USEP fund lent and lying at CDS A/C at present (if, not distributed among the Groups)	80702
11	Bank interest earned on DFID-USEP fund and lying at CDS A/C at present (if, not distributed among the Groups) [11]	1021041
12	Penalty amount (if received from the Groups) [12]	42050
	<b>Total</b>	<b>687897851</b>

13 67 38 255

1. The serial number 1 to 3 the fund which is owned by the SHGs. So that the fund may be deposited to the account of the SHGs directly.

2. The rest of the fund (mentioned in the above table) may be handed over to the CLF (once it is formed). The CLF may lend the fund to the SHGs for meeting their immediate need. By this activity The CLF will earn interest and a part of the interest may be used for the operation of the CLF.

If the proposal is approved by the authority, then the ULB will use the unspent fund of SJSRY for the said activity and CDS will transfer the fund which is legally owned by the SHGs to their savings bank account. Rest fund of the CDS will be kept at the custodian of the ULB. When the savings bank account of the CLF will be then the ULB transfer the amount to the account of the CLF.

The Proposal is submitted for your kind perusal and Signature, if approved.

H. D. D. D. D. D.

Sandip Bairagi  
Sandip Bairagi  
SMM (FI & ME)

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1. Note in NSP-18 and NSP-19 and detail ULB wise statement on NSP-3 to 17 regarding unspent balance of SJSRY programme and Govt./SHG fund lying at the A/c of different CDS in 125 ULB of West Bengal may kindly be perused vide this office no SUDA-75/2014(Pt-I)/770(58) dt. 08.04.2016 & no SUDA-75/2014(Pt-I)/795 dt.18.04.2016.
2. WBSULM requested all ULB to intimate the fund balance at their SJSRY A/c as on 31.03.2016 after meeting all pending payments related to SJSRY and Govt. Fund/ SHG fund related to revolving fund and its interest lying with the CDS presently.  
Accordingly the statement in NSP-3 to 17 has been prepared showing ULB wise hence of SJSRY and CDS A/C as on 31.03.2016.
3. As it revealed in synoptical of limit in A at nsp-18 that total Rs.5.7350986 crore is lying under different component of SJSRY at 125 ULB in West Bengal.  
It include :-
  - (a) USEP – Rs.27.2971 lakh was ment for subsidy for individual bank loan.
  - (b) DWCUA/ UWSP Bank Loan – Rs.10.19091 lakh was ment for subsidy for group loan
  - (c) UWEP – Rs.1.1644497 crore was ment for urban wage employment programme
  - (d) STEP-UP – Rs.93.08213 lakh was ment for skill training under SJSRY.
  - (e) UCDN – Rs.19.49352 lakh was ment for assistance to CDS for community activity
  - (f) IEC – Rs.16.57804 was ment for awareness generation on the SJSRY programme
  - (g) Bank Interest – Rs.2.9042958 crore interest was accumulated at the bank a/c of SJSRY from the schematic fund.
4. SJSRY programme is closed and all the ULB have been opened / directed to open new bank a/c under NULM programme.
5. There is no scope to utilize the fund for any activity under earstwhile SJSRY scheme.

In this situation we may propose that :

- A. We may ask ULB to return the fund to SUDA and SUDA may again sub-allot it to the ULBs for a particular purpose related to SHGs not covered under NULM. However, bringing back the balance fund to SUDA and then sub-allotting it for particular purpose is a difficult and time consuming affairs.
- Thus :
- B. Instead of bringing back the balance fund to SUDA we may sub-allot the ULB-wise fund for a particular purpose in. As it is condition"with a diversion to utilize the balance by ULB for the purpose for which direction will be issued and then close the bank A/C i.e. we may ask Bishnupur or Sonamukhi Municipality (Sl. No.1 & 2 of nsp-15) to utilize the fund for a particular purpose related to SHG for which direction will be issued by WBSULM and then close the bank A/C after full utilization.
- C. Particular purpose for which this fund may be utilized is the development of market outlet for SHG as proposed in A of nsp-18, as, after credit linking the SHGs they will be in position to produce a large amount of products and if any marketing support could not be given they will not be in a position to sale them and make profit of the balance fund. However balance fund is not same for all ULB and there are 52 ULB with zero balance. So many of the ULB will not get opportunity or equal opportunity.
- However proposal of B above appears to me the option for the same.
6. In synoptical statement in it is seen that Rs.68.7837851 crore is lying at different CDS under 125 ULB in our State. As detailed in B nsp-18 balance fund is related to SHG revolving fund. Out of which
- No.I. – directly the personal contribution of SHG members.
- No.II. – Revolving Fund for SHG allotted out of SJSRY fund.
- No.III. – Revolving Fund of SHG give to SHGs as loan.
- No.IV. – Interest earned from SHG members from the loan given to them out of 2 & 3.
- No.V. – Interest earned from Bank out of deposit from Revolving Fund allotted.
- No.VI. – Revolving Fund support given to SHG by DFID.
- No.VII. – Same as item 4 out of DFID revolving fund.
- No.VIII. – Same of item 5 out of DFID revolving fund.
- No.IX. – DFID support for micro-credit.
- No.X. – Earned from SHG members as interest from item 9.
- No.XI. – Interest earned from item IX.
- No.XII. - Penalty earned from defaulters.

← 23 →

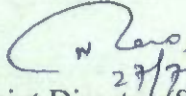
## NOTE SHEET



As it is revealed from above item No.I, II & III are directly SHG members own fund or fund meant for SHG allotted out of scheme fund.

In this context the proposal given in 1 & 2 at nsp-9 may be considered.

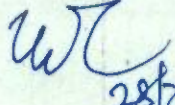
7. i. If approved ULB will be asked to prepare SHG-wise fund balance out of item No.1, 2 & 3 lying with CDS presently and arrange to transfer the fund existing SHG A/C as revolving fund.
- ii. SHGs will use the amount transferred as corpus for loan to its members for different entrepreneurs and other activities.
- iii. If it is found that some amount is meant for such an SHG who does not exists presently (SHG disintegrated), the fund will be treated in the same fashion as it will be for item no. IV to XII.
- iv. As fund under item No. IV to XII will go to CLF including the fund under category (iii) above ULB will transfer the fund to CLF(s) in equal proportion for using it as loan to enterprenual activities by different SHGs through ALF. Both CLF & ALF will charge a nominal interest out of loan given to SHGs.
- v. CLF itself or the ALFs may also utilize this fund as loan corpus for initiating and business activities specially the marketing activities of the different product produced by SHGs. Thus a network of production and marketing of SHG products may be develop gradually in each and every ULB.  
Market outlet to be built from proposed sub-allotment of SJSRY balance will also be helpful in this respect.

  
27/7/16  
Joint Director (SD)  
SUDA

Director, SUDA  
&  
Mission Director,  
WBSULM

FA may be opine.

FA

  
28/7/16

From Prepage:

In my opinion, the fund belonging to the SHG has to be transferred to the Accounts of SHGs directly and the unspent balance of fund of SJSRY Account lying with different Bank Accounts will have to be transferred to the NULM Account of SUDA maintained with SBI, Salt Lake Branch. After the proposed transfer, all the SJSRY Bank Accounts at the ULB level be closed.

Director

Wheeler  
08/08/16

We may discuss. It also suggest how the fund to be utilised after transferred to NULM.

FA

~~Jyoti~~

WT  
28/8/16

Detail suggestion after discussion put up in NSP 28 to 30.

Mus  
17/9/16

Director

Discussion in this regard was held on 30.03.2016 with Financial Advisor, Advisor SUDA, Programme Coordinator, State Mission Manager and Joint Director (SD) in presence of Director SUDA.

As per discussion detail observation on the items at A & B I to XII at NSP-18 are given here under :-

- A. The entire amount held by ULBs as unspent balance of SJSRY fund may be returned to SUDA : ₹ 5,73,50,986/-
- B. Amount held with CDS :
1. Saving of TCGs held by CDS may be transferred to respective bank A/Cs of the TCGs (SHG) : ₹ 9,77,44,759.
  - 2&3. R.F received by TCGs may be transferred to their bank A/Cs after clearly ascertaining the amount of R/F for each TCG held by CDS though a list prepared in this regards : ₹ 36,70,53,840.
  4. Service charges collected on R/F loan may be distribute among all functional TCGs :- ₹ 98,64,923/- (amount to be divided equally to all TCGs (SHGs).
  5. Bank interest earned on SJSRY fund to be returned to SUDA : - ₹ 1,58,99,601/-
  6. DFID RF to be returned to SUDA :- ₹ 5,09,59,883/-
  7. Service charges on DFID- RF sent to TCGs may be distributed among all functional TCGs :- ₹ 28,64,667/- (amount to be divided equally to all TCGs (SHGs).
  8. Bank interest earned on DFID – RF to be returned to SUDA :- ₹ 41,82,931/-
  9. DFID-USEP fund to be returned to SUDA in entirely (all outstanding loans to be recovered by ULB) :- ₹ 1,23,53,656/-
  10. Service charges collected on DFID-USEP loans to be returned to SUDA :- ₹ 80,702/-
  - 11 & 12. To be refunded to SUDA :- (₹ 10,21,041+₹ 42,050)=₹ 10,63,091/-

C. Summary :-

I. Fund to be refunded to SUDA :

₹ 5,73,986.00	-	A
₹ 1,58,99,601.00	-	(B.S)
₹ 5,09,59,883.00	-	(B-6)
₹ 41,82,931.00	-	(B-8)
₹ 1,23,53,656.00	-	(B-9)
₹ 10,63,091.00	-	(B-11&12)
₹ 80,702.00	-	(B-10)

-----  
 ₹ 14,18,90,850.00 - Total  
 -----



**II. Fund to be distributed among SHGs :**

₹ 9,77,44,759.00	-	(B-1)
₹ 36,70,53,840.00	-	(B-2&3)
₹ 98,64,923.00	-	(B-4)
₹ 28,64,667.00	-	(B-7)

-----  
 ₹ 47,75,28,189.00 - Total  
 -----

It is seen from summary that ₹ 14,18,90,850/- (nearly ₹ 14.20 core) will be returned to SUDA and ₹ 47,75,28,189/- (nearly ₹ 47.75 core) will refunded to SHG A/C.

**Suggested Action :-**

**(1) On fund to be distributed among SHGs**

- a) Each ULB will prepare a statement showing SHG wise amount of fund to be credited to SHG A/C in the following format :-

Sl No.	Name of SHG	Savings Contribution of TCG members	RF received for TCGs	Outstanding loan	RF received minus outstanding loan	Service charge (Total Service charge at CDS A/c/ divided by no of SHGs under the CDS	Service charge from DFID RF Total Service charge at CDS A/c/ divided by no of SHGs under the CDS	Total amount refundable to SHGs.
1	2	3	4	5	6 (4-5)	7	8	9=(3+6+7+8)

- b) After preparation of statement ULB will direct CDS to issue A/C payee cheque in favour of individual SHGs as per total amount obtain in Col-9 above.
- c) ULB will ensure this transfer latest by November 2016 and send a detail statement to SUDA for record.
- d) If any SHG found non existence their amount as in col-9 will be refunded to SUDA as given in point 2 (a) (viii) below.
- e) Entire amount credited to SHG will be used as RF and inter lending purpose by SHGs.

**(2) On fund to be refunded to SUDA :-**

a) Each ULB will prepare another statement showing the amount of following items :-

- i) Bank interest earned on SJSRY - B5
- ii) DFID RF fund received – If any amount landed out presently that should be refunded back by CDS. - B6
- iii) Bank interest on DFID-RF - B-8
- iv) DFID- USEP fund receipt - B9
- v) Service charge earned on DFID- USEP fund – B10
- vi) Bank interest earned on DFID-USEP fund - B 11
- vii) Penalty amount - B12
- viii) Amount of non existing SHG as per statement prepared in 1 (a) above.

b) ULB will direct CDS to issue one A/C payee cheque in favour of SUDA with the amount obtained adding all items from (i) to (viii).

c) ULB will ensure that this transfer should be completed by November 2016.

d) ULB also ensure that the amount credited to SHGs plus (+) amount refunded to SUDA must not be less than SJSRY related fund lying at the A/C of CDS.

e) USE :- Entire amount of ₹ 14.2 core may be used for following purpose :-

- i) ₹ 2 lakhs may be allotted to each CLF for lending among SHG groups. Considering nearly 300 such CLF to be formed in 125 ULB of our State ₹ 6 core will be needed.
- ii) ₹ 2 lakhs can be sub allotted to each City Livelihood Centre for arranging one showroom cum market outlet for SHG products considering 150 such CLC may be formed in our State ₹ 3 core will be needed.
- iii) Rest amount of nearly ₹ 5.2 core may be retained at SUDA for lending among CLF to promote innovative Group entrepreneurs.

*Director*  
FA

*[Signature]*  
19/9/16  
Joint Director (SD), SUDA

*PI office*  
*[Signature]* 29/9/16

from Prepage:

The proposal of JO(SD) at hepage may pl. be accepted.

Director

26/09/16

Note from NSP-28 ante may kindly be perused. As the earlier A01 sponsored programme of SSSRY has been discontinued on 31.3.2014 and new Mission Mode Programme of JAY-NYCM has been introduced and being implemented in this State from 1.4.2014, it is felt necessary to close the earlier accounts of SSSRY fund lying at ULB / CDS level. As per detailed information collected from ULB, the unspent balance of Rs. 14.189 Crore need to be refunded to SUDA (details may be seen at 'A' at NSP-28) and further amount of unspent balance of Rs. 47.7528 crore (detailed at 'B' at NSP-28) may be distributed among the SHCs formed under SSSRY. The suggestive action for utilising those balance fund has been stated at NSP - 29 & 30 which may be accepted. If approved, further necessary actions may be taken from SUDA/WBSULM and ULB, may be intimated accordingly.

29/9/2016

Secretary, M.A. Dept & Chairman, SUDA

Please examine and

U.O.No. SUDA: 756 /16

Dated: 29-09-16

Pto-75 /2014 (Pt)

epide

29.9.2016

FA

FA

Please see next Page

FA

29/9/16

FA

**File No: SUDA-75/2014part-1): S.U.D.A, W.B.**

**Sub: Scheme – New bank Account for NULM**

**Proposal as submitted by the Director SUDA at nsp-31 may be approved.**

It is also suggested that

1. Closure Statutory Audit of all SJSRY/other accounts may be initiated, if not done earlier.
2. The Audited Bank balances of all SJSRY/ other accounts with Bank Reconciliation Statement of each SJSRY/other accounts & Pass Book/Bank Statement may be taken as refundable balance & to be adjusted further in the line with the proposal of the Director SUDA.

*[Handwritten signature]*  
21/10/2016

Amit Gangopadhyay  
Financial Advisor  
Municipal Affairs Department

~~Secretary  
Municipal Affairs Department~~

*[Handwritten signature]*  
22.10.

~~Director SUDA~~

~~Jax/SJ)~~  
*[Handwritten signature]*  
22/10/16  
Smm (FI & ME)

As per the suggestion of the Financial Advisor, Municipal Affairs Department we need the closer statutory audit and reconciliation of bank accounts of all SJSRY accounts and the accounts of the CDSs of 125 ULBs. In this view, we may engage the audit firm to start the said activity in 125 ULBs.

The proposal is submitted for your kind perusal and Signature if Approved.

*St. Director*

*[Signature]*  
Sandip Bairgai  
SMM (FI & ME)

As we discussed yesterday in presence of FA SUDA, Advisor, CP, SMM (FI & ME) etc I contacted Institute of Cost Accountancy (ICA) who are connected with NRLM for community based Auditing capacity building. But as per report they are not capable to issue Audit Certificate.

In this connection we may request FA SUDA for arrangement of list of empanelled Audit Firm with any Govt Dept or arrange for such Firm through inviting Tender / Quotation / EOJ as applicable.

X

*Director*

*[Signature]*  
9/10/16

FA

X - as proposed

*[Signature]*  
9/10/16

From Prepage:

A letter to the Principal Secretary, H.E. Dept, WB. has been prepared and placed under No. SUDA-75/2014(Pt-1)/1972 dt. 18.11.16 requesting Pr. Secy, HED to provide a list of CA firms prepared by DPI office during ~~last~~ Sep'16 for ~~and~~ appointment as auditor of Non-Govt. Colleges in WB. Copy to Secy, MAD and DPI ~~are~~ also placed for kind approval P.I.

Director  
JG/SO

P.I. office. WT 18/11/16.

As per direction of MA Dept we need to conduct Audit and Audited balance to be utilized further. This audit is urgently needed to finalize the balance at CDS A/c as CDS are not under direct control of UCB and any time misappropriation may happen.

Considering above we may work with empanelled CA Firms for Audit of CDS/SSRY A/c of 125 UCB.

Director

WT 18/11/16.

Proposal above for utilising services of empanelled CA Firms of Higher Education Dept for the purpose of audit of SSRY fund lying with CDS at UCB level may be approved.

If approved, Principal Secretary, H.E. Dept may be requested accordingly from this end. A draft letter is placed, in anticipation, for approval.

WT 22/11/16

Secretary, MA Dept  
& Chairman, SUDA

Write to DPI with copy to Pr. Secy HE.

23.11.16

U.O. No. SUDA: 897/16

Dated: 22-11-16

Director SUDA  
JG/SO

22/11/16

*W. L.*  
24/4/16.  
SMM (FIRME)

As per instructions of Secretary, MA Dept. ~~the~~ a letter is prepared and may be forwarded to the DSI.

Proposal ~~forwarded~~ submitted for your kind perusal and approval.

~~H. Dey~~

Draft placed by u signed.

*[Signature]*  
28/11/16

~~Diney~~

*W. L.*  
25/4/16

JD(SD)

*W. L.*  
28/11/16

DPI has provided the 437 numbers of Chartered Accountant firms which are empanelled by the Higher Education Department, govt of West Bengal. Now we may engage the CA firm for auditing the SJSRY account and the accounts of the CDS of 125 ULBs. The list of the CA firm is placed in the CP side.

The Proposal is placed for your kind perusal.

~~Jt Director~~

~~23/2/17~~  
Sandip Bairagi  
SMM (PI&ME)



Audit of Erstwhile SJSRY Account and The Accounts of the Community Development Societies (CDSs)

1. The unspent balance as on 31/03/2016 of the erstwhile SJSRY programme was kept in the SJSRY account of 125 ULBs. As the fund was kept unproductively in the SJSRY account, therefore may use the fund for the productive purpose under DAY-NULM. As on 31/03/2016 the amount was approximately Rs. 57350986/- (**Components are mentioned in note sheet- 18**).

2. As per the directives of the SJSRY programme the Community Development Societies were received government funds in different forms (**Components are mentioned in note sheet- 18**). As per the guideline of DAY-NULM programme the CDS does not play any important role in the SHG federation structure as well as in the programme. On the other hand, in some cases the CDSs were involved in different economic activities and their amount of profit was deposited in their account. Again, as per the directive of SUDA the CDSs were kept a portion of the savings of the SHGs and the entire Revolving Fund which had received from the SUDA for the eligible SHGs, in their own account. As the CDSs are not exist under DAY-NULM programme, hence the fund of the SHGs may be handed over to the respective SHGs and other government fund may be used for the development of the ALF/CLF or any other developmental components.

In this case, the Financial Advisor of the UDMA has suggested that

1. Closer statutory Audit of all SJSRY / other accounts may be initiated, if not done earlier.
2. The audited Bank balances of the SJSRY/other accounts with bank reconciliation statement of each SJSRY/ other accounts & Pass Book / Bank statement may be taken as refundable balance and to be adjusted further in the line with the proposal of the Director SUDA.

As per the suggestion of the Financial Advisor of the UDMA, we had requested the Director, Department of Personal Information (DPI) for providing us the list of Chartered Accountant firms which are empanelled by the Higher Education Department, govt of West Bengal. Accordingly, DPI has provided the 437 numbers of Chartered Accountant firms which are empanelled by the Higher Education Department, govt of West Bengal. Now we may engage the CA firm for auditing the SJSRY account and the accounts of the CDS of 125 ULBs. The list of the CA firm is placed in the CP side.

The Proposal is placed for your kind perusal.

*Sandip Bairagi*  
*Jt Director*

*27/02/2017*  
Sandip Bairagi  
SMM (FI&ME)

*Proposed 'x' above may be approved.*

*27/2*

*27/2/17*

RA ~~11/11/17~~  
~~180/17~~  
U. O. No. SUDA: .....  
Dated: 28-02-17  
Rto. 75/2014(01)  
Director SUDA

A notice for "expression of interest" for auditing the SJSRY account and the a/c of the CDS of 125 ULBs may be issued in the website. This is placed for your kind approval.

*Discussed FA pl. di's ltr*  
*9/3/17*

*6/3/17*

*27/2/17*

সুডা

NOTE SHEET

SUDA

As per the guideline of DAY-NULM programme, the implementing ULBs have to open a dedicated bank account for transaction of fund. To execute the guideline we have taken the approval from the Department of Finance (Group-T) of govt of West Bengal. Now we may request the ULBs to open the dedicated Bank account under DAY-NULM in the listed banks (by finance dept.) within 31<sup>st</sup> March, 2017. A draft letter is prepared and submitted for your kind perusal and Signature, if approved.

~~Jt. Director~~

~~15/3/17~~  
Sandip Bairagi  
SMM (FI&ME)

In view of the note above relevant letter is placed  
for kind signature.

~~Director  
SUDA~~

~~15/3/17~~  
"X" above may be approved.  
~~15/3/17~~

~~Secretary  
WDMA Dept.~~

16.03.17

U.O. No. :- 246/2017  
F. No. SUDA-75/2014  
(A-1)

~~JD (SN)~~

To know about the unspent balance of the SJSRY fund and the amount of fund is being lying in the account of the CDSs, the financial Advisor, Department of UD&MA, Govt of West Bengal had suggested us to do audit of the said accounts. To do the Audit of 140 SJSRY accounts and 350 accounts of CDSs of 125 ULBs in west Bengal we have to engage one or more Chartered Account firm. It may be decided that the CA firm will prepare the accounts and Audit of SJSRY A/C and CDA A/C of 125 ULBs in west Bengal for the period of 2013-14, 2014-15, 2015-16 and 2016-17. In this regard, we may demand for EOI and the EOI may be hang in the notice board of SUDA and in the office of DPI (Director of public Information) and upload the same in WBDMA site for display.

We may decide that the last date of submission of EOI is 07/03/2017. A draft EOI is prepared and submitted for your kind perusal and Signature, if approved.

Jt. Director, SUDA

*[Signature]*  
20/03/17  
Sandip Bairagi  
SMM (FI&ME)

As per approval vide n.s.p no 32 a notice inviting expression of interest is placed on web signature.

*[Signature]*  
20/03/17

*[Signature]*  
SUDA

FA.

FA for views pl.

*[Signature]*  
20/03/17

E.O.I is found O.K. At the same time, <sup>uploaded through website</sup> it should be ~~published~~ <sup>in the newspaper</sup> through IBCA department. <sup>and if it is u</sup>

*[Signature]*  
SUDA

*[Signature]*  
21/3/17

E.O.1 is found OK. At the same time, it is proposed that it should be sent to the I. & C. A department for uploading in the website "Banglar Mukh". Last of submission of tender is fixed on 18th April, 17 <sup>upto 5 P.M</sup> and the same will be opened on 19th April, 17 at 2 P.M. The following members shall be present in the chamber of Addl. Dir. F.A at the time of opening of technical bid.

- i) Sr. G. Pal. Advisor
- ii) F.O, SUDA
- iii) S.M.M, F/MLE

This may kindly be approved.

*[Signature]*  
28/3/17

May be Considered for approval.

*[Signature]*  
29/3/17

*[Signature]*  
30.03

~~Director, SUDA~~

Secretary  
UDMA Deptt.

O/O - 25/2017

dt - 30-03-17

Rtr 75/2014

~~Dir SUDA~~

~~20/20/17~~

The EOI for Audit and accounts for SJSRY account and CDS account of 125 ULBs of our state was opened on 20<sup>th</sup> April, 2017 at 2.30 P.M at Conference Hall, SUDA. The below mentioned officials of SUDA was present during the period of opening;

- 1. Financial Advisor, SUDA
- 2. Advisor, SUDA
- 3. SMM(FI&ME)

On the Agency side, the representative of K.N Jain & Co was present in this time period. (Attendance Sheet is attached in the CP Side).

After doing the comparative study of the financial bid statement (attached in the CP Side), it is observed that the agency Barman Singh & Associate has put the lowest bid for said job. In this case we may proceed for further process. The Proposal is submitted for your kind perusal.

FA/SUDA

*[Signature]*  
 Sandip Bairagi  
 SMM (FI&ME)

From the comparative statement, it is seen that Barman Singh & Associates has offered the lowest rate, i.e, ₹ 150,000/=. As per rule, it is proposed that Barman Singh & Associates may be offered to do this job. This may kindly be approved.

~~Director, SUDA~~

~~Add. Director~~

*[Signature]*

*[Signature]*  
17/05/17

we may start the Audit work initially at Bhatpara Municipality and Barman Singh Municipality. In this regard, we may forward a letter to the said ULBs for taking necessary action. The draft letter is placed for your kind perusal & signature, if approved.

FA/SUDA

*[Signature]*  
22/05/17

Notes from prepage

A letter is issued to the chairman of 26 municipalities in respect of co-operation to the audit team. This is placed for your kind perusal and approval.

Director/SUDA

*[Signature]*  
22/5/17

As per the instruction of the SJSRY programme the ULBs used to keep the Revolving fund and the share of the savings of the SHGs in the account of the CDS or in the account of the ULBs. We had collected the information from the 125 ULBs about the Revolving fund which was disbursed to the SHGs under erstwhile SJSRY programme and the amount of savings of the SHGs were kept in the CDS /ULBs account .

Now, as per the guideline of NULM, the Community Development Societies (CDS) are not included in the three tier structure of the Community. Again, the guideline says that the revolving fund of the SHGs should be deposited in the savings bank account of the SHGs; so that the group can use the fund for inter lending. As the Revolving fund of the SHGs were deposited in the account of the CDS, so that for meeting the loan requirement of the SHG members, the SHGs have to knock the door of the CDS. Therefore the said programme has been facing the below mentioned problem during implementation;

1. Community Organisers (COs) was the secretary of the CDS. As per guideline employees of NULM should not attached with any other organisation particularly the community organisation. Therefore the COs has resigned from their post. But as the fund is parked at the account of the CDS and the SHGs are taking loan from the fund. As a result COs are involving in their old job role. Therefore the field has been suffering due to lack of monitoring of the activity of SHGs by the Cos and it indicating that the minds of the SHGs are diverging from their self dependency and losing their confidence level.
2. Again, as the SHGs are taking loan from the CDS, that loan is not reflecting in the savings bank account of the SHGs, therefore it should not come under inter lending parameter for Grading of the SHGs. As a result the SHGs may not qualify the Grading exercise, hence, may not be eligible for credit linkage by bank branch.
3. Now CDSs are not involved in the NULM programme and they are functioning as a private body (Not linked with Government). Therefore, the amount of the SHGs and other government fund may not be parked in the account of the CDSs.

To solve the above problem, we may request the ULBs to deposit the revolving fund and the savings amount of the SHGs to the savings bank account of the SHGs.

The proposal is submitted for your kind perusal.

Addl. Director,  
SUDA

do we have any confirm figure  
for each ULB as well as CDS?

*Sandip Bairagi*  
Sandip Bairagi  
SMM (FI&ME)

SMM - FINE

*22/06/12*

The component wise fund details is placed  
in the CP side. Again, a draft letter

is prepared and may be forwarded to the ULBs for taking necessary action on the said issues.

The proposal and the draft letter is placed for your kind perusal and signature if approved.

note above.

*[Signature]*  
23/07/17

In ref. to release of RF and savings of TCGs kept with ULBs or CDs, draft is favour of SAGs under NULM so converted, draft is placed.

may be approved and signed.

*[Signature]*  
23/07/17  
*[Signature]*  
27/07/17

Add Director  
SUDA

Director



A letter has been received from MoHUPA vide letter No. K-11/14/2017-UPA I (EFS NO. 3017856) dated 17/07/2017 relating to the Video conference to impart training to officials of State/UT level implementing agencies and ULBs, on PFMS portal. The letter states that the training will start form 2.30 PM to 5.30 PM on 31/07/2017. It is also mentioned in the letter that the issues may be discus related to registration of ULBs in PFMS portal. In this regard MoHUPA has requested the concerned officials to attend the VC along with officials of selected ULBs.

In this regard, we may attend the training programme and may request some selected ULBs for their participation in the training programme.

The proposal is placed for your kind perusal.

Addl. Director  
SUDA

[Signature]  
28/7/17  
SMM(F&ME)

Instruction is solicited whether VC will be attended on PFMS.

Director

Secretary  
UDMA Dept.

[Signature]  
28/07/17  
[Signature]  
28/7/17

O/O- 398/17

dt- 28-07-17

Fth. 75/2014 (OH)

[Signature]  
[Signature]

Dir SUDA

Addl. Director.

SMM - FINE

[Signature]  
01/08/17

It was directed to ULB to keep the RF and Savings share of the SHAs/TCs in either the Accounts of CDS or ULB. Accordingly the ULBs Release fund. Now as per NLM guideline the SHAs should keep their own fund in their own Savings bank account. Again, the RF will be released directly to the account of the SHAs.

Keeping the view, we had requested the ULBs to release <sup>RF & Savings share</sup> fund to the Savings bank account of the SHAs. If the ULBs transfer the fund to the account of the SHAs, then the ULB may submit the report to our end.

Now if the ULB not yet released the said fund to the TCs then they may release fund within 21/08/17 and submit the report in the Presented format.

The draft letter is submitted for your kind perusal & signature if approved.

Addl. Director  
SUDA.

25/08/17

note at No. 46 anti

draft is placed in respect of 'X'  
may be approved  
and signed.

Director  
Addl. Director:  
2  
Sum-Fine

03/08/17

4/8/17

04/08/17

A letter vide memo. No. 12018(11)11/2017-UPA II section dated 04.12.17 has received by this office regarding the writ petition (C) No. 55 of 2003 with W.P. (C) 572 of 2003 of Supreme Court of India in the matter of E.R. Kumar & ANR Vs Union of India & ORs. In the letter in point no. 3. it is mentioned that the Hon'ble Supreme Court has passed an order on 08.11.2017 that. "the Union of India may also have to look into the matter on how to implement the mission effectively so that crores of rupees that are sanctioned are not frittered away on issues that have no concern directly or indirectly with the NULM". Based on this Ministry has been decided that with effect from the FY 2018-19, the states/UT, shall keep the funds earmarked / allocated for shelter for Urban Homeless component, out of the funds under DAY-NULM, in a separate account, and furnish the detail of utilization of funds on shelter for Urban Homeless component, separately, along with the Final Utilization Certificate duly certified by the Auditor, as per the established procedure under GFR 2017.

सूडा

NOTE SHEET

SUDA

Under this circumstances now the above matter is submitted here with for your kind consideration.

F.A.  
SUDA

F/O

CCA

S.P.  
08.12/17  
Smm-5655

How is the ~~Day~~ DAY-NULM A/c maintained? Pl. state in detail.

Done  
8/12/17

Pl. report accordingly.  
Rat 8/12/17

As per notes and orders at prepage and above

Alike other scheme funds, accounting for NULM scheme is also maintained in Tally accounting software following generally accepted accounting principles under double entry system in India whereas a separate ledger account is maintained for the component named "Construction of Shelters for Urban Homeless (SUH)" under NULM scheme since introduction of NULM with effect from 01.04.2014 which may be verified from the detailed component-wise fund mobilisation statement (placed in the file).

Further, it is pertinent to mention here that with the introduction of NULM during the F.Y. 2014-15, sanctioned scheme fund both from the GoI as well as GoWB were sub-allotted mainly into 06 nos. of components of NULM namely - CB & T, EST & P, SEP, SM & ID, A & OE & IEC alongwith with their respective sub-components as per strict instruction of the then Adviser, SUDA (SJSRY & NULM). No such sub-allotment to the SUH component was made till 29.03.2017 although considerable quantum of fund (i.e. Rs.16,17,61,000/-) was released by the concerned nodal officers till that date.

Sub-allocation to SUH component was made only from 30.03.2017 onwards. As a result of the same, during the period from 30.03.2017 to 10.12.2017, Rs.5,06,19,223/- was released by SUDA under SUH against total sub-allotment of Rs.10,34,83,377/- during this particular period keeping a minus balance of Rs.10,88,96,846/- under this specific sub-coponent which needs to be a favourable balance (atleast null) well before 31.03.2018 with intra-heads transfer of different components of NULM to make it possible for the F.Y. 2018-19 and beyond to provide a moderate balances under different components of NULM including SUH.

Placed for kind consideration please.

Finance Officer

*[Signature]*  
11-12-17

Additional Director & Financial Adviser

For his kind perusal.

*[Signature]*  
11.12.17

In the fourth para of letter issued by Ministry of Housing & Urban affairs, G.O.1 vide File no. 12018 dt 4.12.17, a separate bank a/c will be opened for "Shelter for Urban Homeless (S.U.H). Necessary permission from the Administrative department is required for the purpose.

*[Signature]*  
11.12.17

Additional Director to please affix views.

~~A.D.~~

*[Signature]*  
12/12/17

I subscribe to the views of Fr. O, SUDA above at 'x'.  
we may seek approval

~~Director~~

*[Signature]*  
12/12/2017  
pl discuss  
*[Signature]*  
12/12/17

(X)

~~Director/SUDA~~

"X" prepage bottom may be considered for approval.

Secretary  
UDMA Deptt.

~~SOC~~  
15/1/18

U.O. No. SUDA: 16/18

Dated: 15-01-18

Rt. 75/2014 (A1)

~~Dir SUDA~~

27.01.18

~~DD.~~

~~Sandip Bhandari~~

As per the guideline of opening of new bank account of Finance department of WB. We have ~~attached~~ prepared the Annexure I, II & III and placed in the CP Side. If the Proposal for opening of new bank account is ~~app~~ approved by the authority then we may open the Account for SUH component.

The Proposal is submitted for your kind perusal & Signature, if approved.

~~Dy. Director  
SUDA~~

~~Fo~~

~~SOC~~  
12/02/18

~~Receipt of a draft letter regarding.~~

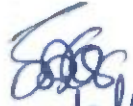
(DFO)

We may sent the file of opening of Bank A/Cs to Finance Group 'T' through our Administrative Department.

Deputy Director, SUDA

Bank 15-02-18

  
15/02/18

  
16/2/18

Director  
CCO

Sandeep Bhatti,  
SMM-FIME  
&  
CCA, SUDA

P.

P1. prepare a draft letter to Re Finance Dept. Group 'T' enclosing all the relevant document under the signature of the Director, SUDA mentioning the U.O. no. of the Secretary UD SMA Dept, Govt of WB or more a file to the Finance Department for the purpose.

Bank 19-12-18

A letter vide memo no. 12018(II)/1/2017 – UPA II Section dated 04.12.2017 has received by this office regarding the writ petition © no. 55 of 2003 with W.P. © 572 of 2003 of Supreme Court of India in the matter of E.R. Kumar & ANP. Vs Union of India & ORS. In the letter in Point No. 3 it is mentioned that the Hon'ble Supreme Court has passed an order on 08.11.2017 that 'The Union of India may also have look into the matter on now to implement the Mission effectively so that crores of rupees that are sanctioned are not frittered away on issues that have no concern directly or indirectly with the NULM'. Based on this, Ministry has been decided that with effect from the F.Y. 2018-19, the States / U.T. shall keep the funds earmarked / allocated for Shelter for Urban Homeless component, Out of the funds under DAY-NULM in a separate accountant and furnish the detail of utilization of funds on Shelter for Urban Homeless component Separately, along with the Final Utilization Certificate duly certified by the Auditor as per the established procedure under GFR 2017.

Under these circumstances now the above matter is submitted here with for your kind consideration.

F.A.  
SUDA  
Director SUDA  
DD

SR  
03.01.18

As per instruction, a separate bank a/c for SUH may be opened with the permission of the competent authority.

Proposal "X" may be approved *[Signature]*  
3/1/18

*[Signature]*  
03/1/18

TSC (SD)  
2  
Addl. Dir, NULM

On perusal of the letter as received from GOI two steps may be taken -

- i) Financial year wise details of amount spent on SUH component may be sent to GOI immediately
- ii) A separate A/c may be opened to maintain fund for construction of SUH from the year 2018-19.

*[Signature]*  
4/1/2018

J.O.No. SUDA: 02/18  
dated 04.1.18  
Pl. 75/2014 (PT)  
Director SUDA  
*[Signature]*



We have received a letter from MoHUA, NULM division vide letter number K-12012 (8)/2/2018-UPA-I-UD/ EFTS-9037786 dated 20/02/2018 relating to the requirement of Information for the development of NULM web portal for releasing Interest subsidy to the Beneficiaries of SEP under NULM. To implement the initiative the Ministry of GOI has entered into a MOU with Allahabad Bank from design and development of Web Portal for streamlining the process of releasing interest Subvention to the beneficiaries under Self Employment Programme (SEP).

Presently, the Bank Branches as well as ULBs manually process the Interest Subvention claim and it would take more time particularly for the Bank Branch to submit the claim at the ULB end. As the submission of claim of interest subvention is a time taking process, as a result the Bank branches are reluctant to submit the claim at ULB end. Therefore, in such situation the Beneficiaries of Self Employment Programme (SEP) are getting deprived from the benefit of Interest subsidy.

### Proposal - I

Now, to implement the web portal based transfer of interest subvention through Allahabad Bank, the state has to open a current account with Allahabad Bank. The GOI has requested the state to initiate the process of opening of Bank account accordingly. Therefore we may use the web portal which will be developed by Allahabad Bank and we may open account with Allahabad Bank for interest subvention of the Beneficiaries of Self Employment Programme (SEP).

### Proposal - II

Again, the GOI requested to submit the following details in the prescribed format (enclosed in the CP side) which are mentioned below;

1. ULB wise Bank Branches (along with their IFSC code) as per prescribed format, so that the mapping of beneficiaries with ULBs may be done for verification by the ULBs.
2. Details of officials /personnel being designated as verifier and approver in the State and ULBs. Each state and ULBs will be provided two User Ids, one for the verifier and another for the approver.

Therefore, for the sake of implementation of web portal for interest Subvention we may collect the said data from the ULBs and may be submitted to the MoHUA.

The Proposal - I and Proposal - II is submitted for your kind perusal and Approval.

Dy. Director,  
SUDA

U.O. No. SUDA: 116/18

Date: 23/2/18

No. 75/2014/PTI

Asst. Dir  
NULM  
Director

Proposal X<sup>a</sup>

may be approved  
24/2/18

Sandip Bairagi  
SMM (FI&ME)  
NULM

- i) Collection of data from ULBs in Table I may not be required as SUDA usually transfers the fund through Bank transfer.
- ii) Secondly, this issue is related DBT to beneficiaries, which is not so far been done.
- iii) GOI requested to open a separate bank account in (Current account) with Allahabad Bank, it is mainly targetted to beneficiaries of Self Employment Programme. Earlier GOI asked the states to open separate bank a/c for SUH. It is not clear how many bank a/c are to be opened.
- iv) However Finance Dept may be moved for consideration of issues, after obtaining opinion of FD we may inform GOI accordingly. Hence a typed note may be given to Budget cell of dept. for onward transmission to F.D. after approval of Secretary.

In  
23/4/18

Director  
SUDA

DD.

SM, F12/18

23/4/18

The Beneficiaries under NULM have been getting the financial assistant Under Self Employment Programme (SEP) component by the way of Interest Subvention on Bank Loan. The Beneficiaries will pay 7% interest on their loan amount. Therefore, the interest subsidy amount is the difference between 7% and the prevailing Rate of Interest will be provided to bank under NULM. Again, an additional 3 percent interest subvention will be provided to all Women SHGs (WSHG) who repay their loan in time.

At present the SUDA is allocating Interest Subsidy fund to the ULBs. Now, the ULBs are manually collecting the Claim of Interest Subsidy from the bank branches and release fund as per claim to the bank account of the Beneficiaries. In such Cases, it is found that most of the bank branches are not submitting the claim of Interest Subsidy on regular basis to ULB end. As a result the Beneficiaries of SEP under NULM are getting deprived from the Benefit of the Mission mode programme.

Recently, we have received a letter from GOI vide letter no.K-12012 (8)/2/2018-UPA-I-UD/ EFTS-9037786 dated 20/02/2018 relating to requirement of information for the NULM web Portal. In the letter it is stated that the GOI has signed a MOU with Allahabad Bank for releasing the Interest Subsidy through Portal. The said Bank will fetch the data of SEP Beneficiaries under NULM from the server of different banks and will upload the same in the NULM portal. The Beneficiary data which will be uploaded for reimbursement of Interest will be verified online by the ULBs and approved by the SUDA officials. Once the data is approved online by SUDA, the assigned Bank will transfer the Interest subsidy amount to the account of Beneficiaries.

To implement the said process of transfer of Interest Subsidy directly to the account of Beneficiaries, the GOI has requested the State to open a Current Account in the Allahabad Bank. Now, to open a new Bank account for NULM permission from the Finance Department is necessary.

In the mean time, as per Order of Hon'ble Supreme Court the GOI has requested the State to open a separate bank account for the Shelter for Urban Homeless Component (Already submitted to FD for Approval). Combining both it is now require to open two Bank Account one for SUH and another for providing interest subsidy under Self Employment Programme (SEP).

In consideration of the proposal of GOI, the Finance Department of govt of WB may provide the necessary permission to open a Bank Account to adopt the process of transferring the Interest Subvention amount directly to the account of the Beneficiaries.

Dy. Director,  
SUDA

Sandip Bairagi  
SMM (FI&ME)

06/3/18

"X" prepage may be considered for approval.

Secretary  
UDMA Deptt.

~~SSC~~  
7/3/18

Sec's approval of T-D  
immediately.

U. O. No. SUDA: 153/18

Dated: 07-03-18

ptw. 75/2014 (pt)

07.03.18

SS (Subah)

Sec  
8/3/18

Guman

সুডা

NOTE SHEET

SUDA

We have received a letter from Special Secretary UD & MA Department, Government of West Bengal vide letter no 407/MA/P/C-10/3S-22/2018 dated 27/03/2018 relating to opening of a Current Account under NULM at Allahabad Bank. Accordingly we may open the account in the nearest branch of our office of said bank.

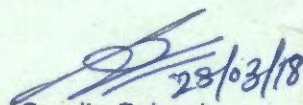
Again, we have received an approval from the department of finance of Government of West Bengal vide UO No. Group T/2017-2018/1134 dated 19/03/2018 relating to opening of separate Bank account for the SUH component under NULM. In this case we may open the account in the Allahabad Bank.

It is known that NULM programme is a Poverty alleviation programme where the urban poor household particularly the vulnerable women members of the poor households are the beneficiary of the programme. Self Employment Programme is an important component under NULM under which the beneficiaries of the said programme are getting loan from the Bank for development of their micro enterprise. But it is come to know from different ULBs that the Branches of State Bank of India is not cooperating with the beneficiaries under NULM. As a result the beneficiaries are losing their hope for getting the benefit from NULM. The negative attitude of the bank like SBI is hampering the development goal of the Government.


Our office is maintaining the Bank Account of NULM programme with the State Bank of India but the beneficiaries are facing non cooperation from the said bank. In such situation we may shift bank account of NULM to Allahabad Bank, the Lead bank of North 24 Parganas district.

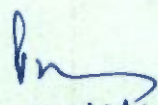
The proposal is placed for your kind perusal and approval.

Dy. Director,  
SUDA

  
28/03/18  
Sandip Bairagi  
SMM (FI&ME)

Proposal "X" may be approved

  
29/3/18

  
29/3/18

ADP. Director

U.O.No. SUDA: 236/18

Dated 29/3/18

Director  
SUDA

In reference to NO.407/MA/P/C-10/  
35-22/2018 dt. 27.3.2018 a Current  
Bank Account be opened with Allahabad  
Bank as stated in the department order.

S. S. S.  
18/5/18

~~FO~~

CCA

pl. process.

Bank 18-05-18