

As a part of the ground work for formation of federations (ALF/CLF) under NULM, a basic set of information may be obtained from the NULM cities/towns as stated below.

1. TCS formed under STSRy as on 31.3.14
2. VWSP/DWCUA groups formed as on 31.3.14
3. SHG/TCS formed since 1.4.14
4. Information on SHG/TCS formed since 1.4.14 (ward-wise)
5. NHCs formed under STSRy as on 31.3.14
6. CDS formed under STSRy as on 31.3.14.

A draft letter placed below may pl. be signed.

H.           

            
17.9.14

Drafts to intimate ULB's regarding formation of TCS/VWSP/DWCUA/NHC/CDS etc may kindly be signed as they are urgently required for ALF/CLF formation and their registration.

            
18/9/14.

            
19/9/14

Director

          

~~Registration of Societies, vide letter no. 357 FIR D.O. 17/10/14 made certain observations relating to regn. of ALF/CLF~~

Registration of Firms, Societies etc., vide office memo no. 357-FIR dt. 17.10.14 has made certain observations on the model Memorandum of Association submitted to them for regn. of ALF/CLF. In line with the observations made, the model Memorandum of Association has been duly rectified / modified. A copy of the modified MoA may be re-submitted to the Registrar of Firms, Societies etc. for further comments / observations, if any.

A draft letter is put up for signature.

H. Dir

3/11/14

Modified MOA for registration of ALF/CLF has been prepared as per suggestion of Registrar of Firms, Now draft letter for re submission may kindly be signed

Director

5/11/14

3/11/14

~~Model Memorandum of Association has been~~

Model Memorandum of Association for regn. of ALFs under NULM has been finalized at this end after due consultation with Office of the Registrar of Societies, Firms etc. A copy of the finalized MOA may be sent to all NULM towns to facilitate regn. of ALF at their end.

Draft letter may be signed.

H. Dir

Draft may kindly be signed

3/11/14

Director

5/11/14

3/11/14

Letter no. K-14014/4/2014-VPA Dtd. 9.10.14 of Ministry of HUPA, Govt flagged-x in the file may kindly be seen.

As per the said letter, strong & capable CDS may be engaged as RO in the NULM prog. In accordance with it, certain information in keeping with the technical qualifications as desired in the tender document for selection of RO entities, may be requested from the ULBs in respect of CDSs functioning in their area (except those which has no CDS)

A draft letter is put up for approval & signature.

Incidentally, it may be mentioned that the set of information being requested has the approval of the State level Committee set up for selection of RO/STP etc.

H/Oir

On 8/1/15

Note above regarding proposal on engagement of CDS as RO may kindly be approved. Proposal has been approved by State Level Committee on selection of RO/STP etc. As per resolution ULBs have been requested to send the list of CDS.

Draft in this regard placed may kindly be signed.

On 8/1/15

Draft modified. FEM. PI put up a separate draft for ROC with 9/1/15

PI. put up as directed.

On 13/1/15

Draft put up for signature of Dir, SUDA. On 13/1/15

Director  
JDB(SD)

Draft put up for signature.

Regarding KMC as there are no CDS decision may be taken whether we will include NHCs at per CDS. If approved then we may seek a comprehensive report of NHC's for KMC.

M No 13/1/15

WT 13/1/15

~~Director~~

~~JDC(SD)~~

Received a communication from Asansol Municipal Corporation regarding nodal person for registration of ULFA under Asansol Corporation.

Accordingly a draft is put up to intimate Registrar of Firms, Societies and Non Trading Corporation of WB for taking further n/a in this regard.

M No 20/1/15

WT 20/1/15

~~Director~~

~~JDC(SD)~~

In response to our letter as above (no - SUDA/80/2014/50(126) dt 13.1.15 we have received total 48 proposals from 27 ULB's.

To consider the engagement of eligible CDS among 48 proposals we need to evaluate capabilities of those CDS to be function as RO.

To assess the capability of the CDS as proposed by different ULB's following proposal is made for your kind approval.

① Formation of an Evaluation Committee with the following members.

- ② Mrinal Kanti Rano, JD(SD) SUDA.
- ③ Goutam Pal, Advisor, SUDA.
- ④ Sujoy Mitra, PME, CMU.
- ⑤ Tarak Dutta, Programme Coordinator, SUDA

② CDS will be called for an interview before the Evaluation Committee along with a Format Report (Format is devised and enclosed with this proposal) Evaluation Committee, after discussion with the CDS will assess and finalize the capabilities of CDS to be engaged as RO.

③ Evaluation may be done on 9/3/15, 11/3/15 & 13/3/15. Each day 16 nos of CDS in two halves may be called. (Detail schedule enclosed).

④ Draft letter to form the Evaluation Committee and intimation to CDS is enclosed for approval & kind signature.

Proposal ① to ④ may kindly be approved.

Memo  
23/3/15

WT  
26/3/15

Pl. arrange to ① circulate ② Booking of conference Hall ③ Refreshment/Logistics.

Advisor/Asst  
G  
26/3/15

Memo  
26/3/15

H.e.

Pl. pm up accordingly

27/3/15

~~Draft~~

~~JD(SD)~~



A series of interview will be held for engagement of CDS as RO on 9.3.2015 to 12.3.15 as per notes and orders at NSP-05.

As proposed bottom of prepage a refreshment ~~and~~ with teas and snacks <sup>have</sup> ~~to~~ to be arranged for those days in ~~8~~ as per practice at a cost of Rs. 55/60 (approx) for 70 heads on each 9.3.15 to 11.3.15 (3 days) and 55 heads on 12.3.15 at a total of approx cost comes to Rs. 15,350/- rounded off to Rs. 15,500/-

Sanction may be accorded for Rs. 15,500/- for arrangements of teas, snacks and refreshment for meeting an engagement of CDS as RO. Advance may be paid and will be adjusted on production of Receipt/Vouchers.

A.P.

G.  
2/3/15

We may issue order for supply of such food pkts as per approved rate and bill may be raised after the completion of the programme and in that case no advance is req<sup>d</sup>.  
The proposal may be approved.

2/3/15

WT  
2/3/15

D. K. Singh  
(SUDA)

Ad  
H.C. PI  
02/3/15

orders above.

M/s Aristocrat Transit Care House was awarded for supply of food packets on the aforesaid days, i.e., 9.3.15 to 12.3.15 vide order No. 435 dated 4.3.15. They supplied food for 9.3. to 10.3.2015 @ 70 pkts @ Rs. 60/- per pkt and 11/3 and 12/3/2015 @ 55 pkts and 50 pkts @ Rs. 60/- per pkts respectively, as per certificate issued on the bill by the DEO concerned. The bill submitted by the Agency

NOTE SHEET



from prepage.

amounting to Rs. 16,937/- which comes to Rs. 15,979/- after checking & verification. The bill placed in file for perusal and pass for payment.

AC

C. 16/3/15 The bill amounting to Rs. 15,979/- may be approved for payment of M/S Aristocrat - Transit. Case Home as per our order out of NULM fund. 17/3/15

FO Dispelis

work order was issued vide no. SUDA-80/2014/435 dt. 4.3.15.

Proposal marked 'A' above may pl. be approved.

AO  
FO pl.  
23/3/15

20/3/15  
20/3/15

As per notes and orders at prepage and above

CCA  
23/3/15

As approved by Director, SUDA above, to release the payment in favour of New Aristocrat, an account payee SBI cheque as detailed below has been prepared and placed herewith for signature of Director, SUDA and Special Secretary, M.A. Department please.

Pay order endorsed on the body of the Bill is for signature Director, SUDA please.

Name of the Payee	Purpose of payment	Gross (in Rs.)	TDS (in Rs.)	Net (in Rs.)	SBI Ch. No. & Dt.
New Aristocrat	Release of payment for supply of food packets among the participants of NULM meetings dated 09.03.2015, 10.03.2015, 11.03.2015 & 12.03.2015 held at SUDA conference hall against bill no.760 dated 13.03.2015.	15,979/-	160/-	15,819/-	835568 dt. 23.03.2015

F.O. & Ex-Officio Jt. Dir. (Fin.)

Dir. SUDA  
Spl. Secy M.A. Deptt.

May kindly be signed.

23/03/15

23/3/15

Registration of ALF formed is an important issue under NULM. Registration process is going on under active support from Registrar of Societies. ULB's have been trained on how to form ALF and how to proceed for their registration. We have a constant liaison with Registrar in this regard. Recently Mr. Pratik Roy, Social Dev. Expert, DFID supported team for NULM has met Registrar. During the meeting Registrar has proposed that there should be an uniformity in submitting ALF registration proposal to him. According a draft 'Model Letter' and a draft 'Model Format' is prepared and placed in CP file. If approved same will be communicated to ULB's to send their proposal for registration in the ~~draft~~ proposed format only.

Director  
FA

(2) W  
15/5/15

Opinion M. W 15/5/15

Draft letter for registration of ALF under NULM, with Registrar of Societies, Firms & Non-Trading Corp., is in order and may be approved for circulation amongst ULBs.

Director  
JDP(SD)

W  
22/5/15

Pl. arrange to circulate  
(2) W  
25/5/15

Office  
25/5/15



During the meeting with ULB level representative some difficulties related to registration of ALP have been pointed out. As per discussion on the issue a draft to intimate Registrar of Firms & Societies is placed for approval & signature.

~~Director~~

~~JB(S)~~

no. 9/5/16.

wt 9/5/16

Fresh copy put up for kind signature.

~~Director~~

~~JB(S)~~

no. 9/5/16.

~~SMM(SMID)~~

no. 9/5/16.

wt 9/5/16

O.I no - 910.  
dt - 9.5.16

NOTE SHEET

Subject:- ALF Registration & Training Status under DAY-NULM Programme

As per GOI Guideline SHGs will for their own institution like Area level Federation( ALF) and City Level Federation ( CLF) . This Institution will be registered under Society Registration Act , 1961.

Till date under NULM 1336 registered and updated in our MIS portal whereas we have 3176 ALFs throughout the state under NULM . It has been observed that as Online Registration has since been started for the Non-Trading organization through e-district and ULBs are facing problems due to lake proper orientation in filling up the format online and as well as slow processing at the District level ( DPLO section ) .

So, In order to identify the Non – Registered ALFs in different ULBs ,we may collect Registration Detail status through the google form as SMMU can the intervene from the state level to resolve the issue.

This would enable and ALFs and CLFs under NULM for faster implementation of the programme in our State .

Further a training status of the ALF also need to be asserted to effectively plan to further training in 2019-2020 . This information is to be also may collect in the online google form.

Proposed Format for collecting Registration and Training status of ALF:-

SI No	District Name	Name of Municipality	Name of ALF	Date of Formation	ALF in the Ward ( Ward Number)	Number of SHGs under the ALF	Trained or Not ( Yes/NO ) at ATI	Status of Registration					Remark
								Registered or Not ( Yes/ No)	(If yes) Date of Registration	Under Submission	Not Submitted	To whom Submitted	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1													
2													

Signature

So, based on the situation , proposal submitted with draft letter for collecting the ALF registration status and training status .

If approved letter may be communicate with ULBs .

S.P.Dm .  
Soma Parui Das  
SMM-SM&ID

**सूडा**

**NOTE SHEET**

**SUDA**

*NOTE pre-page.*

*The format - may be communicated if approved*

*[Signature]*  
*17/5/19*

~~AMD, NULM~~

~~Soma~~

*Dem speak*

*Chandhan*  
*20/07/19*

Notes NSP-10-11 may kindly be seen.

Kind attention is invited to the Minutes of the last Review Meeting held on 23.04.2019 & 25.04.2019 with the CMMUs. It has been resolved to facilitate Registration of ALF already constituted. This has to be facilitated by the CMMU in co-ordination with the District Planning Officer in the districts. We also need to ascertain the training pendency of ALF already constituted. The ULBs may be requested to submit the report within 10<sup>th</sup> June, 2019. An advisory to this effect has been drafted, if approved may kindly be signed.

Director, SUDA

*draft signed.*

*Chandhan*  
*AMD*  
*27/07/19*

*DPF* *25/5/19*

~~AMD (NULM)~~

~~Soma, SMD~~

*Chandhan*  
*07/07/19*

**NOTE SHEET**

Till date under NULM 1336 registered and updated in our MIS portal whereas we have 3176 ALFs throughout the state under NULM . It has been observed that as Online Registration has since been started for the Non-Trading organization through e-district and ULBs are facing problems due to lake proper orientation in filling up the format online and as well as slow processing at the District level ( DPLO section ) .

So, In order to register ALF / CLF a guideline on Registering ALF/CLF may send to the ULBs .This would enable and ALFs and CLFs under NULM for faster implementation of the programme in our State .

The Guideline ( Steps of Registration ) of ALF & CLF Enclosed in CP side:-

Proposal submitted for your kind approval and signature .

S.P. Das 8.7.19  
Soma Parui Das  
SMM-SM&ID

~~AMD~~

Registration of ALFs under the Societies Registration Act is mandatory as per the DAY-NULM guidelines. The process of online registration for the non-trading organizations through the e-district needs to disseminate to the ULBs.

If approved, a screen shot & step-wise guideline (copy placed on the cp side) may be circulated to the ULBs.

Director, SUDA

Chandrasekar  
AMD 11/02/19

Discun and share with DEAs  
in next week's meeting training  
at ICGS. May also check the status  
Sep 12/7

~~AMD~~

S. Das SMM

Chandrasekar  
12/10/19

The Guideline of registration of ALF & ELF may be forwarded to the ULBs. Proposal placed with draft letter for your kind approval and signature.

S.I. Jan.  
17.7.19

Draft approval  
He signed  
18/07/19.

~~AMP~~ →

S.De.SMM →

Guideline sent

S.P. Jan.  
17.7.19

A revised <sup>order</sup> ~~proposal~~ on 'social officer' of ~~S.O.~~ ALF registration under Societies registration Act. -

The proposal placed with draft letter for your kind approval and signature

S.P. Jan.  
8.8.19

~~AMP~~ →

He signed  
Chandran  
08-08-19

A Google format shared with all the ULBs for reporting on the status of ALF formation & registration. A status report from 125 ULBs has since been compiled. The aggregate report indicates out of 2937 Wards, 1433 ALFs have been formed (as on 07.08.2019) as per the MIS portal. However, as reported in the Google form 1795 ALFs have been formed. The gap between the Google form data and the MIS portal data is due to non-registration. A gap of 1504 ALFs which have either not been formed or have not been registered under the Societies Registration Act.

We may now immediately write to the ULBs to take steps for formation of the ALFs wherever atleast 10 (ten) groups have been formed in a Ward.

Separate draft letters to the Chairpersons/ Commissioner/ Administrator of the ULBs to take immediate action.

S.R. Das 7.8.19  
SMM-SM&ID

AMD

Notes approved.

Separate draft letters to the 125 ULBs signed.

Choudhury  
AMD 08/08/19

SMMU needs to collect detail status report of ALF as on the 31st of July 2019. We may write to the ULBs to submit the report as per the template below :

- (1) Sl no
- (2) ULB
- (3) Wards
- (4) Wards with one ALF
- (5) Wards with more than one ALF
- (6) Wards without ALF
- (7) Mention the ward wise reasons for non formation of ALF
- (8) ALF Registered
- (9) ALF Bank account opened
- (10) ALF RF disbursed
- (11) Remarks

The report may be submitted within 14th of August 2019 at the mail id [wbsulm@gmail.com](mailto:wbsulm@gmail.com) & [smm.fime@gmail.com](mailto:smm.fime@gmail.com) .

A draft letter with an annexed excel sheet may be approved for circulation today.

~~AMD~~

S.P. Dan.  
13.8.19

Ye. signed

Shanbhag  
13/08/19

S. P. Dan. SMM

There is some lack of clarity in the number of ALFs to be constituted in a ward. The initial guideline was issued from SUDA.

Subsequently another clarification on some changes in the SM& ID was issued vide no.37/2016/307 dated 21.05.2018 (copy marked 'X' placed on the cp side).

However, it is felt a clarification on the instructions earlier needs to be issued.

The following points may be clarified.

- (1) There will be 1(one) ALF in a ward irrespective of the number of SHGs on the ward.
  - (2) This ALF after formation is to be registered under the 'Societies Registration Act'
  - (3) An ALF can be constituted with a minimum of 10 (ten) Self Help Group in the Ward.
- After an ALF is formed, registered and bank account opened, it will be entitled to a one time Revolving Fund of ₹ 50,000.
- (4) Applications for registration are to be submitted online. Guidelines for online registration communicated vide no SUDA-80/2014/4701 dated 21/06/2018 dated. (copy annexed once more for ready reference)
  - (5) Bank account of the ALF is to be opened.
  - (6) The ALF detail is then to be entered in the MIS portal.
  - (7) Claim for RF of the ALF is to be submitted to the SMMU for disbursement.
  - (8) ALFs already formed and registered/ submitted application for registration will continue even if there is more than one ALF in the ward.
  - (9) The focus should be to form ALF at wards where there are at least 10 SHGs in a ward but no ALF has been formed. We need to form, register, open bank account, enter in MIS and claim for RF to SMMU by the end of September 2019.

A draft clarificatory to all ULBs placed on the cp side may kindly be approved.

AMD

S.P. DM: 13.8.19

Clarificatory signed:

Dhombhara  
137 087 9

S. Panna' SMMU



Data has been collected from all ULBs on the status of Area Level Federation (ALF) formed, registered, bank account opened and revolving fund disbursed. The compiled report is as follows :

Indicators	Total
Wards	2937
Wards with one ALF (Registered / application under process)	1372
Wards with more than one ALF (Registered / Application under process)	418
Wards without ALF	1147
ALF entered in the MIS	1477
ALF Registered	1624
ALF Bank Account opened	1442
ALF Revolving Fund disbursed	1190

The aggregate data reveals that there are 1147 Wards without ALF in the State. It appears that either the ALF is yet to be constituted or there are less than 10 (ten) SHGs in the Ward. This needs to be followed up with the ULBs immediately. We may write to the ULBs on the gap in formation of ALF and set a timeline for insuring ALFs are constituting in all Wards.

Draft letter placed in the cp side may be approved and signed.

AMD

S.P. Das  
SMM-SM&ID 27-8-19

Draft approved

Dhanbar  
27-8-19~~S. Parmita~~

Under the DAY-NULM programme we have so far not issued any Operational Guidelines for Area Level Federation (ALF) under the Social Mobilisation & Institutional Development (SM&ID) component programme. It is a felt need to issue an Operational Guidelines to be followed by all ALFs. As per the MIS we have so far registered 1538 ALFs out of 2932 Wards. We are keeping a timeline of 30<sup>th</sup> November, 2019 to complete the formation of ALF at the Ward level wherever there are atleast 10 Self Help Groups (SHGs).

The Functional Guidelines for the ALF in accordance with the Operational Guidelines of SM&ID published by the Ministry of Housing & Urban Affairs, Govt. of India.

Draft guidelines presented below.

#### **Federations of SHGs at the Area and City-levels**

An Area Level Federation (ALF) is an association of SHGs consisting of representatives' from all members of SHGs, with the objective of supporting member-SHGs. The federation of SHGs is essential to deal with larger issues like bank linkage, Inter-group lending and negotiations with higher level structures and to gain greater bargaining power over the rights and privileges of SHGs.

**Formation of Area Level Federation:** An Area Level Federation (ALF) may be formed at ward level with minimum 10 to 30 maximum SHGs with 2 members (nominated by SHG) per SHG.

An ALF should be registered as a society/an association under the relevant law of the State. ALF shall make their own bye-laws.

#### **Role of ALF:**

The purposes of the Federation are:

- To provide a forum for regular interaction between member SHGs and assist in the formation of new SHGs.
- To take up activities that strengthen member SHGs, facilitate bank linkages for member SHGs, handholding support for the development of member SHG's loan proposals.
- To facilitate member SHGs' access to benefits under DAY-NULM and other Government schemes and to create linkages with institutions of relevance for their welfare e.g. health insurance facilities.
- Will work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under DAY-NULM and access to social assistance benefits under various government programmes.
- Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHG to continue to successfully function.
- To successfully represent the Federation and member SHGs at the City Level Federation.
- To build leadership skills of members so that they can manage the member SHGs and the federation.
- To raise issues of importance at the level of the City-Level Federations (CLFs).
- To report to the ULB about the SHG's functioning on regular basis.

#### **Member of ALF:**

- SHGs in the ward level
- SHGs stood in presence at least 6 months
- SHGs have been doing meeting and saving regularly (not less than 80% of members).

- SHGs have been repaying any loans given (not less than 90% repayment).
- Paid the prescribed admission fee and the fixed monthly subscription fees
- Each member SHG will elect two of its members to represent the group in the Federation for a one-year term. One of these members shall be an SHG office bearer; the other one may be a general SHG member or an office bearer.

After formation of SHG, a member SHG may be joined in the Federation over the year. Similarly membership replacement or change will be possible through AGM of Federation.

**Rights & obligations of members :**

- Any member of the federation has a right :
  - (1) To elect/ to be elected in any election of the federation (for members having voting rights only),
  - (2) To submit suggestion for discussion to the Governing Body and sub-committee on any matter relating of the federation,
  - (3) To inspect the accounts and the proceedings of the meeting of the federation on appointment with the Chairpersons/ Secretary,
  - (4) To pay subscription within the prescribed time.

**Disqualification of Membership :**

- Any member SHG may be disqualified by the federation on the following criteria :
  - (1) Non-participation in regular federation meetings for more than 3 (three) times will make liable to be disqualified by the Governing Body,
  - (2) Not paying the subscription fee,
  - (3) Not repaying the loan received from the federation,
  - (4) Not following the rules of the group.

**Register of Member :**

- ALF shall maintain a Register of members containing the members' name, address, occupation, date of admission and cessation of membership. Similarly, SHGs shall maintain their respective Register of members with the same particulars as above. The Register will be kept open for inception of the members concerned of Federation/SHG on requisition. All entries required to be made therein shall be entered within a period of 15 days.

**Withdrawal of Membership :**

- The Governing Body shall discuss in detail and approve the procedure and terms of refund of money if a member SHG proposes to leave the group. Federation shall prepare a bye-law within three months of its formation incorporating detail procedure and terms and conditions for withdrawal of Membership.

**Formation of Administrative Structure of ALF :**

- A General Body (GB) shall comprise two representatives per member SHG
- From the GB, at least seven members shall be selected as the Executive Committee who shall be responsible for strategic and day-to-day management of the federation.
- The Executive Committee shall consist of five office bearers– President, Secretary, Treasurer, Livelihood Volunteer, Social Security Volunteer and Financial Inclusion Volunteer and two members who shall each be elected by all members of the ALF from among the GB members for a period of 1 (one) year.
- All office bearers must be from seven different SHGs.

**Contributions for ALF:**

- At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (One Time)
- Each member SHG shall pay a subscription fee of ₹ 50/- (fifty) per year.
- If a member SHG does not pay the yearly subscription fee on the decided date, the member in default will have to a fine ₹ 5/- (five) per month.

**Group Management:**

- a. A General Body (GB) shall comprise two representatives per member SHG
- b. From the GB, 11 (Eleven) members shall be selected as the Governing Body Member who shall be responsible for strategic and day-to-day management of the federation.
- c. The Governing Body shall consist of 4 (Four) office bearers- Chairperson, Vice Chairperson, Secretary and Treasurer who shall each be elected by all members of the ALF from among the ALF members for a period of 1 (one) year.
- d. These office bearers can remain in office continuously for only 2 terms.
- e. All four office bearers must be from four different SHGs.

**Meetings of ALF:**

- a. The group will meet at least one time every month. The meeting of Executive Committee to be held with 7<sup>th</sup> of every month.
- b. In case of an urgent and important issue, the group can hold special meetings at a shorter notice.
- c. A minimum of 60% of the group members with at least 3 (Three) out of 4 (Four) of the office bearers must be present for decisions to be valid. Where decisions on group funds above Rs. 20,000/- (twenty thousand) or changes in the bye-laws are to be made, at least 3/4<sup>th</sup> (three fourth) of its members must be present.
- d. The Federation will hold its Annual General Meeting in the month of April every year. This meeting will review the last year's activities and financial progress and plan the activities for the next year. (The group may use this meeting to conduct regular annual elections for the posts of office bearers of the Governing Body).
- e. In case of special meetings or change in the conduct of regular meetings, the Secretary is supposed to give 1 (one) day notice to the members about such meetings.

**Notice and Quorum:**

At least 7 days of the meeting specifying the place, date and time and the general agenda to be transacted shall be given to every member of the federation/Governing Body. Emergency meeting may be called on 24 hours notice.

One-third of the members (with voting right) personally present shall constitute a quorum for the meeting.

**Notice:**

At least 7 days of the meeting specifying the place, date and time and the general agenda to be transacted shall be given to every member of the federation/Governing Body. Emergency meeting may be called on 24 hours notice.

**Procedure of the Meeting:**

The Chairperson or in her absence, the Vice-Chairperson will chair all meetings of federation on Governing Body. In the absence of both Chairperson and Vice-Chairperson, the members present shall elect Chairperson of the meeting. All questions before the meeting will be settled by consensus, failing which the decision will be taken by a majority of votes. Each member (except honorary members) will have one vote. In case of equality of votes, majority office bearers voted for the decision will be accepted.

**General Meeting:***I. Annual General Meeting*

## a. Notice -

The Secretary shall call the Annual General Meeting within one month from the end of the last financial year giving at least 14 days' notice to all members. The Notice shall contain the place, day, time and agenda of the meeting. Notice to be handed over or to be sent by post with acknowledgement.

## b. Agenda -

The business to be transacted at the AGM shall be:

- i. To confirm the minutes of the last AGM and of Special General Meeting, if any;
- ii. To adopt with or without modification the report of the working of the federation for the previous year;
- iii. To pass audited accounts of federation for the previous year ended;
- iv. To appoint qualified Auditor or Auditors;
- v. To transact such business as may be fixed by the Governing Body;
- vi. To transact such other business as may be brought by giving 14 days' notice from any members, and
- vii. To conduct election to the Governing Body
- viii. Review the social activity undertaken and present social status of the family member of constituent SHG.
- ix. Achievement in financial activities undertaken by Constituent SHG and their future prospect and proposals in this regard.
- x. Overall performance of the Federation and SHG towards social and economic stability of the group members.

## c. Quorum of the Meeting -

One-third of the total number of members (with voting right) of the federation personally present at the commencement of the meeting shall constitute the quorum.

## d. Manner and Method of Voting -

The Chairpersons of the meeting shall decide the manner and method at the outset of the meeting.

*II. Special General Meeting*

A Special General Meeting may be convened by the Governing Body at any time depending upon the urgency of the matter. At least 7 days' notice shall be given to every member for Special General Meeting.

At least 2/3<sup>rd</sup> (two-third) of the members (with voting right) may request the Chairperson of the federation to hold a Special General Meeting. The

Chairperson or in her absence, Vice-Chairperson or in the absence of both, Governing Body shall convene the Special General Meeting within 15 days from the date of receipt of such request. In defaults of the Governing Body, the requisitionist shall hold such meeting provided that no business other than those specified in the notice shall be transacted.

*III. Extra-ordinary General Meeting*

The Governing Body may direct to convene an extra-ordinary general meeting for consideration of addition or modifications of the Memorandum / Regulations of the federation. 7 (seven) days' notice along with the draft of proposed changes shall be sent to all members before the meeting. The resolution for change amendment, etc of the Memorandum and Regulations be carried out if accepted by the three-fourth of the members (with voting right) present at the meeting.

**Duties, Responsibilities and Powers:**

**a. Responsibilities of the Chairperson:**

- i. Presides over the regular meetings and any other meetings of the Federation
- ii. Signs (or puts thumb impression) to approve the decision and resolutions of the Federation taken at various meetings
- iii. Calls for or postpones a special meeting
- iv. Check and coordinate the activities of the Secretary, Treasurer and other members
- v. Maintains relationships within and outside the Federation, especially with the banks and ULBs to ensure credit to the group (and individual SHG members) as well as access of SHG members to benefits under all relevant components of NULM
- vi. Regularly report progress of the Federation to the Municipal Authority along with any other details requested in a timely manner.
- vii. Shall mobilize SHG members for social cause, shall organize at least one monthly camp on social issues in its area.

**b. Responsibilities of the Vice Chairperson:**

- i. Presides over the regular meetings and any other meetings of the Federation in absence of Chairperson,
- ii. Signs (or puts thumb impression) to approve the decision and resolutions of the Federation taken at various meetings
- iii. Check and coordinate the activities of the Secretary, Treasurer and other members
- iv. Maintains relationships within and outside the Federation, especially with the banks and ULBs to ensure credit to the group (and individual SHG members) as well as access of SHG members to benefits under all relevant components of NULM
- v. Regularly report progress of the Federation to the Municipal Authority along with any other details requested in a timely manner.
- vi. Take independent responsibilities for social upliftment of the member families of its constituent SHGs like 100% literacy, no child marriage, 100% financial inclusion and savings and eradicate other social evil prevalent among urban poor.

**c. Responsibilities of the Secretary:**

- i. Call meetings with the prior permission of the Chairperson and prepare the agenda for every meeting
- ii. Maintain a record of the proceedings of all regular and special meetings and read them out at the next meeting.

- iii. Write resolutions made at each meeting and read them out at the same meeting.
- iv. The Secretary will maintain the membership register, attendance register, and activity and resolution register
- v. Conduct all meetings and chair a meeting if the Chairperson is absent.
- vi. Verify the books of account of the Federation regularly and report to the members in every meeting.
- vii. Maintain relationships within and outside the Federation, especially with the banks and ULBs to ensure credit to the group (and individual SHG members) as well as access of SHG members to benefits under all relevant components of NULM
- viii. Regularly report progress of the Federation to the Municipal Authority along with any other details requested in a timely manner.
- ix. Take independent responsibility on market linkage/Export orientation of SHG product and support to Groups in this regard.

**d. Responsibilities of the Treasurer:**

- i. Preserve all important papers and documents related to financial matters of the Federation
- ii. Maintain all accounts of the Federation i.e. cash book, loan ledger, receipt and payment vouchers.
- iii. Deposit all cash collected at meetings within two days of collection
- iv. Pay loans approved by the Federation to members and receive savings, repayment, interest, fines, etc.
- v. Present all financial reports of the group
- vi. Take personal responsibility to enhance federation corpus taking different innovative sources and use it judiciously for SHG's financial activity.

**e. Responsibilities of the Livelihood Volunteer:**

- i. Identify employment sectors which would increase income for SHG members. Market ability of the products to make economic activity of groups financially more viable.
- ii. Provide support for setting up new enterprise ventures under NULM linking the members to credit and advisory services;
- iii. Provide linkage with skill training opportunities under NULM

**f. Responsibilities of the Social Security Volunteer:**

- i. Evaluate the social security needs of member SHGs;
- ii. Liaison with ward officials in charge of health, education and other social security such that member SHGs are linked with benefits available in the city to ensure higher standard of health, education and social security norms.
- iii. Compile and update a list of schemes in the city whose benefits member SHGs can access and disseminate this information through the ALF.

**g. Responsibilities of the Financial Inclusion Volunteer:**

- i. Ensure that member SHGs are linked with banks;
- ii. Ensure that member SHGs are linked with financial institutions for insurance and money remittances;
- iii. Ensure that individuals from member SHGs have Basic Savings Bank Deposit Accounts (BSBDAs)

- iv. Ensure that all member SHGs undergo financial literacy training.
- v. Ensure monthly meeting with bank branch and city livelihood centre to mitigate all bank related problems.

**Records of ALF:**

- Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings.
- Cash book and bank loan register will be maintained by the Treasurer who will update the position of all income and expenditure as well as bank loans received and repaid.
- Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- All group records are to be made available freely for examination by each member SHG during the meetings and at other times, with reasonable notice to the relevant office bearer of the Managing Committee.

**Funds Management:**

- Loans will be considered during periodic meetings of the federation based on a written application from any member SHG addressed to the Chairperson of the Managing Committee of the federation. While representatives of the member SHG applying for the loan may take part in the discussions, they will not be allowed to vote at the time of taking a decision on the loan.
- The loan limit for each individual member SHG shall be decided by the full Executive Committee considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs
- The service charges shall be ₹ 1/- (Rupee One) per month per ₹ 100 /- (Rupees One Hundred)
- The loan repayment procedure shall be decided by the Executive Committee of the Federation.
- On sanction of the loan, the record of the loan, including agreed repayment schedule must be recorded in the Activity, Resolution, Saving and Loan registers. Thereafter, all repayments (and defaults, if any) must also be so recorded.
- The loan shall be granted as long as:
  - i. The member SHG has paid all federation membership fees due and has repaid any previous loan amount in full, along with the interest
  - ii. The proposed loan purpose is viable
  - iii. The member SHG is meeting and saving on a regular basis, is following its byelaws and takes an active interest in the Federation
- All the income that accrues to the Federation from interest on savings and loans and returns from penalties and fees will be re-invested in the Federation fund/corpus.

**Bank Account of ALF:**

The Federation account shall be opened in the nearest bank after registration of Federation. The Treasurer, Chairperson and/ or Secretary (any two) shall be the joint signatory. All withdrawals to be made by a resolution of the Executive Committee of the Federation.



**Safe Custody of Properties:**

The Governing Body shall be responsible for the safe custody of the fund, properties and assets of the federation. Secretary shall be custodian of assets. The fund of the federation shall be kept in Savings Accounts /Fixed Deposits with any scheduled commercial bank / Co-operative bank / Post Office in the area of operation of the federation. Treasurer shall be custodian of all liquid cash and funds.

**Books of Accounts and Inspection:**

The books of accounts and other statutory books shall be kept at the registered office which shall be located at a central place within its jurisdiction and shall be open to inspection by the members at such time and place as the Governing Body directs on a written request made by any member.

**Auditors**

The accounts of the Federation shall be audited by Chartered Accountants to be appointed by the Governing Body annually.

The auditors shall have the right of access during audit to the books of accounts of the Federation without notice and shall be entitled to enquire from the Chairpersons of the Federation and any other member of the Federation such information and explanations as may be necessary for the performance of their duties.

**Accounting Year:**

The accounting year of the federation shall be from 1<sup>st</sup> day of April of each year to the 31<sup>st</sup> day of March of the following year.

**Suit and Legal Proceedings**

All suits and legal proceedings by or against the federation shall be in the name of Chairperson/Secretary or such person as shall be appointed by the federation.

**Alteration / modification of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4th members in an extraordinary general meeting called for the purpose.

The Federation may delegate the Governing Body the power to make, alter, modify or rescind such bye-laws and rules as may be considered necessary in the interest of smooth functioning of the federation.

**Responsibilities of the Office Bearer of ALF:**

**President:**

- Presides over the regular meetings and any other meetings of the Federation
- Signs to approve the decision and resolutions of the Federation taken at various meetings
- Calls for or postpones a special meeting
- Check and coordinate the activities of the Secretary, Treasurer and other members
- Maintains relationships within and outside the Federation, especially with the banks and CMMU to ensure credit to the group as well as access of SHG members to benefits under all relevant components of DAY-NULM

- Regularly report progress of the Federation to the CMMU along with any other details requested in a timely manner.

**Secretary:**

- Call meetings with the prior permission of the President and prepare the agenda for every meeting
- Maintain a record of the proceedings of all regular and special meetings and read them out at the next meeting.
- Write resolutions made at each meeting and read them out at the same meeting.
- The Secretary will maintain the membership register, attendance register, and activity and resolution register
- Conduct all meetings and chair a meeting if the President is absent.
- Verify the books of account of the Federation regularly and report to the members in every meeting.
- Preparation of Annual Report of the Federation
- Maintain relationships within and outside the Federation, especially with the banks and CMMU to ensure credit to the group and individual SHG members as well as access of SHG members to benefits under all relevant components of DAY-NULM
- Regularly report progress of the Federation to the CMMU along with any other details requested in a timely manner.

**Treasurer:**

- Preserve all important papers and documents related to financial matters of the Federation.
- Maintain all accounts of the Federation i.e. cash book, loan ledger, receipt and payment vouchers.
- Deposit all cash collected at meetings within two days of collection
- Pay loans approved by the Federation to members and receive savings, repayment, interest, fines, etc.
- Present all financial reports of the group
- Conduct Audit of Federation's account in a year

**Livelihood Volunteer:**

- Identify employment sectors which would increase income for SHG members
- Provide support for setting up new enterprise ventures under DAY-NULM linking the members to credit and advisory services;
- Provide linkage with skill training opportunities under DAY-NULM

**Social Security Volunteer:**

- Evaluate the social security needs of member SHGs
- Liaise with ward officials in charge of health, education and other social security such that member SHGs are linked with benefits available in the city
- Compile and update a list of schemes in the city whose benefits member SHGs can access and disseminate this information through the ALF.

**Financial Inclusion Volunteer:**

- Ensure that member SHGs are linked with banks
- Ensure that member SHGs are linked with financial institutions for insurance and money remittances
- Ensure that individuals from member SHGs have Basic Savings Bank Deposit Accounts (BSBDAs)
- Ensure that all member SHGs undergo financial literacy training

**Training for ALF:**

The basic objective of imparting the training and other capacity building inputs to the members is to equip them with requisite skills to manage their institutions. Different strategies including exposure visits to model institutions for capacity building of the members should be implemented for continuous capacity building of community structures.

**RF Support to Registered ALFs:**

A **one-time** Revolving Fund support of **Rs. 50,000** would be available to **registered** Area Level Federations (ALFs) of SHGs. This revolving fund may be used as seed capital for the ALFs for smooth operation and will form part of corpus of the ALFs. The ALFs may utilize the revolving fund for onward lending to SHGs, providing to member SHGs various support services and for awareness creation/ information dissemination etc.

The registered Area Level Federations (ALFs) may apply to the concerned CMMU for revolving fund support.

The CMMU will examine the application of an ALF for sanction and release of Revolving Fund broadly based on parameters like documentation with regard to the registration of the ALF, Management of finances/ accounts and source of fund, number of meetings with periodicity, office bearers' roles and responsibilities,

The CMMU will transfer the Revolving Fund to the eligible Area Level Federations (ALFs) directly into their bank accounts.

The ALF will agree to the guidelines through the following affirmation.

We, the undersigned members of the Governing Body of the **AREA LEAVEL FEDERATION**, do hereby certify that the above is a true copy of the Rules and Regulations of the Federation.

Signed: **(4 Office Bearers only)**

1.....(Chairperson)

2..... (Vice-Chairperson)

3..... (Secretary)

4..... (Treasurer)

Dated, ..... day of ..... 2015

Witness: .....

**Signature & Seal of any Municipal Cadre/School Teacher with Office Seal**

**Checked & Verified by**

**Nodal Officer  
City Project Officer (NULM Programme)  
SILIGURI MUNICIPAL CORPORATION**

The draft operational guidelines for ALF may be approved for circulation.

Director, SUDA

AMD/567

pi discuss. 15/10

*Chandana*  
11/10/19  
AMD

**Cooperative Principles for Sustainability of SHG Institutions:**

Sustainability of ALF and CLF in form of Financial Activities is defined as follows:

- a. Federations conduct effective ownership, self-governance and self-control
- b. Federations meet current and future needs of their member SHGs and SHG members
- c. Federations are using and benefiting from these services
- d. Federations are not-for-profit, but are still economically effective and efficient
- e. Federations are aware of the importance of integrity and are maintaining it
- f. Federations comply with legal and regulatory provisions
- g. Federations operate independently, however, may get technical and financial assistance from NULM.

Based on this, four major sub-categories of 'sustainability':- (i) System or organizational sustainability (ii) Economic and financial sustainability (iii) Appropriateness of the legal and regulatory framework and (iv) Adequateness of promotional support.

**Responsibilities of an ALF:**

- 1) Facilitate bank linkages for member SHGs i.e. opening of their accounts and helping them getting loans;
- 2) Providing hand-holding support in the development of loan proposals and other documentation;
- 3) Capacity building of SHGs (both new and old);
- 4) Facilitate member SHGs' to get the benefits under NULM as well as access to social assistance benefits under various other government programmes;
- 5) Support the formation of new SHGs and monitor and evaluate functioning of its member SHGs
- 6) Resolve issues raised by member SHGs in accessing credit from banks;
- 7) Raise issues of importance at the level of the City-Level Federations (CLFs);
- 8) Regularly report to the ULB about the SHG's functioning.

**Responsibilities of a CLF:**

- 1) To represent the needs of the urban poor at various levels;
- 2) Advocacy with the ULBs and state governments for pro-poor planning, master plans, vendor planning, etc.;
- 3) To facilitate access of member ALFs and member SHGs to banking services;
- 4) New group formation and support;
- 5) To identify specific training and capacity building needs of its member ALFs;
- 6) Work closely with the respective ULB to facilitate identification of beneficiaries for various government programmes;
- 7) Facilitate marketing of SHG produce/products

**Economic and financial sustainability for the better livelihood is the most and core part of the SHGs and their Federation structure .**

Livelihood services such as input supply, common production facilities and marketing are most sought after by cooperative organisations in many developed countries. Networking and federating with neighboring cooperative structures strengthens bargaining power and market positions of cooperatives. Under NRLM Cooperative modle are actively functioning on livelihood promotion and enhancement.

So , based on this we may propose for the registration under cooperative registration act .