

রাজ্য নগর উন্নয়ন সংস্থা

STATE URBAN DEVELOPMENT AGENCY

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

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

ক্রমিক নং

SUDA- 37/2016/1721 (125)

তারিখ

04.10.2016

From: Director, SUDA &
Mission Director, WBSULM

To : Mayor,

..... Municipal Corporation
Chairperson,

..... Municipality

Sub : Memorandum of Association for City Level Federation & target for its formation

Sir,

1. Enclosed herewith (a) Memorandum of Association including related regulation for formation of City Level Federation (b) Target for such formation for your perusal.
2. Memorandum of Association is to be prepared for registration of City Level Federation and formation of CLF will be guided by rules and regulations.
3. No. of CLF to be formed in each ULB has been given in annexed sheet based on 15 ALF/ CLF in average.
4. During formation of CLF following points need to be taken into consideration :-
 - i. Geographical continuity of constituent ALF should be maintained so that ALF within a particular CLF must not be scattered and dislocated.
 - ii. Ward boundary should preferably be maintained for a particular CLF. To maintain ward boundary we may form CLF with slightly more or less than 15 ALF.
5. With all practical purpose formation of CLF & ALF has to be completed by earlier ULBs (58 nos.) by November, 2016 and new ULBs (67 nos.) by December, 2016. As the Federation structures is the backbone of SHG activity and implementation of WBSULM scheme, kindly follow the dateline with best effort.

Encl: as stated

Yours faithfully,


 Director, SUDA
&

Mission Director, WBSULM

দূরভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স : ২৩৫৮ ৫৮০০

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

Account Section : 2358 6408

NO. of CLF to be formed under SM&ID component of NULM

Sl. No.	Name of the ULBs	District	Total number of SHGs formed since inception	No. of CLF to be formed
(1)	(2)	(3)	(4)	(5)
1	Alipurduar	Alipurduar	594	3
2	Bankura	Bankura	358	1
3	Bishnupur	Bankura	247	1
4	Sonamukhi	Bankura	151	1
5	Asansol MC	Barddhaman	997	5
6	Burdwan	Barddhaman	482	2
7	Dainhat	Barddhaman	212	1
8	Durgapur	Barddhaman	949	5
9	Gushkara	Barddhaman	160	1
10	Kalna	Barddhaman	106	1
11	Katwa	Barddhaman	376	2
12	Memari	Barddhaman	205	1
13	Bolpur	Birbhum	302	1
14	Dubrajpur	Birbhum	113	1
15	Nalhati	Birbhum	175	1
16	Rampurhat	Birbhum	443	2
17	Sainthia	Birbhum	153	1
18	Suri	Birbhum	220	1
19	Cooch Behar	Cooch Behar	441	2
20	Dinhata	Cooch Behar	204	1
21	Haldibari	Cooch Behar	113	1
22	Mathabhanga	Cooch Behar	164	1
23	Mekliganj	Cooch Behar	60	1
24	Tufanganj	Cooch Behar	96	1
25	Balurghat	Dakshin Dinajpur	477	2
26	Buniadpur	Dakshin Dinajpur	-	1
27	Gangarampore	Dakshin Dinajpur	334	1
28	Darjeeling	Darjeeling	91	1
29	Kalimpong	Darjeeling	58	1
30	Kurseong	Darjeeling	212	1
31	Mirik	Darjeeling	10	0
32	Siliguri	Darjeeling	1019	5

Sl. No.	Name of the ULBs	District	Total number of SHGs formed since inception	No. of CLF to be formed
(1)	(2)	(3)	(4)	(5)
33	Arambagh	Hooghly	190	1
34	Baidyabati	Hooghly	34	1
35	Bansberia	Hooghly	452	2
36	Bhadreswar	Hooghly	472	2
37	Champdany	Hooghly	313	1
38	Chandannagar MC	Hooghly	478	2
39	Dankuni	Hooghly	-	1
40	Hooghly Chinsurah	Hooghly	464	2
41	Konnagar	Hooghly	109	1
42	Rishra	Hooghly	246	1
43	Serampore	Hooghly	102	1
44	Tarakeswar	Hooghly	78	1
45	Uttarpara Kotrung	Hooghly	351	1
46	Howrah MC	Howrah	942	5
47	Uluberia	Howrah	267	1
48	Dhupguri	Jalpaiguri	171	1
49	Mal	Jalpaiguri	94	1
50	Jalpaiguri	Jalpaiguri	367	2
51	Kolkata	Kolkata	2157	11
52	English Bazar	Malda	1971	10
53	Old Malda	Malda	380	2
54	Beldanga	Murshidabad	165	1
55	Berhampore	Murshidabad	505	2
56	Dhulian	Murshidabad	337	1
57	Domkol	Murshidabad	-	1
58	Jangipur	Murshidabad	382	2
59	Jiaganj-Azimganj	Murshidabad	270	1
60	Kandi	Murshidabad	315	1
61	Murshidabad	Murshidabad	183	1
62	Birnagar	Nadia	145	1
63	Chakdah	Nadia	287	1
64	Cooper's Camp	Nadia	296	1
65	Gayeshpur	Nadia	280	1
66	Haringhata	Nadia	-	1

Sl. No.	Name of the ULBs	District	Total number of SHGs formed since inception	No. of CLF to be formed
(1)	(2)	(3)	(4)	(5)
67	Kalyani	Nadia	402	2
68	Krishnanagar	Nadia	590	3
69	Nabadwip	Nadia	407	2
70	Ranaghat	Nadia	289	1
71	Santipur	Nadia	292	1
72	Taherpur	Nadia	155	1
73	Ashokenagar Kalyangarh	North 24 Parganas	359	1
74	Baranagar	North 24 Parganas	349	1
75	Barasat	North 24 Parganas	530	2
76	Barrackpore	North 24 Parganas	1018	5
77	Basirhat	North 24 Parganas	311	1
78	Bhatpara	North 24 Parganas	722	4
79	Bidhannagar MC	North 24 Parganas	464	2
80	Bongaon	North 24 Parganas	773	4
81	Dum Dum	North 24 Parganas	224	1
82	Habra	North 24 Parganas	631	3
83	Halisahar	North 24 Parganas	49	1
84	Kamarhati	North 24 Parganas	529	2
85	Kanchrapara	North 24 Parganas	98	1
86	Khardah	North 24 Parganas	346	1
87	Madhyamgram	North 24 Parganas	754	4
88	Naihati	North 24 Parganas	212	1
89	North Barrackpore	North 24 Parganas	306	1
90	North Dum Dum	North 24 Parganas	894	4
91	Panihati	North 24 Parganas	833	4
92	South Dum Dum	North 24 Parganas	151	1
93	Titagarh	North 24 Parganas	122	1
94	Baduria	North 24-Parganas	208	1
95	Garulia	North 24-Parganas	129	1
96	Gobardanga	North 24-Parganas	289	1
97	New Barrackpur	North 24-Parganas	192	1
98	Taki	North 24-Parganas	187	1
99	Chandrakona	Paschim Medinipur	147	1
100	Ghatal	Paschim Medinipur	192	1

Sl. No.	Name of the ULBs	District	Total number of SHGs formed since inception	No. of CLF to be formed
(1)	(2)	(3)	(4)	(5)
101	Jhargram	Paschim Medinipur	252	1
102	Kharagpur	Paschim Medinipur	744	4
103	Kharar	Paschim Medinipur	78	1
104	Khirpai	Paschim Medinipur	117	1
105	Medinipur	Paschim Medinipur	379	2
106	Ramjibanpur	Paschim Medinipur	43	1
107	Contai	Purba Medinipur	300	1
108	Egra	Purba Medinipur	536	2
109	Haldia	Purba Medinipur	1331	7
110	Panskura	Purba Medinipur	129	1
111	Tamralipta	Purba Medinipur	257	1
112	Jhalda	Purulia	52	1
113	Purulia	Purulia	491	2
114	Raghunathpur	Purulia	6	0
115	Maheshtala	South 24 Parganas	432	2
116	Rajpur Sonarpur	South 24 Parganas	960	5
117	Baruipur	South 24-Parganas	78	1
118	Budge Budge	South 24-Parganas	285	1
119	Diamond Harbour	South 24-Parganas	45	1
120	Jainagar-Mazilpur	South 24-Parganas	112	1
121	Pujali	South 24-Parganas	75	1
122	Dalkhola	Uttar Dinajpur	242	1
123	Islampur	Uttar Dinajpur	75	1
124	Kaliaganj	Uttar Dinajpur	676	3
125	Raiganj	Uttar Dinajpur	744	4
Total :			43918	223

NB :- No. of CLF to be formed will be based on existing no. of SHG and not on SHG formed since inception. So no. of CLF to be formed as shown in Col. No.5 may vary.
One CLF will formed with nearly 180 - 200 existing SHG (15 ALF in average).

DRAFT

MEMORANDUM OF ASSOCIATION

Of

City Level Federation

1. The name of the City Level Federation (CLF) shall be “**City Level Federation – 1/ 2/3/-----**”.
2. The registered office of the **City Level Federation** shall be situated at Ward no. of Municipal Corporation/Municipality District, West Bengal
3. The area of operation of the **City Level Federation** shall be Ward Nos..... of.....Municipal Corporation / Municipality.

4. Aims & Objectives:

The aims and objectives of **City Level Federation - 1/2/3/---** are as under:

- i. To assist in reducing vulnerabilities faced by the poor and other vulnerable segment of urban populace and give them a dignified life;
- ii. To awaken consciousness of poor women and mobilize them to foster their participation in the fight against poverty;
- iii. To empower and capacitate urban poor women to prepare them for a collective action against poverty;
- iv. To motivate the poor to form self-managed three-tiered community institutions that would create platform for collective action and provide the poor women greater voice, solidarity, space, linkages and bargaining power;
- v. To promote formation of self-help groups (SHGs) among the urban poor and encourage them for small savings and promote feeling of mutual help, mutual trust, mutual understanding among the poor women;
- vi. To provide all types capacity building support to SHG members and members of Area Level Federations for their proper functioning;
- vii. To encourage the community institutions to partner with local self-Governments, public service providers, banks, private sector and other

- mainstream institutions to facilitate delivery of social and economic services to the poor;
- viii. To assist Urban Local Bodies and State Governments in community surveys for economic and residential benefits, pro-poor planning, street vendor planning, preparation of master plans;
 - ix. To manage different community activities such as community sanitation , pre-school education, adult education, shelter for urban homeless and such other social sector programmes as per guidelines of the Government from time to time;
 - x. To accept any gift or legacy, subscription, movable or immovable properties for furtherance of any of the objects of the CLF;
 - xi. To borrow or raise money for the purpose of the Society in such a manner as may from time to time be decided by the CLF;
 - xii. To pay salary/wages/fee including consultancy, retainer ship fee, rent and incur all other expenses required for fulfillment of the objects of the City Level Federation ;
 - xiii. To facilitate marketing of SHG produce/products
 - xiv. To enter into any arrangements with any Government(s) or authorities whether Central, State, municipal, local or any other person, that may seem consistent to the objects of the **City Level Federation** ;
 - xv. To collect fee including membership fee, service charges, consultancy charge, compensations or such other charges as may be required in due course of functioning of the Society and in furtherance of its objects;

5. Income and property of the Society howsoever derived shall be solely utilized and applied towards the promotion of the aims and objects as set forth in the Memorandum of the Society and no portion thereof shall be paid or transferred directly or indirectly by way of dividend, gift, division, bonus or in any manner whatsoever to the profit of the present or past members of the Society. Provided, that nothing herein shall prevent the payment in good faith of reasonable and proper remuneration to any officer or servant of the Society or to any member of the Society in return for any services rendered to the Society nor prevent payment of interest at appropriate rates or payment of a reasonable and proper rent for premises let out to the **City Level Federation** by any member thereof.

6. City Level Federation is a three-tier community based organization base of which are the Self –Help groups (SHGs), in the middle-tier are the Area Level federations (ALF) and at the helm is the City-level Federation (CLFs). Each tier in the CLF structure has well defined roles which are given below.

(a) 1st tier: Self-help groups (SHGs)

SHGs are the lowest rungs in the CLF structure. SHGs are groups of 10-20 poor women or men who come together to improve their living conditions through group savings and loans. Under NULM, members of SHGs are usually the urban poor but there is provision for inclusion of non-poor in SHGs where there is strong affinity or special reasons exist for that. However funding support under National Urban Livelihood Mission (NULM) is available only if at least 70% of SHG members are urban poor. Normally, SHGs consist of women members but under NULM there is provision for formation of male SHGs of physically challenged persons.

Role of SHGs:

- i. To promote regular savings among the group members
- ii. To provide loans to SHG members for livelihood and other needs
- iii. To form groups which would be eligible for benefits under National Urban Livelihood Mission (NULM) and other schemes of Government of India / State Government and would be able to articulate demand for the same
- iv. To develop leadership skills among group members so that they are able to manage group activities on a rotational basis

b. 2nd Tier: Area Level Federation (ALF):

Area Level Federation shall consist of 10-20 SHGs covering a ward or slum or such other geographical unit with minimum of two members (nominated representatives) from each SHG. ALF shall be registered as a society.

Roles and responsibilities of Area Level Federation:

- i. To provide a common platform for promoting collective action, regular interaction and building solidarity among member SHGs;
- ii. To build capacity of all member SHGs for their successful functioning;
- iii. To support formation of new SHGs and monitor functioning of existing member SHGs ;
- iv. To facilitate access by the member-SHG to all the benefits of National Urban Livelihood Mission (NULM) and other Government of India and State Government schemes e.g insurance;

- v. To intervene in those activities which though strengthen member SHGs but cannot be taken up by them on their own, such as providing for bank linkages for member SHGs, providing handholding support in preparation of loan proposals and different other issues related to running of business;
- vi. To create linkages with institutions of relevance to promote welfare of SHG members e.g. insurance;
- vii. To disseminate information to member SHGs on issues relating to skill training, formation of micro-enterprises and other social assistance available under NULM and other Government programmes ;
- viii. To successfully represent the Federation and member SHGs at the City Federation;
- ix. To inculcate leadership skills among SHG members so as to enable them successfully manage the member SHGs and the federation ;
- x. To lend solidarity and stability to business units of member SHGs by providing technical, financial, marketing and managerial support ;
- xi. To improve Human Development Index of families of member SHGs by eradicating illiteracy, preventing child marriage, intoxication and drug abuse, building awareness on sanitation facilities, cleanliness etc.

C. 3rd tier: City Level Federation (CLF)

City Level Federation is at the helm of the community structure. **City Level Federation** will work with Area Level Federations, member SHGs, city administration and financial institutions to ensure social and economic empowerment of the urban poor in general and poor women in particular. CLF shall consist of (number) Area Level Federations with two representatives from each member Area Level Federations ---- Chairperson and Secretary.

Roles & responsibilities of City Level Federation:

- i. To provide a bigger platform for SHG members to mutually interact and support;
- ii. To represent needs & aspirations of larger number of SHG members especially women and children ;
- iii. To assist Urban Local Bodies and State Government in conducting community surveys and preparing pro-poor, street vendor and master plans;
- iv. To work closely with respective ULB to facilitate identification of beneficiaries for different Government sponsored programmes ;
- v. To assist in formation of new SHGs and regularly provide them support for their proper functioning;

- vi. To manage different community activities such as provision for community sanitation , pre-school education, adult education and other social sector programmes as per guidelines issued by Government from time to time;
- vii. To identify training and capacity building needs of member ALFs;
- viii. To organize financial literacy camps for promoting financial inclusion;
- ix. To facilitate access to banking services by member Area Level Federations and member SHGs;
- x. To facilitate timely repayment of bank loans;
- xi. To facilitate marketing of SHG products;
- xii. To motivate CLF members to join different insurance schemes floated by Central /State Governments;
- xiii. To do all such acts, deeds, matters and things as deemed appropriate and necessary for attaining foregoing objectives

7. Governing Body

The names, addresses and designations of the members of the first Governing Body to whom the management and affairs of the **City Level Federation** are entrusted are as follows:-

Sl. No.	Name	Address			Designation in City Federation	Signature
			Name of ALF	Portfolio in present ALF		
1.					Chairperson	
2.					Vice-Chairperson	
3.					Secretary	
4.					Treasurer	
5.					Member (Livelihood Volunteer)	
6.					Member (Social Security Volunteer)	

7.					Member (Financial Inclusion Volunteer)	
8.					Member	
9.					Member	
10.					Member	
11.					Member	
12.					Member	

(Number of Governing Body members should equal number of member ALFs - One per ALF)

We, several persons of constituent Area Level Federations forming General Council of **City Level Federation** No ----- whose names and addresses are hereunto subscribed are desirous of forming an association in pursuance of this Memorandum of Association.

SL.NO	Name	Address	Occupation	Designation & Name of Area Level Federation	Signature
1					
2					
3					
4					
5					
6					
7					

8					
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23					
24					

(No. of General Council members should be twice the number of ALFs in **City Level Federation**)

Witness to the above signatures: (may be Chairperson of ULB)

Signature:

(Seal of CLF)

Address:

Occupation:

Dated:

Dated, the _____ day of _____ 2016

RULES AND REGULATIONS

OF

City Level Federation No.

1. Membership:

(i) ----- **City Level Federation** is the formal association of 10-20 Area Level Federations covering ward nos. of Municipal Corporation / Municipality District, West Bengal.

(ii) **City Level Federation** shall have a General Council and a Governing Body. **General Council** shall be formed with two office bearers (Chairperson and Secretary) from each member Area Level Federation for a two year term.

(iii) **Governing Body** shall be formed with one of the two Area Level Federation representatives in the General Council (either Chairperson or Secretary as decided by Area Level Federation). The office-bearers of Governing Body shall comprise of Chairperson, Vice-Chairperson, Secretary, Treasurer, Livelihood Volunteer, Social Security Volunteer, Financial Inclusion Volunteer and other members. The office bearers and other members of Governing Body will be elected bi-annually at the Annual General Meeting by members of the Governing Body of CLF.

(iv) Area Level Federation, as referred to earlier, is a formal association of women members of 10-20 Self Help Groups covering a ward or slum or such other geographical unit. Area Level Federation consists of two members (nominated representatives) from each Self Help Group. Area Level Federation shall have one Chairperson, one vice-Chairperson, one Secretary and one Treasurer. Area Level Federation is a registered body.

(v) Self Help Groups are groups of 10-20 women or men who come together to improve living conditions through group savings and loans. Under NULM, members of Self Help

Groups are usually the urban poor but non-poor can be included in Self Help Groups SHGs where strong affinity or special reasons exist.

(vi) Normally, SHGs will be formed with women members but formation of male Self Help Groups by handicapped persons is also permissible under NULM. It is not mandatory for Self Help Groups to be registered.

2. Contribution:

(i) At the time of admission, each Area Level Federation shall pay an admission fee of **Rs. 50.00** (rupees fifty) only

(ii) In addition, each member Area Level Federation shall pay subscription fee of **Rs. 100.00** (Rupees twenty) only per year

(iii) If a member Area Level Federation does not pay the yearly subscription fee on the stipulated date, a fine amounting to Rs.2.00 (Rs. two) only per month will be imposed on the defaulted amount

3. Register of Members:

City Level Federation shall maintain a Register of member Area Level Federation containing members' name, address & date of admission. The Register will be kept open for inspection of all the members of City Level Federation.

4. Termination or Cessation of membership:

A person representing an Area Level Federation shall cease to be so,

i) On her resignation from membership by a letter addressed to the Secretary of Self Help Group / Area Level Federation /City Level Federation and acceptance of the same by concerned Self Help Group / Area Level Federation /City Level Federation

ii) On her becoming insane or insolvent;

iii) On her being convicted of any offence in connection with formation, promotion, management or conduct of affairs of society or a body corporate or of any offence involving moral turpitude

iv) On her disregarding the Rules or disobeying the decisions of the Governing Body

v) On her non-participation in City Level Federation meetings for more than _____ times

vi) On her death

5. Rights and Obligations of Members:

A person representing an Area Level Federation shall have the following rights:

- i) To elect / be elected in any election of the City Level Federation
- ii) To submit suggestion for discussion to the Governing Body and sub-committee on any matter pertaining to Self Help Group / Area Level Federation /City Level Federation
- iii) To inspect the accounts and proceedings of meeting of CLF on appointment with Chairperson / Secretary of CLF
- iv) To pay subscription of ALF within the prescribed time.

6. Governing Body:

(a) The Governing Body of CLF will be responsible for conduct of day to day functions of CLF. The office-bearers of Governing Body shall comprise of Chairperson, Vice-Chairperson, Secretary, Treasurer, Livelihood Volunteer, Social Security Volunteer, Financial Inclusion Volunteer, Capacity building volunteer and other members. The office bearers and other members of Governing Body will be elected bi-annually at the Annual General Meeting by members of the Governing Body of City Level Federation.

(b) A **Register** shall be maintained for the Governing Body members referred to above in Para 3.

(c) **Term of office:** Normally the term of office of the Governing Body shall be two years, unless it is dissolved and/or terminated early for unforeseen reasons. After election, the old Governing Body will continue to function till the new body takes over charge, which under no circumstances shall be more than 30 days from the date of election. Any vacancy created in the Governing Body shall be filled up within 4(four) weeks from the day the vacancy has been created.

(d). **Meeting of City Level Federation Governing Body** shall be held at least once a month and that of General council shall be held at least once in three months at such place, date & time as the Chairperson/Secretary may decide. All the members shall be informed well in advance for the meetings. First meeting of City Level Federation will be convened by Manager/ Assistant Project officer/Community organizer and be presided over by a member of the Governing Body to be elected at the meeting. Requisition meeting of City Level Federation Governing Body may be summoned by at least one third of the members of the Governing Body. Secretary shall summon the meeting within 7 days failing which the Chairperson shall do so provided that no business other than specified in the notice is transacted in the meeting.

A minimum of 60% of members with at least four office bearers out of seven shall be present for any financial decision to be valid. Where decisions on changes in bye-laws are to be made, at least 3/4th of the members shall be present. City Level Federation shall hold Annual general Meeting of City Level Federation within two months from end of financial year.

(e) Notice & quorum: At least 7 days notice shall be given to all the members for meeting of City Level Federation Governing Body specifying therein date, time, place and general agenda to be transacted at the meeting. Emergency meeting may be called giving 24 hours notice.

One third of the members personally present shall constitute a quorum for the meeting of the City Level Federation Governing Body. Non-observance of quorum even after lapse of 30 minutes of the scheduled time will eventually lead the members present to adjourn the meeting.

(f) Procedure of the Meeting: The Chairperson or in her absence, the Vice-Chairperson will chair all meetings of City Level Federation Governing Body. In the absence of both Chairperson and Vice-Chairperson, the members present shall elect Chairperson of the meeting. All issues at the meeting will, as far as possible, be settled through a consensus failing which the issue will be decided by a majority vote. Each member (except honorary members) will have one vote. In case of equality of votes, the Chairperson of the meeting shall have a casting vote in addition to her own vote.

7. Expulsion & Removal:

If any frequent action by a member is found to be prejudicial and detrimental to the interests of City Level Federation and also in violation of Rules and Regulations of City Level Federation, the Governing Body may after due enquiry, censure, suspend or even expel the member from the Governing Body. In that case the Governing Body shall first serve the member concerned a show cause notice showing therein the charges framed and ask her to submit her statement in defense within a month. On receipt of the explanation, the governing body shall have the power to take suitable action against the erring member after allowing her to defend her case. If no reply to the show cause notice is received within a month the Governing Body may take ex-parte decision.

For any act of expulsion or termination, no such member shall be entitled to prefer any claim for compensation of damage even if it is proved on subsequent date that such act of expulsion or termination was wrongful and/or unlawful.

8. Duties, Responsibilities and Powers:

A. The Governing Body shall have general power of supervision over functioning of all the tiers of CLF. Subject to the provisions of Memorandum of Association and these Rules, the Governing Body shall have the following powers:

- (a) To appoint sub-committee with such duties and powers as may be considered necessary and expedient;
- (b) To mobilize resources & build community development fund;
- (c) To accept donation, gift, subscription, movable or immovable properties for fulfilling the objectives of the CLF and be responsible for safe keeping of assets/fund;
- (d) To keep CLF fund in savings/current/term deposit account in a scheduled commercial bank / State cooperative bank to be operated upon by any two of the office bearers namely, Chairperson, Secretary and Treasurer;
- (e) To sell, lease, mortgage or otherwise dispose of or deal with all or any part of the property of CLF;
- (f) To prepare community based plans on the basis of feedback received from ALFs and determine priorities for implementation of plans;
- (g) To sanction schemes, projects etc. to be undertaken by CLF;
- (h) To facilitate thrift & credit activities for bettering income generation & raising quality of life;
- (i) To prepare budget of CLF.

B. Responsibilities of the Chairperson:

- (i) To preside over the regular meetings and any other meetings of the Federation;
- (ii) To sign approving the decision and resolutions of the Federation taken at various meetings;
- (iii) To call or postpone a special meeting;
- (iv) To coordinate activities of Secretary, Treasurer and other members;
- (v) To maintain relationships within and outside the Federation, especially with the banks and _____ (Municipality/Municipal Corporation) to augment credit flow to individuals and to SHGs as permissible under NULM besides ensuring access of SHG members to various benefits under different components of NULM;

(vi) To regularly report progress of the Federation to Municipal Authority along with any other details sought for;

(vii) To mobilize SHG members for social cause; organize at least one monthly camp on social issues in its operational area.

C. Responsibilities of the Vice Chairperson:

(i) To preside over regular meetings and any other meetings of the Federation in absence of Chairperson;

(ii) To sign for approving the decision and resolutions of the Federation taken at various meetings;

(iii) To coordinate activities of the Secretary, Treasurer and other members;

(iv). To maintain relationships within and outside the Federation, especially with the banks and _____ (Municipality/Municipal Corporation) to ensure credit flow to SHGs and individual members as well as access of SHG members to various benefits under all relevant components of NULM

(v) To regularly report progress of the Federation to the Municipal Authority along with any other details requested ;

(vi) To mobilize SHG members for social cause; organize at least one monthly camp on social issues in its operational area.

D. Responsibilities of Secretary:

(i) To convene meetings with prior permission of the Chairperson and prepare the agenda for every meeting;

(ii) To maintain record of the proceedings of all regular and special meetings and place them at the next meeting for confirmation;

(iii) To maintain membership register, attendance register, resolution book and activity register;

(iv) To Chair meetings in absence of Chairperson/Vice-Chairperson;

(v) To verify books of accounts of the Federation regularly and report the status to the members in every meeting;

(vi) To maintain relationships within and outside the Federation, especially with the banks and _____ (Municipality/Municipal Corporation) to ensure sufficient credit flow to group and individual SHG members as well as access of SHG members to all the benefits specified in NULM guidelines;

(vii) To regularly report progress of the Federation to Municipal Authority along with any other information as sought for;

(viii) To extend market linkage support to products produced by SHGs .

E. Responsibilities of the Treasurer:

(i) To preserve all important papers and documents related to financial matters of the CLF such as bank pass book/s, cheque books, fixed deposit certificates ;

(ii) To receive savings, loan installments, service charges, fines etc;

(iii) To deposit all cash collected at meetings in the bank within two days of collection;

(iv) To maintain all accounts of the CLF i.e. cash book, loan ledger, asset & stock register, receipt and payment vouchers etc.;

(v) To disburse CLF approved loans to member ALFs and place all financial reports of CLF to all ALF in the meetings;

(vi) To enhance CLF corpus through different sources and use it judiciously for smooth functioning of CLF.

F. Responsibilities of Livelihood Volunteer:

(i). To identify sectors with income earning prospects & disseminate the information to all member ALFs;

(ii)To arrange skill training with special focus on the identified sectors;

(iii). To provide advisory services to new business enterprises particularly with regard to management, sources of fund & marketing of products & services;

(iv). To facilitate sanction of bank credit for the budding entrepreneurs;

(v). To arrange for capacity building of the budding entrepreneurs in the field of accounts & book-keeping, marketing & packaging, business strategy & production techniques.

G. Responsibilities of Social Security Volunteer:

- (i) To assess social security needs of the members & identify gaps & suggest ways for their removal;
- (ii) To liaise with municipal officials to ensure better health, education and social security for all CLF members;
- (iii) To disseminate information on different social security schemes of the Government such as health insurance, pension schemes etc. among all members

H. Responsibilities of the Financial Inclusion Volunteer:

- (i) To ensure all the CLF members are linked to formal banking system;
- (ii) To ensure that all members open Basic Savings Bank Deposit Accounts (BSBDAs) in the banks;
- (iii) To ensure that all members are covered by insurance facilities such as accidental insurance, life insurance etc.;
- (iv) To organize financial literacy training for the members on a regular basis;
- (v) To arrange regular meeting with bank officials to mitigate bank-related problems;
- (vi) To arrange regular meeting with City Livelihood Centre (CLC) management team to find out ways for boosting up the prospect of income generation of the unit and of those business units run by members of poor households attached to it.

9. General Meeting:

Annual General Meeting

a. Notice -

The Secretary shall call the Annual General Meeting (AGM) within two months 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.

Agenda -

The business to be transacted at the AGM shall be:

- (j) 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 forward by giving 14 days' notice from any members, and
- (vii) To conduct election to the Governing Body bi-annually
- (viii) Any other miscellaneous issues as may be decided by the Governing Body

(b) 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.

(c) Manner and Method of Voting -

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

(d) 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 $\frac{2}{3}$ rd (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 default of the Governing Body, the requisitionists shall hold such meeting provided that no business other than those specified in the notice shall be transacted.

(e) 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 three-fourth of the members (with voting right) present at the meeting.

10. 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 the custodian of assets. The fund of the federation shall be kept in Savings Account /Current Account/Fixed Deposit Account with any scheduled commercial bank / State co-operative bank / Post Office in the area of operation of the federation. The bank account shall be operated upon under joint signatures of any two (2) out of Chairperson, Secretary and Treasurer

11. 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 of the members at such time and place as the Governing Body directs on a written request made by any member.

12. Audit:

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

During audit of accounts , the auditors shall have access to all books of accounts of the Federation and shall be entitled to enquire from the Chairperson of the Federation and any other member of the Federation such information and explanations as deemed necessary by them.

13. Accounting Year:

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

14. 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 authorized by the federation.

15. Alteration in Memorandum and Regulations:

Subject to the provisions of the West Bengal Societies Registration Act,1961 and Rules made there under, the Memorandum and Regulations may be altered, modified, rescinded

or added to by special resolutions passed by the 3/4th members in an extra-ordinary 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.

16. Dissolution of the federation:

Subject to provisions of Sections 24 of the West Bengal Societies Registration Act, 1961 or any statutory modifications thereof, the Society may be dissolved by a resolution passed by three-fourth of the members of the CLF. The said meeting shall also decide the manner of disbursement of the funds and assets of the Federation, if any, after dissolution.

We, the undersigned members of the Governing Body of CLF No.....of Municipal Corporation/Municipality do hereby certify that the above is a true copy of the Rules and Regulations of the Federation.

Signed:

1.....

2.....

3.....

Dated, day of 2016

Witness: 1.

Signature with Seal of Mayor/Chairperson /Administrator

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