



পশ্চিমবঙ্গ পশ্চিম বঙ্গাল WEST BENGAL

02AB 201161

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

Of

RAIGANJ MUNICIPALITY NO. 15 AREA LEVEL FEDERATION,

ASHOKPOLLY, WARD NO-01

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 15 AREA LEVEL FEDERATION, ASHOKPOLLY, WARD NO-01 and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 01 and the registered office of the federation shall be situated at ASHOKPOLLY, P.O. RAIGANJ P.S. RAIGANJ, WARD NO.-01 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows: Ward No. 01 of RAIGANJ MUNICIPALITY.

#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.



**5. The names, address and descriptions of the first and present members of the Governing Body:**

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Babi Dey	Ashokpally, Raiganj, Uttar Dinajpur, 733134	Ashokpolly No-01	Secretary	Chairperson	Babi dey
2	Debjani Sarkar		Ashokpolly No-01	Treasurer	Vice-Chairperson	Debjani Sarkar
3	Ranjita Dhar		Ashokpolly No-03	Secretary	Secretary	Rajita Dhar
4	Malati Kundu		Ashokpolly No-03	Treasurer	Treasurer	Malati Kundu
5	Manasa Bose		Ashokpolly No-04	Secretary	Member (Livelihood Volunteer)	Manasa Bose
6	Sancita Bose		Ashokpolly No-04	Treasurer	Member Financial Inclusion Volunteer)	Sanchita Bose
7	Pushpita Biswas		Ashokpolly No-05	Treasurer	Member (Social Security Volunteer)	পুষ্পিতা বিস্বাস
8	Mala Rani Dey		Ashokpolly No-05	Secretary	Member	মালারানী দে
9	Santi Debnath		Ashokpolly No-15	Member	Member	সন্তি দেবনাথ
10	Uma dey		Ashokpolly No-15	Treasurer	Member	Umar dey
11	Bandita Bose		Ashokpolly No-21	Treasurer	Member	বান্দিতা বসু
12	Patima Chakraborty		Ashokpolly No-21	Chairperson	Member	Patima Chakraborty
13	Krishna Ghosh		Ashokpolly No-24	Treasurer	Member	Krishna Ghosh
14	Gouri Paul		Ashokpolly No-24	Secretary	Member	গৌরী পাল
15	Babi Das		Ashokpolly No-25	Treasurer	Member	Babi Das
16	Pali Das		Ashokpolly No-25	Secretary	Member	Pali Das
17	Lakhi Paul		Ashokpolly No-27	Secretary	Member	লক্ষী পাল
18	Jharna Paul		Ashokpolly No-27	Treasurer	Member	Jharna Paul
19	Anjana Das		Purba Ashokpolly No-02	Chairperson	Member	অঞ্জনা দাস

20	Gita Rani Biswas		Purba Ashokpolly No-02	Treasurer	Member	জীতা রানী বিস্বাস
21	Josna Karmakar		Purba Ashokpolly No-03	Treasurer	Member	জস্মা কর্মকার
22	Jaba Karmakar		Purba Ashokpolly No-03	Secretary	Member	Jaba Karmakar
23	Sampa Roy		Purba Ashokpolly No-04	Treasurer	Member	Sampa Roy
24	debi Tati		Purba Ashokpolly No-04	Chairperson	Member	Deby Tati
25	Krishna Paul		Purba Ashokpolly No-05	Secretary	Member	কৃষ্ণা পাল
26	Dipali Paul		Purba Ashokpolly No-05	Treasurer	Member	দিপালী পাল

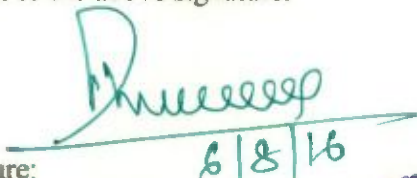
6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association

SL.No	Signature	Address	Occupation
1	Babi Dey	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
2	Debjani Sarkar	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
3	Ranjita Dhar	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
4	Malati Kundu	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
5	Manasa Bose	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
6	Sanchita Bose	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
7	পুষ্পিতা বিস্বাস	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
8	মালারানী দে	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
9	সন্তি দেবনাথ	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
10	Uma dey	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
11	বন্দিতা বোস	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
12	Patima Chakraborty	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
13	Krishna Ghosh	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife



14	গৌরী পাল	Gouri Paul	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
15	Babi Das	Babi Das	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
16	Pali Das	Pali Das	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
17	লক্ষী পাল	Lakhi Paul	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
18	Jharna Paul	Jharna Paul	Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
19	অঞ্জনা দাস	Anjana Das	Purba Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
20	গীতা রানী বিস্বাস	Gita Rani Biswas	Purba Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
21	জস্মিন কর্মকার	josna Karmakar	Purba Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
22	Jaba Karmakar	Jaba Karmakar	Purba Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
23	Sampa Roy	Sampa Roy	Purba Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
24	Debi Tati	debi Tati	Purba Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
25	কৃষ্ণা পাল	Krishna Paul	Purba Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife
26	দিপালী পাল	Dipali Paul	Purba Ashokpally, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:   
 Address: Raiganj Municipality, NULM  
 Designation: Executive Officer, Raiganj Municipality

Dated, the \_\_\_\_\_ day of \_\_\_\_\_ 2016

**RULES AND REGULATIONS  
OF  
RAIGANJ MUNICIPALITY NO. 15 AREA LEVEL FEDERATION, ASHOKPOLLY, WARD NO-  
01**

**1. Membership:**

This Area Level Federation (ALF) is the middle level tier consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 01 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

**2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

**3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

**4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 15 AREA LEVEL FEDERATION, ASHOKPOLLY, WARD NO-01, 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 25 days.

**5. 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.

**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)
- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.



## **7. Group Management:**

- a. A General Body (GB) shall comprise two representatives per member SHG
- b. From the GB, 20 (Twenty) 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.

## **8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.

## 9. Meetings:

- a. The group will meet at least one time every month. The dates of the meetings are 7<sup>TH</sup> DAY of each 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's 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 member 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.

#### **10. Notice and Quorum:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

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

#### **11. Notice:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

#### **12. 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.

#### **13. 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 24 (Twenty Four) 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 24 (Twenty Four) 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 (Seven) days' notice shall be given to every member for Special General Meeting.

At least  $\frac{2}{3}$ <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 25 (Twenty Five) 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.

## **14. Maintenance of Group Records:**

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. 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 Governing Body.

## **15. 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.

## **16. 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.



### **17. 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 at audit times 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.

### **18. 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.

### **19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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
- g. 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.

### **20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

### **21. 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.

### **22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 2962.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 15 AREA LEVEL FEDERATION, ASHOKPOLLY, WARD NO-01, do hereby certify that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. Babi Dey ..... (Chairperson)
2. Malati Kundu Debjani Sarkar ..... (Vice-Chairperson)
3. Ranjita Dhar ..... (Secretary)
4. Malati Kundu ..... (Treasurer)

Dated, ..... day of ..... 2016

Witness: .....

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

Checked & Verified by  06/08/16  
Assistant Project Officer  
N U L M  
Raiganj Municipality

  
Nodal Officer  
City Project Officer (NULM Programme)  
Raiganj Municipality  
N U L M  
Raiganj Municipality





পশ্চিমবঙ্গ পশ্চিম বঙ্গাল WEST BENGAL

02AB 201160

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

Of

**RAIGANJ MUNICIPALITY NO. 21 AREA LEVEL FEDERATION,**  
**WARD NO-02, SUDARSHANPUR.**

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 21 AREA LEVEL FEDERATION, WARD NO-02, SUDARSHANPUR and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 02 and the registered office of the federation shall be situated at SUDARSANPUR, P.O. RAIGANJ P.S. RAIGANJ, Ward No. 02 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 02 of RAIGANJ MUNICIPALITY.

#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.



5. The names, address and descriptions of the first and present members of the Governing Body:

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Sheuli Raha	Sebakpally, Raiganj, Uttar Dinajpur, 733134	Sudarsanpur No-7	Treasurer	Chairperson	Seuli Raha
2	Anu Biswas Paul		Sudarsanpur No-9	Treasurer	Vice-Chairperson	Anu Biswas Paul
3	Shipra Majumdar		Sudarsanpur No-10	Treasurer	Secretary	Shipra Majumdar.
4	Josna Kamat		Sudarsanpur No-2	Treasurer	Treasurer	Jyotona Kamet
5	Mita Roy		Sudarsanpur No-3	Treasurer	Member (Financial Inclusion Volunteer)	Mita Roy
6	Shyamali Choudhury Chakraborty		Sudarsanpur No-16	Treasurer	Member (Social Security Volunteer)	Shyamali Choudhury Chakraborty
7	Barnali Rudra		Sudarsanpur No-18	Treasurer	Member (Livelihood Volunteer)	Barnali Rudra
8	Anjali Kamat		Sudarsanpur No-2	Chairperson	Member	2023 For n r s s
9	Anita Sen		Sudarsanpur No-3	Member	Member	Anita Sen
10	Ranuka Das		Sudarsanpur No-4	Treasurer	Member	Renuka Das.
11	Rina Bardhan		Sudarsanpur No-4	Chairperson	Member	Rina Bardhan
12	Nabamita Das Mitra		Sebakpally No-5	Treasurer	Member	Nabamita Mitra. (Das)
13	Baby Ghosh		Sebakpally No-5	Member	Member	Baby Ghosh.
14	Tanusree Ghosh		Sudarsanpur No-7	Member	Member	৩২৪৫৬৭৮৯
15	Juli Gupta		Sudarsanpur No-9	Treasurer	Member	Juli Gupta
16	Pratima Das		Sudarsanpur No-10	Chairperson	Member	Pratima Das
17	Rina Chaki		Sudarsanpur No-13	Treasurer	Member	৪৫৬৭৮৯
18	Chandana Saha Mondal		Sudarsanpur No-13	Member	Member	৫৬৭৮৯০
19	Kalyani Ghosh		Sudarsanpur No-15	Treasurer	Member	Kalyani Hope

20.	Santi Debsharma		Sudarsanpur No-15	Chairperson	Member	সন্তি দেবশর্মা
21	Cinabala Debsharma		Sudarsanpur No-16	Treasurer	Member	Chinobala Debsharma
22	Anita saha		Sudarsanpur No-18	Secretary	Member	Anita Saha
23	Puli Barman Debsharma		Sudarsanpur No-19	Treasurer	Member	Puli (Barman) Debsharma
24	Sajani Debsharma		Sudarsanpur No-19	Secretary	Member	Sajani Debsharma

6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association

SL.No	Signature	Address	Occupation
1.	Sheuli Raha Seuli Raha	Sebakpally, Raiganj, Uttar Dinajpur, 733134	Self Employment
2.	Anu Biswas Paul Anu Biswas Paul	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
3.	Shipra Majumdar. Shipra Majumdar	Sebakpally, Raiganj, Uttar Dinajpur, 733134	Self Employment
4.	Jyotona Kamet Josna Kamat	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
5.	Mita Roy Mita Roy	Sebakpally, Raiganj, Uttar Dinajpur, 733134	Angan Wadi Worker
6.	Shyamali Choudhury Shyamali Choudhury Chakraborty	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
7.	Barnali Rudra Barnali Rudra	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
8.	Anjali Kamat Anjali Kamat	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
9.	Anita Sen Anita Sen	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
10.	Renuka Das. Renuka Das	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
11.	Rina Bardhan Rina Bardhan	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
12.	Nabamita Mitra (Das) Nabamita Das Mitra	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
13.	Baby Ghosh. Baby Ghosh	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
14.	Tanusree Ghosh Tanusree Ghosh	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife



15	Juli Gupta	Juli Gupta	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
16	Pratima Das	Pratima Das	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
17	সুনিলা চাকি	Rina Chaki	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
18	চন্দনা সাহা/মন্ডল	Chandana Saha Mondal	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
19	Kalyani Hore	Kalyani Ghosh	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
20	সান্তি দেবশর্মা	Santi Debsharma	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
21	Chinabala Debsharm	Cinabala Debsharma	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
22	Anita Saha.	Anita saha	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
23	Puli (Barman) Debsharma	Puli Barman Debsharma	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
24	Sajani Debsharma	Sajani Debsharma	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:

Address: Raiganj Municipality

Designation: Executive Officer,

Dated, the \_\_\_\_\_ day of \_\_\_\_\_

  
City Project Officer  
NULM  
6/8/16  
Raiganj Municipality

2016

## **RULES AND REGULATIONS**

### **OF**

#### **RAIGANJ MUNICIPALITY NO. 21 AREA LEVEL FEDERATION, WARD NO-02, SUDARSHANPUR.**

##### **1. Membership:**

This Area Level Federation (ALF) is the middle level tier consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 02 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

##### **2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

##### **3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

##### **4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 21 AREA LEVEL FEDERATION, WARD NO-02, SUDARSHANPUR\_ 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.

##### **5. 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.



**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)
- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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)



**20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

**21. 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.

**22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 1961.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 21 AREA LEA VEL FEDERATION, WARD NO-02, SUDARSHANPUR. do hereby certifies that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. .... Sanku Raha ..... (Chairperson)
2. .... Anu Biswas Paul ..... (Vice-Chairperson)
3. .... Sipha Prasad ..... (Secretary)
4. .... Jyotsna Kamet ..... (Treasurer)

Dated, ..... day of ..... 2016

Witness: .....

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

**Assistant Project Officer**

**N U L M**

**Raiganj Municipality**

Checked & Verified by

**Nodal Officer**  
**City Project Officer (NULM Programme)**  
**Raiganj Municipality**



पश्चिम बंगाल पश्चिम बंगाल WEST BENGAL

02AB 201159

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

OF

**RAIGANJ MUNICIPALITY NO. 22 AREA LEVEL FEDERATION,**  
**BANPAHARI PARA, WARD NO-01**

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 22 AREA LEVEL FEDERATION, BANPAHARI PARA, WARD NO-01, BANPAHARI PARA and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 01 and the registered office of the federation shall be situated at BANPAHARI PARA, P.O. RAIGANJ P.S. RAIGANJ, Ward No. 01 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 01 of RAIGANJ MUNICIPALITY.



#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.

5. The names, address and descriptions of the first and present members of the Governing Body:

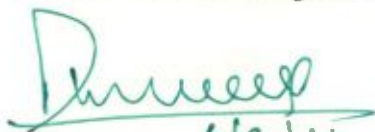
S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Rama Pandit	Banpahari para, Raiganj, Uttar Dinajpur, 733134	Banpahari para No-06	Treasurer	Chairperson	Rama Pandit
2	Minati Debnath		Banpahari para No-02	Treasurer	Vice Chairperson	Minati Debnath
3	Kakuli debanath		Banpahari para No-05	Treasurer	Secretary	Kakuli Debnath
4	Sucharita Sarkar Mondal		Banpahari para No-11	Treasurer	Treasurer	Sucharita Sarkar Mondal
5	Anita Das		Banpahari para No-03	Treasurer	Member (Social Security Volunteer)	Anita Das
6	Rubi Mahato das		Banpahari para No-08	Treasurer	Member Financial Inclusion Volunteer)	Rubi Mahato Das
7	Soma das		Banpahari para No-10	Treasurer	Member (Livelihood Volunteer)	Soma Das
8	Dali Das Barui		Purba Ashok pally No-01	Treasurer	Member	Dali Das Barui
9	Niyati Debnath		Banpahari para No-01	Treasurer	Member	নিয়তি দেবনাথ
10	Basanti Mondal		Banpahari para No-04	Treasurer	Member	বাসন্তী মন্ডল
11	Dulali Karmakar		Banpahari para No-07	Treasurer	Member	দুলালি কর্মকার
12	Tapati Debnath		Banpahari para No-09	Treasurer	Member	Tapati Debnath



6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association

SL.No	Signature	Address	Occupation
1.	Rama Pandit (Rama Pandit)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
2.	Minati Debnath (Minati Debnath)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
3.	Kakuli Debnath (Kakuli debanath)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
4.	Sucharita Sarkar Mondal (Sucharita Sarkar Mondal)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
5.	Anita Das (Anita Das)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
6.	Rubi Mahato Das (Rubi Mahato das)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
7.	Soma Das (Soma das)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
8.	Dali Das Barui (Dali Das Barui)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
9.	নিয়তী দেবনাথ (Niayatri Debnath)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
10.	বাসন্তী মন্ডল (Basanti Mondal)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
11.	দুর্লভা কর্মকার (Dulali Karmakar)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	House Wife
12.	Tapati Debnath (Tapati Debnath)	Banpahari para, Raiganj, Uttar Dinajpur, 733134	

Witness to the above signature:



Signature:

6/8/16  
City Project Officer

Address: Raiganj Municipality

Designation: Executive Officer

Dated, the Raiganj Municipality day of \_\_\_\_\_ 2016

**RULES AND REGULATIONS  
OF  
RAIGANJ MUNICIPALITY NO. 22 AREA LEVEL FEDERATION, BANPAHARI PARA,  
WARD NO-01**

**1. Membership:**

This Area Level Federation (ALF) is the middle level tire consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 01 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

**2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

**3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

**4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 22 AREA LEVEL FEDERATION, BANPAHARI PARA, WARD NO-01, 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 25 days.

**5. 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.

**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)
- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.



- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. Group Management:**

- a. A General Body (GB) shall comprise two representatives per member SHG
- b. From the GB, 12 (Twelve) 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.



## **9. Meetings:**

- a. The group will meet at least one time every month. The dates of the meetings are 7<sup>TH</sup> DAY of each 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's 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 member 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.

## **10. Notice and Quorum:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

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

## **11. Notice:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

## **12. 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.

## **13. 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 24 (Twenty Four) 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 24 (Twenty Four) 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 (Seven) 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 25 (Twenty Five) 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.

## **14. Maintenance of Group Records:**

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. 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 Governing Body.

## **15. 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.



**16. 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.

**17. 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 at audit times 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.

**18. 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.

**19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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
- g. 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.

**20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

**21. 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.

**22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 2962.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 22 AREA LEVEL FEDERATION, BANPAHARI PARA, WARD NO-01, do hereby certifies that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. Rama Pandey ..... (Chairperson)
2. Minati Debnath ..... (Vice-Chairperson)
3. Kakuli Debnath ..... (Secretary)
4. Sucharita Sarker Mondal ..... (Treasurer)

Dated, ..... day of ..... 2016

Witness: . . . . .

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

Checked & Verified by

[Signature]  
Assistant Project Officer  
N U L M  
Raiganj Municipality

[Signature]  
Nodal Officer  
City Project Officer (NULM Programme)  
Raiganj Municipality  
N U L M  
Raiganj Municipality





পশ্চিমবঙ্গ পশ্চিম বঙ্গাল WEST BENGAL

02AB 201158

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION  
Of

**RAIGANJ MUNICIPALITY NO. 23 AREA LEVEL FEDERATION,  
KHARMUJAGHAT TUSHITALA, WARD No-06**

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 23 AREA LEVEL FEDERATION, KHARMUJAGHAT TUSHITALA, WARD No-06 and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 06 and the registered office of the federation shall be situated at KHARMUJAGHAT TUSHITALA, P.O. RAIGANJ P.S. RAIGANJ, Ward No. 06 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 06 of RAIGANJ MUNICIPALITY.

#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.



**5. The names, address and descriptions of the first and present members of the Governing Body:**

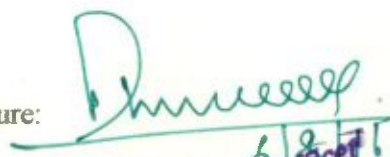
S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Fulu Saha	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	Kharmujaghat No-8	Treasurer	Chairperson	ফুলু সাহা
2	Buli Das		Kharmujaghat Tushitala No-12	Treasurer	Vice-Chairperson	বুলি দাস
3	Rinku Paul		Tulshitala No-10	Treasurer	Secretary	Rinku Paul
4	Manti Saha Das		Kharmujaghat Tushitala No-1	Treasurer	Treasurer	মান্তী সাহা দাস
5	Saraswati Ghosh		Kharmujaghat Tushitala No-7	Treasurer	Member (Livelihood Volunteer)	Saraswati Ghosh
6	Jhumur Debnath		Kharmujaghat Tushitala No-8	Treasurer	Member (Social Security Volunteer)	জুমুর দেবনাথ
7	Manju Pasman		Kharmujaghat No-1	Treasurer	Member Financial Inclusion Volunteer)	মানু পাসমান
8	Dolan Barman		Kharmujaghat Tushitala No-4	Treasurer	Member	দোলান বরমান
9	Bhanumati Dubey		Kharmujaghat Tushitala No-5	Treasurer	Member	ভানুমতি দূবার
10	Arati Debnath		Kharmujaghat Tushitala No-6	Treasurer	Member	Arati Debnath
11	Raj Devi Jadav		Kharmujaghat No-7	Treasurer	Member	রাজ দেবী জাদব

**6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association**

SL.No	Signature	Address	Occupation
1.	ফুলু সাহা (Fulu Saha)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	Self Employment
2.	বুলি দাস (Buli Das)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
3.	Rinku Paul (Rinku Paul)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	Self Employment

4.	মান্তী সাহা (Manti Saha Das)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
5.	Saraswati Ghosh (Saraswati Ghosh)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	Angan Wadi Worker
6.	জুমুর দেবনাথ (Jhumur Debnath)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
7.	মানু পাসমান (Manju Pasman)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
8.	দোলান বারমান (Dolan Barman)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
9.	ভানুমতি দূবৈ (Bhanumati Dubey)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
10.	আরতি দেবনাথ (Arati Debnath)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
11.	রাজ দেবি জাদব (Raj Devi Jadav)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:   
Address: Raiganj Municipality  
Designation: Executive Officer  
Dated, the 6/2/16 day of February 2016

**CHIEF OFFICER**  
**NOVEM**  
**Raiganj Municipality**



**RULES AND REGULATIONS**  
**OF**  
**RAIGANJ MUNICIPALITY NO. 23 AREA LEVEL FEDERATION, KHARMUJAGHAT**  
**TUSHITALA, WARD No-06**

**1. Membership:**

This Area Level Federation (ALF) is the middle level tier consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 06 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

**2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

**3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

**4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 23 AREA LEVEL FEDERATION, KHARMUJAGHAT TUSHITALA, WARD No-06 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.

**5. 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.

**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)

- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.

## 9. Meetings:

- a. The group will meet at least one time every month. The dates of the meetings are 7TH DAY of each 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's 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 member 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.

#### **10. 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.

#### **11. 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.

#### **12. 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.

#### **13. 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  $\frac{2}{3}^{\text{rd}}$  (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 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.

## 14. Maintenance of Group Records:

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. 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 Governing Body.

## 15. 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.

## 16. 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.

**17. 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 at audit times 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.

**18. 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.

**19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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
- g. 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.

**20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

**21. 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.

**22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 1961.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 23 AREA LEVEL FEDERATION, KHARMUJAGHAT TUSHITALA, WARD No-06 do hereby certify that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. सुनू उगरी (Chairperson)
2. पुनर 4731 (Vice-Chairperson)
3. Rinku Paul (Secretary)
4. अनुराग शर्मा (Treasurer)

Dated, ..... day of ..... 2016

Witness: Snehasish Sen

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

Checked & Verified by  
[Signature]  
Assistant Project Officer  
N U L M  
Raiganj Municipality

[Signature]  
Nodal Officer  
City Project Officer (NULM Programme)  
Raiganj Municipality  
City Project Officer  
N U L M  
Raiganj Municipality



पश्चिम बंगाल पश्चिम बंगाल WEST BENGAL

02AB 201157

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION  
Of

RAIGANJ MUNICIPALITY NO. 24 AREA LEVEL FEDERATION,  
TUSHITALA, WARD No-06

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 24 AREA LEVEL FEDERATION, TUSHITALA, WARD No-06 and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 06 and the registered office of the federation shall be situated at TUSHITALA, P.O. RAIGANJ P.S. RAIGANJ, Ward No. 06 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 06 of RAIGANJ MUNICIPALITY.



#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.

**5. The names, address and descriptions of the first and present members of the Governing Body:**

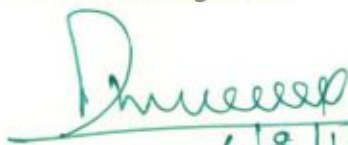
S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Rina Ram	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	Kharmujaghat Tushitala No-13	Treasurer	Chairperson	ରିନା ରାୟ.
2	Pushpi Jadav		Kharmujaghat Tushitala No-14	Treasurer	Vice-Chairperson	Pushpi Jadav
3	Gouri Chouhan		Kharmujaghat No-11	Treasurer	Secretary	Gouri Chouhan
4	Babi Saha		Kharmujaghat Tushitala No-10	Treasurer	Treasurer	Babi Saha
5	Arati Singh		Kharmujaghat Tushitala No-11	Treasurer	Member (Livelihood Volunteer)	ଆର୍ତ୍ତି ସିଂହ
6	Mira Pasman		Kharmujaghat No-6	Treasurer	Member (Social Security Volunteer)	ମିରା ପାସମାନ
7	Babi Dutta		Kharmujaghat No-2	Treasurer	Member Financial Inclusion Volunteer)	Babi Dutta
8	Arati Rabi Das		Kharmujaghat No-4	Treasurer	Member	ଆର୍ତ୍ତି ରାବି ୧୭୩୧
9	Sumitra Singh		Kharmujaghat No-9	Treasurer	Member	Sumitra Singh.
10	Supriya Debnath		Kharmujaghat Tushitala No-9	Treasurer	Member	ଅମ୍ବିକା ଦେବନାଥ.
11	Manata Barman		Kharmujaghat Tushitala No-15	Treasurer	Member	ମନାତା ବରମାନ.



6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association

SL.No	Signature	Address	Occupation
1.	रिना राम. (Rina Ram)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
2.	Pushpi Jadav (Pushpi Jadav)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
3.	GOURI Chouhan (Gouri Chouhan)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
4.	Babi Saha (Babi Saha)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
5.	अरति सिन्हा (Arati Singh)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
6.	मीरा पस्मान (Mira Pasman)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
7.	Babi Dutta (Babi Dutta)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
8.	अरति राबि दास. (Arati Rabi Das)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
9.	Sumitra Singh (Sumitra Singh)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
10.	सुप्रिया देबनाथ. (Supriya Debnath)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife
11.	मानता बरमान. (Manata Barman)	Kharmujaghat Tushitala, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:   
 Address: Raiganj Municipality  
 Designation: Executive Officer  
 Dated, the 6/8/17 day of August 2016

City Project Officer  
 NO. 11  
 Raiganj Municipality

**RULES AND REGULATIONS**  
**OF**  
**RAIGANJ MUNICIPALITY NO. 24 AREA LEVEL FEDERATION, TUSHITALA, WARD**  
**No-06**

**1. Membership:**

This Area Level Federation (ALF) is the middle level tire consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 06 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

**2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

**3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

**4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 24 AREA LEVEL FEDERATION, TUSHITALA, WARD No-06 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.

**5. 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.

**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)
- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.



- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.

## 9. Meetings:

- a. The group will meet at least one time every month. The dates of the meetings are 7TH DAY of each 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's 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 member 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.

#### **10. 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.

#### **11. 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.

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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.

#### **13. General Meeting:**

##### *1. 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 -*

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- 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;
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- 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.

### **14. Maintenance of Group Records:**

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. 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 Governing Body.

### **15. 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.

### **16. 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.



#### **17. 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 at audit times 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.

#### **18. 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.

#### **19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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
- g. 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.

#### **20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

#### **21. 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.

#### **22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 1961.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 24 AREA LEVEL FEDERATION, TUSHITALA, WARD No-06 do hereby certify that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. গণেশ সর্দার (Chairperson)
2. Pushpi Jadar (Vice-Chairperson)
3. Geouri Chohan (Secretary)
4. Babi Saha (Treasurer)

Dated, ..... day of ..... 2016

Witness: .....

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

Checked & Verified by

Amrapati  
6/8/16  
Assistant Project Officer  
N U L M  
Raiganj Municipality

Amrapati  
6/8/16  
Nodal Officer  
City Project Officer (NULM Programme)  
Raiganj Municipality  
City Project Officer  
N U L M  
Raiganj Municipality





পশ্চিমবঙ্গ পশ্চিম বঙ্গাল WEST BENGAL

02AB 201156

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

Of

**RAIGANJ MUNICIPALITY NO. 25 AREA LEVEL FEDERATION,  
WARD NO-24, UTTAR DEBINAGAR**

1. The name of the federation shall be **RAIGANJ MUNICIPALITY NO. 25 AREA LEVEL FEDERATION, WARD NO-24, UTTAR DEBINAGAR** and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 24 and the registered office of the federation shall be situated at UTTAR DEBINAGAR, P.O. RAIGANJ P.S. RAIGANJ, WARD NO.-24 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 24 of RAIGANJ MUNICIPALITY.

#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.



**5. The names, address and descriptions of the first and present members of the Governing Body:**

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Sathi Ghosh	Uttar Debinagar, Raiganj, Uttar Dinajpur, 733134	Debinagar No-4	Member	Chairperson	Sathi Ghosh
2	Kamona Ghosh		Debinagar No-1	President	Vice Chairperson	Kamona Ghosh
3	Chanda Ghosh		Debinagar No-5	Treasurer	Secretary	Chanda Ghosh
4	Babita Roy		Debinagar No-1	Treasurer	Treasurer	Babita Roy
5	Sumita Ghosh		Debinagar No-33	Treasurer	Member Financial Inclusion Volunteer)	Sumita Ghosh
6	Shefali Ghosh		Debinagar No-2	Treasurer	Member (Livelihood Volunteer)	Shefali Ghosh
7	Aduri Sarkar		Debinagar No-34	Treasurer	Member (Social Security Volunteer)	Aduri Sarkar
8	Kabita Ghosh		Debinagar No-4	Treasurer	Member	Kabita Ghosh
9	Arati Saha		Debinagar No-2	Member	Member	Arati Saha
10	Rakhi Sarkar		Debinagar No-5	Secretary	Member	Rakhi Sarkar
11	Jyotshna Ghosh		Debinagar No-6	Secretary	Member	Jyotshna Ghosh
12	Kankona Ghosh		Debinagar No-6	Treasurer	Member	Kankona Ghosh
13	Puja Saha		Debinagar No-23	Treasurer	Member	Puja Saha
14	Lipi Ghosh		Debinagar No-23	President	Member	Lipi Ghosh
15	Nilima Saha		Debinagar No-28	Treasurer	Member	Nilima Saha
16	Ila Ghosh Saha		Debinagar No-28	Member	Member	Ila Ghosh Saha
17	Jayashree Ghosh		Debinagar No-33	President	Member	Jayashree Ghosh
18	Archana Sarkar		Debinagar No-34	President	Member	Archana Sarkar
19	Punam Sutradhar		Debinagar No-35	Treasurer	Member	Punam Sutradhar
20	Rinki Misra		Debinagar No-35	Member	Member	Rinki Misra

6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association

SL.No	Signature		Address	Occupation
1	Shubhi Ghosh	Sathi Ghosh	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
2	Kamona Ghosh	Kamona Ghosh	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
3	Chanda Ghosh	Chanda Ghosh	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
4	Babita Roy	Babita Roy	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
5	Sumita Ghosh	Sumita Ghosh	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
6	শেফালী ঘোষ	Shefali Ghosh	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
7	আদারী সার্কর	Adari Sarkar	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
8	Kabita Ghosh	Kabita Ghosh	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
9	আরতি সাহা	Arati Saha	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
10	Rakhi Sarkar	Rakhi Sarkar	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
11	জ্যোতস্না ঘোষ	Jyotshna Ghosh	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
12	Kankana Ghosh	Kankona Ghosh	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
13	Puja Saha	Puja Saha	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
14	লিপি ঘোষ	Lipi Ghosh	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
15	নিলিমা সাহা	Nilima Saha	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
16	ইলা ঘোষ সাহা	Ila Ghosh Saha	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
17	Jayashree Ghosh	Jayashree Ghosh	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
18	Archana Sarkar	Archana Sarkar	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
19	Punam Sutradhar	Punam Sutradhar	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
20	Rinki Mishra	Rinki Misra	Uttar Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:

Address: Raiganj Municipality

Designation: Executive Officer

Dated, the

6/8/16  
City Project Officer  
NULM  
Raiganj Municipality

of 2016



**RULES AND REGULATIONS  
OF  
RAIGANJ MUNICIPALITY NO. 25 AREA LEVEL FEDERATION, WARD NO-24, UTTAR  
DEBINAGAR**

**1. Membership:**

This Area Level Federation (ALF) is the middle level tier consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 24 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

**2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

**3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

**4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 25 AREA LEVEL FEDERATION, WARD NO-24, UTTAR DEBINAGAR 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 25 days.

**5. 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.

**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)

- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. Group Management:**

- a. A General Body (GB) shall comprise two representatives per member SHG
- b. From the GB, 20 (Twenty) 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.

**9. Meetings:**

- a. The group will meet at least one time every month. The dates of the meetings are 7<sup>TH</sup> DAY of each 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's 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 member 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.

#### **10. Notice and Quorum:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

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

#### **11. Notice:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

#### **12. 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.

#### **13. 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 24 (Twenty Four) 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 24 (Twenty Four) 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 (Seven) 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 25 (Twenty Five) 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.

## 14. Maintenance of Group Records:

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. 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 Governing Body.

## 15. 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.

## 16. 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.

**17. 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 at audit times 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.

**18. 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.

**19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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
- g. 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.

**20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

**21. 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.

**22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 2962.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 25 AREA LEA VEL FEDERATION, WARD NO-24, UTTAR DEBINAGAR certifies that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. Shubhi Ghosh (Chairperson)

2. Kamrana Ghosh (Vice-Chairperson)

3. Chhanda Ghosh (Secretary)

4. Babita Roy (Treasurer)

Dated, ..... day of ..... 2016

Witness: .....

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

Checked & Verified by

[Signature]  
06/08/16  
Assistant Project Officer  
N U L M  
Raiganj Municipality

[Signature]  
Nodal Officer 6/8/16  
City Project Officer (NULM Programme)  
Raiganj Municipality  
City Project Officer  
N U L M  
Raiganj Municipality



পশ্চিমবঙ্গ পশ্চিম বঙ্গাল WEST BENGAL

02AB 201193

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

Of

**RAIGANJ MUNICIPALITY NO. 26 AREA LEVEL FEDERATION,  
WARD NO-24, DEBINAGAR**

1. The name of the federation shall be **RAIGANJ MUNICIPALITY NO. 26 AREA LEVEL FEDERATION, WARD NO-24, DEBINAGAR** and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 24 and the registered office of the federation shall be situated at DEBINAGAR, P.O. RAIGANJ P.S. RAIGANJ, WARD NO.-24 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 24 of RAIGANJ MUNICIPALITY.



#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.

5. The names, address and descriptions of the first and present members of the Governing Body:

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Tapasi Saha	Debinagar a, Raiganj, Uttar Dinajpur, 733134	Debinagar No-27	Treasurer	Chairperson	Tapasi Saha
2	Jhuma halder		Debinagar No-24	Member	Vice Chairperson	Jhuma Halder
3	Bulbuli Dutta		Debinagar No-11	Treasurer	Secretary	BUL BUL DUTTA
4	Sunita saha		Debinagar No-10	Treasurer	Treasurer	Sunita Saha
5	Purnima Sarkar		Debinagar No-26	Member	Member Financial Inclusion Volunteer)	Purnima Sarkar
6	Uma Sarkar		Debinagar No-9	Treasurer	Member (Social Security	Uma Sarkar
7	Shikha Ghosh		Debinagar No-3	Member	Member (Livelihood Volunteer)	শিখা ঘোষ
8	Basana Ghosh		Debinagar No-3	Member	Member	বাসনা ঘোষ
9	Jayanti Bhattacharjee		Debinagar No-7	Treasurer	Member	জয়ন্তী ভট্টাচার্য
10	Parul Karmakar		Debinagar No-7	Member	Member	পারুল কর্মকার
11	Ratna Roy		Debinagar No-9	Secretary	Member	রত্না রায়
12	Tapati Sarkar		Debinagar No-10	Member	Member	তপতী সরকার
13	Dali Das		Debinagar No-11	Member	Member	Dali Das
14	Maya Paul		Debinagar No-12	Treasurer	Member	Maya Paul.
15	Sandha Roy		Debinagar No-12	President	Member	Sandhya Roy.
16	Belly Chakraborty		Debinagar No-22	Treasurer	Member	বেলী চক্রবর্তী
17	Nupur Bhowmick		Debinagar No-22	Secretary	Member	নুপুর ভৌমিক
18	NibeditaRoy Halder		Debinagar No-24	Treasurer	Member	Nibedita Roy (Halder)
19	Matali Sarkar		Debinagar No-26	Treasurer	Member	Mitali Sarkar
20	Pratima Sutradhar		Debinagar No-27	Member	Member	প্রতিমা সুত্রধর



6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association

SL.No	Signature	Address	Occupation
1	Tapasi Saha Tapasi Saha	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
2	Jhuma Halder Jhuma halder	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
3	BUL BUL Dutta Bulbuli Dutta	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
4	Sunita Saha Sunita saha	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
5	Purnima Sarkar Purnima Sarkar	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
6	Uma Sarkar Uma Sarkar	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
7	শিখা ঘোষ Shikha Ghosh	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
8	বাসনা ঘোষ Basana Ghosh	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
9	জয়ন্তী ভট্টাচার্য Jayanti Bhattacharjee	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
10	পারুল কর্মকার Parul Karmakar	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
11	রত্না রায় Ratna Roy	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
12	তপতি সরকার Tapati Sarkar	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
13	Dali Das Dali Das	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
14	Maya Paul Maya Paul	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
15	Sandhya Roy Sandha Roy	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
16	বেলী চক্রবর্তী Belly Chakraborty	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
17	নুপুর ভোষিক Nupur Bhowmick	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
18	Nibedita Roy (Halder) NibeditaRoy Halder	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
19	Mitali Sarkar Matali Sarkar	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
20	পতিমা সুত্রধর Pratima Sutradhar	Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:

Address: Raiganj Municipality

Designation: Executive Officer

Dated, the

day of

2016

City Project Officer  
N U L M  
Raiganj Municipality

**RULES AND REGULATIONS  
OF  
RAIGANJ MUNICIPALITY NO. 26 AREA LEVEL FEDERATION, WARD NO-24,  
DEBINAGAR**

**1. Membership:**

This Area Level Federation (ALF) is the middle level tier consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 24 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

**2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

**3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

**4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 26 AREA LEVEL FEDERATION, WARD NO-24, DEBINAGAR 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 25 days.

**5. 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.

**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)



- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. Group Management:**

- a. A General Body (GB) shall comprise two representatives per member SHG
- b. From the GB, 20 (Twenty) 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.

**9. Meetings:**

- a. The group will meet at least one time every month. The dates of the meetings are 7<sup>TH</sup> DAY of each 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's 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 member 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.

#### **10. Notice and Quorum:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

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

#### **11. Notice:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

#### **12. 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.

#### **13. 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 24 (Twenty Four) 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 24 (Twenty Four) 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 (Seven) 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 25 (Twenty Five) 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.

### **14. Maintenance of Group Records:**

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. 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 Governing Body.

### **15. 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.

### **16. 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.

#### **17. 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 at audit times 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.

#### **18. 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.

#### **19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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
- g. 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.

#### **20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

#### **21. 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.

#### **22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 2962.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 26 AREA LEVEL FEDERATION, WARD NO-24, DEBINAGAR, do hereby certify that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. Tapasi Saha (Chairperson)

2. Jhuma Halder (Vice-Chairperson)

3. BULBUL Dutta (Secretary)

4. Swirsa Saha (Treasurer)

Dated, ..... day of ..... 2016

Witness: .....

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

Checked & Verified by

06/08/16  
Assistant Project Officer  
N U L M  
Raiganj Municipality

6/8/16  
Nodal Officer  
City Project Officer (NULM Programme)  
Raiganj Municipality  
N U L M  
Raiganj Municipality





पश्चिम बंगाल पश्चिम बंगाल WEST BENGAL

02AB 201192

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

Of

**RAIGANJ MUNICIPALITY NO. 27 AREA LEVEL FEDERATION,**  
**WARD NO-24, DAKHIN DEBINAGAR**

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 27 AREA LEVEL FEDERATION, WARD NO-24, DAKHIN DEBINAGAR and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 24 and the registered office of the federation shall be situated at DAKHIN DEBINAGAR, P.O. RAIGANJ P.S. RAIGANJ, WARD NO.-24 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 24 of RAIGANJ MUNICIPALITY.

#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.



**5. The names, address and descriptions of the first and present members of the Governing Body:**

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Shila Karmakar	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	Debinagar No-25	Treasurer	Chairperson	শিলা কৰ্মাকৰ
2	Eti ghosh		Debinagar No-19	Treasurer	Vice Chairperson	এতি ঘোষ
3	Bharati Roy		Debinagar No-13	Treasurer	Secretary	Bharati Roy
4	Swapna Chowdhuri		Debinagar No-30	Treasurer	Treasurer	Swapna Chowdhury
5	Litu Paul		Debinagar No-31	Secretary	Member (Social Security Volunteer)	Litu Paul
6	Pratima Kundu		Debinagar No-32	Treasurer	Member Financial Inclusion	প্রতিমা কুন্ডু
7	Rina Karmakar		Debinagar No-36	Treasurer	Member (Livelihood Volunteer)	Rina Karmakar/Dag
8	Beauty Karmakar		Debinagar No-8	Member	Member	বিউটি কৰ্মাকৰ
9	Pratima Chakraborty		Debinagar No-8	Treasurer	Member	প্রতিমা চক্ৰবৰ্তী
10	Krishna Karmakar		Debinagar No-13	President	Member	Krishnakarmakar
11	Nirmala Ghosh		Debinagar No-19	President	Member	নিৰ্মলা ঘোষ
12	Bina Paul		Debinagar No-25	Member	Member	বিনা পাল
13	Rita Roy		Debinagar No-29	Treasurer	Member	Rita Roy
14	Mamota Goswami		Debinagar No-29	Member	Member	মমতা গোস্বামী
15	Jyotshna Roy		Debinagar No-30	Secretary	Member	Jyotshna Roy
16	Gopa Debgupta Saha		Debinagar No-31	Treasurer	Member	Gopa Debguptasaha
17	Rita Singha Sarkar		Debinagar No-32	Secretary	Member	রীতা সিংহ সৰ্কাৰ
18	Tapati Sutradhar		Debinagar No-36	Member	Member	তপতি সুত্ৰধৰ
19	Pushpita Saha		Debinagar No-37	Treasurer	Member	Pushpita Saha.
20	Jaba Saha		Debinagar No-37	Member	Member	জবা সাহা.

6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association

SLNo	Signature	Address	Occupation
1	Shila Karmakar	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
2	Eti ghosh	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
3	Bharati Roy	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
4	Swapna Chowdhury	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
5	Litu Paul	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
6	Pratima Kundu	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
7	Rina Karmakar (Das)	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
8	Beauty Karmakar	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
9	Pratima Chakraborty	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
10	Krishna Karmakar	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
11	Nirmala Ghosh	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
12	Bina Paul	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
13	Rita Roy	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
14	Mamota Goswami	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
15	Jyotshna Roy	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
16	Gopa Debgupta Saha	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
17	Rita Singha Sarkar	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
18	Tapati Sutradhar	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
19	Pushpita Saha	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife
20	Jaba Saha	Dakhin Debinaga, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:

Address: Raiganj Municipality

Designation: Executive Officer

Dated, the

Project Officer  
NULM  
Raiganj Municipality

Day of

2016



**RULES AND REGULATIONS  
OF  
RAIGANJ MUNICIPALITY NO. 27 AREA LEVEL FEDERATION, WARD NO-24, DAKHIN  
DEBINAGAR**

**1. Membership:**

This Area Level Federation (ALF) is the middle level tier consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 24 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

**2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

**3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

**4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 27 AREA LEVEL FEDERATION, WARD NO-24, DAKHIN DEBINAGAR 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 25 days.

**5. 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.

**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)

- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. Group Management:**

- a. A General Body (GB) shall comprise two representatives per member SHG
- b. From the GB, 20 (Twenty) 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.

**9. Meetings:**

- a. The group will meet at least one time every month. The dates of the meetings are 7<sup>TH</sup> DAY of each 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's 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 member 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.

#### **10. Notice and Quorum:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

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

#### **11. Notice:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

#### **12. 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.

#### **13. 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 24 (Twenty Four) 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 24 (Twenty Four) 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 (Seven) 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 25 (Twenty Five) 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.

## 14. Maintenance of Group Records:

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. 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 Governing Body.

## 15. 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.

## 16. 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.

**17. 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 at audit times 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.

**18. 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.

**19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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
- g. 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.

**20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

**21. 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.

**22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 2962.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 27 AREA LE. VEL FEDERATION, WARD NO-24, DAKHIN DEBINAGAR, do hereby certify that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1..... সিয়ার সারস ..... (Chairperson)

2..... জিগ্মেশ ..... (Vice-Chairperson)

3..... Bharati Roy ..... (Secretary)

4..... Swapna Chowdhury ..... (Treasurer)

Dated, ..... day of ..... 2016

Witness: . . . . .

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

Checked & Verified by

*[Signature]*  
06/08/16  
Assistant Project Officer  
N U L M  
Raiganj Municipality

*[Signature]*  
Nodal Officer  
City Project Officer (NULM Programme)  
Raiganj Municipality  
N U L M  
Raiganj Municipality



पश्चिम बंगाल WEST BENGAL

02AB 201191

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

Of

**RAIGANJ MUNICIPALITY NO. 30 AREA LEVEL FEDERATION,**  
**WARD NO-09, NETAJIPALLY.**

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 30 AREA LEVEL FEDERATION, WARD NO-09, NETAJIPALLY, and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 09 and the registered office of the federation shall be situated at NETAJIPALLY, P.O. RAIGANJ P.S. RAIGANJ, Ward No. 09 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 09 of RAIGANJ MUNICIPALITY.



#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.

5. The names, address and descriptions of the first and present members of the Governing Body:

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Chhabi Bakshi	Netajipally, Raiganj, Uttar Dinajpur, 733134	Netaji Pally No.10	Treasurer	Chairperson	Chhabi Bakshi
2	Sadhana Nandi		Mohanbati No-01	Treasurer	Vice - Chairperson	✓ Sadhana Nandi
3	Lata Das		Netaji pally No-15	Treasurer	Secretary	Lata Das
4	Saraswati Ganguli		Netaji pally No-06	Treasurer	Treasurer	Saraswati Ganguly
5	Padma Saha		Netaji pally No-16	Treasurer	Member Financial Inclusion Volunteer)	Padma Saha
6	Purabi Deb		Netaji pally No-16	Member	Member (Social Security Volunteer)	Purabi Deb.
7	Shalini Dutta Sarkar		Netaji pally No-21	Treasurer	Member (Livelihood Volunteer)	Shalini Dutta Sarkar
8	Munmun Biswas		Mohanbati No-01	Secretary	Member	✓ Munmun Biswas(Das)
9	Papiya Dutta Saha		Netaji pally No-24	Treasurer	Member	Papiya Dutta Saha
10	Ambika Chanda		Netaji pally No-24	Member	Member	Ambika Chanda
11	Chandan Sarkar		Netaji pally No-26	Treasurer	Member	Chandana Sarkar <del>Sakuntala Dey</del>
12	Sakuntala Dey		Netaji pally No-26	Member	Member	✓ Sakuntala Dey
13	Munna Das		Netaji pally No-06	Member	Member	✓ Munna Das
14	Tultuli Basak		Netaji pally No-07	Treasurer	Member	Tultuli Basak
15	Bharati Das		Netaji pally No-07	Member	Member	Bharati Das
16	Mita Guha		Bidhan Nagar No-01	Treasurer	Member	Mita Guha



17			Bidhan Nagar No-01		Member	Ambika Biswas
18	Shukla Majumdar		Netaji Pally No.10	Member	Member	Shukla Majumdar
19	Aditi Chanda		Netaji pally No- 15	Member	Member	Aditi Chanda
20	Susmita Karmakar		Netaji pally No- 17	Treasurer	Member	Susmita Karmakar
21	Arati Basfore		Netaji pally No- 17	Member	Member	Arati Basfore
22	Ratna Ganguli		Netaji pally No- 21	Member	Member	Ratna Ganguli

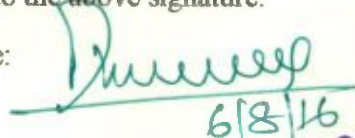
6. We, the undersigned are desirous of forming into a Federation in pursuance of this  
Memorandum of Association

SLNo	Signature		Address	Occupation
1.	Shalini Dutta Sauman	Shalini Dutta	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
2.	✓ Sadhana Nandi	Sadhana Nandi	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
3.	Lata Das	Lata Das	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
4.	Saraswati Ganguly	Saraswati Ganguli	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
5.	Padma Saha	Padma Saha	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
6.	Purabi Deb.	Purabi Deb	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
7.	Chhabi Bakshi	Chhabi Bakshi	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
8.	✓ Munmun Biswas (Das)	Munmun Biswas	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
9.	Papiya Dutta Saha	Papiya Dutta Saha	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
10.	Ambika Chanda	Ambika Chanda	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
11.	Chandana Sarkar	Chandan Sarkar	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
12.	Sakuntala Dey	Sakuntala Dey	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife

13	Munna Das	Munna Das	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
14	Tultuli Basak	Tultuli Basak	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
15	Bharati Das	Bharati Das	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
16	Mita Guha	Mita Guha	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
17	Ambika Bisoas		Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
18	Shukla Majumdar	Shukla Majumdar	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
19	Aditi Chanda	Aditi Chanda	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
20	Susmita Karmakar	Susmita Karmakar	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
21	Arati Basfore	Arati Basfore	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife
22	Ratna Ganguli	Ratna Ganguli	Netajipally, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:

  
6/8/16

Address: Raiganj Municipality

Designation: Executive Officer

Dated, the

day of

2016

City Project Officer  
N U L M  
Raiganj Municipality



## **RULES AND REGULATIONS**

### **OF**

## **RAIGANJ MUNICIPALITY NO. 30 AREA LEVEL FEDERATION, WARD NO-09, NETAJIPALLY.**

### **1. Membership:**

This Area Level Federation (ALF) is the middle level tier consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 09 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

### **2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

### **3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

### **4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 30 AREA LEVEL FEDERATION, WARD NO-09, NETAJIPALLY 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.

### **5. 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.

**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)
- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. Group Management:**

- a. A General Body (GB) shall comprise two representatives per member SHG
- b. From the GB, 22 (Twenty Two) 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.

**9. Meetings:**

- a. The group will meet at least one time every month. The dates of the meetings are 7TH DAY of each 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's 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 member 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.

**10. 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.

**11. 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.

**12. 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.

**13. 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 default 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.

### 14. Maintenance of Group Records:

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.

- d. 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 Governing Body.

**15. 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.

**16. 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.

**17. 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 at audit times 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.

**18. 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.

**19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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

g. 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.

**20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

**21. 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.

**22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 1961.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 30 AREA LEVEL FEDERATIONS, WARD NO-09, NETAJIPALLY do hereby certify that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. Chhabi Bakshi ..... (Chairperson)

2. Subbaraj ..... (Vice-Chairperson)

3. Lata Das ..... (Secretary)

4. Saraswati Ganguly ..... (Treasurer)

Dated, ..... day of ..... 2016

Witness: .....

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

Checked & Verified by

[Signature]  
Nodal Officer  
City Project Officer (NULM Programme)  
Raiganj Municipality  
City Project Officer  
NULM  
Raiganj Municipality

[Signature]  
06/08/16  
Assistant Project Officer  
NULM  
Raiganj Municipality



पश्चिम बंगाल WEST BENGAL

02AB 201172

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

Of

RAIGANJ MUNICIPALITY NO. 31 AREA LEVEL FEDERATION,  
WARD NO-09, BIDHANNAGAR.

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 31 AREA LEVEL FEDERATION, WARD NO-09, BIDHANNAGAR, and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 09 and the registered office of the federation shall be situated at BIDHANNAGAR, P.O. RAIGANJ P.S. RAIGANJ, Ward No. 09 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 09 of RAIGANJ MUNICIPALITY.



Sl. No. 1354 Rs. 10.00 Date 22/10/16

Sold to Raiganj Municipality

Village..... P.S. Raiganj

Tandra Biswas (Sarkar) Sign

Stamp Vendor Raiganj Court



#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.



**5. The names, address and descriptions of the first and present members of the Governing Body:**

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Chaina Das	Bidhan nagar, Raiganj, Uttar Dinajpur, 733134	Netaji pally No-22	Treasurer	Chairperson	Chaina Das
2	Beby Sarkar		Netaji Pally No.12	Member	Vice - Chairperson	Beby Sarkar
3	Kalpana Roy		Netaji Pally No.12	Treasurer	Secretary	Kalpana Roy
4	Sujata Dutta Goswami		Netaji pally No-09	Treasurer	Treasurer	Sujata Dutta Goswami
5	Chitra Das Gupta		Netaji pally No-22	Secretary	Member Financial Inclusion Volunteer)	Chitra Dasgupta
6	Ruma Saha		Bidhan Nagar No-03	Member	Member (Social Security Volunteer)	Ruma Saha
7	Papiya Chaki Mondal		Netaji pally No-25	Treasurer	Member (Livelihood Volunteer)	Papiya Chaki Mondal
8	Chhanda Das Kundu		Netaji pally No-09	Member	Member	Chhanda Das Kundu
9	Shikha Sarkar		Netaji pally No-13	Treasurer	Member	Shikha Sarkar
10	Anita Paul		Netaji pally No-13	Member	Member	Anita Paul
11	Usha Mondal		Netaji pally No-20	Treasurer	Member	Usha Mondal
12	Anita Pandit		Netaji pally No-20	Member	Member	Anita Pandit
13	Babli Das		Netaji pally No-04	Treasurer	Member	Babli Das
14	Pinki Goswami		Netaji pally No-04	Member	Member	Pinki Goswami
15	Sima Sharma		Bidhan Nagar No-02	Treasurer	Member	Sima Sharma
16	Mina Sarkar		Bidhan Nagar No-02	Member	Member	Mina Sarkar

X 17	Bina Das Roy		Bidhan Nagar No-03	Treasurer	Member	Bina Das Roy
X 18	Soma Das Gupta		Bidhannagar No-05	Treasurer	Member	Soma Das Gupta
X 19	Srasati Dutta		Bidhannagar No-05	Member	Member	Srasati Dutta
20	Taniya Dey		Netaji pally No-23	Treasurer	Member	Taniya Deb.
21	Srikana Roy		Netaji pally No-23	Member	Member	Srikana Roy
X 22	Kabari Pradhan		Netaji pally No-25	Member	Member	Kabari Pradhan

6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association

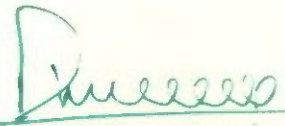
SL.No	Signature	Address	Occupation
1.	Chaina Das	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
2.	Beby Sarkar	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
3.	Kalpana Roy	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
4.	Sujata Dutta Goswami	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
5.	Chitra Das Gupta	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
6.	Ruma Saha	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
7.	Papiya Chaki Mondal	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
8.	Chhanda Das Kundu	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
9.	Shikha Sarkar	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
10.	Anita Paul	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
11.	Usha Mondal	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
12.	Anita Pandit	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife



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15	Sima Sharma	Sima Sharma	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
16	Mina Sarkar	Mina Sarkar	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
17	Bina Das Roy	Bina Das Roy	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
18	Soma Das Gupta	Soma Das Gupta	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
19	Saraswati Dutta	Saraswati Dutta	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
20	Taniya Deb.	Taniya Dey	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
21	Srikana Roy	Srikana Roy	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife
22	Kabari Pradhan	Kabari Pradhan	Bidhannagar, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:

  
Address: Raiganj Municipality  
Designation: Executive Officer  
Dated, the \_\_\_\_\_ day of \_\_\_\_\_ 2016  
**City Project Officer**  
**NULM**  
**Raiganj Municipality**

## **RULES AND REGULATIONS**

### **OF**

## **RAIGANJ MUNICIPALITY NO. 31 AREA LEVEL FEDERATION, WARD NO-09, BIDHANNAGAR.**

### **1. Membership:**

This Area Level Federation (ALF) is the middle level tier consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 09 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

### **2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

### **3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

### **4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 31 AREA LEAVEL FEDERATION, WARD NO-09, BIDHANNAGAR 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.

### **5. 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.



**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)
- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. Group Management:**

- a. A General Body (GB) shall comprise two representatives per member SHG
- b. From the GB, 22 (Twenty Two) 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.

**9. Meetings:**

- a. The group will meet at least one time every month. The dates of the meetings are 7TH DAY of each 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's 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 member 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.

**10. 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.

**11. 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.

**12. 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.

**13. 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.

### **14. Maintenance of Group Records:**

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.



- d. 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 Governing Body.

**15. 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.

**16. 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.

**17. 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 at audit times 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.

**18. 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.

**19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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

g. 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.

**20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

**21. 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.

**22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 1961.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 31 AREA LEVEL FEDERATIONS, WARD NO-09, BIDHANNAGAR do hereby certify that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. Chairna Das (Chairperson)  
2. Baby Sarika (Vice-Chairperson)  
3. Kalpna Roy (Secretary)  
4. Sujata Dutta Goswami (Treasurer)

Dated, ..... day of ..... 2016

Witness: .....

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

Checked & Verified by

[Signature]  
Nodal Officer  
City Project Officer (NULM Programme)  
Raiganj Municipality  
NULM  
Raiganj Municipality

[Signature]  
Assistant Project Officer  
NULM  
Raiganj Municipality





পশ্চিমবঙ্গ পশ্চিম বঙ্গাল WEST BENGAL

02AB 201171

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

Of

**RAIGANJ MUNICIPALITY NO. 38 AREA LEVEL FEDERATION,**  
**WARD NO-02, SUDARSHANPUR SEBAKPALLY.**

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 38 AREA LEVEL FEDERATION, WARD NO-02, SUDARSHANPUR and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 02 and the registered office of the federation shall be situated at SUDARSANPUR, P.O. RAIGANJ P.S. RAIGANJ, Ward No. 02 of RAIGANJ MUNICIPALITY, District- UTTAR DINAJPUR, Pin.- 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 02 of RAIGANJ MUNICIPALITY.

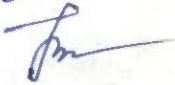
Sl. No. 1355 Rs. 10.00 Date 22/10/16

Sold to Raiganj Municipality

Village..... P.S. Raiganj

Tandra Btswas (Sarkar) Sign

Stamp Vendar Raiganj Court





#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.

**5. The names, address and descriptions of the first and present members of the Governing Body:**

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Sabitri Ghosh	Sebakpally, Raiganj, Uttar Dinajpur, 733134	Sudarsanpur No-5	Treasurer	Chairperson	Sabitri Ghosh
2	Shila Paul		Sudarsanpur No-25	Treasurer	Vice-Chairperson	Shila Paul (Sikder)
3	Jhumpa Bardhan		Sudarsanpur No-26	Secretary	Secretary	Jhumpa Bardhan
4	Tapati Acarjee		Sudarsanpur No-22	Secretary	Treasurer	Tapati Acharjee
5	Tanusree Paul		Sudarsanpur No-22	Treasurer	Member (Financial Inclusion Volunteer)	Tanusree Paul
6	Lata Rajak Biswas		Sudarsanpur No-27	Treasurer	Member (Social Security Volunteer)	Lata Rajak (Biswas)
7	Moumita Chakraborty		Sudarsanpur No-26	Treasurer	Member (Livelihood Volunteer)	Moumita Chakraborty
8	Rakhi Kundu		Sudarsanpur No-5	Chairperson	Member	Rakhi Kundu
9	Tapashi Rabi das		Sudarsanpur No-20	Secretary	Member	তপস্বী রবি দাস
10	Sekaha Mahato		Sudarsanpur No-20	Chairperson	Member	Sekha Mahato
11	Bina Dsa		Sudarsanpur No-21	Member	Member	বিনা দাস
12	Pushpa Roy		Sudarsanpur No-21	Member	Member	পুষ্পা রায়
13	Rakhi Paul		Sudarsanpur No-23	Treasurer	Member	Rakhi Paul
14	Shima Sutradhar Mitra		Sudarsanpur No-23	Chairperson	Member	শিমা সুত্রধর মিত্র
15	Rani Deb Das		Sudarsanpur No-24	Treasurer	Member	রানী দেব দাস (মহা)
16	Bithi Majumdar		Sudarsanpur No-24	Chairperson	Member	বিথি মজুমদার
17	Mala Das		Sudarsanpur No-25	Member	Member	mala Das (Gupta)
18	Shakuntala Sarkar		Sudarsanpur No-27	Member	Member	Kuntala Sarkar
19	Monika Mahanta		Sebakpally No-6	Treasurer	Member	মনিমা মাহান্ত
20	Lipika Das		Sebakpally No-6	Member	Member	লিপিকা দাস (স্বাস)



6. We, the undersigned are desirous of forming into a Federation in pursuance of this  
Memorandum of Association

SL.No	Signature		Address	Occupation
1.	Sabitri Ghosh	Sabitri Ghosh	Sudarsanpur, Raiganj, Uttar Dinajpur, 733134	Self Employment
2.	Shila Paul (Sikder)	Shila Paul	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
3.	Jhumpa Bardhan	Jhumpa Bardhan	Sebakpally, Raiganj, Uttar Dinajpur, 733134	Self Employment
4.	Tapati Acharyee	Tapati Acarjee	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
5.	Tanusree Paul	Tanusree Paul	Sebakpally, Raiganj, Uttar Dinajpur, 733134	Angan Wadi Worker
6.	Lata Rajak (Biswas)	Lata Rajak Biswas	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
7.	Moumita Chakraborty	Moumita Chakraborty	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
8.	Rakhi Kundu.	Rakhi Kundu	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
9.	তপস্বী রবি দাস	Tapashi Rabi das	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
10.	Sekha Mahato	Sekaha Mahato	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
11.	বিনা দাস	Bina Dsa	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
12.	পুষ্পা রায়	Pushpa Roy	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
13.	Rakhi Paul	Rakhi Paul	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
14.	শিমা সুত্রধর (মিত্র)	Shima Sutradhar Mitra	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
15.	রানী দেব দাস	Rani Deb Das	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
16.	বিত্তি মজুমদার	Bithi Majumdar	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
17.	Mala Das Gupta	Mala Das	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
18.	Kuntala Sarkar.	Shakuntala Sarkar	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
19.	মনিমা মাহান্তা	Monika Mahanta	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife
20.	লিপিকা দাস (শর্মা)	Lipika Das	Sebakpally, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:

Address: Raiganj Municipality

Designation: Executive Officer, NULM

Dated, the \_\_\_\_\_ Raiganj Municipality \_\_\_\_\_ 2016

## **RULES AND REGULATIONS**

### **OF**

#### **RAIGANJ MUNICIPALITY NO. 38 AREA LEVEL FEDERATION, WARD NO-02, SUDARSHANPUR SEBAKPALLY.**

##### **1. Membership:**

This Area Level Federation (ALF) is the middle level tier consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 02 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer, the other one a general SHG member an office bearer.

##### **2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

##### **3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

##### **4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 38 AREA LEVEL FEDERATION, WARD NO-02, SUDARSHANPUR SEBAKPALLY, 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.

##### **5. 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.



**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)
- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.

**9. Meetings:**

- a. The group will meet at least one time every month. The dates of the meetings are 7TH DAY of each 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's 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 member 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.

**10. 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.

**11. 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.

**12. 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.

**13. 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  $\frac{2}{3}$ <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.

## 14. Maintenance of Group Records:

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. 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 Governing Body.



**15. 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.

**16. 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.

**17. 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 at audit times 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.

**18. 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.

**19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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
- g. 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.

**20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

**21. 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.

**22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 1961.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 38 AREA LEVEL FEDERATIONS, WARD NO-02, SUDARSHANPUR SEBAKPALLY. do hereby certifies that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. Sabitri Ghosh ..... (Chairperson)

2. Shila Paul (sinker) ..... (Vice-Chairperson)

3. Jhumpa Borah ..... (Secretary)

4. Tapati Acharjee ..... (Treasurer)

Dated, ..... day of ..... 2016

Witness: .....

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

**Assistant Project Officer**

**N U L M**

**Raiganj Municipality**

Checked & Verified by

**City Project Officer**

**Nodal Officer**

**N U L M**

**City Project Officer (NULM Programme)**  
**Raiganj Municipality**





পশ্চিমবঙ্গ পশ্চিম বঙ্গাল WEST BENGAL

02AB 201163

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

Of

**RAIGANJ MUNICIPALITY NO. 1 AREA LEVEL FEDERATION**  
**WARD NO-18, PURBA COLLAGEPARA**

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 1 AREA LEVEL FEDERATION WARD NO-18, PURBA COLLAGEPARA and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 18 and the registered office of the federation shall be situated at PURBA COLLAGEPARA, P.O. RAIGANJ P.S. RAIGANJ, Ward No. 18 of RAIGANJ MUNICIPALITY, District-UTTAR DINAJPUR, Pin. - 733134, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 18 of RAIGANJ MUNICIPALITY.

#### **4. Objectives:**

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.



**5. The names, address and descriptions of the first and present members of the Governing Body:**

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Dipati Choudhury	Purba Collagepara, Raiganj, Uttar Dinajpur, 733134	Purba Collagepara-5	Treasurer	Chairperson	Dipati Choudhury
2	Somitra Sarkar		Purba Collagepara-4	Treasurer	Vice-Chairperson	Somitra Sarkar
3	Rita Ghosh Paul		Indira Colony No-01	Treasurer	Secretary	Rita Shesh Paul
4	Rupa Bhoumick		Purba Collagepara-2	Treasurer	Treasurer	Rupa Bhoumick
5	Sipra Karok Sarkar		Purba Collagepara-1	Treasurer	Member Financial Inclusion Volunteer)	Shipra Karok (Savakar)
6	Sashati Dutta		Indira Colony No-14	Treasurer	Member (Social Security Volunteer)	Saswati Dutta
7	Sonali Sarkar		Indira Colony No-15	Treasurer	Member (Livelihood Volunteer)	Sonali Sarkar
8	Chandana Chakraborty		Indira Colony No-01	Member	Member	চন্দনা চক্রবর্তী
9						
6	Anuradha Adhikari		Indira Colony No-11	Treasurer	Member	Anuradha Adhikari
7	Mousumi Sikdar		Indira Colony No-11	Secretary	Member	মৌসুমী সিকদার
8	Laxmi Sarkar		Indira Colony No-13	Treasurer	Member	Laxmi Sarkar
9	Debasri Dutta		Indira Colony No-13	Member	Member	Debasri Dutta
10						
11	Bineta Dutta		Indira Colony No-14	Member	Member	Bineta Dutta
12						
13	Mousumi Sarkar Dutta		Indira Colony No-15	Member	Member	মৌসুমী সর্কার ডুটা
14	Coitali Choudhury		Purba Collagepara-1	Member	Member	Chaitali Choudhury
15	Juthika Bhoumick		Purba Collagepara-4	Member	Member	Juthika Bhoumick

16	Rina Haldar		Purba Collagepara-3	Treasurer	Member	Rina Haldar
17	Ujala Biswas		Purba Collagepara-3	Secretary	Member	Ujala Biswas
18						
19	Shima mallick		Purba Collagepara-4	Member	Member	Shima Mallick
20	Poli Haldar		Purba Collagepara-5	Member	Member	Poli Haldar

6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association

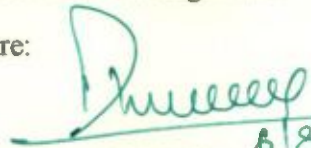
SLNo	Signature	Address	Occupation
1.	Dipati Choudhury	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
2.	Sipra Karok Sarkar	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
3.	Rupa Bhoomick	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
4.	Chandana Chakraborty	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
5.	Rita Ghosh Paul	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
6.	Anuradha Adhikari	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
7.	Mousumi Sikdar	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
8.	Laxmi Sarkar	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
9.	Debasri Dutta	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
10.	Sashati Dutta	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
11.	Binita Dutta	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
12.	Sonali Sarkar	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
13.	Mousumi Sarkar Dutta	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
14.	Coitali Choudhury	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife



15.	Juthika Bhowmik	Bithika Bhoumick	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
16.	Rina Halder	Rina Halder	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
17.	Ujjwala Biswas	Ujala Biswas	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
18.	Soumitra Gorkan	Somitra Sarkar	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
19.	Shima Mallick	Shima mallick	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife
20.	Poli Halder	Poli Halder	Indira Colony, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:



Address: Raiganj Municipality

City Project Officer

Designation: Executive Officer

N.O. M

Dated, the Raiganj Municipality day of 8/8/16 2016

# **RULES AND REGULATIONS**

OF

## **RAIGANJ MUNICIPALITY NO. 1 AREA LEVEL FEDERATION WARD NO-18, PURBA COLLAGEPARA**

### **1. Membership:**

This Area Level Federation (ALF) is the middle level tier consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 18 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

### **2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

### **3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

### **4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 1 AREA LEVEL FEDERATION WARD NO-18, PURBA COLLAGEPARA 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 25 days.

### **5. 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.

### **6. Contributions:**



- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)
- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. Group Management:**

- a. A General Body (GB) shall comprise two representatives per member SHG
- b. From the GB, 20 (Twenty) 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.

**8. 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 RAIGANJ MUNICIPALITY 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
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- 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 RAIGANJ MUNICIPALITY 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.

**9. Meetings:**

- a. The group will meet at least one time every month. The dates of the meetings are 7<sup>TH</sup> DAY of each 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's 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 member 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.

**10. Notice and Quorum:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

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

**11. Notice:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

**12. 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.

**13. 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 24 (Twenty Four) 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 24 (Twenty Four) 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 (Seven) days' notice shall be given to every member for Special General Meeting.

At least  $\frac{2}{3}$ <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 25 (Twenty Five) 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.

### 14. Maintenance of Group Records:

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. 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 Governing Body.

### 15. 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.

**16. 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.

**17. 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 at audit times 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.

**18. 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.

**19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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
- g. 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.

**20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

**21. 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.

**22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 1962.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 1 AREA LE. VEL FEDERATION WARD NO-18, PURBA COLLAGEPARA do hereby certifies that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. Dipati Chaudhury (Chairperson)
2. Soumitra Sankar (Vice-Chairperson)
3. Rita Shosh Paul (Secretary)
4. Rupa Bhowmik (Treasurer)

Dated, ..... day of ..... 2016

Witness: .....

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

Checked & Verified by

[Signature]  
06/08/16  
Assistant Project Officer  
N U L M  
Raiganj Municipality

[Signature]  
Nodal Officer  
City Project Officer (N U L M Programme)  
Raiganj Municipality  
06/08/16  
Raiganj Municipality







পশ্চিমবঙ্গ পশ্চিম বঙ্গাল WEST BENGAL

02AB 201162

The West Bengal Societies Registration Act, 1962

MEMORANDUM OF ASSOCIATION

Of

**RAIGANJ MUNICIPALITY NO. 2 AREA LEVEL FEDERATION**  
**WARD NO-18, INDIRA COLONY**

1. The name of the federation shall be RAIGANJ MUNICIPALITY NO. 2 AREA LEVEL FEDERATION WARD NO-18, INDIRA COLONY and hereinafter referred to as "The Federation".
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 18 and the registered office of the federation shall be situated at INDIRA COLONY, P.O. RAIGANJ P.S. RAIGANJ, Ward No. 18 of RAIGANJ MUNICIPALITY, District-UTTAR DINAJPUR, Pin.- 733234, West Bengal.
3. The area of operation of the federation shall be as follows:  
Ward No. 18 of RAIGANJ MUNICIPALITY.



Sl. No. 1332 Rs. 10 Date 22/10/15

Sold to Raiganj Municipality

Village P.S. Raiganj

Tandra Biswas (Sarkar) Sign

Stamp Vendar Raiganj Court



#### 4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
- b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG's loan proposals.
- c. To facilitate member SHGs' access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
- d. Work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
- e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
- f. To successfully represent the Federation and member SHGs at the City Level Federation
- g. To build leadership skills of members so that they can manage the member SHGs and the federation.
- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.



**5. The names, address and descriptions of the first and present members of the Governing Body:**

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1	Suvra Sarkar	Indira Colony, Raiganj, Uttar Dinajpur, 733234	Hospital Para-1	Treasurer	Chairperson	<i>Suvra Sarkar</i>
2	Mita Rajak Saha		Indira Colony No-08	Treasurer	Secretary	<i>Mita Rajak (Saha)</i>
3	Sabita Barui		Indira Colony No-03	Treasurer	Treasurer	<i>Sabita Barui</i>
4	Jaya Barui		Indira Colony No-03	Chairperson	Vice-Chairperson	<i>Jaya Barui</i>
5	Pampa Barui		Indira Colony No-16	Treasurer	Member (Social Security Volunteer)	<i>Pampa Barui</i>
6	Santa Das		Indira Colony No-16	Chairperson	Member Financial Inclusion Volunteer)	<i>Santana Das</i>
7	Mili Nandi		Indira Colony No-19	Treasurer	Member (Livelihood Volunteer)	<i>Mili Nandi</i>
8	Sandha Singh		Indira Colony No-02	Treasurer	Member	<i>Sandha Singh</i>
9	Lila Dutta		Indira Colony No-02	Chairperson	Member	<i>Lila Dutta</i>
10	Rina Rajak		Indira Colony No-08	Secretary	Member	<i>Rina Rajak</i>
11	Kabita Das		Indira Colony No-10	Treasurer	Member	<i>Kabita Das</i>
12	Kalpana Saha		Indira Colony No-10	Chairperson	Member	<i>Kalpana Saha</i>
13	Basona Bose Dutta		Indira Colony No-12	Treasurer	Member	<i>Basona Bose (Dutta)</i>
14	Madhusree Dutta		Indira Colony No-12	Member	Member	<i>Madhusree Dutta</i>
15	Chabi Dutta		Indira Colony No-19	Chairperson	Member	<i>Chabi Dutta</i>
16	Aparna Sarkar		Indira Colony No-20	Treasurer	Member	<i>Aparna Sarkar</i>
17	Jharna Ghosh		Indira Colony No-20	Member	Member	<i>Jharna Ghosh</i>

18	Sankari Sarkar		Indira Colony No-21	Treasurer	Member	Sankari Sarkar
19	Kuti Basak		Indira Colony No-21	Member	Member	Kuti Basak
20	Kano Sutradhar Sannashi		Hospital Para-1	Member	Member	কল স্ত্রী সন্ন (সহস্র)

6. We, the undersigned are desirous of forming into a Federation in pursuance of this Memorandum of Association

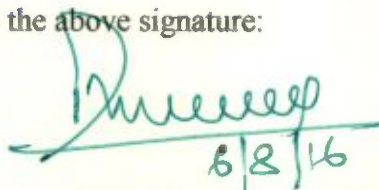
SL.No	Signature		Address	Occupation
1	Subhota Sarkar	Suvra Sarkar	Indira colony, Raiganj, Uttar Dinajpur, 733134	Private Tutor
2	Mita Rajak (Saha)	Mita Rajak Saha	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
3	Sabita Barui	Sabita Barui	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
4	Jaya Barui	Jaya Barui	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
5	Pampa Barui	Pampa Barui	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
6	Santana Das	Santa Das	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
7	Mili Nandi	Mili Nandi	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
8	সন্ধ্যা সিন্ধু	Sandha Singh	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
9	লিলা দত্ত	Lila Dutta	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
10	Rina Rajak	Rina Rajak	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
11	কবিতা দাস	Kabita Das	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
12	কাল্পনা সাহা	Kalpana Saha	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
13	Basona Bose (Dutta)	Basona Bose Dutta	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
14	Madhusree Dutta	Madhusree Dutta	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife



15	Chabi Dutta	Chabi Dutta	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
16	Aparna Sankar	Aparna Sarkar	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
17	অর্পা ঘোষ	Jharna Ghosh	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
18	Sankari Sarkar	Sankari Sarkar	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
19	Kuti Basak	Kuti Basak	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife
20	কানো সূত্রধর (সান্নাশী)	Kano Sutradhar Sannashi	Indira colony, Raiganj, Uttar Dinajpur, 733134	House Wife

Witness to the above signature:

Signature:

  
6/8/16

Address: Raiganj Municipality

Designation: Executive Officer,

Dated, the

day of

2016

City Project Officer  
N U L M  
Raiganj Municipality

**RULES AND REULATIONS  
OF  
RAIGANJ MUNICIPALITY NO. 2 AREA LEVEL FEDERATION WARD NO-18, INDIRA  
COLONY**

**1. Membership:**

This Area Level Federation (ALF) is the middle level tire consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. 18 of RAIGANJ MUNICIPALITY. The criteria are as follows:

SHGs in the area defined above are:-

- i. In existence for more than 6 months
- ii. Are meeting and saving regularly (not less than 80% of the members)
- iii. Are repaying any loans given (not less than 90% repayment)
- iv. Paid the prescribed admission fee and the fixed yearly subscription fees

Each member SHG shall elect two of its members to represent the group in the Governing Body of the Federation for a one year term. One of these members shall be an SHG office bearer; the other one a general SHG member an office bearer.

**2. Rights and Obligations of Members:**

Any member of the federation has the right:

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

**3. Disqualification of Membership:**

A member SHG may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (THREE) times will make liable to be disqualified by the Governing Body.
- b. Not paying the subscription fee
- c. Not repaying the loan received from the federation
- d. Not following the rules of the group

**4. Register of Members:**

RAIGANJ MUNICIPALITY NO. 2 AREA LEVEL FEDERATION WARD NO-18, INDIRA COLONY 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 25 days.

**5. 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.



**6. Contributions:**

- a. At the time of admission, each SHG shall pay an admission fee of Rs. 100/- (RUPEES ONE HUNDRED ONLY)
- b. Each member SHG shall pay a subscription fee of Rs.50/- (RUPEES FIFTY ONLY) per year.
- c. If a member SHG does not pay the yearly subscription fee on the decided date, it will be fined Rs. 5/- (RUPEES FIVE ONLY) per month.

**7. Group Management:**

- a. A General Body (GB) shall comprise two representatives per member SHG
- b. From the GB, 20 (Twenty) 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.

**8. 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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 RAIGANJ MUNICIPALITY 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.

**9. Meetings:**

- a. The group will meet at least one time every month. The dates of the meetings are 7<sup>TH</sup> DAY of each 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's 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 member 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.

**10. Notice and Quorum:**

At least 7 (Seven) 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 (Twenty Four) hours notice.

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

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**13. 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 24 (Twenty Four) 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 24 (Twenty Four) 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 (Seven) 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 25 (Twenty Five) 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.

**14. Maintenance of Group Records:**

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.



- b. 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.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. 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 Governing Body.

#### **15. 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.

#### **16. 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.

#### **17. 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 at audit times 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.

#### **18. 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.

#### **19. Managing the Group's funds:**

- a. 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 Governing Body 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.
- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. 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.
- f. 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

g. 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.

**20. Managing the Group's Bank Account:**

The Federation account shall be kept in the nearest bank. The Treasurer, Chairperson and/ or Secretary (any two) shall have joint signatory power. All withdrawals to be supported by a resolution of the Governing Body of the Federation.

**21. 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.

**22. Alternation of Memorandum and Regulations:**

The Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4<sup>th</sup> 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.

**23. Dissolution of the federation:**

The dissolution may be carried out following Section 24 of WBSR Act, 1962.

We, the undersigned members of the Governing Body of the RAIGANJ MUNICIPALITY NO. 2 AREA LE VEL FEDERATION WARD NO-18, INDIRA COLONY do hereby certifies that the above is a true copy of the Rules and Regulations of the Federation.

Signed: (4 Office Bearers only)

1. Dr. Y. S. S. S. S. (Chairperson)  
2. Jaya Barai (Vice-Chairperson)  
3. Mita Rajak (Saha) (Secretary)  
4. Sabita Barai (Treasurer)

Dated, ..... day of ..... 2016

Witness: .....

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

Checked & Verified by

[Signature]  
Nodal Officer  
City Project Officer (NULM Programme)  
Raiganj Municipality  
6/8/16  
City Project Officer  
NULM  
Raiganj Municipality

[Signature]  
06/08/16  
Assistant Project Officer  
NULM  
Raiganj Municipality