

রাজ্য নগর উন্নয়ন সংস্থা STATE URBAN DEVELOPMENT AGENCY



"ইলগাস ভবন", এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ "ILGUS BHAVAN", H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

西知中 R SUDA -37 12076 3807(125)

जातिच 06.06.2019

From:

Director, SUDA &

Mission Director, WBSULM

To

Chairperson / Commissioner / Administrator,

All Municipal Corporation / Municipality / NAA (without CLF)

Sub :- Formation of City Level Federations under DAY-NULM - regarding

Sir / Madam,

You are aware that formation of City Level Federation (CLF), under DAY-NULM Programme is an important activity to build a federal structure under the Social Mobilization and Institutional Development (SM & ID) component. The ALFs in a ULB will cluster together to constitute a CLF. It is mandatory to have at least 1 (one) CLF in every ULB. The CLFs should be registered under the Societies Registration Act. The application for registration under this Act is to be submitted online. District Planning Officer of the District is the nodal officer for registration of CLF.

All ALFs in a ULB should be represented at the CLF (Bigger cities may have more than 1 (one) CLF based on the size and population. For formation of more than 1 (one) CLF, bigger cities should submit the proposal to the Mission Director, WBSULM. On approval from WBSULM, bigger cities may constitute more than 1 (one) CLF where at least 25% of wards are covered by ALFs, one CLF must be constituted. Objectives of constitution of CLFs are envisaged as follows:

Objectives of a CLF

- To represent the needs of the urban poor at various level
- Advocacy with the ULB for pro-poor planning, master plans, vendor planning, etc.;
- To facilitate access of member ALFs' and member SHGs' to banking services:
- New group formation and support
- To identify specific training and capacity building needs of its member ALFs;
- Work closely with the respective ULB to facilitate identification of beneficiaries for various government programmes;
- Facilitate marketing of SHG prouce/products.

You will appreciate that a City Mission Management Unit (CMMU) for your Municipal Corporation / Municipality is already in place. City Mission Managers (CMMs), Community Organizers (COs), Assistant Project Officers (APOs) are part of this team. You need to task them to constitute a CLF at your ULB within 30th June, 2019. A CLF can be formed keeping participation of at least 25% of ALFs as member. CLF is expected to work with ALFs, member SHGs, city administration and financial institutions closely within the given timeline.

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

In this context you are requested to kindly look into the issue personally so that formation of CLF & registration can be completed by the end of June, 2019 positively. As you may be aware,

In case of any further query Smt. Soma Parui Das, SMM-SM&ID at 7278075698 & 9051133518 may be contacted.

List of ULBs yet to constitute a CLF is attached (Annexure - I). It is once again restricted that the timeline for constitution of CLF within 30^{th} June, 2019 may please be adhered to

Please treat this as urgent

Enclo: As stated

Yours faithfully

Director, SUDA

&

Mission Director, WBSULM

S.No ULB Name		CLF Target 2019-2020	
1	Alipurduar	1	
2	Arambag	1	
3	Asansol	1	
4	Ashokenagar Kalyangarh	1	
5	Baduria	1	
6	Baidyabati	1	
7	Balurghat	1	
8	Bankura	1	
9	Bansberia	1	
10	Baranagar	1	
11	Barasat	1	
12	Barrackpore	1	
13	Baruipur	1	
14	Basirhat	1	
15	Beldanga	1	
16	Berhampore	1	
17	Bhadreswar	1	
18	Bhatpara	1	
19	Bidhannagar	1	
20	Birnagar	1	
21	Bishnupur	1	
22	Bolpur	1	
23	Bongaon	1	
24	Budge Budge	1	
25	Buniyadpur	1	
26	Chakdah	1	
27	Champdani	1	
28	Chandernagar	1	
29	Chandrakona	1	
30	Contai	1	
31	Cooch Behar	1	
32	Coopers Camp	1	
33	Dainhat	1	
34	Dalkhola	1	
35	Dankuni	1	

S.No ULB Name		CLF Target 2019-2020	
36	Darjeeling	1	
37	Dhulian	1	
38	Dhupguri	1	
39	Diamond Harbour	1	
40	Dinhata	1	
41	Domkal	1	
42	Dubrajpur	1	
43	Dum Dum	1	
44	Durgapur	1	
45	Egra	1	
46	English Bazar	1	
47	Gangarampur	1	
48	Garulia	1	
49	Gayespur	1	
50	Ghatal	1	
51	Gobardanga	1	
52	Guskara	1	
53	Habra	1	
54	Haldia	1	
55	Haldibari	1	
56	Halisahar	1	
57	Haringhata	1	
58	Hooghly Chinsurah	1	
59	Howrah	1	
60	Islampur	1	
61	Jalpaiguri	1	
62	Jangipur	1	
63	Jhalda	1	
64	Jhargram	1	
65	Jiaganj Azimganj	1	
66	Joynagar Mozilpur	1	
67	Kaliaganj	1	
68	Kalimpong	1	
69	Kalna	1	
70	Kalyani	1	

.No	ULB Name	CLF Target 2019-2020	
71	Kamarhati	1	
72	Kanchrapara	1	
73	Kandi	1	
74	Katwa	1	
75	Kharagpur	1	
76	Kharar	1	
77	Khardah	1	
78	Khirpai	1	
79	Kolkata	1	
80	Konnagar	1	
81	Krishnanagar	1	
82	Kurseong	1	
83	Madhyamgram	1	
84	Maheshtala	1	
85	Mathabhanga	1	
86	Mekliganj	1	
87	Memari	1	
88	88 Mirik		
89	Murshidabad	1	
90	Nabadwip	1	
91	Naihati	1	
92	Nalhati - I	1	
93	New Barrackpur	1	
94	North Barrackpore	1	
95	Old Malda	1	
96	Panihati	1	
97	Panskura	1	
98	Pujali	1	
99	Purulia	1	
100	Raghunathpur	1	
101	Raiganj	1	
102	Rajpur Sonarpur	1	
103	Ramjibanpur	1	
104	Rampurhat	1	
105	Ranaghat	1	

S.No	ULB Name	CLF Target 2019-2020	
106	Rishra	1	
107	Sainthia	1	
108	Santipur	1	
109	Serampore	1	
110	Siliguri	1	
111	Sonamukhi	1	
112	South Dum Dum	1 1 1	
113	Suri		
114	Taki		
115	Tamralipta	1	
116	Tarakeswar	1	
117	Titagarh	1	
118	Tufanganj	1	
119	Uluberia	1	
120	Uttarpara Kotrung	1	
	Total	120	



রাজ্য নগর উন্নয়ন সংস্থা



STATE URBAN DEVELOPMENT AGENCY

"ইলগাস ভবন", এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ "ILGUS BHAVAN", H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং	তারিখ
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From: Director, SUDA &

Mission Director, WBSULM

To: Commissioner / Chairperson / Executive Officer / Administrator,

All Municipal Corporation / Municipality / NAA (without CLF)

Sub :- Formation of City Level Federations under DAY-NULM - regarding

Sir / Madam,

You are aware that formation of City Level Federation (CLF), under DAY-NULM Programme is an important activity to build a federal structure under the Social Mobilization and Institutional Development (SM & ID) component. The ALFs in a ULB will cluster together to constitute a CLF. It is mandatory to have at least 1 (one) CLF in every ULB. The CLFs should be registered under the Societies Registration Act. The application for registration under this Act is to be submitted online. District Planning Officer of the District is the nodal officer for registration of CLF.

All ALFs in a ULB should be represented at the CLF (Bigger cities may have more than 1 (one) CLF based on the size and population. For formation of more than 1 (one) CLF, bigger cities should submit the proposal to the Mission Director, WBSULM. On approval from WBSULM, bigger cities may constitute more than 1 (one) CLF where at least 25% of wards are covered by ALFs, one CLF must be constituted. Objectives of constitution of CLFs are envisaged as follows:

Objectives of a CLF

- To represent the needs of the urban poor at various level
- Advocacy with the ULB for pro-poor planning, master plans, vendor planning, etc.;
- To facilitate access of member ALFs' and member SHGs' to banking services;
- New group formation and support
- To identify specific training and capacity building needs of its member ALFs;
- Work closely with the respective ULB to facilitate identification of beneficiaries for various government programmes;
- · Facilitate marketing of SHG prouce/products.

You will appreciate that a City Mission Management Unit (CMMU) for your Municipal Corporation / Municipality is already in place. City Mission Managers (CMMs), Community Organizers (Cos), Assistant Project Officers (APOs) are part of this team. You need to task them to constitute a CLF at your ULB within 30th June, 2019, JULB's with at least 25% ALF's must constitute a CLF.

A CLF can be formed keeping participations of atleast 25%. of ALFs as member.

দ্রভাষ ঃ ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স ঃ ২৩৫৮ ৫৮০০

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

In this context you are requested to kindly look into the issue personally so that all the ULBs complete formation of CLF & registration by the end of June, 2019 positively. As you may be aware, LCLF is expected to work with ALFs, member SHGs, city administration and financial institutions closely within the given timeline.

In case of any further query you may contact-Smt. Soma Parui Das, SMM-SM&ID at 7278075698 & 9051133518. Way be contacted

List of ULBs yet to constitute a CLF is attached (Annexure – I). It is once again restricted that the timeline for constitution of CLF within 30^{th} June, 2019 may please be adhered to .

Please treat this as urgent

Enclo: As stated

Yours faithfully

Director, SUDA

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Mission Director, WBSULM



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ক্রমিক নং	তারিখ
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From : Director, SUDA &

Mission Director, WBSULM

To : Commissioner / Chairperson / Executive Officer / Administrator ,
All Municipal Corporation / Municipality / NAA (without CLF)

Sub: Formation of City Level Federations under DAY-NULM - regarding

Sir,

You are aware that formation of City Level Federation (CLF), under DAY-NULM Programme is an important activity to build a federal structure under the Social Mobilization and Institutional Development (SM & ID) component. The ALFs via ULB will cluster together to constitute a CLF. It is mandatory to have at least one CLF in every ULB. The CLFs should be registered under the Societies Registration Act. The application for registration under this Act is to be submitted online. District Planning Officer of the District is the nodal officer for registration of CLF.

All ALFs in a ULB should be represented at the CLF (Bigger cities may have more than 1 (one) CLF based on the size and population). For formation of more than 1 (one) CLF, bigger cities should submit the proposal to the Mission Director, WBSULM. Later approval from WBSULM, bigger cities may constitute more than 1 (one) CLF where at least 25% of wards are covered by ALFs, one CLF must be constituted. Objectives of constitution of CLFs are envisaged as follows:

Objectives of a CLF

- To represent the needs of the urban poor at various levels;
- Advocacy with the ULB and State Government for pro-poor planning, master plans, vendor planning, etc.;

দূরভাষ ঃ ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যাক্স ঃ ২৩৫৮ ৫৮০০

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

Account Section: 2358 6408

On

• To facilitate access of member ALFs' and member SHGs' to banking services;

New group formation and support;

To identify specific training and capacity building needs of its member ALFs;

• Work closely with the respective ULB to facilitate identification of beneficiaries

for various government programmes;

Facilitate marketing of SHG produce/products.

You will appreciate that a City Mission Management Unit (CMMU) for your Municipal Corporation / Municipality is already in place. City Mission Managers (CMMs), Community Organizers (COs), Assistant Project Officers (APOs) are part of this team. You need to task them to constitute a CLF at your ULB within 30th June, 2019. ULB's

with at least 25 % ALF's must constitute a CLF.

In this cituation you are requested to kindly look into the issue personally so that all the ULBs complete formation of CLF & registration by the end of June 2019 positively. As As you may be aware, CLF is expected to work with ALFs, member SHGs, city administration and financial institutions closely within the given timeline.

In case of any further query you may contact Smt. Soma Parui Das, SMM-SM&ID at 7278075698 & 9051133518.

List of ULBs yet to constitute a CLF is attached (Annexure-I). The timeline for constitution of CLF within 30th June, 2019 my please be adhered to.

Please Treat this as urgent .

Encl: As stated

Yours faithfully

Director, SUDA &

Mission Director, WBSULM

No:

Date:

Copy to :-

- i) City Project Officer (DAY-NULM), (Any Municipalities without CLF) for information and necessary action.
- ii) PS to Hon'ble MIC to UD & MA Deptt. for kind perusal of Hon'bl MIC, UD & MA Deptt.
- iii) Sr. P.A to Principal Secretary to UD & MA Deptt. for kind perusal of Principal Secretary

Director, SUDA & Mission Director, WBSULM



রাজ্য নগর উন্নয়ন সংস্থা STATE URBAN DEVELOPMENT AGENCY



"ইলগাস ভবন", এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ "ILGUS BHAVAN", H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ন্মিক লং		তারিখ
From	: Director, SUDA & Mission Director, WBSULM	
То	: Commissioner / Chairperson / Executive Officer / Administrator , Municipal Corporation / Municipal	ality/NAA (without CLE)
Sir,	Sub: Formation of City Level Federations under DAY-NULN	M - regarding
r r A (b aq	Programme is a major task for building federation structure under the and Institutional Development component. The ALFs will group to be registered as Societies Registration Act. The action of CLF. All ALFs in polyther of the proposal to the Mission Director opproval from WBSULM, bigger cities may constitute more than 1 ast 25% of wards are covered by ALFs one City level federation.	re the nodal officer for may have more than 1 (one) CLF, where at
- In M	this state majority of the ULBs as mentioned above have enganager and they are in place since long. All of the above ULE	gaged City Mission
O	rganizer working under City Mission Management Unit since inceptoralist	tion of the Project.

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

You will appreciate that last a City Mission Management Went for your	L
Municipal Corporation / Municipality is abroady in place. City No inva Nance	ekn.
Community organison are post of this team. You and to task their to constitu	ali
Community organizon are post of this team. You said to task their to consist a CAST at your ULB with 150k jun 2019. At ULB ULB's with at least 29 A. In this situation you are requested to kindly look into the issue personally so that all the sound	ILF's
ULBs are complete formation of CLF & registration by the end of June 2019 positively	mli
As you may be aware, CLF is expected to work with ALFs, member SHGs, city	A.
administration and financial institutions to ensure social and economic empowerment of	had -1
the urban poer.	

You are once again requested to plan the formation of CLF in a time bound manner so that formation of CLF is completed by 30th June, 2019 at your ULB.

List of ULBs yet to constitute a CLF is attached (Annexure-I). The timber constitute of the willing 30 kgm will may please be adhered to.

Please treat this as urgent.

Port: It stated

Yours faithfully

Director, SUDA Mission Director, WBSULM

No:

Date:

Copy to :-

City Project Officer (DAY-NULM), Municipality for i) PS to Hon'ble MIC to MA & UD Deptt. for kind perusal of MIC. MANUE Department Sr. PA to Secretary to MA Deptt. for kind perusal of Principal Secretary

ii)

iii)

Director, SUDA Mission Director, WBSULM

S.No	ULB Name	CLF Formed (April- 2014 -March 2019)	CLF Target 2019-2020
1	Alipurduar	0	1
2	Arambag	0	1
3	Asansol	0	1
4	Ashokenagar Kalyangarh	0	1
5	Baduria	0	1
6	Baidyabati	0	1
7	Balurghat	0	1
8	Bankura	0	1
9	Bansberia	0	1
10	Baranagar	0	1
11	Barasat	0	1
12	Barrackpore	0	1
13	Baruipur	0	1
14	Basirhat	0	1
15	Beldanga	0	1
16	Berhampore	0	1
17	Bhadreswar	0	1
18	Bhatpara	0	1
19	Bidhannagar	0	1
20	Birnagar	0	1
21	Bishnupur	0	1
22	Bolpur	0	1
23	Bongaon	0	1
24	Budge Budge	0	1
25	Buniyadpur	0	1
26	Burdwan	1	0
27	Chakdah	0	1
28	Champdani	0	1
29	Chandernagar	0	1
30	Chandrakona	0	1
31	Contai	0	1
32	Cooch Behar	0	1
33	Coopers Camp	0	1
34	Dainhat	0	1
35	Dalkhola	0	1

S.No	ULB Name	CLF Formed (April- 2014 -March 2019)	CLF Target 2019-2020
36	Dankuni	0	1
37	Darjeeling	0	1
38	Dhulian	0	1
39	Dhupguri	0	1
40	Diamond Harbour	0	1
41	Dinhata	0	1
42	Domkal	0	1
43	Dubrajpur	0	1
44	Dum Dum	0	1
45	Durgapur	0	1
46	Egra	0	1
47	English Bazar	0	1
48	Gangarampur	0	1
49	Garulia	0	1
50	Gayespur	0	1
51	Ghatal	0	1
52	Gobardanga	0	1
53	Guskara	0	1
54	Habra	0	1
55	Haldia	0	1
56	Haldibari	0	1
57	Halisahar	0	1
58	Haringhata	0	1
59	Hooghly Chinsurah	0	1
60	Howrah	0	1
61	Islampur	0	1
62	Jalpaiguri	0	1
63	Jangipur	0	1
64	Jhalda	0	1
65	Jhargram	0	1
66	Jiaganj Azimganj	0	1
67	Joynagar Mozilpur	0	1
68	Kaliaganj	0	1
69	Kalimpong	0	1
70	Kalna	0	1

S.No	ULB Name	CLF Formed (April- 2014 -March 2019)	CLF Target 2019-2020
71	Kalyani	0	1
72	Kamarhati	0	1
73	Kanchrapara	0	1
74	Kandi	0	1
75	Katwa	0	1
76	Kharagpur	0	1
77	Kharar	0	1
78	Khardah	0	1
79	Khirpai	0	1
80	Kolkata	0	1
81	Konnagar	0	1
82	Krishnanagar	0	1
83	Kurseong	0	1
84	Madhyamgram	0	1
85	Maheshtala	0	1
86	Mal	1	0
87	Mathabhanga	0	1
88	Medinipur	1	0
89	Mekliganj	0	1
90	Memari	0	1
91	Mirik	0	1
92	Murshidabad	0	1
93	Nabadwip	0	1
94	Naihati	0	1
95	Nalhati - I	0	1
96	New Barrackpur	0	4
97	North Barrackpore	0	1
98	North Dum Dum	4	1
99	Old Malda	0	1
100	Panihati	0	1
101	Panskura	0	1
102	Pujali	0	1
103	Purulia	0	1
104	Raghunathpur	0	1
105	Raiganj	0	1

S.No	ULB Name	CLF Formed (April- 2014 -March 2019)	CLF Target 2019-2020
106 R	ajpur Sonarpur	0	1
107 R	amjibanpur	0	1
108 R	ampurhat	0	1
109 R	anaghat	0	1
110 R	ishra	0	1
111 S	ainthia	0	1
112 S	antipur	0	1
113 S	erampore	0	1
114 S	iliguri	0	1
115 S	onamukhi	0	1
116 S	outh Dum Dum	0	1
117 S	uri	9 (Wrong Data Entry)	1
118 T	aherpur	1	0
119 T	aki	0	1
120 T	amralipta	0	1
121 T	arakeswar	0	1
122 T	itagarh	0	1
123 T	ufanganj	0	1
124 U	lluberia	0	1
125 U	Ittarpara Kotrung	0	1
Т	otal	- 8	120

From: Director, SUDA &

the Project.

Mission Director, WBSULM

Dect

To	: Chairman,		
		Municipality	

Sub: Formation of City Level Federations under DAY-NULM - regarding

Sir,

You are aware that formation of City Level Federation (CLF), under DAY-NULM Programme is a major task for building federation structure under Social Mobilization and Institutional Development component. The ALFs will derive together to form a City level Federation (CLF). It is expected that each city will have at least one CLF. The CLFs should be registered as Societies registration Act. In application for only my order to be authority of the CLFs in a city should be represented at the CLF. Bigger (tities may have more than 1 (one) CLF, bigger cities should submit the proposal to the Mission Director, WBSULM. On receipt of the decision from WBSULM, bigger cities may form more than 1 (one) CLF. Where at least

In our state more ever majority of the ULB as mentioned above have engaged City Mission Manager and they are in place since long. All of the above ULB, have Community Organizer working under City Mission Management Unit since inception of

In this situation you are requested to kindly look into the issue personally so that all the ULBs may complete formation of CLF & registration too by the June 2019 positively as NULM can implemented properly throughout the state. As we know that the CLF is expected to work with ALFs, member SHGs, city administration and financial institutions to ensure social and economic empowerment of the urban poor.

You are further requested to plan the formation of CLF in a time bound manner so that formation of CLF is completed by June, 2019 at your ULB.

high of ULB's get to constitute a clf is arread (Anarma A)

Peran, but the a unquet Yours faithfully

Addl. Mission Director, WBSULM

No:

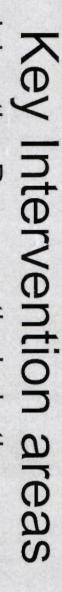
Date:

Copy to :-

- i) City Project Officer (DAY-NULM), Municipality for information and necessary action.
- ii) PS to Hon'ble MIC to MA & UD Deptt. for kind perusal of MIC
- iii) Sr. PA to Secretary to MA Deptt. for kind perusal of Secretary

Director, SUDA &

&
Mission Director, WBSULM



Organizing the Poor, particularly the women in their own institution in Self Help Groups (SHGs),ALFs &

Formation of Male SHGs from vulnerable occupational section

A one-time Revolving Fund support of Rs.10,000 to SHGs, and Rs. 50,000 to ALFs which have not availed such support earlier.

Establishment of CLCs in each ULB to address the services produced by the urban poor between demand and supply of the goods and Gaps and create platform and to bridge the gap



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ঞামক	नश				

তারিখ <u>21 প্র</u>:2018 21-08 · 18

From: Director, SUDA &

Mission Director, WBSULM

To : The Mayor/ Chairperson,

$\frac{Sub: Some\ changes\ in\ the\ new\ operational\ guidelines\ of\ SM\&ID\ component\ under\ DAY-}{NULM}$

Sir/ Madam,

Some changes have been made in the new operational guidelines of SM&ID component under DAY-NULM, which are detailed below for taking necessary action at your end.

1. Area Level Federation (ALF):

- a. An ALF will be formed with all SHGs covering an area of a Ward or Slum or such other geographical unit with a minimum of 2 members per SHG. But in case of ALFs which have already been formed after due formalities, such ALFs will remain as it is.
- b. In case of a small Ward, if it is not possible to form ALF with 10 SHGs, then ALF may be formed taking the consequent two Wards.

2.. City Level Federation (CLF):

- a. The ALFs formed in the above manner will come together to form a CLF.
- b. Each ULB will have atleast one CLF. The CLFs should be registered as Societies.
- c. Bigger cities may have more than 1 (one) CLF based on the size and population.

দ্রভাষ : ২৩৫৮ ৬৪০৩ / ৫৭৬৭, ফ্যান্স : ২৩৫৮ ৫৮০০

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

d. For formation of more than 1 (one) CLF, bigger cities should submit the proposal to the Mission Director, WBSULM. On receipt of the decision from WBSULM, bigger cities may form more than 1 (one) CLF.

3. Some other major changes:

- a. Activities based Male Groups may be formed with the members who belong to vulnerable occupational section. Vulnerable occupational section includes Rag Pickers, Domestic Workers, Coolies, Vendors, Construction Labourers, Garment Workers, Riksha Pullers, Sanitation Workers etc.
- b. In Hilly Tracts/ Regions and Predominently tribal dominated areas, where communities are dispersed, smaller groups of less than 10 members may also be formed.
- c. Differently abled persons and transgender people may be allowed to form groups with minimum 5 members.

Yours faithfully,

Director, SUDA

&

Mission Director, WBSULM

Social Mobilisation and Institution Development

(Operational Guidelines)

National Urban Livelihoods Mission



Government of India
Ministry of Housing & Urban Poverty Alleviation

OFFICE MEMORANDUM

SUBJECT: Operational Guidelines for Social Mobilisation and Institution Development (SM&ID) under the National Urban Livelihoods Mission (NULM) The guidelines for the National Urban Livelihoods Mission (NULM) have been issued vide OM No. K-14011/1/2013-UPA dated 24th September 2013.

- component of NULM are annexed herewith, which will be followed by all the implementing agencies. These guidelines have also been uploaded on the website of the Ministry of Housing and Urban Poverty Alleviation, and may be accessed from: http://mhupa.gov.in/NULM_Mission/ 2. The operational guidelines for Social Mobilisation and Institution Development (SM&ID) NULM_Mission.htm.
- 3. This issues with the approval of Hon'ble Minister for Housing & Urban Poverty Alleviation, Government of India.

(

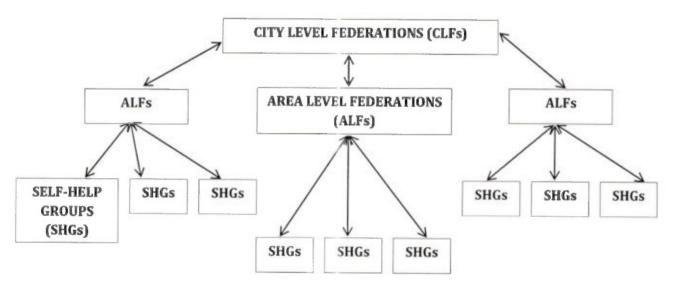
NULA Operational Guidelines For Social Mobilisation and Institution Development



1. The National Urban Livelihoods Mission (NULM) shall rest on the foundation that the mobilisation of urban poor households to form their own institutions is an important investment for an effective and sustainable poverty reduction programme. These institutions of the poor would partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor.

Component 1.1 Building Community Institutions - Self-Help Groups and Their Federations

2. NULM envisages mobilisation of urban poor households into a three tiered structure with Self-Help Groups (SHGs) at the grass-root level, Area Level Federations (ALFs) at the slum / ward level and City-level Federations (CLFs) at the city-level:



Self-Help Groups (SHGs)

- 3. SHGs are groups of 10 to 20 women or men who come together to improve their living conditions by group savings and loans. These groups conduct regular meetings where the savings of the group is collected into a corpus fund, which is used to provide short-term loans to the members. After some time when the credit requirements of the members increase, the Self Help Group may approach to a bank for loan.
- 4. Membership of SHGs: Under NULM, Self-Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under NULM. SHGs may consist of 10 to 20 members. These groups need not be registered. Normally, women SHGs will be formed, however male SHGs of handicapped persons will be allowed to be formed. The objective is to organise all the urban poor families into SHGs; however, those areas may be taken up first where urban poor are concentrated.



National Urban Livelihoods Mission

- 5. Rules and Regulations: Each SHG will be encouraged to develop their own rules and regulations. These should cover:
 - 5.1. Norms for membership
 - 5.2. Norms for group savings including the amount, date of deposit with the group
 - 5.3. Role of every office bearer in the SHG
 - 5.4. Norms for conduct of group meetings including the number of times the group meets, and the convening of special meetings

Box 1 : Key operational Principles of SHGs:

- · Agreed conditions for meetings;
- · Agreed conditions for savings;
- Agreed conditions for loans to be given
- Agreed conditions for loan repay ments
- · Agreed social agenda
- 5.5. Management of savings of group including maximum amount of loans to SHG members, the interest rate, repayment details, and basic criteria to grant a loan
- 5.6. Management of the SHG group bank account
- 5.7. Maintenance of various records including minutes of meetings, member passbooks, savings and loan register and group pass book.
- 5.8. Withdrawal of membership, disqualification of membership, change in the rules and regulations and dissolution of the SHG
- 5.9. Norms for imposition of fines/penalties on group members and amount of penalty for: [a] not attending the meetings, [b] irregular savings, and [c] non-repayment of loan on time, etc.;
- 6. To facilitate the process of development of rules and regulations of the SHG's, Model Rules and Regulations are given at **Annexure I**. However, these are for guidance only. The SHG should be encouraged to make their own rules and regulations covering points mentioned in paragraph 5.

Box 2: Panchsutra for a good SHG:

- 1. Regular savings
- 2. Regular meetings
- 3. Regular accounts book-keeping and accounting
- 4. Regular repayments
- 5. Adherence to rules and regulations of the SHG

Federations of SHGs at the area and city-levels

7. An Area Level Federation (ALF) is an association of SHGs consisting of representatives from all member SHGs, with the objective of supporting member-SHGs, (guiding and monitoring the functioning of SHGs., and forming and training new SHGs.) The federation of SHGs is essential to deal with larger issues like bank linkage, Inter-group lending, negotiations with higher level

NU Operational Guidelines For Social Mobilisation and Institution Development



structures and to gain greater bargaining power over the rights and privileges of SHGs.

- 8. Membership of Area Level Federation: An Area Level Federation (ALF) may be formed with 10 to 20 SHGs covering an area of a ward or slum or such other geographical unit with a minimum of 2 members (nominated representatives) per SHG. However the Urban Local Body (ULB) may decide the number of SHGs in a federation as per the local conditions.
- 9. An ALF should be registered as a society/an association under the relevant law of the State. Model bye-laws for ALFs are at Annexure II. However these are only indicative and ALFs should be encourages to make their own bye-laws.

10. Responsibilities of an ALF:

- 10.1 Facilitate bank linkages for member SHGs i.e. opening of their accounts and helping them getting loans;
- 10.2 Providing hand-holding support in the development of loan proposals by member SHGs;
- 10.3 Capacity building of new SHGs as well as existing member SHGs for their successful functioning;
- 10.4 Facilitate member SHGs' access to benefits under NULM as well as access to social assistance benefits under various government programmes;
- 10.5 Support the formation of new SHGs and monitor and evaluate functioning of its member SHGs (An indicative checklist for a functional SHG is at **Annexure III**)
- 10.6 Resolve issues raised by member SHGs in accessing credit from banks.
- 10.7 Raise issues of importance at the level of the City-Level Federations (CLFs).
- 10.8 Regularly report to the ULB about the SHG's functioning
- 11. The ALFs will come together to form a City-level Federation (CLF). It is expected that each city will have at least one CLF. The CLFs should be registered as societies/association under the relevant law of the State. All ALFs in a city should be represented at the CLF. Bigger cities may have more than 1 CLF based on the size and population. The CLF is expected to work with ALFs, member SHGs, city administration and financial institutions to ensure social and economic empowerment of the urban poor.

12. Responsibilities of a CLF:

- 12.1 To represent the needs of the urban poor at various levels;
- 12.2 Advocacy with the ULBs and state governments for pro-poor planning, master plans, vendor planning, etc.;
- 12.3 To facilitate access of member ALFs' and member SHGs' to banking services;
- 12.4 New group formation and support;



Enclo: as stated

রাজ্য নগর উন্নয়ন সংস্থা STATE URBAN DEVELOPMENT AGENCY



"ইলগাস ভবন", এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ "ILGUS BHAVAN", H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্রমিক নং	তারিখ
From: Jt. Director, SUDA & Jt. Mission Director, WBSULM	
To : The Mayor / Chairperson, Municipal Corporation	on / Municipality / NAA
Subject: One day orientation on SH	IG Federations (ALF/CLF)
Sir, You may aware that we are in a process of SHG The New ULB inducted into NULM from this year	federation formation and their registration are actively involved in ALF formation.
Some of them are facing some problems regardin registration, opening of Bank A/C and RF claim fro	g process of ALF formation includes their m SUDA.
In view of above a orientation programme has be A.M. at SUDA Conference Hall to discuss the prother related activities.	en organised on 10 th February, 2017 at 11 rocess of Registration of ALF & CLF and
You are requested to send suitable representative to recent data on ALF & CLF.	o attain the orientation programme with all

Yours faithfully

Jt. Director, SUDA

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



রাজ্য নগর উন্নয়ন সংস্থা



STATE URBAN DEVELOPMENT AGENCY

"ইলগাস ভবন", এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ "ILGUS BHAVAN", H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

<u> </u>	তারিখ
From: Jt. Director, SUDA & Jt. Mission Director, WBSULM	
To : The Mayor / Chairperson,	
Municipal Co	rporation / Municipality / NAA
Subject : One day orientation	on SHG Federations (ALF/CLF)
and nurturing of SHGs through ALF is implementation of NULM. We are at the electron be completed this month positively. The are actively in thread in ALF to some of the UBs faced some problems registration, opening of Bank A/C and RF	
WBSULM has been arranged an orientation their registration and opening of Bank organised on 29th January, 2017 at 11 A.M. Freshalin of ALF & CLF and You are requested to attain the orientation	on programme on process of CLF formation includes A/C too. So, an orientation programme has been at SUDA Conference Hall. to discuss the process of the related activities of programme with all present data of ALF & CLF.
Enclo: as stated	Yours faithfully

Jt. Director, SUDA



রাজ্য নগর উন্নয়ন সংস্থা



STATE URBAN DEVELOPMENT AGENCY

"ইলগাস ভবন", এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ "ILGUS BHAVAN", H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্ৰমিক নং SUDA 37/2016/1849

তারিখ 03-11-16.

From:

Director, SUDA &

Mission Director, WBSULM

To

The Chairman

Krishnanagar Municipality

Sub:- Formation of 4 CLF under Krishnanagar Municipality

Sir.

With reference to your memo no – 2771/17-354(F)/16 dt. 22-10-2016, on the basis of your number of SHGs and ALF, you may constitute 4 nos. of CLF in your Municipality if not of ALF is around 60 (sixty), as per existing norms of one CLF per 15 ALF.

Yours faithfully

Director, SUDA

8

Mission Director, WBSULM



KRISHNANAGAR MUNICIPALITY

KRISHNANAGAR - 741101

STD: 03472 Office: 252926

Office (Account Sec.) : 258134

Chairman Resi. : 224111 Water Works : 252985 Tourist Lodge : 252080

Chairman's Office & Fax No.: 252455 Email: chairmankm@gmail.com

Asim Saha
Chairman

Resi: 224111 & 225111 Mobile: 9434055824

Memo No. 277

117-354(F) / 16

16 Date 22-10-16

4 001 2016

To

The Director, SUDA &

Mission Director WB SULM,

"ILGUS Bhavan" HC-Block, Sector-III, Bidhannagar,

Kolkata-700106,

West Bengal

With reference to your memo no 37/2016/1721(125) dt.04/10/2016,I would like to draw your kind attention to the following fact.

We have been directed to constitute 3nos. of CLF .But the no of CLF has been decided by you based on the previous no. of SHG Groups i.e. 590nos. of groups.

But now in Krishnanagar Municipality the total no. of SHG Group is 638. In addition to that I would like to mercion that the number of Community organizers in KM is 4 nos. Therefore it will be very much beneficial for us if you allow us to constitute 4 nos. of CLF in

Krishnanagar Municipality.

Thanking you,

Chairman 9

Krishnanagar Municipality



রাজ্য নগর উন্নয়ন সংস্থা STATE URBAN DEVELOPMENT AGENCY



"ইলগাস ভবন", এইচ-সি ব্লক, সেক্টর-৩, বিধাননগর, কলকাতা-৭০০ ১০৬, পশ্চিমবঙ্গ "ILGUS BHAVAN", H-C Block, Sector - III, Bidhannagar, Kolkata - 700 106, West Bengal

ক্ৰমিক নং SUDA- 37/2016/ 1721 (125)	04 .10.2016 তারিখ
From: Director, SUDA & Mission Director, WBSULM	
To: Mayor,	
Municipal Corporation	

...... Municipality

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

Sir,

Chairperson,

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

Encl: as stated

Yours faithfully,

Director, SUDA

Ö.

Mission Director, WBSULM

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

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

SI.	Name of the ULBs	District	Total number of SHGs formed since inception	No. of CLF to be formed
33	Arambagh	Hooghly	190	1
34	Baidyabati	Hooghly	34	1
35	Bansberia	Hooghly	452	2
36	Bhadreswar	Hooghly	472	2
37	Champdany	Hooghly	313	1
38	Chandannagar MC	Hooghly	478	2
39	Dankuni	Hooghly	-	1
40	Hooghly Chinsurah	Hooghly	464	2
41	Konnagar	Hooghly	109	1
42	Rishra	Hooghly	246	1
43	Serampore	Hooghly	102	1
44	Tarakeswar	Hooghly	78	1
45	Uttarpara Kotrung	Hooghly	351	1
46	Howrah MC	Howrah	942	5
47	Uluberia	Howrah	267	1
48	Dhupguri	Jalpaiguri	171	1
49	Mal	Jalpaiguri	94	1
50	Jalpaiguri	Jalpaiguri	367	2
51	Kolkata	Kolkata	2157	11
52	English Bazar	Malda	1971	10
53	Old Malda	Malda	380	2
54	Beldanga	Murshidabad	165	1
55	Berhampore	Murshidabad	505	2
56	Dhulian	Murshidabad	337	1
57	Domkol	Murshidabad	7=	1
58	Jangipur	Murshidabad	382	2
59	Jiaganj-Azimganj	Murshidabad	270	1
60	Kandi	Murshidabad	315	1
61	Murshidabad	Murshidabad	183	1
62	Birnagar	Nadia	145	1
63	Chakdah	Nadia	287	1
64	Cooper's Camp	Nadia	296	1
65	Gayeshpur	Nadia	280	1
66	Haringhata	Nadia	0=	1
67	Kalyani	Nadia	402	2

SI.	Name of the ULBs	District	Total number of SHGs formed since inception	No. of CLF to be formed
68	Krishnanagar	Nadia	590	3
69	Nabadwip	Nadia	407	2
70	Ranaghat	Nadia	289	1
71	Santipur	Nadia	292	1
72	Taherpur	Nadia	155	1
73	Ashokenagar Kalyangarh	North 24 Parganas	359	1
74	Baranagar	North 24 Parganas	349	1
75	Barasat	North 24 Parganas	530	2
76	Barrackpore	North 24 Parganas	1018	5
77	Basirhat	North 24 Parganas	311	1
78	Bhatpara	North 24 Parganas	722	4
79	Bidhannagar MC	North 24 Parganas	464	2
80	Bongaon	North 24 Parganas	773	4
81	Dum Dum	North 24 Parganas	224	1
82	Habra	North 24 Parganas	631	3
83	Halisahar	North 24 Parganas	49	1
84	Kamarhati	North 24 Parganas	529	2
85	Kanchrapara	North 24 Parganas	98	1
86	Khardah	North 24 Parganas	346	1
87	Madhyamgram	North 24 Parganas	754	4
88	Naihati	North 24 Parganas	212	1
89	North Barrackpore	North 24 Parganas	306	1
90	North Dum Dum	North 24 Parganas	894	4
91	Panihati	North 24 Parganas	833	4
92	South Dum Dum	North 24 Parganas	151	1
93	Titagarh	North 24 Parganas	122	1
94	Baduria	North 24-Parganas	208	1
95	Garulia	North 24-Parganas	129	1
96	Gobardanga	North 24-Parganas	289	1
97	New Barrackpur	North 24-Parganas	192	1
98	Taki	North 24-Parganas	187	1
99	Chandrakona	Paschim Medinipur	147	1
100	Ghatal	Paschim Medinipur	192	1
101	Jhargram	Paschim Medinipur	252	1
102	Kharagpur	Paschim Medinipur	744	4

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

NB:- No. of CLF to be formed will be based on existing no. of SHG and not on SHG formed since inception. So no. of CLF to be formed as shown in Col. No.5 may vary.

One CLF will formed with nearly 180 - 200 existing SHG (15 ALF in average).

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

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

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

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

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

NB:- No. of CLF to be formed will be based on existing no. of SHG and not on SHG formed since inception. So no. of CLF to be formed as shown in Col. No.5 may vary.

One CLF will formed with nearly 180 - 200 existing SHG (15 ALF in average).

DRAFT

MEMORANDUM OF ASSOCIATION

Of

City Level Federation

1. The name of the City Level Federation (CLF) shall be "City Level Federation -

	1/ 2/3/
2.	The registered office of the City Level Federation shall be situated at Ward no.
3.	The area of operation of the City Level Federation shall be Ward Nos
	Aims & Objectives:
Th	e aims and objectives of City Level Federation - 1/2/3/ are as under:
i.	To assist in reducing vulnerabilities faced by the poor and other vulnerable segment of urban populace and give them a dignified life;
ii.	To awaken consciousness of poor women and mobilize them to foster their participation in the fight against poverty;
iii.	To empower and capacitate urban poor women to prepare them for a collective action against poverty;
iv.	To motivate the poor to form self-managed three-tiered community institutions that would create platform for collective action and provide the poor women

greater voice, solidarity, space, linkages and bargaining power;

To encourage the community institutions to partner with local self-

trust, mutual understanding among the poor women;

of Area Level Federations for their proper functioning;

V.

vi.

vii.

To promote formation of self-help groups (SHGs) among the urban poor and

encourage them for small savings and promote feeling of mutual help, mutual

To provide all types capacity building support to SHG members and members

Governments, public service providers, banks, private sector and other

- mainstream institutions to facilitate delivery of social and economic services to the poor;
- viii. To assist Urban Local Bodies and State Governments in community surveys for economic and residential benefits, pro-poor planning, street vendor planning, preparation of master plans;
- ix. To manage different community activities such as community sanitation, preschool education, adult education, shelter for urban homeless and such other social sector programmes as per guidelines of the Government from time to time;
- x. To accept any gift or legacy, subscription, movable or immovable properties for furtherance of any of the objects of the CLF;
- xi. To borrow or raise money for the purpose of the Society in such a manner as may from time to time be decided by the CLF;
- xii. To pay salary/wages/fee including consultancy, retainer ship fee, rent and incur all other expenses required for fulfillment of the objects of the City Level Federation;
- xiii. To facilitate marketing of SHG produce/products
- xiv. To enter into any arrangements with any Government(s) or authorities whether Central, State, municipal, local or any other person, that may seem consistent to the objects of the **City Level Federation**;
- xv. To collect fee including membership fee, service charges, consultancy charge, compensations or such other charges as may be required in due course of functioning of the Society and in furtherance of its objects;
- 5. Income and property of the Society howsoever derived shall be solely utilized and applied towards the promotion of the aims and objects as set forth in the Memorandum of the Society and no portion thereof shall be paid or transferred directly or indirectly by way of dividend, gift, division, bonus or in any manner whatsoever to the profit of the present or past members of the Society. Provided, that nothing herein shall prevent the payment in good faith of reasonable and proper remuneration to any officer or servant of the Society or to any member of the Society in return for any services rendered to the Society nor prevent payment of interest at appropriate rates or payment of a reasonable and proper rent for premises let out to the City Level Federation by any member thereof.
- 6. City Level Federation is a three-tier community based organization base of which are the Self—Help groups (SHGs), in the middle-tier are the Area Level federations (ALF) and at the helm is the City-level Federation (CLFs). Each tier in the CLF structure has well defined roles which are given below.

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

SHGs are the lowest rungs in the CLF structure. SHGs are groups of 10-20 poor women or men who come together to improve their living conditions through group savings and loans. Under NULM, members of SHGs are usually the urban poor but there is provision for inclusion of non-poor in SHGs where there is strong affinity or special reasons exist for that. However funding support under National Urban Livelihood Mission (NULM) is available only if at least70% of SHG members are urban poor. Normally, SHGs consist of women members but under NULM there is provision for formation of male SHGs of physically challenged persons.

Role of SHGs:

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

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

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

Roles and responsibilities of Area Level Federation:

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

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

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

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

Roles & responsibilities of City Level Federation:

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

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

7. Governing Body

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

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

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

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

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

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

8			
9			
10			
11			
12			
13			
14			
15			
16			
17		41114	
18	-		
19			
20			
21			
22			
23			
24			

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

Witness to the above signatures: (may be C	hairperson of ULB)
Signature:	(Seal of CLF)
Address:	
Occupation:	

Dated:			
Dated, the	day of	2016	

RULES AND REGULATIONS

OF

City Level Federation No.

1. Member	ship:
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- (ii) City Level Federation shall have a General Council and a Governing Body. General Council shall be formed with two office bearers (Chairperson and Secretary) from each member Area Level Federation for a two year term.
- (iii) Governing Body shall be formed with one of the two Area Level Federation representatives in the General Council (either Chairperson or Secretary as decided by Area Level Federation). The office-bearers of Governing Body shall comprise of Chairperson, Vice-Chairperson, Secretary, Treasurer, Livelihood Volunteer, Social Security Volunteer, Financial Inclusion Volunteer and other members. The office bearers and other members of Governing Body will be elected bi-annually at the Annual General Meeting by members of the Governing Body of CLF.
- (iv) Area Level Federation, as referred to earlier, is a formal association of women members of 10-20 Self Help Groups covering a ward or slum or such other geographical unit. Area Level Federation consists of two members (nominated representatives) from each Self Help Group. Area Level Federation shall have one Chairperson, one vice-Chairperson, one Secretary and one Treasurer. Area Level Federation is a registered body.
- (v) Self Help Groups are groups of 10-20 women or men who come together to improve living conditions through group savings and loans. Under NULM, members of Self Help

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

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

2. Contribution:

- (i) At the time of admission, each Area Level Federation shall pay an admission fee of Rs. 50.00 (rupees fifty) only
- (ii)In addition, each member Area Level Federation shall pay subscription fee of Rs. 100.00 (Rupees twenty) only per year
- (iii) If a member Area Level Federation does not pay the yearly subscription fee on the stipulated date, a fine amounting to Rs.2.00 (Rs. two) only per month will be imposed on the defaulted amount

3. Register of Members:

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

4. Termination or Cessation of membership:

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

- i) On her resignation from membership by a letter addressed to the Secretary of Self Help Group / Area Level Federation /City Level Federation and acceptance of the same by concerned Self Help Group / Area Level Federation /City Level Federation
- ii) On her becoming insane or insolvent;
- iii) On her being convicted of any offence in connection with formation, promotion, management or conduct of affairs of society or a body corporate or of any offence involving moral turpitude
- iv) On her disregarding the Rules or disobeying the decisions of the Governing Body
- v) On her non-participation in City Level Federation meetings for more than ______times
- vi) On her death

5. Rights and Obligations of Members:

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

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

6. Governing Body:

- (a) The Governing Body of CLF will be responsible for conduct of day to day functions of CLF. The office-bearers of Governing Body shall comprise of Chairperson, Vice-Chairperson, Secretary, Treasurer, Livelihood Volunteer, Social Security Volunteer, Financial Inclusion Volunteer, Capacity building volunteer and other members. The office bearers and other members of Governing Body will be elected bi-annually at the Annual General Meeting by members of the Governing Body of City Level Federation.
- (b) A **Register** shall be maintained for the Governing Body members referred to above in Para 3.
- (c) Term of office: Normally the term of office of the Governing Body shall be two years, unless it is dissolved and/or terminated early for unforeseen reasons. After election, the old Governing Body will continue to function till the new body takes over charge, which under no circumstances shall be more than 30 days from the date of election. Any vacancy created in the Governing Body shall be filled up within 4(four) weeks from the day the vacancy has been created.
- (d). Meeting of City Level Federation Governing Body shall be held at least once a month and that of General council shall be held at least once in three months at such place, date & time as the Chairperson/Secretary may decide. All the members shall be informed well in advance for the meetings. First meeting of City Level Federation will be convened by Manager/ Assistant Project officer/Community organizer and be presided over by a member of the Governing Body to be elected at the meeting. Requisition meeting of City Level Federation Governing Body may be summoned by at least one third of the members of the Governing Body. Secretary shall summon the meeting within 7 days failing which the Chairperson shall do so provided that no business other than specified in the notice is transacted in the meeting.

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

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

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

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

7. Expulsion & Removal:

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

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

8. Duties, Responsibilities and Powers:

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

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

B. Responsibilities of the Chairperson:

- (i) To preside over the regular meetings and any other meetings of the Federation;
- (ii) To sign approving the decision and resolutions of the Federation taken at various meetings;
- (iii)To call or postpone a special meeting;
- (iv) To coordinate activities of Secretary, Treasurer and other members;
- (v). To maintain relationships within and outside the Federation, especially with the banks and ______ (Municipality/Municipal Corporation) to augment credit flow to individuals and to SHGs as permissible under NULM besides ensuring access of SHG members to various benefits under different components of NULM;
- (vi) To regularly report progress of the Federation to Municipal Authority along with any other details sought for;
- (vii) To mobilize SHG members for social cause; organize at least one monthly camp on social issues in its operational area.

C. Responsibilities of the Vice Chairperson:

- (i) To preside over regular meetings and any other meetings of the Federation in absence of Chairperson;
- (ii) To sign for approving the decision and resolutions of the Federation taken at various meetings;
- (iii) To coordinate activities of the Secretary, Treasurer and other members;
- (iv). To maintain relationships within and outside the Federation, especially with the banks and _____ (Municipality/Municipal Corporation) to ensure credit flow to SHGs and individual members as well as access of SHG members to various benefits under all relevant components of NULM
- (v) To regularly report progress of the Federation to the Municipal Authority along with any other details requested;
- (vi) To mobilize SHG members for social cause; organize at least one monthly camp on social issues in its operational area.

D. Responsibilities of Secretary:

- (i) To convene meetings with prior permission of the Chairperson and prepare the agenda for every meeting;
- (ii) To maintain record of the proceedings of all regular and special meetings and place them at the next meeting for confirmation;
- (iii) To maintain membership register, attendance register, resolution book and activity register;
- (iv) To Chair meetings in absence of Chairperson/Vice-Chairperson;
- (v) To verify books of accounts of the Federation regularly and report the status to the members in every meeting;
- (vi) To maintain relationships within and outside the Federation, especially with the banks and ______ (Municipality/Municipal Corporation) to ensure sufficient credit flow to group and individual SHG members as well as access of SHG members to all the benefits specified in NULM guidelines;

- (vii) To regularly report progress of the Federation to Municipal Authority along with any other information as sought for;
- (viii) To extend market linkage support to products produced by SHGs.

E. Responsibilities of the Treasurer:

- (i) To preserve all important papers and documents related to financial matters of the CLF such as bank pass book/s, cheque books, fixed deposit certificates;
- (ii) To receive savings, loan installments, service charges, fines etc;
- (iii) To deposit all cash collected at meetings in the bank within two days of collection;
- (iv) To maintain all accounts of the CLF i.e. cash book, loan ledger, asset & stock register, receipt and payment vouchers etc.;
- (v) To disburse CLF approved loans to member ALFs and place all financial reports of CLF to all ALF in the meetings;
- (vi) To enhance CLF corpus through different sources and use it judiciously for smooth functioning of CLF.

F. Responsibilities of Livelihood Volunteer:

- (i). To identify sectors with income earning prospects & disseminate the information to all member ALFs;
- (ii)To arrange skill training with special focus on the identified sectors;
- (iii). To provide advisory services to new business enterprises particularly with regard to management, sources of fund & marketing of products & services;
- (iv). To facilitate sanction of bank credit for the budding entrepreneurs;
- (v). To arrange for capacity building of the budding entrepreneurs in the field of accounts & book-keeping, marketing & packaging, business strategy & production techniques.

G. Responsibilities of Social Security Volunteer:

- (i) To assess social security needs of the members & identify gaps & suggest ways for their removal;
- (ii) To liaise with municipal officials to ensure better health, education and social security for all CLF members;

(iii) To disseminate information on different social security schemes of the Government such as health insurance, pension schemes etc. among all members

H. Responsibilities of the Financial Inclusion Volunteer:

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

9. General Meeting:

Annual General Meeting

a. Notice -

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

Agenda -

The business to be transacted at the AGM shall be:

- (j) To confirm the minutes of the last AGM and of Special General Meeting, if any;
- (ii) To adopt with or without modification the report of the working of the federation for the previous year;
- (iii) To pass audited accounts of federation for the previous year ended;

- (iv) To appoint qualified Auditor or Auditors;
- (v) To transact such business as may be fixed by the Governing Body
- (vi) To transact such other business as may be brought forward by giving 14 days' notice from any members, and
- (vii) To conduct election to the Governing Body bi-annually
- (viii) Any other miscellaneous issues as may be decided by the Governing Body
- **(b) Quorum of the Meeting** One-third of the total number of members (with voting right) of the federation personally present at the commencement of the meeting shall constitute the quorum.

(c) Manner and Method of Voting -

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

(d) Special General Meeting:

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

At least 2/3rd (two-third) of the members (with voting right) may request the Chairperson of the federation to hold a Special General Meeting. The Chairperson or in her absence, Vice-Chairperson or in the absence of both, Governing Body shall convene the Special General Meeting within 15 days from the date of receipt of such request. In default of the Governing Body, the requisitionists shall hold such meeting provided that no business other than those specified in the notice shall be transacted.

(e) Extra-ordinary General Meeting:

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

10. Safe Custody of Properties:

The Governing Body shall be responsible for the safe custody of the fund, properties and assets of the federation. Secretary shall be the custodian of assets. The fund of the

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

11. Books of Accounts and Inspection:

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

12. Audit:

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

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

13. Accounting Year:

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

14. Suit and Legal Proceedings

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

15. Alteration in Memorandum and Regulations:

Subject to the provisions of the West Bengal Societies Registration Act,1961 and Rules made there under, the Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4th members in an extra-ordinary general meeting called for the purpose.

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

16. Dissolution of the federation:

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

Signed:	
1	
2	
3	
Dated, day of	2016
Witness: 1	

Signature with Seal of Mayor/Chairperson /Administrator

DRAFT

MEMORANDUM OF ASSOCIATION

Of

City Level Federation

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

4. Aims & Objectives:

The aims and objectives of CLF- 1/2/3 are as under

i. To assist in reducing vulnerabilities faced by the poor & other vulnerable segment of urban populace and give them a dignified life;

To awaken consciousness of poor women and mobilize them to foster their ii. participation in the fight against poverty;

To empower & capacitate urban poor women to prepare them for a collective iii. action against poverty;

To motivate the poor to form self-managed three-tiered community institutions that would create platform for collective action and provide the poor women greater voice, solidarity, space, linkages and bargaining power;

To promote formation of self-help groups (SHGs) among the urban poor and encourage small savings and promote feeling of mutual help, mutual trust, mutual understanding among the poor women;

To provide all types capacity building support to SHGs for their proper vi. functioning:

To encourage the community institutions to partner with local selfvii. Governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor:

iv.

themselves

1

Urban Local Bodies

- viii. To assist ULBs and state governments in community surveys for economic and shelter benefits, pro-poor planning, street vendor planning, preparation of master plans;
- ix. To manage different community activities such as community sanitation, preschool education, adult education, shelter for urban homeless and such other social sector programmes as per guidelines of the Government from time to time;
- x. To accept any gift or legacy, subscription, movable or immovable properties for furtherance of any of the objects of the CLF;
- xi. To borrow or raise money for the purpose of the Society in such a manner as may from time to time be decided by the CLF;
- xii. To pay salary/wages/fee including consultancy, retainer ship fee, sitting fee, rent and incur all other expenses needed in fulfillment of the objects of the society,
 - To enter into any arrangements with any Government(s) or authorities whether Central, State, municipal, local or any other person, that may seem conducive to the objects of the Society;

To collect fee including membership fee, service charges, consultancy charge, compensations or such other monies as may be required in due course of functioning of the Society and in furtherance of its objects.

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

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

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

xiii.

SHGs are the lowest rungs in the CLF structure. SHGs are groups of 10-20 poor women or men who come together to improve their living conditions through group savings and loans. Under NULM, members of SHGs are usually the urban poor but there is provision for inclusion of non-poor in SHGs where strong affinity or special reasons exist. However funding support under National Urban Livelihood Mission (NULM) is

available only if at least70% of SHG members are urban poor. Normally, SHGs consist of women members but under NULM provision exists for male SHGs of physically challenged persons. It is not mandatory for SHGs to be registered.

Role of SHGs:

i. To promote regular savings among the group members

ii. To provide loans to SHG members for livelihood & other needs;

Iii. To form groups which would be eligible for benefits under National Urban Livelihood Mission (NULM) and other schemes of Government of India / State Government and would be able to articulate demand for the same.

To develop leadership skills among group members so that they are able to manage group activities in rotation bearing

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

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

Roles & responsibilities of ALF:

- i. To Provide a common platform for promoting collective action, regular interaction and building solidarity among member SHGs;
- ii. To Build capacity of all member SHGs for their successful functioning;
- iii. Support formation of new SHGs and monitor functioning of existing member SHGs:
- iv. To Facilitate access by the member-SHGs to all the benefits of National Urban Livelihood Mission (NULM) and other Government of India and State Government schemes e.g insurance;
- v. To Intervene in those activities which though strengthen member SHGs but cannot be taken up by them on their own, such as providing for bank linkages for member SHGs, providing handholding support in preparation of loan proposals and different other issues related to running of business;
- vi. To Create linkages with institutions of relevance to promote welfare of SHG members e.g. insurance;
- vii. To pissemination of information to member SHGs on issues relating to skill training, formation of micro-enterprises and other social assistance available under NULM and other Government programmes;
- viii. Successfully represent the Federation and member SHGs at the City Federation;

ix. To Inculcate leadership skills among SHG members so as to enable them successfully manage the member SHGs and the federation;

x. 70 Lend solidarity and stability to business units of member SHGs by providing technical, financial, marketing and managerial support;

xi. To Improve Human Development Index of families of member SHGs by eradicating illiteracy, preventing child marriage, intoxication & drug abuse, building awareness on sanitation facilities, cleanliness etc.

(c) \$\psi\$. 3rd tier: City Level Federation (CLF)

CLF is at the helm of the community structure. CLF will work with ALFs, member SHGs, city administration and financial institutions to ensure social and economic empowerment of the urban poor in general and poor women in particular. CLF shall consist of (no.) ALFs with two representatives from each member ALF -Chairperson **¾** Secretary.



- i. To provided a bigger platform for SHG members to mutually interact & support;
 ii. To Represents needs & aspirations of larger number of SHG members especially women and children;
- iii. To Assist ULBs and state Government in conducting community surveys and preparing pro-poor, street vendor and master plans;
- iv. To Work closely with respective ULB to facilitate identification of beneficiaries for different Government sponsored programmes;
- v. Assist in formation of new SHGs and regularly provide them support for their proper functioning;
- vi. To Manage different community activities such as provision for community sanitation, pre-school education, adult education and other social sector programmes as per guidelines issued by Government from time to time;
- vii. To Identify training and capacity building needs of member ALFs;
- viii. 70 Organize financial literacy camps to promote financial inclusion;
- ix. To Facilitate access to banking services by member ALFs and member SHGs;
- x. To Facilitate timely repayment of bank loans;
- xi. Tacilitate marketing of SHG products;
- xii. To Motivate CLF members to join different insurance schemes floated by Central /State governments;
- xiii. 70 00 all such acts, deeds, matters and things as deemed appropriate and necessary for attaining foregoing objectives

7. Governing Body

The names, addresses and designations of the members of the first Governing Body to whom the management and affairs of the CLF is entrusted are as follows:-

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

(Number of governing body members should equal number of member ALFs - One per ALF)

We, several persons of constituent ALFs forming General Council of CLF No ------ whose names and addresses are hereunto subscribed are desirous of being formed into an association in pursuance of this Memorandum of Association.

SL.NO	Name	Address	Occupation	Designati on & Name of ALF	Signature
1					
2					
3		3.3			
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					

(No. of General council members should be twice the number of ALFs in CLF)

Witness to the above signat	tures: (may be Chairperson of	fULB)
Signature:		(Seal of CLF)
Address:		
Occupation:		
Dated:		
Dated, the	day of	2016

Droft

RULES AND REGULATIONS

OF

City level Federation No. _

	and and
	1. Membership: expanse
(1)	Of
(i)	CLF shall have a General Council and a Governing Body. General Council shall be formed with two office bearers (Chairperson and Secretary) from each member ALF for a two year term.
(iii)	Governing Body shall be formed with one of the two ALF representatives in the General Council (either Chairperson or Secretary of ALF). The office-bearers of Governing Body shall comprise of Chairperson, Vice-Chairperson, Secretary, Treasurer, Livelihood
	Volunteer, Social Security Volunteer, Financial Inclusion Volunteer & other members. The office bearers and other members of Governing Body will be elected bi-annually at the AGM who shall each be elected by members of the Governing Body of CLF.
(vi)	ALF, as referred to earlier, is a formal association of women members of 10-20 SHGs covering a ward or slum or such other geographical unit. ALF consists of two members (nominated representatives) from each SHG. ALF shall have one Chairperson, one vice-Chairperson, one Secretary and one Treasurer. ALF is a registered society.
(Y)	SHGs are groups of 10-20 women or men who come together to improve living conditions through group savings and loans. Under NULM, members of SHGs are usually the urban

poor but non-poor can be included in SHGs where strong affinity or special reasons exist.

among women wenters,

Normally, were SHGs will be formed but formation of male SHGs by handicapped persons is also permissible under NULM. It is not mandatory for SHGs to be registered.

2. Contribution:

- At the time of admission, each ALF shall pay an admission fee of Rs. 50.00 (rupees fifty) only
- In addition, each member ALF shall pay a subscription fee of Rs. 100.00 (Rupees twenty) only per year

If a member ALF does not pay the yearly subscription fee on the decided date, it will be a fine fined Rs.2.00 (Rs. two) only per month on the defaulted amount. Will be imposed to the sentence of the sentenc

3. Register of Members:

CLF shall maintain a Register of member ALFs containing members' name, address & wood date of admission. The Register will be kept open for inspection of all the members of the CLF.

4. Cessation of membership:

Any member shall cease to be a member -

- (i) On her resignation from membership by a letter addressed to the Secretary and acceptance of the same by concerned SHG/ALF/CLF
- (ii) On her becoming insane or insolvent;
- iii)On her conviction of any offence in connection with the formation promotion, management or conduct of affairs of society or a body corporate or of any offence involving moral turpitude

(iv) If she disregards the Rules or disobeys the decisions of Governing Body.

V.Non-participation in CLF meetings for more than ______times

5. Rights and Obligations of Members:

Anyone representing member ALF in CLF has the right:

- (1) 1. To elect / be elected in any election of the CLF
- B. To submit suggestion for discussion to the Governing Body and sub-committee on any matter pertaining to CLF
- (ii) d. To inspect the accounts and proceedings of meeting of CLF on appointment with Chairperson / Secretary of CLF

Let/hi.

ALF

Hoes rol

(subscription fee in due

time.

() d. To pay subscription of ALF within the prescribed time.

6. Governing Body:

- (a) The Governing Body of CLF will be responsible for conduct of day to day functions of CLF. The office-bearers of Governing Body shall comprise of Chairperson, Vice-Chairperson, Secretary, Treasurer, Livelihood Volunteer, Social Security Volunteer, Financial Inclusion Volunteer, Capacity building volunteer of other members. The office bearers and other members of Governing Body will be elected bi-annually at the AGM, who shall each be elected by members of the Governing Body of CLF.
- A Register shall be maintained for the Governing Body members referred to above in Para 3.
- c) Term of office: Normally the term of office of the Governing Body shall be two years, unless it is dissolved and/or terminated early for unforeseen reasons. After election, the old Governing Body will continue to function till the new body takes over charge which shall under no circumstances be more than 30 days from the date of election. Any vacancy created in the Governing Body shall be filled up within 4(four) weeks from the day the vacancy has been created.
- Meeting of CLF Governing Body shall be held at least once a month and that of General council shall be held at least once in three months at such place, date & time as the Chairperson/Secretary may decide. All the members shall be informed well in advance for the meetings. First meeting of CLF will be convened by the Assistant Project officer/Community organizer and be presided over by a member of the Governing Body to be elected at the meeting. Requisition meeting of CLF Governing Body may be summoned by at least one third of the members of the Governing Body. Secretary shall summon the meeting within 7 days failing which the Chairperson shall do so provided that no business other than specified in the notice is transacted in the meeting.

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

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

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

f) Procedure of the Meeting: The Chairperson or in her absence, the Vice-Chairperson will chair all meetings of 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, the Chairperson of the meeting shall have a casting vote in addition to her own vote.

7. Expulsion & Removal:

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

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

8. Duties. Responsibilities and Powers:

Subject to the provision of Memorandum & Mesociation and these Rules, the Governing Body shall have general power of supervision over functioning of all have the tiers of CLF, in particular discharge the following functions;

- (a) To appoint sub-committee with such duties and powers as may be considered necessary and expedient;
- (b) To mobilize resources & build community development fund;
 - (c) To accept donation, gift, subscription, movable or immovable properties for fulfilling the objectives of the CLF & be responsible for safe keeping of assets/fund;
 - d. To keep CLF fund in savings/current/term deposit account in a scheduled commercial bank / state cooperative bank to be operated upon by any two of the office bearers namely, Chairperson, Secretary and Treasurer;

- (e) To sell, lease, mortgage or otherwise dispose of or deal with all or any part of the property of CLF;
- (f) To prepare community based plans on the basis of feedback received from ALFs and determine priorities for implementation of plans;
- (g) To sanction schemes, projects etc. to be undertaken by CLF;
- h. To facilitate thrift & credit activities for bettering income generation & raising quality of life;
- (i.) To prepare budget of CLF.

B. Responsibilities of the Chairperson:

- (i.) To preside over the regular meetings and any other meetings of the Federation;
- (ii.) To sign approving the decision and resolutions of the Federation taken at various meetings;
- (fii)To call or postpone a special meeting;
- (iv) To coordinate activities of Secretary, Treasurer and other members;
- v) To maintain relationships within and outside the Federation, especially with the banks and ______ (Municipality/Municipal Corporation) to augment credit flow to individuals to SHGs as permissible under NULM besides ensuring access of SHG members to various benefits under different components of NULM;
 - (vi) To regularly report progress of the Federation to Municipal Authority along with any other details sought for;
 - (v.) To mobilize SHG members for social cause; organize at least one monthly camp on social issues in its operational area.

C.Responsibilities of the Vice Chairperson:

- (i) To preside over regular meetings and any other meetings of the Federation in absence of Chairperson;
- (ii) To sign for approving the decision and resolutions of the Federation taken at various meetings;
- (iii) To Coordinate activities of the Secretary, Treasurer and other members;
- To maintain relationships within and outside the Federation, especially with the banks and _____ (Municipality/Municipal Corporation) to ensure credit flow to SHGs

and individual members as well as access of SHG members to various benefits under all relevant components of NULM

- to regularly report progress of the Federation to the Municipal Authority along with any other details requested;
- vi.) To mobilize SHG members for social cause; organize at least one monthly camp on social issues in its operational area.

D. Responsibilities of Secretary:

- i. To convene meetings with prior permission of the Chairperson and prepare the agenda for every meeting;
- (ii) To maintain record of the proceedings of all regular and special meetings and place them at the next meeting for confirmation;
- iii) To maintain membership register, attendance register, resolution book and activity register;
- To Chair meetings in absence of Chairperson/Vice-Chairperson;
- v.) To verify books of accounts of the Federation regularly and report the status to the members in every meeting;
- vi. To maintain relationships within and outside the Federation, especially with the banks and _____ (Municipality/Municipal Corporation) to ensure sufficient credit flow to group and individual SHG members as well as access of SHG members to all the benefits specified in NULM guidelines;
- (vii) To regularly report progress of the Federation to Municipal Authority along with any other information as sought for;
- viii) To extend market linkage support to products produced by SHGs .

E.Responsibilities of the Treasurer:

- (i.) Preserve all important papers and documents related to financial matters of the CLF such as bank pass book/s, cheque books, fixed deposit certificates;
- (i) Receive savings, loan installments, service charges, fines etc;
- TiilDeposit all cash collected at meetings in the bank within two days of collection;
- iv. Maintain all accounts of the CLF i.e. cash book, loan ledger, asset & stock register, receipt and payment vouchers etc.;

- v.) Disburse CLF approved loans to member ALFs and place all financial reports of CLF to all ALF in the meetings:
- vi) Enhance CLF corpus through different sources and use it judiciously for smooth functioning of CLF.

F.Responsibilities of Livelihood Volunteer:

- i.) Identify sectors with income earning prospects & disseminate the information to all member ALFs:
- ii] Arrange skill training with special focus on the identified sectors;
- iii) Provide advisory services to new business enterprises particularly with regard to management, sources of fund & marketing of products & services;
- Iv.) Facilitate sanction of bank credit for the budding entrepreneurs;
- (v) Arrange for capacity building of the budding entrepreneurs in the field of accounts & book-keeping, marketing & packaging, business strategy & production techniques.

G.Responsibilities of Social Security Volunteer:

- i. Assess social security needs of the members & identify gaps & suggest ways for their removal;
- [ii] Liaise with municipal officials to ensure better health, education and social security for all CLF members:
- [ii]Disseminate information on different social security schemes of the Government such as health insurance, pension schemes etc. among all members

H.Responsibilities of the Financial Inclusion Volunteer:

- i. Ensure all the CLF members are linked to formal banking system;
- fii] Ensure that all members open Basic Savings Bank Deposit Accounts (BSBDAs) in the banks:
- iii.) Ensure that all members are covered by insurance facilities such as accidental insurance, life insurance etc.;
- /iv) Organize financial literacy training for the members on a regular basis;
- V.JArrange regular meeting with bank officials to mitigate bank-related problems;
- vi.) Arrange regular meeting with (CLC) management to boost up income generation prospect of the business units run by the members.

14

9. General Meeting:

Annual General Meeting

(a) Notice -

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

Agenda -

The business to be transacted at the AGM shall be:

- O confirm the minutes of the last AGM and of Special General Meeting, if any;
- (i) 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
- to transact such other business as may be brought forward by giving 14 days' notice from any members, and
- b) Quorum of the Meeting One-third of the total number of members (with voting right) of the federation personally present at the commencement of the meeting shall constitute the quorum.

c.) Manner and Method of Voting -

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

d.) Special General Meeting:

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

At least 2/3rd (two-third) of the members (with voting right) may request the Chairperson of the federation to hold a Special General Meeting. The Chairperson or in her absence, Vice-Chairperson or in the absence of both, Governing Body shall convene the Special General Meeting within 15 days from the date of receipt of such request. In default of the Governing Body, the requisitionists shall hold such meeting provided that no business other than those specified in the notice shall be transacted.

e.) Extra-ordinary General Meeting:

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

10. Safe Custody of Properties:

The Governing Body shall be responsible for the safe custody of the fund, properties and assets of the federation. Secretary shall be 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 fund.

The bank accounts that be operated by the 11. Books of Accounts and Inspection: Voit signatures of any two(2) out of Chairperson Secretary, Treasurer.

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.

Audit 12. Auditure.

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

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

13. Accounting Year:

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

14. Suit and Legal Proceedings

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

15. Alteration in Memorandum and Regulations:

Subject to the provisions of the trib securities Registration and 196/ and the Rules rede the Memorandum and Regulations may be altered, modified, rescinded or added to by special resolutions passed by the 3/4th members in an extra-ordinary general meeting called for the purpose.

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

16. Dissolution of the federation:

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

Signed:	
1	
2	
3	
Dated, day of	. 2016
Witness: 1	
Signature with Seal of Mayor/Chairperson /Administrator	

STATE URBAN DEVELOPMENT AGENCY

"ILGUS BHAVAN"
H-C BLOCK, SECTOR-III, BIDHANNAGAR, CALCUTTA-700 091
WEST BENGAL

Ref. No. SUDA-48/98/62/(50)

Date: 12th August 1998

From: Shri D. K. Roy

Director & Chief Executive

To: 1. Mayor. Municipal Corporation
P.O. Dt. (West Bengal)
2. The Chairperson, Municipality
P.O. Dt. (West Bengal)

Subject: Registration of CDS

Sir/Madam.

Enclosed please find a copy of draft Memorandum of Association and Regulations of Community Development Society, prepared by this office for the purpose of registration of CDS under the West Bengal Societies Registration Act, 1961. This may now be given to the CDS(s) under your ULB for preparation of their respective Memorandum of Association and Regulations. The Memorandum and Regulations may please be typed (in duplicate) in conquest (demi) paper and completed with necessary signatures and other particulars, as are necessary, for the purpose of registration of CDS under the aforesaid Act.

You are now requested to send through one responsible person of your ULB one copy (in original) of the Memorandum and Regulations for each CDS, thus completed,* to this office along with the registration fee of Rs. 150.00 (Rupees one hundred fifty) only in cash, at an early date. The representative of your ULB will collect a forwarding letter and a GO issued for the purpose from this end and deposit these papers with the Registrar of Societies (within 1 p.m. on any working day) so as to ensure early issue of registration of the CDS.

Application, if any, submitted earlier by any CDS under your ULB may please be treated as dropped in view of some unavoidable circumstances.

Enclo: As stated above

Yours faithfully,

(D. K. Roy)
Director & Chief Executive

2. Secretary shall sign every page.

^{* 1.} Please put the Seal of CDS in appropriate pages.

Memorandum of Association

	I. TI	ne name of the society shall be
	Ci	Community Development Society
	II. TI	ne registered office of the society shall be situated at.
	11.	ard No
	M	unicipality
	III. Th	e area of operation of the society shall be as follows:
1	W	ard No
	IV. Oh	jects:
	commor	
	A. Ist	Tier: Neighbourhood Group (NHG)
ı	- Thi	s is the lowest rung of this society, comprising of 10-40 identified urban poor families being
l	represen	ted by one female member from each such family. The group will act as—
	(1	base level organisation generating information for the cluster as such;
	(2	to communicate their needs, tasks etc. to the higher tiers;
	(3)) to participate in the process of planning, implementation and monitoring of activities at
		neighbourhood level;
	(4)	to mobilise resources to build up community development fund and capacity through thrift and credit activities:
	(5)	to foster and encourage participation for community improvement.
	8. 2nd	Tier: Neighbourhood Committee (NHC)
	neighbou	middle level tier consists of NHC(s) represented by one volunteer/leader of each of the rhood groups in a Ward. This organisation will perform the following roles:
	(1)	identify local problems and priorities:
	(2)	provide suggestion for group involvement in meeting community needs and goals (mini-plans);
	(3)	support local action through partnership of local agencies including community contracts;
	(4)	provide feed back to agencies of programme effectiveness and out-reach especially for women and children:
	(5)	develop community capacity through training in association with Community Organisors, non-Government organisation and other sectoral departments:
	(6)	to develop community based thrift and credit system as well as community development fund:
	(7)	to facilitate the recovery of loans from the beneficiaries in time, and:
	(8)	to assist/undertake community surveys in accordance with the guidelines of the Government
	()	from time to time.
(C. 3rd T	ior: Community Davidsonart Society (CDS)
-		ier: Community Development Society (CDS) will consist ofNHCs being represented by two elected/solected representatives from

This apex organisation will be responsible for the following roles and tasks:

- (1) represent needs of all the communities, especially women and children;
- (2) Tiase and link up with agencies and departments to promote action in the community towards fulfilment of their needs;
- (3) identify specific training and arrange for their organisation, post-training follow-up and such other actions as may be necessary;

- (4) facilitate community surveys to identify genuine beneficiaries for economic and shelter benefits;
- (5) prepare community plans and proposals, mobilising resources from the community, municipality, different departments of the State/Central Governments, financial institutions, NHGs and other agencies as may be approved by the State/Central Government:
- (6) facilitate repayment of bank loans by the beneficiaries in time, in co-ordination with the UPE Cell of the Municipality;
- (7) create small community assets in identified slums/para/mohalla/settlements of the urban poor families in consultation with the UPE Cell of the Municipality;
- (8) to be the focal point under Swanna Jayanti Sahari Rojgar Yojana for purposes of identification of beneficiaries, preparation of applications, monitoring of recovery and generally providing whatever other support is necessary to the programmes of self-employment and wage employment;
- (9) to manage and facilitate thrift and credit activities, to encourage community savings as also other group activities;
- (10) to manage, as per National Slum Development Programme, various community activities including organisation of Thrift and Credit Societies. Community Development Fund, prevision of community sanitation, pre-school education, non-formal education, adult education and such other social sector programmes, as per guidelines of the Government from time to time; and
- (11) do all such acts, deeds, matters and things as may be deemed incidental or conducive to the foregoing objectives.

The income and properties of the Society whatsoever derived or obtained shall be applied solely for promotion of the objects of the society and in doing so, direction of the Government, if any, in that regard shall be followed and no portion thereof shall be paid or divided amongst any of its members by way of profits.

V. The names, addresses and description of the members of the Governing Body:

Name	Address	Description of belong- ing to NHC-NHG	Designation	Signature
1.				
2.				
3.			4-	
4.				
5.				2. **
6.				
7.	*			
8.				
9.				
10.				
11.				

(As many	NHCs-one per NHC plus one Community Organisor o	I UPE	Cell, as	may	be nominated
	Witness:			-	
	Seal of Mayor/Chairman, Corporation/Municipality/NAA		()	SEAL OF CDS

Name	Address	Occupation	Description of belonging to NHC/NHG	Signature
1.				200
2.				
3.				
4			,	1.
5.				*
6.				
7.				
8.				
9.	-			
0.				

11. Twice as many NHCs (Two per NHC, viz. Chairperson and Secretary of each NHC)

	Trancis to the attore signal	lures (may be Chairman, ULB)		
	Signature -:			
	Address :			
	Occupation:		SEAL OF CDS	
	Dated, the			
Wa	Regulations of of	Community Development	Society at the town	, Bengal.
	Membership			
NH	Cs under Ward Nos.	Development Society is the form of the Municip	al association of	No. of

This association is based on common goals and objectives. CDS will consist of two representatives, viz. The Chairperson and the Secretary of each Neighbourhood Committee (NHC), as executive members (with voting right). CDS will also include honorary (without voting right) members, viz. Town Project Officer, Community Organisors, Ward Councillors of concerned Wards, representatives of NGOs, sectoral departments, leading citizens and other resource persons.

Neighbourhood Committee (NHC), as referred earlier, is a formal association of women living below poverty line (as per identification survey according to guidelines of Government of India). This Committee will consist of all the Resident Community Volunteers from 8-15 Neighbourhood Groups (NHG) located in close proximity in urban slums/para/mohalla/settlements of urban poor people and living within the same electoral ward. These RCVs from NHGs will be executive members (with voting right) and elect/select from amongst themselves, one Chairperson, one Vice-Chairperson, one Secretary and one Treasurer. NHCs will also include honorary members (without voting right), viz. Community Organisor,

concerned Ward Councillor, Secretary of concerned Ward Committee and representatives not exceeding five from various sectoral groups in the community.

Neighbourhood Group (NHG) as mentioned earlier will comprise of one female member from each of 10-40 identified BPL families, living in close proximity to each other in urban slum/para/mohalla etc. in the same electoral Ward. Each Neighbourhood Group (NHG) will select/elect through community consensus or any other democratic norm, one woman representative from amongst themselves, who will be termed as Resident Community Volunteer.

2. Cessation of Membership

Any member, herein referred to as RCV will cease to be a member:

- (a), on her becoming a non-poor in accordance with the identification survey;
- (b) on her tendering of resignation and acceptance of the same by the concerned NHG/NHC/CDS.

3. Register of Members

4. Rights and Obligations of Members

Any member of the CD Society has the right:

- (a) to elect/to be elected in any election of the CDS (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 CDS;
- (c) to inspect the accounts and the proceedings of the meetings of the CDS on appointment with the Secretary; and
- (d) to pay subscription within the prescribed time.

5. Expulsion and Removal

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

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

6. Governing Body

- (a) There shall be a Governing Body consisting of one member from each NHC (either of Chairperson and Secretary of NHC). The Office-bearers of Governing Body shall comprise of Chairperson, one Vice-Chairperson, Secretary, two Joint Secretaries, Treasurer and other members. The Office-bearers and other members of Governing Body will be elected biannually at the A.G.M., excepting that there shall be one Community Organisor of the ULB to function as the ex officio Secretary in the CDS Governing Body.
- (b) Register for and removal of Governing Body members shall be dealt with as has been prescribed as in the case of other members noted hereinbefore.

- (c) Term of office of the Governing Body shall be two years, ordinarily, and unless it is dissolved and/ or terminated early under unforeseen circumstances. After election, the old Governing Body will continue to function till the new Body takes over charge which shall under no circumstances be more than 30 days from the date of election. Any vacancy in the CDS/Governing Body shall be filled up within 4 (four) weeks from the day of vacancy by a resolution of majointy of members (with voting rights).
- (d) Meeting of the CDS shall be held at least once in three months at such place, date and time as the Chairperson or the Secretary may determine. Meeting of the Governing Body shall be held every month at a place, date and time as the Secretary/Chairperson may decide and inform all members well in advance. First meeting of the CDS will be convened by the Town Project Officer/Community Organissor and presided over by an executive member of CDS to be elected in the meeting. Requisition meeting of CDS, Governing Body may be summoned by at least one-third of the members (with voting rights) of the CDS, Governing Body. The Secretary shall summon the meeting within seven days failing which the Chairperson shall do so provided that no business other than specified in the notice shall be transacted in
- (e) 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 CDS/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 of the CDS/Governing Body. Absence of quorum in the meeting, even after lapse of 30 minutes of the schedule time will eventually lead the members present to adjourn the meeting.

(f) Procedure of the meeting: The Chairperson or in her absence, the Vice-Chairperson will chair all meetings of CDS on Governing Body. In the absence of both Chairperson and Vice-Chairperson, the members present shall elect Chairman 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. The Chairman of the meeting shall have a second or casting vote in addition

7. Duties, Responsibilities and Powers

The Governing Body shall have general power of supervision and conduct over all the affairs of the CDS at its various tiers and in panicular, shall discharge the following duties:

- (a) to appoint sub-committee with such duties and powers as may be considered necessary and
- (b) to accept donation, gift, subscription, movable or immovable properites for fulfilling the objects
- (c) to sell, lease, mortgage or otherwise dispose of or deal with all or any part of the property of the
- (d) to keep proper accounts of the society and to open bank account in the name of the society in
- (e) to co-opt honorary ex officio members in the CDS;
- (f) to engage temporarily on contract basis one person to assist the Secretary/Treasurer in the maintenance of records, accounts etc.;
- (g) to prepare CDS area based plans on the basis of Community Action Plans prepared by NHCs and determine priorities for implementation of plans;
- (h) to sanction schemes, projects, etc. to be undertaken by CDS:
- (i) to facilitate thrift and credit activity at NHG level, mobilise resources, organise Community (j) to prepare budget of the society; and
- (k) to conduct any other business as may be delegated upon by the CDS and not specified hereinbefore, or by ULB/State Government to meet the duties and obligations of the society under various Urban Poverty Alleviation Programmes of the State and Central Government.

8. Safe Custody of Properties

- I, The Governing Body shall be responsible for the safe custody of the fund, properties and assets of the CDS.
- 2. The fund of the society shall be kept in Savings Account/Fixed Deposits with any scheduled commercial bank/co-operative bank/post office in the area of operation of the society.

9. Books of Accounts & 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.

10. Accounting Year

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

11. General Meeting

- (i) Annual General Meeting
- (a) Notice

The Secretary shall call the Annual General Meeting within two months from the end of the last financial year giving at least 14 days' notice to all members. The Notice shall contain the place, day, time and agenda of the meeting.

(b) Agenda

The pusiness 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 CDS for the previous year;
- (iii) to pass audited accounts of CDS for the previous year ended;
- (iv) to appoint qualified Auditor or Auditors:
- (v) to transact such business as may be fixed by the Governing Body;
- (vi) to transact such other business as may be brought forward by giving 14 days' notice from any member; and
- (vii) to conduct elections to the Governing Body biannually.

(c) Quorum of the Meeting

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

(d) Manner and Method of Voting

The Chairman 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 2/3rds (two-thirds) of the members (with voting right) may request the Chairperson of the CDS to hold a special General Meeting. The Chairperson or in his absence. Vice-Chairperson or in the absence of both, the Governing Body shall convene the Special General Meeting within one month from the date of receipt of such request. In default of the Governing Body, the requisitionists shall hold such meeting provided that no business other than those specified in the notice shall be transacted.

(iii) Extra ordinary General Meeting

The Governing Body may direct to convene an extra-ordinary general meeting for consideration of addition, alteration or modifications of the Memorandum/Regulations of the CDS. 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-fourths of the members (with voting right) present at the meeting.

12. Duties of the Office-beares

A. CDS

Chairperson: She shall,-

- (a) preside over all meetings of the society;
- (b) take all disciplinary actions such as removal, dismissals, etc. in consultation with the Governing Body;
- (c) advise the Secretary in any matter requiring urgent attention;
- (d) give pay orders on all bills for payment;
- (e) call an emergent meeting; and
- (f) act upon any other resolution adopted by the Governing Body.

Vice-Chairperson

In the absence of the Chairperson, she shall perform all the duties of the Chairperson.

Secretary: She shall,-

- (a) convene all the meetings of the society;
- (b) maintain minutes books of all meetings and all other records, documents, etc.;
- (c) issue general circular and notices;
- (d) sign on behalf of the society receipts for all sums received as subscription, donation, any other fund, etc.;
- (c) get the accounts of the society audited by a Chancred Accountant;
- (f) ensure compliance with all statutory requirements; and
- (g) transact any other business that may be assigned upon her by the society.

Joint Secretary

- (a) in the absence of the Secretary, perform all the duties of the Secretary; and
- (b) perform any other duty that may be assigned upon her.

Treasurer: She shall,—

- (a) collect and receive all sorts of subscription, donations and the deposit of money and issue receipts therefor;
- (b) maintain and keep Cash Book and such other accounts as are necessary:
- (c) operate Bank Account jointly with the Secretary and the Chairperson;
- (d) prepare the budget in consultation with the Secretary for consideration of the Governing Body.

B. NHC:

Chairperson: Same as in the case of Chairperson of CDS.

Vice-Chairperson: Same as those of Vice-Chairperson of CDS.

Secretary: Same as those of Secretary of CDS. Treasurer: Same as those of Treasurer of CDS.

C. RCV of NHG

- She will act as a channel of information and communication for the NHG on the one hand and provide feedback to NHC or to other forums, as may be necessary;
- (ii) she will undertake identification surveys, need assessment and support planning at NHC level and facilitate implementation and monitoring of community actions at NHG level;

(iii) she will motivate the community to mobilise resources for community development, to form DWCUA groups, to promote thrift and credit activity, and such other activities conducive to community development.

13. Maintenance and Audit of Accounts

The CDS shall maintain books of accounts as required under Section 15(1)(a)(b) of the Act. The accounts shall be audited by a duly qualified Auditor as stated in Section 15(2) of the Act.

14. Suit and Legal Proceedings

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

15. Alteration of Memorandum and Regulations

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

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

16. Dissolution of Society

Subject to the provisions of Sections 24 and 17 of the Governing Body, Societies Registration Act, 1961 or any statutory modifications thereof, the society may be dissolved by a resolution to that effect passed by 3/4th members of the society at a general meeting. The said meeting shall also decide the manner of disbursement of the funds and assets of the society, if any, after dissolution.

Signed:	
I.	
2.	
3.	
4.	
Dated, day of	
Witness:	
Signature & Seal of Mayor/Chairman, Corporation/Municipality/NAA	
	SEAL OF CDS

Social Mobilisation and Institution Development

(Operational Guidelines)

National Urban Livelihoods Mission



Government of India
Ministry of Housing & Urban Poverty Alleviation

F. No. K-14011/1/2013-UPA Government of India Ministry of Housing & Urban Poverty Alleviation (UPA Division)

Nirman Bhawan, New Delhi Dated: 11th December 2013

OFFICE MEMORANDUM

SUBJECT: Operational Guidelines for Social Mobilisation and Institution Development (SM&ID) under the National Urban Livelihoods Mission (NULM)

The guidelines for the National Urban Livelihoods Mission (NULM) have been issued vide OM No. K-14011/1/2013-UPA dated 24th September 2013.

- 2. The operational guidelines for Social Mobilisation and Institution Development (SM&ID) component of NULM are annexed herewith, which will be followed by all the implementing agencies. These guidelines have also been uploaded on the website of the Ministry of Housing and Urban Poverty Alleviation, and may be accessed from: http://mhupa.gov.in/NULM_Mission/NULM_Mission.htm.
- 3. This issues with the approval of Hon'ble Minister for Housing & Urban Poverty Alleviation, Government of India.

(B. K. Agarwal)

Joint Secretary to the Government of India Ministry of Housing & Urban Poverty Alleviation

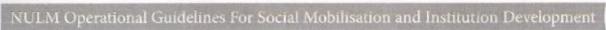




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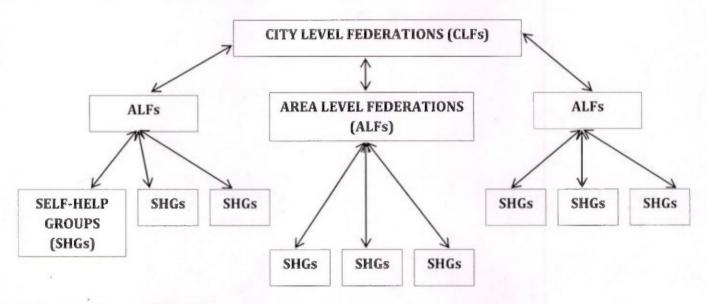
NULM Operational Guidelines For Social Mobilisation and Institution Development



1. The National Urban Livelihoods Mission (NULM) shall rest on the foundation that the mobilisation of urban poor households to form their own institutions is an important investment for an effective and sustainable poverty reduction programme. These institutions of the poor would partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor.

Component 1.1 Building Community Institutions - Self-Help Groups and Their Federations

2. NULM envisages mobilisation of urban poor households into a three tiered structure with Self-Help Groups (SHGs) at the grass-root level, Area Level Federations (ALFs) at the slum / ward level and City-level Federations (CLFs) at the city-level:



Self-Help Groups (SHGs)

- 3. SHGs are groups of 10 to 20 women or men who come together to improve their living conditions by group savings and loans. These groups conduct regular meetings where the savings of the group is collected into a corpus fund, which is used to provide short-term loans to the members. After some time when the credit requirements of the members increase, the Self Help Group may approach to a bank for loan.
- 4. Membership of SHGs: Under NULM, Self-Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under NULM. SHGs may consist of 10 to 20 members. These groups need not be registered. Normally, women SHGs will be formed, however male SHGs of handicapped persons will be allowed to be formed. The objective is to organise all the urban poor families into SHGs; however, those areas may be taken up first where urban poor are concentrated.



National Urban Livelihoods Missior

- 5. Rules and Regulations: Each SHG will be encouraged to develop their own rules and regulations. These should cover:
 - 5.1. Norms for membership
 - 5.2. Norms for group savings including the amount, date of deposit with the group
 - 5.3. Role of every office bearer in the SHG
 - 5.4. Norms for conduct of group meetings including the number of times the group meets, and the convening of special meetings

Box 1: Key operational Principles of SHGs:

- · Agreed conditions for meetings;
- Agreed conditions for savings;
- Agreed conditions for loans to be given
- Agreed conditions for loan repay ments
- Agreed social agenda
- 5.5. Management of savings of group including maximum amount of loans to SHG members, the interest rate, repayment details, and basic criteria to grant a loan
- 5.6. Management of the SHG group bank account
- 5.7. Maintenance of various records including minutes of meetings, member passbooks, savings and loan register and group pass book.
- 5.8. Withdrawal of membership, disqualification of membership, change in the rules and regulations and dissolution of the SHG
- 5.9. Norms for imposition of fines/penalties on group members and amount of penalty for: [a] not attending the meetings, [b] irregular savings, and [c] non-repayment of loan on time, etc.;
- 6. To facilitate the process of development of rules and regulations of the SHG's, Model Rules and Regulations are given at **Annexure I**. However, these are for guidance only. The SHG should be encouraged to make their own rules and regulations covering points mentioned in paragraph 5.

Box 2: Panchsutra for a good SHG:

- 1. Regular savings
- 2. Regular meetings
- 3. Regular accounts book-keeping and accounting
- 4. Regular repayments
- 5. Adherence to rules and regulations of the SHG

Federations of SHGs at the area and city-levels

7. An Area Level Federation (ALF) is an association of SHGs consisting of representatives from all member SHGs, with the objective of supporting member-SHGs, (guiding and monitoring the functioning of SHGs., and forming and training new SHGs.) The federation of SHGs is essential to deal with larger issues like bank linkage, Inter-group lending, negotiations with higher level

NULM Operational Guidelines For Social Mobilisation and Institution Development



structures and to gain greater bargaining power over the rights and privileges of SHGs.

- 8. Membership of Area Level Federation: An Area Level Federation (ALF) may be formed with 10 to 20 SHGs covering an area of a ward or slum or such other geographical unit with a minimum of 2 members (nominated representatives) per SHG. However the Urban Local Body (ULB) may decide the number of SHGs in a federation as per the local conditions.
- 9. An ALF should be registered as a society/an association under the relevant law of the State. Model bye-laws for ALFs are at Annexure II. However these are only indicative and ALFs should be encourages to make their own bye-laws.

10. Responsibilities of an ALF:

- 10.1 Facilitate bank linkages for member SHGs i.e. opening of their accounts and helping them getting loans;
- 10.2 Providing hand-holding support in the development of loan proposals by member SHGs;
- 10.3 Capacity building of new SHGs as well as existing member SHGs for their successful functioning;
- 10.4 Facilitate member SHGs' access to benefits under NULM as well as access to social assistance benefits under various government programmes;
- 10.5 Support the formation of new SHGs and monitor and evaluate functioning of its member SHGs (An indicative checklist for a functional SHG is at **Annexure III**)
- 10.6 Resolve issues raised by member SHGs in accessing credit from banks.
- 10.7 Raise issues of importance at the level of the City-Level Federations (CLFs).
- 10.8 Regularly report to the ULB about the SHG's functioning
- 11. The ALFs will come together to form a City-level Federation (CLF). It is expected that each city will have at least one CLF. The CLFs should be registered as societies/association under the relevant law of the State. All ALFs in a city should be represented at the CLF. Bigger cities may have more than 1 CLF based on the size and population. The CLF is expected to work with ALFs, member SHGs, city administration and financial institutions to ensure social and economic empowerment of the urban poor.

12. Responsibilities of a CLF:

- 12.1 To represent the needs of the urban poor at various levels;
- 12.2 Advocacy with the ULBs and state governments for pro-poor planning, master plans, vendor planning, etc.;
- 12.3 To facilitate access of member ALFs' and member SHGs' to banking services;
- 12.4 New group formation and support;



National Urban Livelihoods Mission

- (2)1
 - 12.5 To identify specific training and capacity building needs of its member ALFs;
 - 12.6 Work closely with the respective ULB to facilitate identification of beneficiaries for various government programmes;
 - 12.7 Facilitate marketing of SHG produce/products

Formation of SHGs: Engagement of Resource Organisations (ROs)

- 13. The experts hired under City Mission Management Unit (CMMU) along with the community organizers will work at the field level for formation of SHGs under NULM. The services of ASHA / Anganwadi workers and other community level functionaries under various schemes / programmes of the central and state governments may also be utilised for this purpose.
- 14. However, for catalysing the formation of SHGs and their federations and to promote the financial inclusion of SHG members under NULM, autonomous registered agencies set up by State or Central Government or well established long-standing federations of SHGs or non-government organisations may be engaged as Resource Organisations (RO). The Resource Organisations will facilitate the formation of SHGs and their development, bank-linkages, their federation at the area and city-levels, training and capacity building, and establishing links to ULBs.
- 15. A maximum of Rs. 10,000/- can be spent per SHG for its formation, handholding, training of all the members, bank linkage, formation of federation and other related activities. The ULB will decide on the area to be covered per RO depending on their capacity. An RO should cover a minimum of 50 SHGs. States or the ULB will be expected to enter into an agreement with RO and payment will be made on the basis of milestones like SHG formation, training of members, bank linkage, formation of federation at the area and city levels and access to benefits under NULM, including revolving fund. The RO will handhold the SHG for a period of two years.

16. The functions of the RO are as follows:

- 16.1 Identifying Affinity Groups: ROs should identify prior relationships of trust and mutual support and encourage those individuals to form SHGs. The membership should be preferably through participatory approach and self-selection.
- 16.2 Capacity Building: Once the SHG is formed, ROs will be expected to train ALL members of the SHG (not just the leaders/representatives) in: (a) the basic concepts of functioning of a SHG like how to conduct meetings, basics of savings, lending money, repayment habits; responsibilities of group members; (b) book-keeping and accounting, fund management, building bank and credit linkages; (c) communication, decision making, conflict resolution, self-assessment, etc.; and (d) accessing government benefits under NULM and other programmes of the Government.

The West Bengal Societies Registration Act, 1961 MEMORANDUM OF ASSOCIATION Of KRISHNAGAR CITY LEVEL FEDERATION

- 1. The name of the federation shall be <u>KRISHNAGAR CITY LEVEL FEDERATION</u> and hereinafter referred to as "The Federation".
- The Federation shall accept as members, the Area Level Federations (ALFs) of Krishnagar Municipality and the registered office of the federation shall be situated at P.O. KRISHNAGAR, PIN-741101, P.S. KOTWALI, of KRISHNAGAR MUNICIPALITY District-NADIA, West Bengal.
- 3. The area of operation of the federation shall be the area under **KRISHNAGAR MUNICIPALITY**.

4. Objectives:

The objectives of the Federation are:

- a. To provide a forum for regular interaction and networking between member ALFs and assist in the formation of new ALFs, wherever needed.
- b. To take up activities that strengthen member ALFs, but cannot be taken up by individual ALFs 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 ALFs' 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 of the members of the SHGs forming the ALFs.
- d. Work as an information dissemination body by facilitating member ALFs to provide support & access to the SHGs to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes.
- e. Handhold and build the capacity of new SHGs through the member ALFs and regularly review the functioning and strengthen the capacity of existing member ALFs to continue to successfully function.
- f. To successfully represent the Federation and member ALFs at the City Mission Management Unit.
- g. To build leadership skills of members so that they can in turn manage their member SHGs and their federation properly.
- h. Help the member ALFs to Coordinate economic activities of their 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 guide and assist the member ALFs to take the responsibility for social uplift of the members and its families of all constituent SHGs like eradication of 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:

Sl.			Description belongin	ing to	Designation	
No.	Name Address	Name of ALF	Portfolio in present ALF	in Federation	Signature	
1					Chairperson	
2			· •		Vice- Chairperson	
3					Secretary	4
4					Treasurer	
5					Member (Social Mobilization)	
6					Member (Financial Inclusion)	
7					Member (Livelihood)	
8						
9						
10						
11						

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

Sl. No.	Signature	Address	Occupation
1			
2			
3			
4			
5			
6			
7			
8			
9			

10		
11		

Witness to the abo	ve signature:	
Signature:		
Address:		
Designation:		
Dated the —	—— day of —	2016

RULES AND REGULATIONS OF KRISHNAGAR CITY LEVEL FEDERATION

1. Membership:

This City Level Federation (CLF) is the City level tier of federation structure of the City consisting of ALFs (Area Level Federations) represented by 2 (Two) volunteers/leaders of each of the ALF of KRISHNAGAR MUNICIPALITY.

The criteria are as follows:

ALFs in the area defined above are the federations of member SHGs duly registered under WB Societies Registration Act, 1961.

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

2. Rights and Obligations of Members:

Any member of the federation has the right:

- 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 subcommittee on any matter relating to 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 ALF may be disqualified by the Federation on the following criteria:

- a. Non-participation in regular federation meetings for more than 3 (Three) times.
- b. Not paying the subscription fee.
- c. Not following the rules of the group.

4. Register of Members:

KRISHNAGAR CITY LEVEL FEDERATION shall maintain a Register of members containing the members' name, address, occupation, date of admission and cessation of membership.

Similarly, ALFs 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/ALFs 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 ALF 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:

 At the time of admission, each ALF shall pay an admission fee of Rs. 200.00 (Rupees Two Hundred Only).

b. Each member ALF shall pay a subscription of Rs. 100.00 (Rupees One Hundred

Only) per year.

c. If a member ALF does not pay the yearly subscription fee on the decided date, it will be fined Rs. 10.00 (Rupees Ten Only) per month.

7. Group Management:

- a. A General Body (GB) shall be formed comprising two representatives per member ALF.
- b. From the General Body, 11 (Eleven) members shall be elected as the Governing Body Members, 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, Treasurer who shall each be elected by all members of the CLF from among the CLF members for a period of 1 (One) year. 3 (Three) other members of the G.B. shall be selected as Member (Social Mobilization), Member (Financial Inclusion) & Member (Livelihood & Social Security) and shall perform the duties & responsibilities, as mentioned hereinafter.
- d. These office bearers can remain in office continuously for only 2 terms.
- e. All four office bearers must be from four different ALFs.

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 <u>KRISHNAGAR MUNICIPALITY</u> so as to ensure credit to the SHG (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 ALF members for social cause, shall organize at least one monthly camp on social issues in its area.

b. Responsibilities of the Vice Chairperson:

- 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 KRISHNAGAR MUNICIPALITY so as to ensure credit to the SHGs (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 ALFs 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. Verify the books of account of the Federation regularly and report to the members in every meeting.
- vi. Maintain relationships within and outside the Federation, especially with the Banks and **KRISHNAGAR MUNICIPALITY** so as 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.
- vii. Regularly report progress of the Federation to the Municipal Authority along with any other details requested in a timely manner.
- viii. Take independent responsibility on market linkage/Export orientation of SHG product and support to Groups in this regard through the ALFs.

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. Present all financial reports of the ALFs.
- v. Take personal responsibility to enhance federation corpus taking different innovative sources and use it judiciously for SHG's financial activity through

e. Responsibilities of the Member (Social Mobilization)

i. To organize, on behalf of the federation and with the active involvement of the ALF concerned, Awareness Programmes to disseminate regarding the Welfareschemes of NULM amongst the urban poor and to motivate & encourage them

in

forming Self Help Groups (SHGs).

ii. To maintain liaison with the concerned Resource Organization (R.O.) for formation of new SHGs and their subsequent nurturing process.

f. Responsibilities of the Member (Livelihood & Social Security):

- 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 so as to create self-

employment & wage-employment opportunities.

- iv. Evaluate the social security needs of the member ALFs.
- v. Liaison with the Ward Officials in charge of Health, Education and Other social security so that the member ALFs are linked with such benefits available in the City.
- vi. Compile and update a list of social security schemes whose benefits the member ALFs can access to and disseminate the information through the ALFs.

g. Responsibilities of the Member (Financial Inclusion):

- i. Ensure that member ALFs are linked with Banks;
- ii. Ensure that all the SHGs are linked with financial institutions for insurance and money remittances;
- iii. Ensure that individuals from the SHGs have Basic Savings Bank Deposit Accounts (BSBDAs).
- iv. Ensure that all member ALFs undergo financial literacy training.
- v. Ensure monthly meeting with Bank branch and if required with the ULB to mitigate all Bank related problems.

9. Meetings:

- a. The Governing Body 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 federation can hold special meetings at a shorter notice.

- c. A minimum of 60% of the 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 changes in the bye-laws are to be made, at least 3/4 th (Three Fourth) of its members must be present.
- d. The Federation will hold its Annual General Meeting in the month of April every year. This meeting will review the last year's activities and financial progress and plan the activities for the next year. (The group may use this meeting to conduct regular annual elections for the posts of office bearers of the Managing Committee).
- 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' notice 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. 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.

12. 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;

- 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 ALFs.
- ix. Achievement in financial activities undertaken by Constituent ALFs and their future prospect and proposals in this regard.
- x. Overall performance of the Federation and ALFs 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 Chairperson of the meeting shall decide the manner and method of voting 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 3/3rd (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 threefourth of the members (with voting right) present at the meeting.

13. 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 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 ALF during the meetings and at other times, with reasonable notice to the relevant office bearer of the Managing Committee.

14. 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/Cooperative Bank/Post Office in the area of operation of the federation. Treasurer shall be custodian of all liquid cash and funds.

15. 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.

16. Auditors

The accounts of the Federation shall be audited by Charted 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 explanation as may be necessary for the performance of their duties.

17. Accounting Year:

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

18. 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 Executive Committee of the Federation.

19. 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.

20. Alternation of Memorandum and Regulations:

The Memorandum and Regulations may be altered, modified rescinded or added to by special resolutions passed by the 34 th 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.

21. 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 Krishnagar City Level Federation, do here by certify that the above is a true copy of the Rules and Regulations of the Federation.

Signed:	
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Status of ULBs covered under NULM relating to SHGs

(Report upto 29.02.2016)

<u></u>	12	=	10	9	∞	7	6	S	4	w	2	_	No.
Bhadreswar	Bansberia	Baidyabati	Siliguri	Darjeeling	Balurghat	Cooch Behar	Suri	Durgapur	Burdwan	Asansol MC	Bankura	Alipurduar	Name of the ULBs
Hooghly	Hooghly	Hooghly	Darjeeling	Darjeeling	Dakshin Dinajpur	Cooch Behar	Birbhum	Barddhaman	Barddhaman	Barddhaman	Bankura	Alipurduar	District
400	436	32	956	91	453	344	65	853	377	842	317	509	Total No. of TCGs formed since inception upto Mar,2014
346	179	9	875	7	426	279	39	794	319	472	212	232	Total No. of TCGs availed Revolving Fund upto Mar,2014
19	12	2	39	0	00	23	26	47	36	103	36	14	SHGs formed during 2014-15
30	30	100	160	80	30	30	85	150	50	420	65	70	Target for formation of SHGs during 2015-16
43	0	0	149	0	109	10	122	12	7	49	10	Ŋ	SHGs formed during 2015-16
15	81	15	20	15	15	15	15	20	15	65	105	15	SHGs assisted with Revolving Fund during 2014-15
79	128	Ø	102	41	19	44	99	59	52	255	22	204	sHGs assisted with Revolving Fund during 2015-16
462	448	34	1144	91	570	377	213	912	420	994	363	528	SHGs formed upto Feb,2016
440	388	30	997	63	460	338	153	873	386	792	339	451	SHGs assisted with Revolving Fund upto Feb,2016

29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	No.
Santipur	Nabadwip	Krishnanagar	Kalyani	Berhampore	English Bazar	Kolkata	Jalpaiguri	Uluberia	Howrah MC	Uttarpara Kotrung	Scrampore	Rishra	Hooghly Chinsurah	Chandannagar MC	Chainpdany	Name of the ULBs
Nadia	Nadia	Nadia	Nadia	Murshidabad	Malda	Kolkata	Jalpaiguri	Howrah	Howrah	Hooghly	Hooghly	Hooghly	Hooghly	Hooghly	Hooghly	District
243	336	544	370	466	1880	2107	223	213	741	272	75	206	387	398	287	Total No. of TCGs formed since inception upto Mar,2014
195	274	531	217	150	257	55	46	٥٦	366	120	9	187	124	344	89	Total No. of TCGs availed Revolving Fund upto Mar,2014
26	27	31	26	21	23	50	15	9	183	24	22	21	26	32	16	SHGs formed during 2014-15
100	100	50	30	30	30	500	30	30	280	30	120	30	50	100	30	Target for formation of SHGs during 2015-16
25	O1	ω	29	10	27	0	0	66	0	0	ΟΊ	15	40	0	12	SHGs formed during 2015-16
15	48	15	15	41	15	80	15	155	35	15	15	15	180	20	15	SHGs assisted with Revolving Fund during 2014-15
59	28	25	120	184	993	1213	157	140	314	97	47	22	81	40	120	SHGs assisted with Revolving Fund during 2015-16
294	368	578	425	497	1930	2157	238	288	924	296	102	242	453	430	315	SHGs formed upto Feb,2016
269	350	571	352	375	1265	1348	218	160	715	232	71	224	385	404	224	SHGs assisted with Revolving Fund upto Feb,2016

45	44	43	42	4	40	39	300	37	36	35	34	33	32	31	30	No.
Naihati	Madhyamgram	Khardah	Kanchrapara	Kamarhati	Halisahar	Habra	Dum Dum	Bongaon	Bidhannagar MC	Bhatpara	Basirhat	Barrackpore	Barasat	Baranagar	Ashokenagar Kalyangarh	Name of the ULBs
North 24 Parganas	District															
185	588	322	71	491	37	482	128	667	411	521	264	872	461	309	320	Total No. of TCGs formed since inception upto Mar,2014
82	585	264	22	481	32	422	96	652	41	338	225	866	210	174	288	Total No. of TCGs availed Revolving Fund upto Mar,2014
18	80	18	17	23	12	21	18	22	41	26	32	29	36	23	22	SHGs formed during 2014-15
100	30	30	120	30	100	60	55	30	180	50	30	30	30	150	30	Target for formation of SHGs during 2015-16
19	80	10	0	15	0	49	ω	507	3	37	28	102	32	10	0	SHGs formed during 2015-16
15	42	15	15	15	15	15	15	15	30	15	15	118	15	15	15	SHGs assisted with Revolving Fund during 2014-15
68	73	40	30	19	2	69	21	56	236	119	42	19	180	92	24	SHGs assisted with Revolving Fund during 2015-16
222	748	350	88	529	49	552	149	1196	467	584	324	1003	529	342	342	SHGs formed upto Feb,2016
165	700	319	67	515	49	506	132	723	307	472	282	1003	405	281	327	SHGs assisted with Revolving Fund upto Feb,2016

	85	57	56	55	54	53	52	51	50	49	48	47	46	No.
Total:	Raiganj	Rajpur Sonarpur	Maheshtala	Purulia	Tamluk	Haldia	Medinipur	Kharagpur	Titagarh	South Dum Dum	Panihati	North Dum Dum	North Barrackpore	Name of the ULBs
	Uttar Dinajpur	South 24 Parganas	South 24 Parganas	Purulia	Purba Medinipur	Purba Medinipur	Paschim Medinipur	Paschim Medinipur	North 24 Parganas	District				
26828	544	775	354	326	186	1120	263	645	78	132	812	800	241	Total No. of TCGs formed since inception upto
15958	422	673	105	216	131	696	166	366	30	119	317	603	178	Total No. of TCGs availed Revolving Fund upto Mar,2014
1786	34	46	33	23	31	38	33	75	24	19	21	31	23	SHGs formed during 2014-15
5000	75	100	200	50	30	70	140	80	170	100	30	30	30	Target for formation of SHGs during 2015-16
2456	24	121	21	143	118	128	28	90	22	18	O1	58	20	SHGs formed during 2015-16
1849	142	15	15	15	15	155	52	15	15	15	15	15	15	SHGs assisted with Revolving Fund during 2014-15
7505	9	131	160	185	52	263	74	218	42	10	300	162	59	SHGs assisted with Revolving Fund during 2015-16
31070	602	942	408	492	335	1286	324	810	124	169	838	889	284	SHGs formed upto Feb,2016
25312	573	819	280	416	198	11114	292	599	87	144	632	780	252	SHGs assisted with Revolving Fund upto Feb,2016