

STATE URBAN DEVELOPMENT AGENCY

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

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

File No.SUDA-14012(15)/9/2020-NULM SEC(SUDA)-SUDA/5734 Date : 10.11.2020

From : Addl. Director SUDA
& Addl. Mission Director, SWAYAMSIDDHA
& Ex-officio Joint Secretary, UD&MA Department

To: Chairperson / Administrator/ Executive Officer /Commissioner
..... Corporation /Municipality / NAA

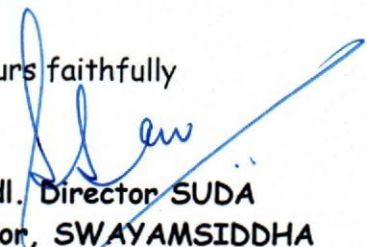
Sub : Revised Operational Guideline of Area Level Federation and Memorandum of Association , under “SWAYAMSIDDHA-State Urban Livelihood Mission” - regarding

Sir,

You are aware that formation of Area Level Federation (ALF), under “SWAYAMSIDDHA-State Urban Livelihood Mission (WBSULM) ” is a major task for building federation Structure under Social Mobilization and Institution Development (SM&ID) component.

Over the Period Certain Amendments have been made to these guidelines . After incorporating these guidelines , made so far , the consolidated revised Guidelines are being issued for ease of use by all stakeholders . Revised Guidelines also been uploaded on the website of SUDA- <http://wbsuda.org> for further reference .

Yours faithfully

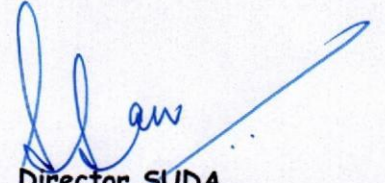

Addl. Director SUDA
& Addl. Mission Director, SWAYAMSIDDHA
& Ex-officio Joint Secretary, UD&MA Department

No:

Date : 10.11.2020

Copy to :-

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



Addl. Director SUDA
& Addl. Mission Director, SWAMSIDDHA
& Ex-officio Joint Secretary, UD&MA Department

OPERATIONAL GUIDELINE of AREA LEVEL FEDERATION (ALF)

Area Level Federation (ALF)

(Revised Operational Guideline)

**Social Mobilisation
and Institution Development (SM&ID)**

“SWAYAMSIDDHA”

STATE URBAN LIVELIHOOD MISSION (WBSULM)



OPERATIONAL GUIDELINE of AREA LEVEL FEDERATION (ALF)

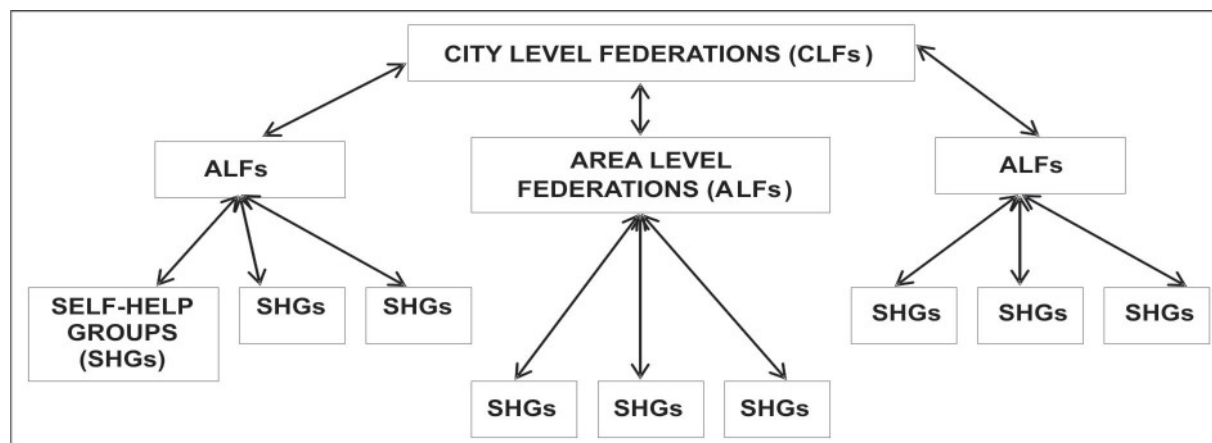
Under West Bengal Societies Registration Act , 1961

Introduction :

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.

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:

Federations of SHGs at the area levels : Slum / Ward level :



Federations of SHGs at the Area and City-levels

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

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

An ALF should be registered as a societies under Societies registration Act , Govt of West Bengal . ALF shall make their own bye-laws.

Role of ALF:

The purposes of the Federation are:

- To provide a forum for regular interaction between member SHGs and assist in the formation of new SHGs.
- To take up activities that strengthen member SHGs, facilitate bank linkages for member SHGs, handholding support for the development of member SHG's loan proposals.
- To facilitate member SHGs' access to benefits under NULM and other Government schemes and to create linkages with institutions of relevance for their welfare e.g. health insurance facilities.
- Will work as an information dissemination body by facilitating member SHGs' access to skill training and micro-enterprise formation support under DAY-NULM and access to social assistance benefits under various government programmes.

- Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHG to continue to successfully function.
- To successfully represent the Federation and member SHGs at the City Level Federation.
- To build leadership skills of members so that they can manage the member SHGs and the federation.
- To raise issues of importance at the level of the City-Level Federations (CLFs).
- To report to the ULB about the SHG's functioning on regular basis.

Member of ALF:

- **Only Women SHGs will be part of ALF**
- SHGs in the ward level
- SHGs stood in presence at least 6 months
- SHGs have been doing meeting and saving regularly (not less than 80% of members).
- SHGs have been repaying any loans given (not less than 90% repayment).
- Paid the prescribed admission fee and the fixed monthly subscription fees
- Each member of SHG will elect two of its members to represent the group in the Federation for a two-year term.
- One SHG member can hold only one position (Office Bearer) of SHG / ALF / CLF .
- One Member can't hold two position simultaneously (As office bearer of SHG/ALF/CLF)
- A member SHG may be joined in the Federation over the year. Similarly membership replacement or change will be possible through AGM of Federation.

Rights & obligations of members :

Any member of the federation has a right :

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

Disqualification of Membership :

- Any member SHG may be disqualified by the federation on the following criteria :
 - (1) Non-participation in regular federation meetings for more than 3 (three) times will make liable to be disqualified by the Governing Body,
 - (2) For holding two position simentiniously (One member will only hold office bearer position in one institution ALF / ALF or CLF) for three months long will disqualified from the upper level which is replicable for her .
 - (3) Not paying the subscription fee,
 - (4) Not repaying the loan received from the federation,
 - (5) Not following the rules of the group.

Register of Member :

- ALF shall maintain a Register of members containing the members' name, address, occupation, date of admission and cessation of membership. Similarly, SHGs shall maintain their respective Register of members with the same particulars as above. The Register will be kept open for inception of the members concerned of Federation/SHG on

requisition. All entries required to be made therein shall be entered within a period of 15 days.

Withdrawal of Membership :

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

Formation of Administrative Structure of ALF :

- A General Body (GB) shall comprise two representatives per member SHG
- From the GB, at least seven members shall be selected as the Executive Committee who shall be responsible for strategic and day-to-day management of the federation.
- The Executive Committee shall consist of five office bearers— President, Secretary, Treasurer, Livelihood Volunteer, Social Security Volunteer and Financial Inclusion Volunteer and two members who shall each be elected by all members of the ALF from among the GB members for a period of 2 (two) year.
- All office bearers must be from different SHGs.

Contributions for ALF:

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

Group Management:

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

Functions of Area Level Federations (ALFs) :

Area Level Federations have been providing a number of services to SHGs and individual members. These could be grouped into 4 categories:

- (1) Institutional development
- (2) Financial intermediation
- (3) livelihoods enhancement or business development services and
- (4) Social intermediation.

Services offered by SHG Federations :

(1) Institutional development / SHG strengthening (or supporting) Services:

- 1.1 Auditing of SHGs
- 1.2 Grading of SHGs
- 1.3 Book Keeping
- 1.4 Training
- 1.5 Monitoring
- 1.6 Problem solving

1.7 Convergence with other institutions

(2) Financial intermediation :

2.1 Credits (or loans)

2.2 Bank Linkage and other linkage

2.3 Insurance

2.4 Pension

2.5 Housing loan

2.6 Hire purchase

(3) Livelihoods enhancement or business development services :

3.1 Marketing services

3.2 Processing and value addition

3.3 Business plan development

3.4 Promotion of entrepreneurship

3.5 Livelihood opportunities for members

3.6 Cattle management Rights and entitlements

3.7 Supply of inputs –E.g. Drinking water inputs

3.8 Bulk purchase of required material

(4) Social intermediation :

4.1 Domestic violence

4.2 Child marriages

4.3 Child Trafficking

4.4 Gender discrimination

4.5 Child labour programme

- 4.6 Social discrimination
- 4.7 Health initiatives
- 4.8 Family counseling centres
- 4.9 Anti-liquor campaigns
- 4.10 Any other Social Issues

Meetings of ALF:

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

Notice and Quorum:

- 1) At least 7 days of the meeting specifying the place, date and time and the general agenda to be transacted shall be given to every member of the federation/Governing Body. Emergency meeting may be called on 24 hours notice.
- 2) One-third of the members (with voting right) personally present shall constitute a quorum for the meeting

Notice:

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

Procedure of the Meeting:

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

General Meeting:***I. Annual General Meeting*****a. Notice -**

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

b. Agenda -

The business to be transacted at the AGM shall be:

- i. To confirm the minutes of the last AGM and of Special General Meeting, if any;
- ii. To adopt with or without modification the report of the working of the federation for the previous year;

- iii. To pass audited accounts of federation for the previous year ended;
- iv. To appoint qualified Auditor or Auditors;
- v. To transact such business as may be fixed by the Governing Body;
- vi. To transact such other business as may be brought by giving 14 days' notice from any members, and
- vii. To conduct election to the Governing Body
- viii. Review the social activity undertaken and present social status of the family member of constituent SHG.
- ix. Achievement in financial activities undertaken by Constituent SHG and their future prospect and proposals in this regard.
- x. Overall performance of the Federation and SHG towards social and economic stability of the group members.

c. Quorum of the Meeting –

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

d. Manner and Method of Voting -

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

1. 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 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.

2. *Extra-ordinary General Meeting*

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

3. Duties, Responsibilities and Powers:

a. Responsibilities of the Chairperson:

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

b. Responsibilities of the Vice Chairperson:

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

c. Responsibilities of the Secretary:

- i. Call meetings with the prior permission of the Chairperson and prepare the agenda for every meeting
- ii. Maintain a record of the proceedings of all regular and special meetings and read them out at the next meeting
- iii. Write resolutions made at each meeting and read them out at the same meeting.
- iv. The Secretary will maintain the membership register, attendance register, and activity and resolution register
- v. Conduct all meetings and chair a meeting if the Chairperson is absent.
- vi. Verify the books of account of the Federation regularly and report to the members in every meeting.
- vii. Maintain relationships within and outside the Federation, especially with the banks and ULBs to ensure credit to the group (and individual SHG members) as well as access of SHG members to benefits under all relevant components of NULM

- viii. Regularly report progress of the Federation to the Municipal Authority along with any other details requested in a timely manner.
- ix. Take independent responsibility on market linkage/Export orientation of SHG product and support to Groups in this regard.

d. Responsibilities of the Treasurer:

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

e. Responsibilities of the Livelihood Volunteer:

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

Responsibilities of the Social Security Volunteer:

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

Responsibilities of the Financial Inclusion Volunteer:

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

Records of ALF:

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

Funds Management :

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

Bank Account of ALF:

The Federation account shall be opened in the nearest bank after registration of Federation. The Treasurer, Chairperson and/ or Secretary (any two) shall be the

joint signatory. All withdrawals to be made by a resolution of the Executive Committee of the Federation.

Safe Custody of Properties:

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

Books of Accounts and Inspection:

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

Auditors

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

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

Accounting Year:

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

Suit and Legal Proceedings

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

Alteration / modification of Memorandum and Regulations:

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

Training for ALF:

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

RF Support to Registered ALFs:

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

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

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

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

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

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

The West Bengal Societies Registration Act, 1961

MEMORANDUM OF ASSOCIATION

Of

SILIGURI NO. 1 AREA LEAVEL FEDERATION

1. The name of the federation shall be **SILIGURI NO. 1 AREA LEAVEL FEDERATION** and hereinafter referred to as “The Federation”.
2. The Federation shall accept as members, Self-Help Groups (SHGs) of Ward No. 5 and the registered office of the federation shall be situated at **(PROPER POSTAL ADDRESS) P.O. P.S.**, Ward No. **5** of **SILIGURI MUNICIPAL CORPORATION**, District- **DARJEELING**, West Bengal.
3. The area of operation of the federation shall be as follows:
Ward No. **5** of **SILIGURI MUNICIPAL CORPORATION**.
4. **Objectives:**
The objectives of the Federation are:
 - a. To provide a forum for regular interaction and networking between member SHGs and assist in the formation of new SHGs wherever needed
 - b. To take up activities that strengthen member SHGs, but cannot be taken up by individual SHGs on their own, such as facilitate bank linkages for member SHGs, provide handholding support for the development of member SHG’s loan proposals.
 - c. To facilitate member SHGs’ access to benefits under NULM and other Government of India and State Government schemes and to create linkages with institutions of relevance for their welfare e.g. facilitate insurance
 - d. Work as an information dissemination body by facilitating member SHGs’ access to skill training and micro-enterprise formation support under NULM as well as access to social assistance benefits under various government programmes, e.g. insurance
 - e. Handhold and build the capacity of new member SHGs and regularly review the functioning and strengthen the capacity of existing member SHGs to continue to successfully function
 - f. To successfully represent the Federation and member SHGs at the City Level Federation
 - g. To build leadership skills of members so that they can manage the member SHGs and the federation.

- h. Coordinate economic activities of Constituent SHGs and link them up with open market and assist them in availing raw materials in production, in packaging, in marketing and other technical, financial and managerial support.
- i. To take responsibility for social upliftment of the members and its families of all constituent SHGs like eradicate illiteracy, create sanitation facilities, education for all children, no child marriage, no intoxication or drug abuses, etc, mobilize members to social work for upgrading Human Development Index of the members of its constituent SHGs.

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

S. No.	Name	Address	Description of belonging to SHG		Designation in Federation	Signature
			Name of SHG	Portfolio in present SHG		
1.	Ms. Bela Patra	Proper Postal Address	Maa Durga	Chairperson	Chairperson	
2.	Ms. Sandhya Das	-Do -	Shanti	Treasurer	Vice-Chairperson	
3.	Ms. Rakhi Biswas	-Do -	Maa Lakshmi	Secretary	Secretary	
4.	Ms. Durga Paul	-Do -	Maa Ganga	Treasurer	Treasurer	
5.	Ms. Tumpa Dey	-Do -	Maa Saraswati	Chairperson	Member (Livelihood Volunteer)	
6.	Ms. Jhuma Das	-Do -	Maa Kali	Secretary	Member (Social Security Volunteer)	
7.	Ms. Priti Patra	-Do -	Kaberi	Chairperson	Member Financial Inclusion Volunteer)	
8.	Ms. Anjali Mondal	-Do -	Atrayee	Governing Body Member	Member	
9.	Ms. Sayani Saha	-Do -	Charulata	Secretary	Member	
10.	Ms. Rina Mallick	-Do -	Maitrayee	Treasurer	Member	
11.	Ms. Kalpana Das	-Do -	Nivedita	Governing Body Member	Member	

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

SL. No	Signature	Address	Occupation
1.	..... (Ms. Bela Patra)	Proper Postal Address	House Wife
2.	..... (Ms. Sandhya Das)	Proper Postal Address	Domestic Helper
3.	..... (Ms. Rakhi Biswas)	Proper Postal Address	ICDS Helper
4.	..... (Ms. Durga Paul)	Proper Postal Address	Fish/Veg seller
5.	..... (Ms. Tumpa Dey)	Proper Postal Address	Tailor
6.	..... (Ms. Jhuma Das)	Proper Postal Address	Cook
7.	..... (Ms. Priti Patra)	Proper Postal Address	Shop Keeper
8.	..... (Ms. Anjali Mondal)	Proper Postal Address	Street Vendor
9.	..... (Ms. Sayani Saha)	Proper Postal Address	Sweeper
10.	..... (Ms. Rina Mallick)	Proper Postal Address	Care taker
11.	..... (Ms. Kalpana Das)	Proper Postal Address	Daily labourer

Witness to the above signature:

Signature: **(Sign must be any Municipal Cadre/School Teacher with Office Seal)**

Address: **(Office address of the signatory)**

Designation:

Dated, the _____ day of _____ 2020

RULES AND REGULATIONS

OF

SILIGURI NO. 1 AREA LEAVEL FEDERATION

1. Membership:

This Area Level Federation (ALF) is the middle level tire consisting of SHGs represented by 2 (two) volunteers / leaders of each of the Self-Help Group (SHG) in Ward No. **5** of **SILIGURI MUNICIPAL CORPORATION**. The criteria are as follows:

SHGs in the area defined above are:-

- i. **Only Women SHGs will be part of ALF**
- ii. SHGs in the ward level
- iii. In existence for more than 6 months
- iv. Are meeting and saving regularly (not less than 80% of the members)
- v. Are repaying any loans given (not less than 90% repayment)
- vi. Paid the prescribed admission fee and the fixed yearly subscription fees

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

2. Rights and Obligations of Members:

Any member of the federation has the right:

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

3. Disqualification of Membership:

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

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

4. Register of Members:

SILIGURI NO. 1 AREA LEVEL FEDERATION shall maintain a Register of members containing the members' name, address, occupation, date of admission and

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

5. Withdrawal of Membership:

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

6. Contributions:

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

7. Group Management:

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

8. Duties, Responsibilities and Powers:

- a. **Responsibilities of the Chairperson:**
 - i. Presides over the regular meetings and any other meetings of the Federation
 - ii. Signs (or puts thumb impression) to approve the decision and resolutions of the Federation taken at various meetings
 - iii. Calls for or postpones a special meeting
 - iv. Check and coordinate the activities of the Secretary, Treasurer and other members
 - v. Maintains relationships within and outside the Federation, especially with the banks and **SILIGURI MUNICIPAL CORPORATION** to ensure credit to the group (and individual SHG members) as well as access of SHG members to benefits under all relevant components of NULM

- vi. Regularly report progress of the Federation to the Municipal Authority along with any other details requested in a timely manner.
- vii. Shall mobilize SHG members for social cause, shall organize at least one monthly camp on social issues in its area.

b. Responsibilities of the Vice Chairperson:

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

c. Responsibilities of the Secretary:

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

d. Responsibilities of the Treasurer:

- i. Preserve all important papers and documents related to financial matters of the Federation

- ii. Maintain all accounts of the Federation i.e. cash book, loan ledger, receipt and payment vouchers.
 - iii. Deposit all cash collected at meetings within two days of collection
 - iv. Pay loans approved by the Federation to members and receive savings, repayment, interest, fines, etc.
 - v. Present all financial reports of the group
 - vi. Take personal responsibility to enhance federation corpus taking different innovative sources and use it judiciously for SHG's financial activity.
- e. **Responsibilities of the Livelihood Volunteer:**
 - i. Identify employment sectors which would increase income for SHG members. Market ability of the products to make economic activity of groups financially more viable.
 - ii. Provide support for setting up new enterprise ventures under NULM linking the members to credit and advisory services;
 - iii. Provide linkage with skill training opportunities under NULM
- f. **Responsibilities of the Social Security Volunteer:**
 - i. Evaluate the social security needs of member SHGs;
 - ii. Liaison with ward officials in charge of health, education and other social security such that member SHGs are linked with benefits available in the city to ensure higher standard of health, education and social security norms.
 - iii. Compile and update a list of schemes in the city whose benefits member SHGs can access and disseminate this information through the ALF.
- g. **Responsibilities of the Financial Inclusion Volunteer:**
 - i. Ensure that member SHGs are linked with banks;
 - ii. Ensure that member SHGs are linked with financial institutions for insurance and money remittances;
 - iii. Ensure that individuals from member SHGs have Basic Savings Bank Deposit Accounts (BSBDAs)
 - iv. Ensure that all member SHGs undergo financial literacy training.
 - v. Ensure monthly meeting with bank branch and city livelihood centre to mitigate all bank related problems.

9. Meetings:

- a. The group will meet at least one time every month. The dates of the meetings are **7TH DAY** of each month.
- b. In case of an urgent and important issue, the group can hold special meetings at a shorter notice.
- c. A minimum of 60% of the group's members with at least 3 (Three) out of 4 (Four) of the office bearers must be present for decisions to be valid. Where decisions on group funds above Rs. 20,000/- (twenty thousand) or changes in the

bye-laws are to be made, at least 3/4th (three fourth) of its member must be present.

- d. The Federation will hold its Annual General Meeting in the month of April every year. This meeting will review the last year's activities and financial progress and plan the activities for the next year. (The group may use this meeting to conduct regular annual elections for the posts of office bearers of the Governing Body).
- e. In case of special meetings or change in the conduct of regular meetings, the Secretary is supposed to give 1 (one) day notice to the members about such meetings.

10. Notice and Quorum:

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

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

11. Notice:

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

12. Procedure of the Meeting:

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

13. General Meeting:

I. Annual General Meeting

a. Notice -

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

b. Agenda -

The business to be transacted at the AGM shall be:

- i. To confirm the minutes of the last AGM and of Special General Meeting, if any;
- ii. To adopt with or without modification the report of the working of the federation for the previous year;

- iii. To pass audited accounts of federation for the previous year ended;
 - iv. To appoint qualified Auditor or Auditors;
 - v. To transact such business as may be fixed by the Governing Body;
 - vi. To transact such other business as may be brought by giving 14 days' notice from any members, and
 - vii. To conduct election to the Governing Body
 - viii. Review the social activity undertaken and present social status of the family member of constituent SHG.
 - ix. Achievement in financial activities undertaken by Constituent SHG and their future prospect and proposals in this regard.
 - x. Overall performance of the Federation and SHG towards social and economic stability of the group members.
- c. Quorum of the Meeting -
One-third of the total number of members (with voting right) of the federation personally present at the commencement of the meeting shall constitute the quorum.
- d. Manner and Method of Voting -
The Chairpersons of the meeting shall decide the manner and method at the outset of the meeting.

II. Special General Meeting

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

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

III. Extra-ordinary General Meeting

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

14. Maintenance of Group Records:

- a. Membership, attendance, activity and resolution registers will be kept with the Secretary to register membership, proceedings, attendance and resolutions of all meetings and all other records not specified to other office bearer.
- b. Cash book and bank loan register will be maintained by the Treasurer who will update the position of all income and expenditure as well as bank loans received and repaid.
- c. Group Bank Pass Book to be maintained by the Treasurer and updated regularly at each deposit and withdrawal.
- d. All group records are to be made available freely for examination by each member SHG during the meetings and at other times, with reasonable notice to the relevant office bearer of the Governing Body.

15. Safe Custody of Properties:

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

16. Books of Accounts and Inspection:

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

17. Auditors

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

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

18. Accounting Year:

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

19. Managing the Group's funds:

- a. Loans will be considered during periodic meetings of the federation based on a written application from any member SHG addressed to the Chairperson of the Governing Body of the federation. While representatives of the member SHG

applying for the loan may take part in the discussions, they will not be allowed to vote at the time of taking a decision on the loan.

- b. The loan limit for each individual member SHG shall be decided by the full Governing Body considering the financial position of the federation and its obligations to meet the credit needs of a number of member SHGs. This should be included in by-law.
- c. The service charges shall be Re. 1 (one) per month per Rs. 100.00 (Rupees One Hundred Only).
- d. The loan repayment procedure shall be decided by the Governing Body of the Federation.
- e. On sanction of the loan, the record of the loan, including agreed repayment schedule must be recorded in the Activity, Resolution, Saving and Loan registers. Thereafter, all repayments (and defaults, if any) must also be so recorded.
- f. The loan shall be granted as long as:
 - i. The member SHG has paid all federation membership fees due and has repaid any previous loan amount in full, along with the interest
 - ii. The proposed loan purpose is viable
 - iii. The member SHG is meeting and saving on a regular basis, is following its byelaws and takes an active interest in the Federation
- g. All the income that accrues to the Federation from interest on savings and loans and returns from penalties and fees will be re-invested in the Federation fund/corpus.

20. Managing the Group's Bank Account:

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

21. Suit and Legal Proceedings

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

22. Alternation of Memorandum and Regulations:

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

23. Dissolution of the federation:

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

We, the undersigned members of the Governing Body of the **SILIGURI NO. 1 AREA LEAVEL FEDERATION**, do hereby certify that the above is a true copy of the Rules and Regulations of the Federation.

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

1.....(Chairperson)

2..... (Vice-Chairperson)

3..... (Secretary)

4..... (Treasurer)

Dated, day of 2020

Witness:

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

Checked & Verified by

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

Instruction for ALF:

১. নামকরণ প্ৰথমে ULB-এর নাম তারপর সংখ্যা, যেমন নং ১ বা নং ২ বা, ইত্যাদি, তারপর **AREA LEVEL FEDERATION** এই কথাটি পুরো লিখতে হবে। কোন রকম ওয়ার্ড নং লিখবেন না। ওয়ার্ড নং লেখা হবে **Memorandum** এ ২নং এবং **Rules** এ ১নং পয়েন্টে।
২. একটি ওয়ার্ডে একটি কন্ট্রাই শ্রেয়া।
৩. **GOVERNING BODY**তে মাত্র ১১ জনের নাম থাকবে, বাকী নাম রেজুলেশন বইতে থাকবে।
৪. অফিস বেয়ারারস্ মাত্র ৪ (চার) জনের নাম যেমন: (ক) সভানেত্রী (খ) সহ সভানেত্রী (গ) সম্পাদিকা এবং (ঘ) কোষাধ্যক্ষ থাকবে।
৫. সাক্ষী (**Witness**): ULBর অফিসার অথবা স্কুল শিক্ষক দ্বারা করানো ভালো, সই করার পর অবশ্যই সিলমোহর দেবেন।
৬. শেষে **Nodal/CPO** অফিসারের সই এবং সিল মোহর থাকবে।

মিটিং রেসুলিউশন খাতা (Meeting Resolution Book)

মিটিং নম্বর : তারিখ : সময় : স্থান :

উপস্থিত সদস্যদের স্বাক্ষর (Signature of the Members) :

১)..... ২) ৩).....৪).....
৫).....৬) ৭)..... ৮).....
৯).....১০) ১১)..... ১২).....
১৩)..... ১৪)..... ১৫)..... ১৬).....
১৭).....১৮).....১৯).....২০)

আলোচ্য বিষয় (Agenda)

আজকের মিটিং রেসুলিউশন (Today's Meeting Resolution)

আজকের মিটিং এ জন স্বনির্ভর দলের সদস্য উপস্থিত আছে জন তাদের ঋণ এর কিস্তি (আসল ও সুদ) প্রদান করেছে. জনের ঋণ মঞ্জুর হয়েছে এবং ঋণ প্রদান করা হয়েছে.টি স্বনির্ভর দল তাদের বাবদ টাকা প্রদান করেছে. বিস্তারিত নিচের টেবিল এ বলা হল;

ক্রমিক নং	স্বনির্ভর দলের নাম	ঋণ পরিশোধ		ঋণ প্রদান	ঋণ গ্রহণ এর কারণ	অন্যান্য টাকা জমা
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সভানেত্রীর সই

ALF এর ক্যাশ বই (Cash Book for ALF)							
তারিখ (Date):-				মিটিং নম্বর (Meeting Number):-			
জমা (Receipts)				খরচ (Payments)			
রসিদ নং (Receipt Voucher No.)	কার কাছ থেকে কি বাবদ পাওয়া গেল (From Whom received and purpose)	জমা (Amount Received)		রসিদ নং (Payment voucher No.)	কাকে এবং কী বাবদ / খাতে অর্থ দেওয়া হল (To Whom Paid & purpose)	খরচ (Amount Paid)	
		নগদ (Cash)	ব্যাঙ্ক (Bank)			নগদ (Cash)	ব্যাঙ্ক (Bank)
মোট জমা (Total Receipts) (A)				মোট খরচ (Total Payment) (C)			
শুরুর জের (Opening Balance) (B)				শেষের জের (Closing Balance) (D)			
সর্ব মোট (Total) (A + B)				সর্ব মোট (Total) (C+D)			

ALF এর সভাপতির স্বাক্ষর
(Signature of the president of ALF)

ALF এর কোষাধ্যক্ষ এর স্বাক্ষর
(Signature of the Treasurer of ALF)

NULM General Ledger for ALF				
Name of the Account :- Interest Received from lending to SHGs				
SHG কে দেওয়া ঋণ থেকে প্রাপ্ত সুদ				
তারিখ (Date)	বিষয় (Particulars)	তোলা টাকার পরিমাণ (Debit)	জমা টাকার পরিমাণ (Credit)	ব্যালান্স (Balance)

Print : page 01 to 15

NULM General Ledger for ALF				
Name of the Account :- Expenses of ALF (ALF এর বিভিন্ন খরচ)				
তারিখ (Date)	বিষয় (Particulars)	তোলা টাকার পরিমাণ (Debit)	জমা টাকার পরিমাণ (Credit)	Total

Print : page 16 to 35

NULM General Ledger for ALF				
Name of the Account :- Bank Interest Received in savings Bank Account of ALF				
সেভিংস একাউন্ট এ ব্যাংক থেকে পাওয়া সুদ				
তারিখ (Date)	বিষয় (Particulars)	তোলা টাকার পরিমাণ (Debit)	জমা টাকার পরিমাণ (Credit)	ব্যালান্স (Balance)

Print : page 36 to 38

NULM General Ledger for ALF				
Name of the Account :- ALF Membership Subscription (ALF সদস্যদের চাঁদা)				
তারিখ (Date)	বিষয় (Particulars)	তোলা টাকার পরিমাণ (Debit)	জমা টাকার পরিমাণ (Credit)	ব্যালান্স (Balance)

Print : page 39 to 41

NULM General Ledger for ALF				
Name of the Account :- Others (অন্যান্য)				
তারিখ (Date)	বিষয় (Particulars)	তোলা টাকার পরিমাণ (Debit)	জমা টাকার পরিমাণ (Credit)	ব্যালান্স (Balance)

Print : page 42 to 50

ALF এর ঋণ খাতা (Loan Ledger for ALF)

সূচীপত্র (Index)

ক্রমিক নং (Sl. No.)	স্বনির্ভর দলের নাম (Name of the SHGs)	পৃষ্ঠা নং (Page No.)
1		
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স্বনির্ভর দলের নাম (Name of the SHG) _____

স্বনিৰ্ভৰ দলেৰ ক্ৰমিক নং (Serial No. of the SHG) _____

দলের সভাপতি / সম্পাদিকার নাম (Name of the President Secretary) _____

সুদের হার (Interest rate) _____ প্রতিমাসে (Per Month) (পড়ে থাকা ঋণের উপর) (Reducing balance)

[illegible]

DAY- National Urban Livelihood Mission	
ভাউচার নং (voucher No.) :	তারিখ (Date):
পৌরসভা/ পৌরনিগম এর নাম (Name of the Municipality/Corporation):	
ALF এর নাম (Name of the ALF):-	
স্বনির্ভর দলের নাম (Name of the SHG) :	
বিষয় (Description)	টাকা জমা
লোন পরিশোধ (আসল) (Repayment of Principal)	
সুদ পরিশোধ (Interest Repayment)	
অন্যান্য (Others)	
মোট (Total)	
রাশিটি কথায় লিখুন (Amount in Words)	
ALF এর কোষাধ্যক্ষ/ সম্পাদিকা স্বাক্ষর (Signature of treasurer / secretary of the ALF)	

স্বনিৰ্ভৰ দলের পাশবই (SHG Pass Book)

[illegible]

মিটিং রেসুলিউশন খাতা (Meeting Resolution Book)

মিটিং নম্বর : তারিখ : সময় : স্থান :

উপস্থিত সদস্যদের স্বাক্ষর (Signature of the Members) :

১)..... ২) ৩).....৪).....
৫).....৬) ৭)..... ৮).....
৯).....১০) ১১)..... ১২).....
১৩)..... ১৪)..... ১৫)..... ১৬).....
১৭).....১৮).....১৯).....২০)

আলোচ্য বিষয় (Agenda)

আজকের মিটিং রেসুলিউশন (Today's Meeting Resolution)

আজকের মিটিং এ জন স্বনির্ভর দলের সদস্য উপস্থিত আছে জন তাদের ঋণ এর কিস্তি (আসল ও সুদ) প্রদান করেছে. জনের ঋণ মঞ্জুর হয়েছে এবং ঋণ প্রদান করা হয়েছে.টি স্বনির্ভর দল তাদের বাবদ টাকা প্রদান করেছে. বিস্তারিত নিচের টেবিল এ বলা হল;

ক্রমিক নং	স্বনির্ভর দলের নাম	ঋণ পরিশোধ		ঋণ প্রদান	ঋণ গ্রহণ এর কারণ	অন্যান্য টাকা জমা
		আসল	সুদ			
১						
২						
৩						
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১৯						
২০						
	মোট					

সভানেত্রীর সই

এই পাতা টি খালি রাখুন. ALF অন্যান্য বিষয় নিয়েও মিটিংএ আলোচনা করবে এবং
সেই সমস্ত বিষয় গুলি এই পাতা তে লিখতে পারবে.

[illegible]

স্মারক সংখ্যা -

তারিখ -

প্রতি,

মূখ্য উদ্যোক্তা

এবং

সম্পাদিকা স্থানীয় সংঘ

বিষয় - অনুমতিপত্র

এতদ্বারা আপনাকে, আপনাদের স্থানীয় সংঘ / পরিচালনার জন্য পৌর অফিসে একটি নির্দিষ্ট ঘর বিনা শুল্কে ব্যবহারের অনুমতি দেওয়া হল ।

পৌর প্রধান
পৌর সভা

স্মারক সংখ্যা -

তারিখ -

অনুলিপি জ্ঞাতার্থে প্রেরিত হল -

- ১) নির্বাহী আধিকারীক,পৌর সভা
- ২) সোসাইটি নিবন্ধক

পৌর প্রধান
পৌর সভা