

FINANCIAL MANAGEMENT & TRANSPARENCY MANUAL FOR ALL COMMUNITY INSTITUTIONS FORMED UNDER DAY-NULM : MIZORAM

Prepared & Issued by

Mission Directorate
Mizoram State Urban Livelihoods Society
Urban Development & Poverty Alleviation Department
Government of Mizoram

FINANCIAL MANAGEMENT & TRANSPARENCY MANUAL FOR ALL COMMUNITY INSTITUTIONS FORMED UNDER DAY-NULM : MIZORAM

For effective implementation of the Federations formed under DAY-NULM in Mizoram, Mission Directorate felt the need to have a common procedure on Financial Management and Transparency of the Federations. This Manual shall act as the base for financial management and for the purpose of maintaining financial transparency within the ambit of DAY-NULM in Mizoram.

1. CORPUS FUND

i. Self Help Group –

- (a) **Formation** – They should consist of 70% Urban Poor Women & 30 % Non-poor Women
- (b) **Number of members**– SHG should consist of 6 – 20 members but should not be less than 6 members at all times.
- (c) Each Self Help Group is to make a Bye law on SHG Meeting contribution for all members based on financial condition and mutual agreement of the members.
- (d) There is no Membership fee at SHG level.

ii. Area Level Federation –

- (a) **Formation** – They should be preferably formed in ward wise.
- (b) **Number of members**– ALF should consist of 10 – 20 SHGs but should not be less than 10 SHG at all times.
- (c) Each Area Level Federation is to be registered under existing Act of the State. However, the basic principle of Community institutions under DAY-NULM being Internal lending (Internal Credit) and the basic foundation of Self Help Movement being thrift and credit with interest for repayment, selection of relevant Act to be registered which is required.
- (d) ALFs registered under The Mizoram Co-operative Society Act, 2006 are to follow the following procedure:
 - They are to be assisted by DAY-NULM Staff (preferably CO's) at the time of registration process.
 - They are to purchase Shares at the rate prescribed by the registering Department. i.e ₹500 per Share.
 - Purchase of more shares can be targeted as annual plan.
 - Monthly report and Annual Audit system are to be followed as prescribed by the Act.

- **Annual Subscription Fee** – All SHGs under the ALF are to pay ₹300 (Rupees Three hundred) (subject to revision from time to time) per Member annually as Subscription Fee. (i.e. Ainawn SHG - ₹300 x 5 members = ₹1500)
- Multipurpose Society under the Mizoram Co-operative Society Act, 2006 permits thrift and credit as one of the activities.

(e) Those ALFs registered under the Mizoram Societies Registration Act, 2006 shall fulfill the following criteria:

- They are to be assisted by DAY-NULM Staff (preferably CO's) at the time of registration process.
- **Admission Fee** – All SHGs under the ALF are to pay ₹500 (Rupees Five hundred) (subject to revision from time to time) per Member at the time of entry into ALF. (Eg. Ainawn SHG - ₹500 x 5 members = ₹2500)
- **Annual Subscription Fee** – All SHGs under the ALF are to submit ₹300 (Rupees Three hundred) (subject to revision from time to time) per Member annually as Subscription Fee. (Eg. Ainawn SHG - ₹300 x 5 members = ₹1500)
- **Admission Fee & Annual Subscription Fee** – are as per Model Bye laws for ALFs at SM&ID Guidelines.
- The Mizoram Society Registration Act, 2006 basically **focuses on charitable purposes**, and thrift and credit activity of any Society registered under the Act is prohibited. However, some ALFs opted for registration under this Act. Therefore, if there is an incidence of penalty with regard to thrift and credit activities taken up by ALFs registered under the above mentioned Act, Mizoram State Urban Livelihoods Mission, UD&PA Department shall not take any responsibility.

NOTE:

Section 7 of The Mizoram Societies Registration Act, 2005 - To what societies the Act applies :

Societies formed or established for the promotion of literature, arts, science, sports, and charitable purpose including the care of relief of orphans, or of the aged, sick, helpless or indigent persons, the protection and improvement of the natural environment including forests, rivers and wildlife, the diffusion of knowledge, the dissemination of social or economic education, the establishment and maintenance of libraries and reading-rooms, the collection and preservation of manuscripts, printing, sculptures, works of art, antiquities, natural history specimens, mechanical and scientific instruments and designs and other object as may be notified by the State Government as being beneficial to the public or to a section thereof.

iii. **City Level Federation –**

- (a) All City Level Federations formed within a City are automatically members of City Level Federation.
- (b) **Suggested names of City Level Federation shall be – Aizawl CLF, Champhai CLF, Kolasib CLF, Lunglei CLF, Serchhip CLF, Mamit CLF, Lawngtlai CLF, Siahla CLF, Hnahthial CLF, Saitual CLF, Khawzawl CLF.**
- (c) All City Level Federations are to be registered under existing Act of the State. However, one of the basic principles of Community institutions under DAY-NULM being Internal lending (Internal Credit) and the basic foundation of Self Help Movement being thrift and credit with interest for repayment, selection of relevant Act to be registered which is required.
- (d) **Admission Fee** – All ALFs under the CLF are to submit **₹500** (Rupees Five hundred) (subject to revision from time to time) per Member at the time of entry into CLF. (Eg. Zodin CLF - ₹500 x 10 SHG x 2 members of each SHG = ₹10,000)
- (e) **Annual Subscription Fee** – All SHGs under the ALF are to submit **₹300** (Rupees Three hundred) (subject to revision from time to time) per Member annually. (Eg. Zodin ALF - ₹300 x 10 SHG x 2 members of each SHG = ₹6,000)
- (f) **Admission Fee & Annual Subscription Fee** – are as per Model Bye laws for ALFs at SM&ID Guidelines. However, as there are no Model Bye Laws provided separately for CLFs in the Guidelines, the Model Bye Laws for ALFs will be adopted for CLFs in Mizoram.

2. INTERNAL LENDING FROM CORPUS FUND

i. **Self Help Group**

- (a) Internal lending is mandatory for receiving Revolving Fund from DAY-NULM.
- (b) Current rate of interest for all internal lending within DAY-NULM: Mizoram is 8% per annum. The interest is to be calculated in Simple Interest only.
- (c) Application for internal lending is mandatory. Application format in **Annexure (i)** for further use.
- (d) All Internal Lending applications should include Business Plan for utilization of the loan amount. Business Plan format for SHG is available at **Annexure (ii)**.

- (e) All members applying for Internal Lending should submit Letter of Agreement for timely repayment is to be submitted along with the application form which shall be legal document mandatory for future reference in case of non-repayment of internal loan and recovery drive. Common format for Letter for Agreement for timely repayment of Internal Loan is available at **Annexure (iii)**.
- (f) For approval of Internal lending at SHG level, the application should be considered through Voting system and only application having majority of the SHG Members vote should be approved.
- (g) All lending agreements at SHG level to be submitted to concern Area Level Federation.
- (h) In case of SHGs not yet entered ALFs, all lending Agreements are to be submitted to concerned City Mission Management Unit and Community Organizers are to maintain a register and file for future reference.

ii. **Area Level Federation**

- (a) Internal lending is mandatory for receiving Revolving Fund from DAY-NULM.
- (b) **Current rate of interest for all internal lendings within DAY-NULM: Mizoram is 8% per annum.** The interest is to be calculated in Simple Interest only.
- (c) Application for internal lending is mandatory. Application format in **Annexure (iv)** for further use.
- (d) All members applying for Internal Lending should submit Letter for Agreement for timely repayment along with the application form which shall be legal document, mandatory for future reference in case of non-repayment of internal loan and recovery drive. Common format for Letter for Agreement for timely repayment of Internal Loan is available at **Annexure (iii)**.
- (e) All Internal Lending applications should include Business Plan for utilization of the loan amount. Business Plan format for ALF is available at **Annexure (v)**.
- (f) For approval of Internal lending at SHG level, the application should be considered through Voting system and only application having majority vote of members is to be approved.
- (g) All lending agreements at SHG level are to be submitted to the concerned City Level Federation and City Mission Management Unit, UD&PA Department.
- (h) All lending Agreements are to be maintained in a register and file for future reference.

iii. **City Level Federation**

- (a) Current rate of interest for all internal lending within DAY-NULM: Mizoram is 8% per annum. The interest is to be calculated in Simple Interest only.
- (b) Application for internal lending is mandatory. Application format in **Annexure (vi)** for further use.
- (c) All members applying for Internal Lending should submit Letter of Agreement for timely repayment along with the application form which shall be legal document mandatory for future reference in case of non-repayment of internal loan and recovery drive. Common format for Letter for Agreement for timely repayment of Internal Loan is available at **Annexure (iii)**.
- (d) All Internal Lending applications should include Business Plan for utilization of the loan amount. Business Plan format for ALF is available at **Annexure (vii)**.
- (e) For approval of Internal lending at SHG level, the application should be considered through Voting system and only application having majority vote should be approved.
- (f) All lending agreements at SHG level are to be submitted to concern City Level Federation and City Mission Management Unit, UD&PA Department.
- (g) All lending Agreements are to be maintained in register and file for future reference.

3. MANAGEMENT OF REVOLVING FUND SUPPORT FROM DAY-NULM

i. Self Help Group

- (a) Revolving Fund from DAY-NULM is ₹10,000 per SHG for one time.
- (b) Revolving Fund can be applied once the SHG turns 3 months old and scores grade 'A' at the time of SHG Grading for Revolving Fund by City Mission Management Unit using **Application format**.
- (c) SHG Revolving Fund application format is available at **Annexure (viii)**.
- (d) Revolving Fund application is to be submitted along with Business Plan.
- (e) SHGs are to be graded by Community Organizers.
- (f) In case of CMMUs where Community Organizers are not positioned, the District Managers of S&DI are to be assisted by District Managers of S&L, FI&ME & S&ME. Necessary orders shall be issued by Project Director (for Aizawl CMMU)/ District Urban Development Officers/District Project Officers for the same.

- (g) Revolving Fund to Self Help Group is to be released through PAiSA Portal only.
- (h) Details of SHGs eligible for release of Revolving Fund release is to be submitted by City Mission Management Unit to the State Mission Management Unit. The format is available at **Annexure (ix)**.

ii. Area Level Federation

- (a) Revolving Fund from DAY-NULM is ₹50,000 per ALF for one time.
- (b) Revolving Fund can be applied once the ALF completes registration and 10 days ALF Training in a Phase manner using **Application format**.
- (c) ALF Revolving Fund application format is available at **Annexure (x)**.
- (d) Revolving Fund application is to be submitted along with Business Plan.
- (e) ALFs are to be graded by Community Organizers.
- (f) In case of CMMUs where Community Organizers are not positioned, the District Managers of S&DI are to be assisted by District Managers of S&L, FI&ME & S&ME. Necessary order shall be issued by Project Director (for Aizawl CMMU) / District Urban Development Officers/District Project Officers for the same.
- (g) Revolving Fund to Area Level Federation is to be released through PAiSA Portal only.
- (h) Details of ALFs eligible for release of Revolving Fund are to be submitted by City Mission Management Unit to the State Mission Management Unit. The format is available at **Annexure (xi)**.

4. PROCEDURE FOR RELEASE OF REVOLVING FUND TO COMMUNITY INSTITUTIONS THROUGH PAISA PORTAL

- i. Mandatory documents for release of Revolving Fund to SHGs as circulated to all CMMUs by Mission Directorate vide letter No B.13016/38/2019 -NULM (DTE) - UD&PA dt Aizawl, the 8th February (enclosed) shall remain as standing instructions. **(Copy of letter at Annexure xii)**.
- ii. The mandatory documents should be sent to mizonulmsep@gmail.com by all CMMUs for further verification & approval at PAiSA Portal by SMM i/c SEP.

- iii. All mandatory entries and verifications at MIS for transfer of data to PAISA Portal shall be made by District Manager i/c SM&ID based on the mandatory documents at sl.no 4 (i) above.
- iv. Verification & Approval at ULB level at PAISA Portal shall be made by District Manager i/c SEP.
- v. Once all data verification at MIS is done by District Manager i/c SM&ID, the mandatory documents are to be immediately sent to the email id cited at 4(ii) above.
- vi. SMM i/c SEP shall further take necessary action at SMMU login ID at PAISA Portal based on availability of all mandatory documents for RF releases.

5. Monitoring

i. SHG Monthly Monitoring –

- (a) All SHGs are to submit Monthly Report to City Mission Management Unit, UD&PA Department. SHG Monthly Report format is available at **Annexure (xiii)**.
- (b) Monthly Reports are to be collected by concern URP, RO & COs.
- (c) Financial transactions of all SHGs are to be checked monthly by Community Organizers through “Pawl sum lulehshhuakziahnabu (Cash Book)” issued by DAY-NULM: Mizoram and through Meeting Minutes Register.
- (d) In case of CMMUs where Community Organizers are not positioned, the District Managers of S&DI are to be assisted by District Managers of S&L, FI&ME & S&ME who shall be assigned by Project Director (for Aizawl CMMU)/ District Urban Development Officers/District Project Officers.

ii. ALF Monthly Monitoring –

- (a) All ALFs are to submit Monthly Report to City Mission Management Unit, UD&PA Department. SHG Monthly Report format is available at **Annexure (xiv)**.
- (b) Monthly Reports are to be collected by concerned COs.
- (c) Financial transactions of all ALFs are to be checked monthly by Community Organizers through “ALF Sum lulehchhuakziahnabu (ALF Cash Book)” issued by DAY-NULM: Mizoram and through Meeting Minutes Register.
- (d) In case of CMMUs where Community Organizers are not positioned, the District Managers of S&DI are to be assisted by District Managers of S&L, FI&ME & S&ME who shall be assigned

by Project Director (for Aizawl CMMU)/ District Urban Development Officers/District Project Officers.

iii. CLF Monthly Monitoring –

(a) All CLFs are to submit Monthly Report to City Mission Management Unit, UD&PA Department. SHG Monthly Report format is available at **Annexure (xv)**.

(b) Monthly Reports are to be collected by concern COs.

(c) Financial transactions of all CLFs are to be checked monthly by District Manager (SD&I) through “CLF Sum lutehchhuakziahnabu (CLF Cash Book)” issued by DAY-NULM: Mizoram and through Meeting Minutes Register.

iv. Quarterly Audit –

Quarterly Audit of Financial transaction of all Community Institutions under DAY-NULM is to be conducted under the Chairmanship of District Urban Development Officer/District Project Officer and any relevant Officer assigned by State Project Director for Aizawl CMMU.

Requisite documents to be submitted by SHGs, ALFs & CLFs to City Mission Management Unit, UD&PA Department are as below:

(a) Photocopy of Meeting Minutes for the Quarter

(b) Photocopy of the Cash Book for the Quarter

(c) Photocopy of all lending agreements for the Quarter



INTERNAL LENDING DILNA: SELF HELP GROUP



DILTU:

HMING	
SHG HMING	
ALF HMING	

DILNA KIMCHANG:

PUK DUH ZAT	₹	RULH LET HUNCHHUNG	Thla : _____
PAWISA PUK HMANNA TUR			

(Business Plan thiltelngeingetur)

DILTU INTIAMNA

Kei _____ hian Internal Lending kaltlanginkan Group pawisa ₹ _____ ka puk hi rulh let hunchhung a chung a ka intiamhuamchhungahngei a pungnen a rulh let ka intiam a.

Keimamimaldamlohnaemawthihnaavangnilochhan dang, kan Group member in chhanthatawk a anpawmtlantheihlohavanga ka Pawisapuk hi ka rulh let theihlohchuan a hnuaiamikaninchhungbungrua hi ka pawisapukrulh nan lak ka phal e.

- i. _____
- ii. _____

Date:

(Diltuhmingleh Signature)

DAY-NULM HNUAI A SHG TEN REVOLVING FUND LEH BANK LINKAGE LOAN DIL DAWN A SUM HMAN DAN TUR RUAHMANNA

BUSINESS PLAN FORM

NAME OF ULB : _____

SHG HMING	SHG CODE	SHG ADDRESS	MEMBER AWM ZAT	SHG BANK AC NO	BANK HMING LEH BRANCH HMING	SHG SUM KHAWL MEK ZAT

Sl. no	Member hmingte	Eizawn nan a hmalaktumna	Bul tan nan a pawisamamawhzatpumpui	Mahni tum ve tur	SHG atangapawisapuk tur zat	SHG atangapawisapuk hi vawiangzat ah nge I rulzawh ang?	SHG atangapawisapukruh dan tur		
							Principal	Interest	Total

Market chungchang	Khawi Bazar hmunatanginngbungrualak tum anih?	Eizawwna tur a hmalaknatekhawi Bazar/hmun ah ngezawrhchhuah tum anih?
BANK LINKAGE	SHG Bank linkage loan khawi Bank ah ngedil in tum?	Bank Branch hming

Submitted by:

Checked by:

Name & Signature of Organiser

Name & Signature of Manger(SM&ID)

Approving Authority:

(PD-for Aizawl/DUDO/DPO)

DAY-NULM

Urban Dev. & Poverty Alleviation Dept.

Government of Mizoram



LENDING AGREEMENT



PAWL SUM PUKCHHUAH CHUNGCHANG A INREMNA

Keini _____ Self Help Group/Area Level Federation/ City Level Federation , _____ District leh kan Member ni mek Pi/NI/ALF/CLF _____ , _____ Veng nen a kan inremna a ni.

- i. Kan Pawl sum tlingkhawm (Group Corpus Fund) atangin ₹ _____ (Cheng _____) chu kan Pawl Member zawng zawng remtih tlanna in kan member ni mek Pi/NI/ALF/CLF _____, _____ Veng hnenah a pukchhuah fir kan remti a.
- ii. Kan Pawl sum a pukchhuah hi eizawna kawng a hmathar lakna/chhungkaw mamawhna/damlohna thil/fate zirna atan hman a tum a ni.
- iii. Pawisa puk chhuah hi 8% a pung tur niin, a sum lu leh interest hi a rulh hunchhung tur Puktu intiam angin a rulh let tur a ni ang.
- iv. Pawl sum pukchhuah zawng zawng leh a pung te mahni hun intiam chhunga rul let lo te chu Dan angin **Ba thinna** kan kalpui ang.

Pawl sum pukchhuah rinawm tak a ka rulh let hian, ka member puite tan eizawna thar din tur a hmalakna zel tur ka pui let ani tih ka pawm a, tha taka Pawl sum ka pukchhuah te rulh let ka intiam e.

Date:

Place:

FIRST PARTY	SECOND PARTY	WITNESS
SHG/ALF/CLF hruaitu hming, seal & signature	Pawl sum puktuhming-SHG bikah ALF & CLF chinah Hruaitu seal & signature	CMMU atangin

To prevent

COVID 19 infection WEAR MASK, MAINTAIN PHYSICAL DISTANCE OF 6 FEET, OBSERVE HAND HYGIENE



INTERNAL LENDING DILNA: AREA LEVEL FEDERATION

**DILTU:**

SHG HMING	
SHG Member zat	

DILNA KIMCHANG:

PUK DUH ZAT	₹	RULH LET HUNCHHUNG	Thla : _____
PAWISA PUK HMANNNA TUR			

(Business Plan thiltelngeingeitur)

DILTU INTIAMNA

Keini _____ SHGhian Internal Lending kaltlanginkan ALF pawisa ₹ _____ kanpuk hi rulh let hunchhung a chung a ka intiamhuamchungahngei a pungnen a rulh let kanintiam a.

Kan SHG kankehdarhavangemawchhan dang ALF member dangtenchhanthatawak a an pawmtlantheihlohthilavangakanPawisapuk hi kanrulh let theihlohchuan a hnuaiamikan Pawl member teinchhungbungrua hi kanpawisapukrulh nan lak ka phal e.

- i. _____
- ii. _____
- iii. _____

Date:

(Diltuhmingleh Signature)

**DAY-NULM HNUAI A FEDERATION TEN REVOLVING FUND LEH BANK LINKAGE LOAN DIL DAWN A SUM HMAN DAN TUR
RUAHMANNNA**

NAME OF ULB : _____

ALF Hming	ALF Code	ALF ADDRESS	ALF in SHG member a neihzat	ALF BANK AC NO	NAME OF BRANCH & BANK	ALF Pawisaneihmekzat

Sl.no	SHG Hming	Eizawn nan a hmalaktumna	Bul tan nan a pawisamamawhzatpumpui	Member tum ve tur	ALF atangapawisapuk tur zat	ALF atangapawisapuk hi vawienzah nge I rulzawh ang?	ALF atangapawisapukrulh dan tur		
							Principal	Interest	Total

MARKET LINKAGE	Khawi Bazar hmunatanginngbungrualak tum anih?	Eizawwna tur a hmalaknatekhawi Bazar/hmun ah ngezawrhchhuah tum anih?
BANK LINKAGE	SEP G loan khawi Bank ah ngethehluh tum a nih?	Bank Branch hming

Submitted by:

Checked by:

Name & Signature of Chairperson

Name & Signature of Manger(SM&ID)

Approving Authority:

(PD-for Aizawl/DUDO/DPO)

DAY-NULM

Urban Dev. & Poverty Alleviation Dept.

Government of Mizoram



INTERNAL LENDING DILNA: CITY LEVEL FEDERATION



DILTU:

ALF HMING	
ALF member zat	

DILNA KIMCHANG:

PUK DUH ZAT	₹	RULH LET HUNCHHUNG	Thla : _____
PAWISA PUK HMANNA TUR			

(Business Plan thiltelngeingetur)

DILTU INTIAMNA

Keini _____ ALFhian Internal Lending kaltlanginkanCLF pawisa₹ _____kanpuk hi rulh let hunchhung a chung a ka intiamhuamchhungahgei a pungnen a rulh let kanintiam a.

Kan ALFkankehdarhavangemawchhan dang CLF member ten chhanthatawk a an pawmtlantheihlohthilavanganPawisapuk hi kanrulh let theihlohchuan a hnuaiamikan Pawl member teinchhungbungrua hi kanpawisapukrulh nan lak ka phal e.

- i. _____
- ii. _____
- iii. _____

Date:

(Diltuhmingleh Signature)

**DAY-NULM HNUAI A FEDERATION TEN REVOLVING FUND LEH BANK LINKAGE LOAN DIL DAWN A SUM HMAN DAN TUR
RUAHMANNNA**

NAME OF ULB : _____

CLF Hming	CLF Code	CLF ADDRESS	CLF in SHG member a neihzat	CLF BANK AC NO	NAME OF BRANCH & BANK	CLF Pawisaneihmekzat

Sl.no	ALF Hming	Eizawn nan a hmalaktumna	Bul tan nan a pawisamamawhzatpump ui	Member tum ve tur	CLF atangapawisapuk tur zat	CLF atangapawisapuk hi vawienzah nge l rulhzawhang?	CLF atangapawisapukrulh dan tur		
							Principal	Interest	Total
MARKET LINKAGE		Khawi Bazar hmunatanginngbungualak tum anih?			Eizawwna tur a hmalaknatekhawi Bazar/hmun ah ngezawrhchhuah tum				

		anah?
BANK LINKAGE	SEP G loan khawi Bank ah ngethehluh tum a nih?	Bank Branch hming

Submitted by:

Checked by:

Name & Signature of Chairperson

Name & Signature of Manger(SM&ID)

Approving Authority:

(PD-for Aizawl/DUDO/DPO)

DAY-NULM

Urban Dev. & Poverty Alleviation Dept.

Government of Mizoram



Self Help Group te Revolving Fund Dilna



Self Help Group Hming	RF Dilni/thla/kum	Dilna No.(Office lam ziahluhtur)
Pawl Address kimchang	Landmark leh Pin code	Phone No.
Pawl in din ni/thla/kum	Pawl Bank Account No.	Account hawwna Bank Hming
Account hawwna Branch Hming	Account hawwna Branch Address kimchang	

Pawl Hruaitu (Office Bearers) te –

Hruaitu	Hming	Hming sign	Phone No.
Organizer			
Secretary			
Treasurer			

(Hemi chin hi Dilnathehluhnu ah Office lam in anziahlutur a ni)

Revolving Fund diltu Pawl/SHG endikna –

1. Resource Organization aiawh -

Remarks			
Hming	Signature	Contact number	Date

2. UD&PA Department aiawh (Manager emaw CO)

Remarks : He Self Help Group in DAY-NULM hnuai a Revolving Fund an dilna hi Pawm / Pawmlah a ni.			
Hming	Signature	Contact number	Date

Revolving Fund **Rs 10,000(Cheng Singkhat)** chu an Bank Account No ah hianni ___/___/___ ah thunluhtur dil a ni.

Approved by:

(Name & Signature of CMMU Competent Authority)



LIST OF SHGs CLAIMING REVOLVING FUND UNDER _____ CMMU

S. No	Name of District	SHG Name	SHG Code	Date Of Formation	Bank Account No	No. Of Members	Name of Members	% of Urban Poor	Application Received Date	RF Application No
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

Date:

Place:

SHG RF data entered at MIS by

(_____)

District Manager i/c SM&ID

District PAiSA Portal Verifier

(_____)

District Manager i/c SEP

District PAiSA Portal Approver

(_____)

PD-for Aizawl/DUDO/DPO



REVOLVING FUND DILNA FORM



AREA LEVEL FEDERATION, DAY-NULM, MIZORAM

(Document thiltelngaitethiltelvek tur)

Application No: (e.g 001/CPI/2021)	RF dilnathehluh Ni:	
Area Level Federation (ALF)hming:	ALF Address kimchang , Pin code lehPh.No	Address hriatawlsamnahmunnmahnaivaihming:
ALF in din ni : (NULM MIS nen a in mil a ngai)	ALF Bank Accounthawnni : (Passbook kawm a mi nen a in ang tur)	ALF a SHG telmekzat:
Bank Account Number:	Bank Hming:	Bank Branch Hming
Branch Address:	Registration Certificate a in Register Ni inziak:	Registration number:

ALF Hruaitu (Office Bearers) te –

Hruaitu	Hming	Hming sign	Phone No.
Organizer			
Secretary			
Treasurer			

Document thiltel tur te:

- i. ALF registration Certificate photocopy – 1
- ii. ALF Business Plan Photocopy – 1
- iii. ALF Bank Pass Book phekmasaber photocopy – 1
- iv. ALF a tel SHG hmingleh member zat list - 1

To prevent

COVID 19 infection WEAR MASK, MAINTAIN PHYSICAL DISTANCE OF 6 FEET, OBSERVE HAND HYGIENE

(Hemi chin hi Dilnathehluhnu ah UD&PA Office lam in anziahluh tur a ni)

Revolving Fund dilnathehluttu Area Level Federation endikna –

1. Field Staff aiawh

Remarks:			
Hming	Signature	Contact number	Date

2. CMMUaiawh

Remarks:			
Hming	Signature	Contact number	Date

3. SMMU aiawh

Remarks:			
Hming	Signature	Contact number	Date

Final status

He Area Level Federation in DAY-NULM hnuai a Revolving Fund andilna hi Pawm / Pawmloh a ni.

Revolving Fund Rs (Cheng) chu he ALF Bank Account No ah hianni ah Account Transfer hmanginthunluh a ni. [Cheque No: _____]

(PD-for Aizawl/DUDO/DPO)
Name, Seal & Signature



LIST OF ALFs CLAIMING REVOLVING FUND UNDER _____ CMMU



S. No	Name of District	ALF Name	ALF Code	Date Of Formation	Bank Account No	No. Of Members	Name of Members	Application Received Date	RF Application No
1									
2									
3									
4									
5									

Date:

Place:

SHG RF data entered at MIS by

(_____)
District Manager i/c SM&ID

District PAiSA Portal Verifier

(_____)
District Manager i/c SEP

District PAiSA Portal Approver

(_____)
PD-for Aizawl/DUDO/DPO

GOVERNMENT OF MIZORAM
OFFICE OF THE PROJECT DIRECTOR
URBAN DEVELOPMENT AND POVERTY ALLEVIATION DEPARTMENT
DAY-NULM: MIZORAM

No. B.13016/38/2019 -NULM (DTE) - UD&PA Dated Aizawl, the 8th February 2021
 To,

The District Urban Development Officers &
 The District Project Officers
 Urban Dev. & Poverty Alleviation Deptt.
 Government of Mizoram
 Champhai, Kolasib, Lunglei, Serchhip, Mamit, Khawzawl, Saitual,
 Hnahthial, Lawngtlai & Siah

Subject: Matter relating to Revolving Fund to Self Help Groups- **regarding**

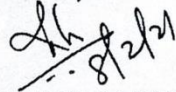
Sir/Madam,

With reference to the subject cited above, I am to reiterate herewith the guidelines provision relating to Revolving fund support to SHGs. Clause 11.3 SM&ID Operational Guidelines stated that initially, the SHGs can route its application (in prescribed format). The ULB will check the application along with grading of the SHG before sanctioning and releasing the revolving fund to eligible SHG.

In this regard, the SHGs are to be graded carefully after 3 months from their date of formation by using "Revolving Fund dawng thei tur a SHG endikna" page 95 of 2nd edition of SHG Training Manual, 2020. After grading, the eligible SHGs are to submit "SHG te Revolving Fund dilna" format available at page 96 of 2nd edition of SHG Training Manual, 2020. After this, the CMMU may submit fund requisition for Revolving Fund to Mission Directorate using "City Mission Management ten SHG te tan a Revolving Fund mamawh thehluhna tur format" available at page 97 of 2nd edition SHG Training Manual, 2020.

In addition, the CMMUs are thus further requested to submit both SHG grading sheet and RF application form mentioned above at the time of submitting fund requisition until further notice.

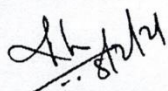
Yours faithfully,


 (RITA LALNUNMAWII PACHUAU)

Project Director, DAY-NULM
 Urban Dev. & Poverty Alleviation Department
 Mizoram : Aizawl

Memo: No. B.13016/38/2019-NULM(DTE)-UD&PA Dated Aizawl, the 8th February 2021

- Copy to :
1. Aizawl CMMU for compliance.
 2. DUDO Mamit, he is informed to submit his request vide No. B.13015/5/21DAY-NULM UD&PA (M) dated 20/1/2021 following above requirements.
 3. Guard file.


 Project Director, DAY-NULM
 Urban Dev. & Poverty Alleviation Department
 Mizoram : Aizawl

To prevent
 COVID 19 infection

WEAR MASK MAINTAIN PHYSICAL DISTANCE OF 6 FEET, OBSERVE HAND HYGIENE



MONTHLY REPORT: AREA LEVEL FEDERATION



MONTHLY REPORT: SELF HELP GROUP

SHG HMING	SHG CODE	DISTRICT	MEMBER ZAT
REPORT THEHLUH THLA & KUM			
REVOLVING FUND	COMMITTEE NEIH ZAT	BANK ACCOUNT A SUM NEIH ZAT	SUM FAI A KAWL MEK ZAT
(a) Dawngtawh (b) Dawng lo	Vawi _____	₹	₹
URP/RO/CO TLAWHTU HMING	TLAWH NI LEH THLA	URP/RO/CO TE NEN A TRAINING TOPIC SAWI HO	
REPORT PEK THLA HUAM CHHUNG A PAWL HMALAKNA TLANGPUI			
i.			
ii.			
iii.			
iv.			
v.			
vi.			
vii.			
viii.			
ix.			
x.			
xi.			
xii.			
xiii.			

Signature & Seal

(Chairperson)

(Secretary)



MONTHLY REPORT: AREA LEVEL FEDERATION



ALF HMING	ALF CODE	DISTRICT	ALF MEMBER ZAT
ALF REGISTRATION NUMBER			
REPORT THEHLUH THLA & KUM			
REVOLVING FUND	COMMITTEE NEIH ZAT	BANK ACCOUNT A SUM NEIH ZAT	SUM FAI A KAWL MEK ZAT
(a) Dawngtawh (b) Dawng lo	Vawi _____	₹	₹
CO/MAMAGER TLAWHTU HMING	TLAWH NI LEH THLA	ALF TRAINING KAL PALTLANG TAWH ZAT	
		Ni : _____	
REPORT PEK THLA HUAM CHHUNG A PAWL HMALAKNA TLANGPUI			
i.			
ii.			
iii.			
iv.			
v.			
vi.			
vii.			
viii.			
ix.			
x.			
xi.			
xii.			
xiii.			

Signature & Seal

(Chairperson)

(Secretary)



MONTHLY REPORT: CITY LEVEL FEDERATION



CLF HMING	CLF CODE	DISTRICT	CLF MEMBER ZAT
CLF REGISTRATION NUMBER			
REPORT THEHLUH THLA & KUM			
COMMITTEE NEIH ZAT		BANK ACCOUNT A SUM NEIH ZAT	SUM FAI A KAWL MEK ZAT
Vawi _____		₹	₹
CO/MAMAGER TLAWHTU HMING	TLAWH NI LEH THLA	CLF TRAINING KAL PALTLANG TAWH ZAT	
		Ni : _____	
REPORT PEK THLA HUAM CHHUNG A PAWL HMALAKNA TLANGPUI			
i.			
ii.			
iii.			
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v.			
vi.			
vii.			
viii.			
ix.			
x.			
xi.			
xii.			
xiii.			

Signature & Seal

(Chairperson)

(Secretary)