



Board No. 68/2011

IVDP SELF HELP GROUPS

WORKING MANUAL





IVDP Self Help Group Working Manual
March 2023

For private circulation only

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IVDP SELF HELP GROUPS

WORKING MANUAL

Working towards economic transformation of village households through financial inclusion of women

This is a working manual that is based on concepts and practices developed and guided by Founder President Mr Kulandai Francis. A time tested endeavour; confirmed over the decades by thousands of IVDP SHG women





FOREWORD



Dear Staff and Animators,

Purpose of this working manual is an attempt to underpin IVDP focus - the essentials of self-help movement.

IVDP is a women-led economic movement to transform the lives of those who needed financial security. It was initially made possible by a small group of women who were ready to unite and move ahead with little support, guidance on mutual trust.

This moment was a life-changing. Encouraged to firm up my decision to build self-help groups. It is strengthened by thousands of women who believed, joined to build self-help groups.

IVDP self-help groups are built on two pillars of mutual TRUST and financial TRANSPARENCY. Essential ingredients of the small savings movement: because the focus of the movement is (i) to build confidence and encourage savings to invest in economic needs of working people – to transform lives, , decision making, and towards stable living standards and propel the family to security. (ii) to find answers to serious economic challenges and vulnerabilities encountered by working people.

I am immensely pleased to release this updated English version of IVDP Self Help Group Working Manual: a comprehensive guide to the policy, procedure, training and tasks.

I am confident that the working manual would help all those who choose to pursue the path of Self Help Movement, it will also serve the IVDP at various levels to increase efficiency and effective management of operations / functioning of SHGs

Dedicating this manual to IVDP staff and animators, with confidence in their strength to sustain the goals of self-help movement linked to IVDP to sustain and optimize the social relevance of this movement.

Kulandai Francis

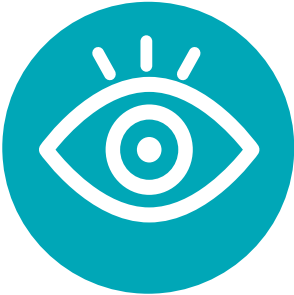
Founder / President – IVDP





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Vision

Move to build a Self reliant community irrespective of caste, creed and religion through socio economic activities.



Mission

Transforming the standard of the lives of the poor and marginalised by reducing their sufferings through SHG activities in relation to health, education and socio economic status.

















Goal

To enable women to move forward add through Self Help Group activities for a comprehensive and holistic development.

IVDP SELF HELP GROUPS

GROWTH OF IVDP SHGs

-  **1985** IVDP started women SHGs
-  The number of women SHGs gradually increased.
-  **1989** IFAD funded IVDP SHGs
-  **Till 2003** partnership with Mahalir Thittam, Govt.of Tamilnadu
-  **From 2003** IVDP SHGs became independent and started functioning on its own rules and regulations through SHG Federations.
-  Many Nationalized Banks started giving SHG loans.
-  The number of Women SHGs increased and working with other Banks also gone up covering Indian Bank, Tamil Nadu Grama Bank, Bank of India, Bank of Baroda and Union Bank of India
-  Turnover Rs.11,000 Crore
-  People started savings, taking internal loan, bank loan and IVDP Loan, for family needs and started income generative activities.
-  The money lenders vanished from the IVDP's operational areas.
-  As on February 2023, IVDP has **15,808** women SHGs. consist of **2,77,137** members. For the efficient functioning and monitoring of SHGs, they have been divided and brought under **83** Cluster Level Federations (CLF)
-  IVDP gives training on SHG concepts and values, Animators' and Representatives' Training, Members training, Book keeping, Personality Development, etc., these trainings assist the members to understand and help each other to break the shackles of poverty.
-  Majority of the loan availed by the SHG members go for housing, Animal, Small Business, Medical, Agriculture, education and pursuing micro enterprise activities.
-  Women started savings & credit activities (Income generating activities like cattle rearing, milch animals rearing, agriculture, home industries like eatables preparation & selling, flowers & fruits vending etc.





IVDP SELF HELP GROUP

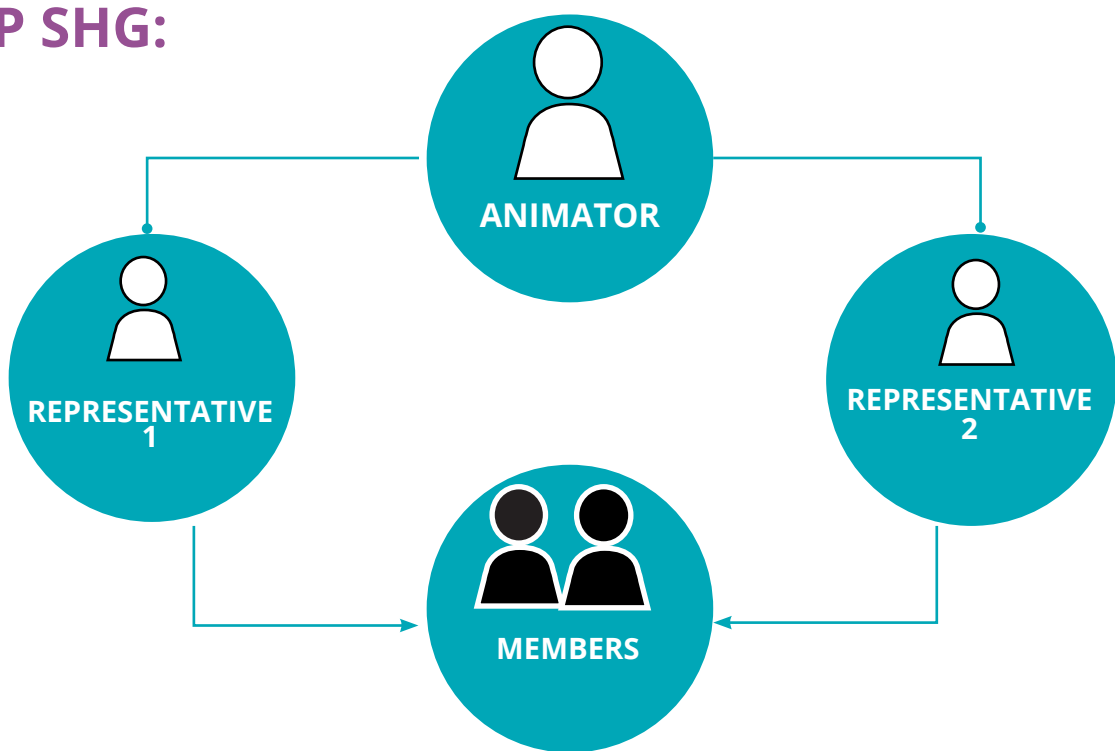
SELF HELP GROUP



Women in a given village / locality come together with the sole aim to attain finance for socio economic betterment of their family needs and livelihood prospects through collective representation.

A self-help group consist of 12-20 homogenous women between 18-55 age group.

1.01 OFFICE BEARERS OF IVDP SHG:





1.02 CRITERIA FOR MEMBERSHIP IN IVDP SHG



Women from labouring classes willing to accept rules and regulations of IVDP in the age group between **18-55** years with initiatives, cooperative spirit and perseverance can join.



Preference is given to differently abled women; Widows; Destitute; Transgender who belong to / living in the community



Any one women member of a family fulfilling the required criteria can become a member of a IVDP SHG. Another member from the same family can become a member of another IVDP SHG, not the same one.

1.03 VALUES

At the level of an individual



IVDP aims to encourage the habit of savings and make women credit worthy

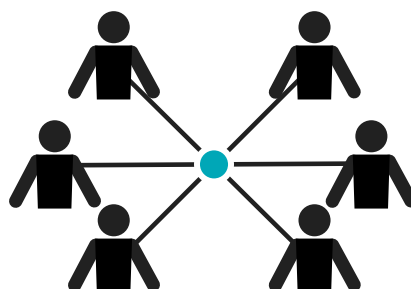
To cultivate mutual understanding, co-operation, affinity and solidarity among the members.

To build self confidence that every member can earn to build / meet the needs for their livelihood

To acknowledge they can achieve socio economic development through better health and sanitation practices

To understand and accept the responsibility for women related developmental and wellness issues

1.04 : CONSTITUTING SHGS



1.04.1 (A) Formation:

1

Informal meeting with women: CLF staffs visit villages to meet the interested women. Explained / share details on the lasting benefits of being member in a SHG - for individual, families and communities

4

Bank Accounts are opened in the name of the groups in a nearby Nationalized Bank with the help of CLF staff

2

Forming SHG with from among the villagers 12 to 20 women of the locality/ village who are willing to abide by the terms of membership

5

Review meeting of animators (Scheduled Batch) is conducted once a month at CLF level to verify their accounts, discuss about their activities and resolutions

3

Animator and two representatives are elected among the group members of the SHG

6

Scheduled Field visits by supervisors to confirm and guide the functioning of the groups

1.04.2 : (B) Trainings:



4 types of trainings are given for new groups during the first year without any fees:

- (i) IVDP SHG meeting proceedings are explained in detail to staff and members.
- (ii) IVDP staff & bank managers conduct a meeting to appraise on bank loan

1.04.3: (C) Guarantees: Results



Assurance for repayment of loan by members.



Confirmation of payment of the Annual Subscription of the Group to the CLF

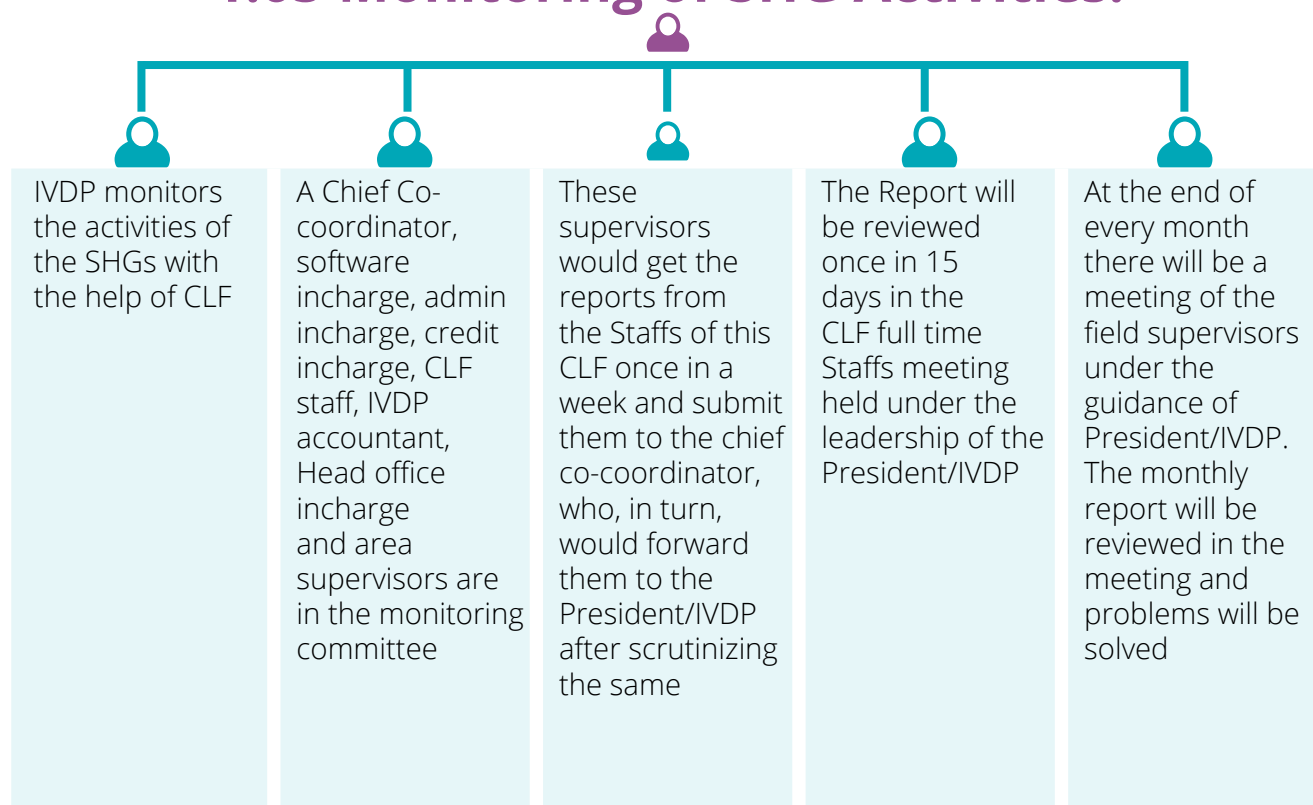


Ascertain payment of group contribution for Bank Loan facilitation; Group development, social upliftment and monitoring tasks.



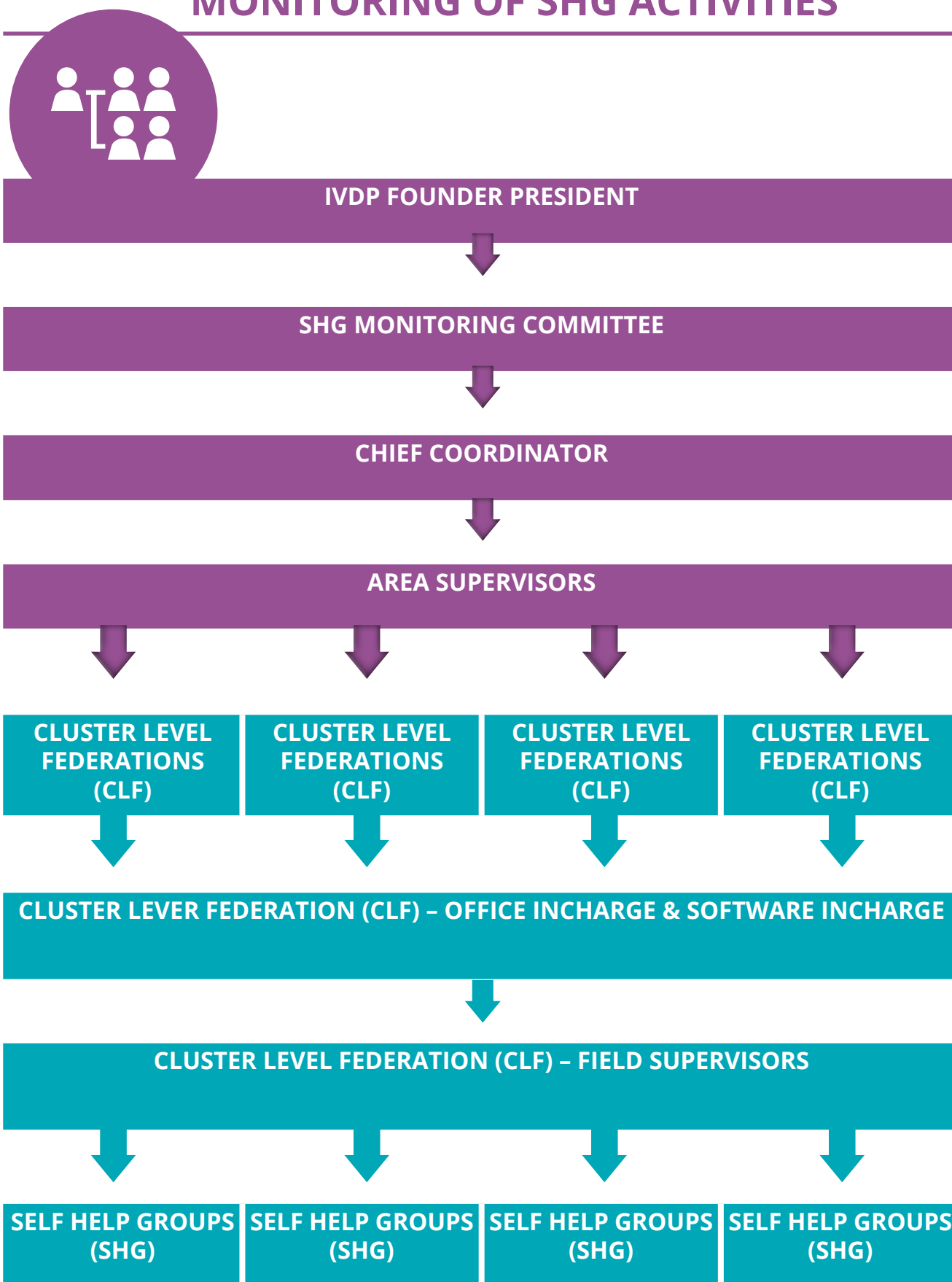
Confirm new Members participation in Life Security Fund scheme

1.05 Monitoring of SHG Activities:





MONITORING OF SHG ACTIVITIES



1.06: SHG OFFICE BEARERS: Duties and Responsibilities

1.06.1 ANIMATOR

A

Organizational responsibilities



- Conducting Group Meeting (Monthly twice) without fail
- Making all the members to take part in the group meeting
- Maintaining all the records of the Group
- Recording the resolutions of the meeting in the minute book
- Getting the signatures of the members present, in the minute book
- Participating in the monthly Animators review meeting and getting all the records of the group verified by CLF staff
- Drafting action plans for the coming month
- Arrangement of training for SHG members

B

Finance /accounts /audit duties

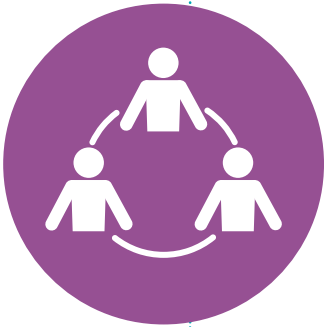


- Selecting the eligible members (appraisal) for bank loan
- Operation of SHG Bank Accounts
- Implementing the SHG rules, financial discipline among the members. Persuading/motivating the Group members to repay the loans without fail
- Arranging for internal and external annual audit



C

Coordination / Team building

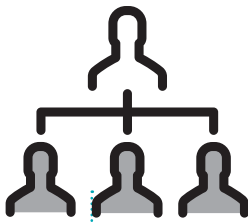


Serving as a bridge between IVDP, CLF and group

Creating Goodwill and co-operation among members.

Ensuring /motivating all the members to take part in the training organized – for enhancing the functioning / new learnings / community activities

Explaining IVDP welfare programmes to members and making them to support and participate wholeheartedly



1.06.2 SHG REPRESENTATIVE: Duties

Co-operating with the animator in the operation of Bank Accounts

Observance of the rules and regulations of the Group

Assigning Responsibilities to the members.

Coordinating Members to implement the projects of IVDP

Sharing the information's gained in the training with the members

Encouraging the members to repay the loans and to use the loans properly.

In the absence of the animator, acting as in charge and guiding the group Activities



1.06.3 RESPONSIBILITIES OF MEMBERS



Members are required to come forward /accepting responsibilities voluntarily.

Acting within the limits of the Group rules and regulations

Participating in the Group meetings without fail

Sharing ideas / information among the group members

Remitting savings, loan instalment, interest and other fees in the Group meeting itself

Remitting the collected amount into the bank by the members on rotation basis

Selecting eligible members for loans (appraisal)

Suggesting/approving the resolutions

Taking part in trainings without fail

Taking part with interest in all the IVDP and Government schemes for the family, Social , Health and rural development

1.07: SAVINGS

1.07.1 : IMPORTANCE



Savings is one of the most important activities of SHG.

It plays a vital role in strengthening both individual members and group as a whole to become credit worthy. It shows the financial power of its members.

It gives due recognition to group. It creates self confidence among women. It serves as a backbone for the successful running of SHGs

It prevents members taking loans on higher rate of interest from money lenders when they are in crisis. It is essential to build confidence to avail all types of loans from the group.

1.07.2 STEPS IN COLLECTING SAVINGS



Save Rs. 100 to Rs.300

Every member can save from Rs. 100 to Rs.300 in each SHG meeting

Sangha Loan

When members want internal Sangha Loan, they should remit 10% of loan as savings in advance. This amount is credited to their savings account. This savings helps the members to be eligible for further loan and savings also grows

Savings exceeds Rs 20,000

When the total savings of a member exceeds Rs.20,000/-, they need not remit 10% of loan as savings for further loan

Sangha Special loan

10% of savings is not required, when a member applies for special loan

Emergency Sangha loan

At the same time, 10 % of loan amount as savings is required, when a member applies for emergency Sangha loan after repaying four or five instalments at a time towards an old Sangha loan

If there is uniformity in savings of all members, it will help them to get equal dividend

1.07.3 COLLECTION PROCEDURE OF GROUP SAVINGS

1	The selected 'chairperson' of the day of the meeting, collects savings. Animator records it in the minute book
2	The Group animator records the collection in the savings ledger. In addition to this, the collection is also recorded in the member's individual pass book
3	The full time field Supervisor verifies the Bank Chalan, resolution book and Accounts Book
4	Then the group animator takes the verified resolution book and chalan to the cluster office. The concerned office staffs verify the same
5	After that the group animator remits the savings amount into the bank and pastes the chalan in the resolution book
6	The bank chalan is shown to the office in charge / office assistant by the group animator and the same is recorded in the daily book after getting signature from the remitter
7	The office in charge / office assistant confirm the remittance of the amount in the bank and the same is accounted in the IVDP computer software



1.08: NEW SELF HELP GROUPS



Once the New group is formed the CLF office Staff conducts meetings twice in a month, under the supervision of field supervisor



For the first 3 months, only savings is collected and remitted to the Group Account



After 3 months, sangha loans are given to members at 1:2 ratio based on their savings



The Group activities are closely monitored in order to link them to Banks





1.08.1 : Details to be collected at the time of New Group formation

1	Name of the SHG
2	Bank SB A/C No
3	Village
4	Panchayat
5	Taluk
6	District
7	Animator Name
8	Representative Name
9	Member Name
10	Husband/Father Name
11	Educational Qualification
12	Address of the Member
13	Telephone/Cellphone no
14	Aadhar Number
15	Occupation
16	Caste & Religion (For Statistical purpose only)
17	Are you a Destitute/Widow?
18	Are you Differently Abled?
19	Do you have own House?
20	Description of the House? Thatched house or Tiled House or R.C.Roofing
21	Is there any Toilet in your House?
22	Do you use Hygienic Sanitary Napkin
23	Is there any TV/ Refrigerator in your family?
24	Is there any solar products in your family?

1.09: TRAINING FOR SHGS

1.09.01: TRAINING FOR NEW SHGS

Each New Group has to complete the following four training within 7 months, from the date of its formation

S.no	Name of the Training	Content of Training	When to conduct?
1	Animator/ Representative Training	Meeting Procedures 1.Supervision of Groups 2.Problems Solving 3.Group rules and regulations	Within 3 months to 6 months of groups formation.
2	Training of members	1. The Rules and Regulation of IVDP. 2.Loans (Methods) 3.Rates of Interest 4.Loan Repayment System 5.General Record Maintenance 6.Members Discipline in the Group meeting	Within 6 months
3	Accounts Training to Animators	1. The Importance of Records/ registers. 2. Methods of recording. 3. Computing methods of Interest. 4. Cash Book Maintenance. 5.General Registers Maintenance.	Within 7 months
4	Group Agreement Training	Signing Agreement after Understanding the SHG rules and regulations for the permanent group activity	Before sanctioning Bank loan



1.09.02: TRAINING FOR OLD SHGS

Each old group has to undergo the trainings given below either before availing bank loan or once in a year

S.no	Name of the Training	Content of Training	When to conduct?
1	Group management training for group members	<ol style="list-style-type: none">1.Pre Appraisal training for the eligible groups.2.Evaluation of group functioning, records, loan repayment, late payment.3.Evaluating the overall functioning of the groups.4.To evaluate their understanding about IVDP & SHG concept.5.Evaluating Health indicators & planning for improvement.6.Discussing problems regarding groups, bank, IVDP field office staff.7.Selecting eligible members for loan (10 out of 20 members only)8.As animators, what they have done for their groups regarding health indicators.9.Discussing the process of problem solving and the lessons learnt.10.Repeat training on imbibing the health indicators and the understanding of the group.11.Discussing the problem solving tips at the bank level.	Before Bank loan Appraisal.

1.09.3: THE PROCESS OF CONDUCTING TRAININGS



Staff classify SHGS as Old Groups/New Groups



Before 15th of the month, details of groups submitted to SHG Chief Coordinator



Training Co-ordinator prepares training schedule



Information sent to trainers before 25th of the month



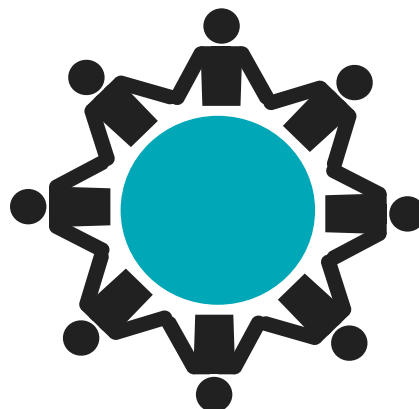
Training details conveyed to animators in monthly review meeting



Training is conducted



1.10: SHG MEETINGS



1.10.01: Schedule / procedure for first meeting

The Group's first meeting is held between 1-11 and the second meeting between 15-25 of every month on the scheduled date, time and venue

The CLF full time Field Supervisor participates in the meeting

Attendance must be recorded (manual/TAB)

To hold the meeting 90% of members must be present

In the meeting, two members are elected to conduct meetings

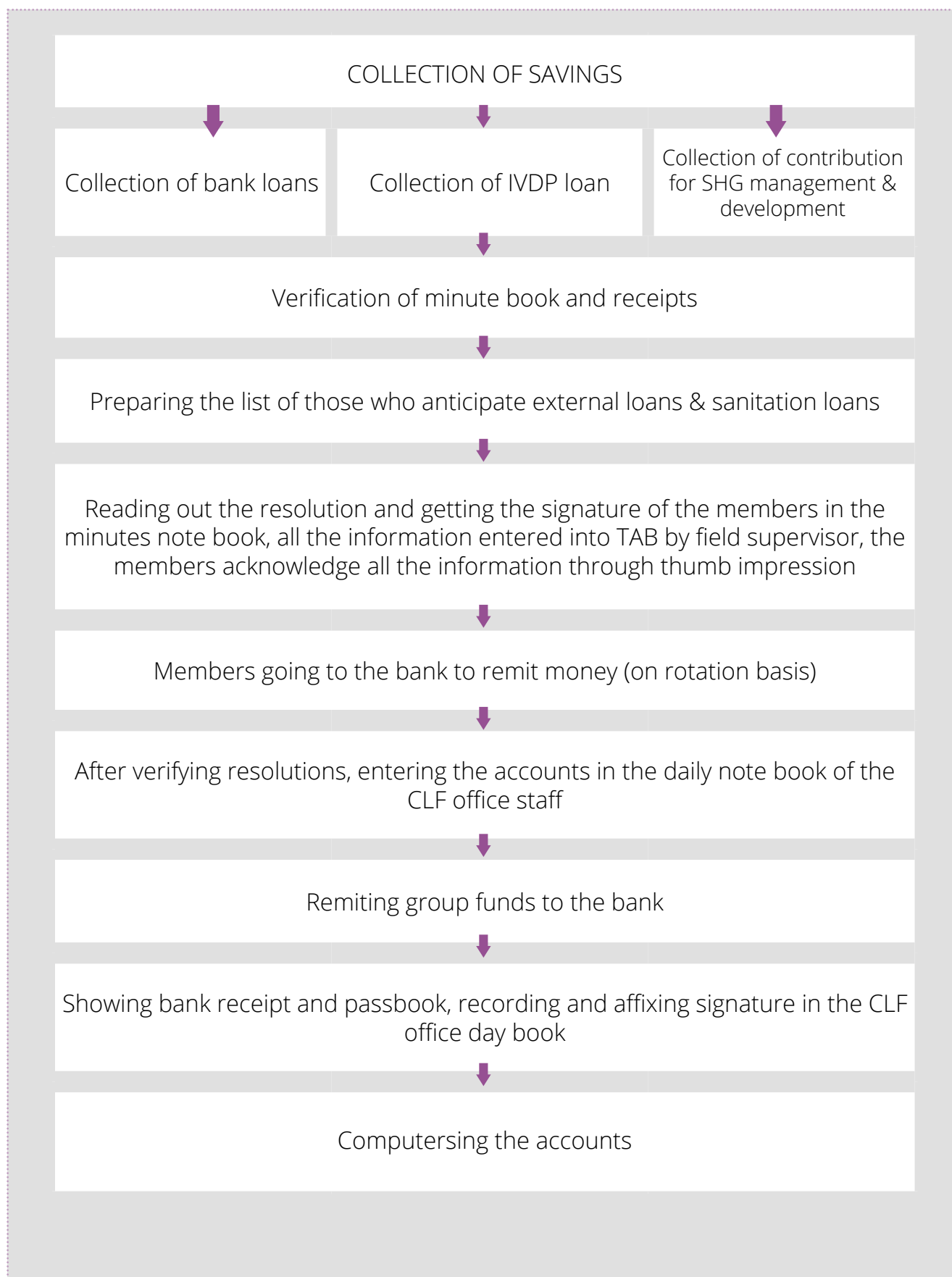
It must be reviewed whether the previous meeting resolutions were implemented or not

In the beginning the agenda must be read out for approval

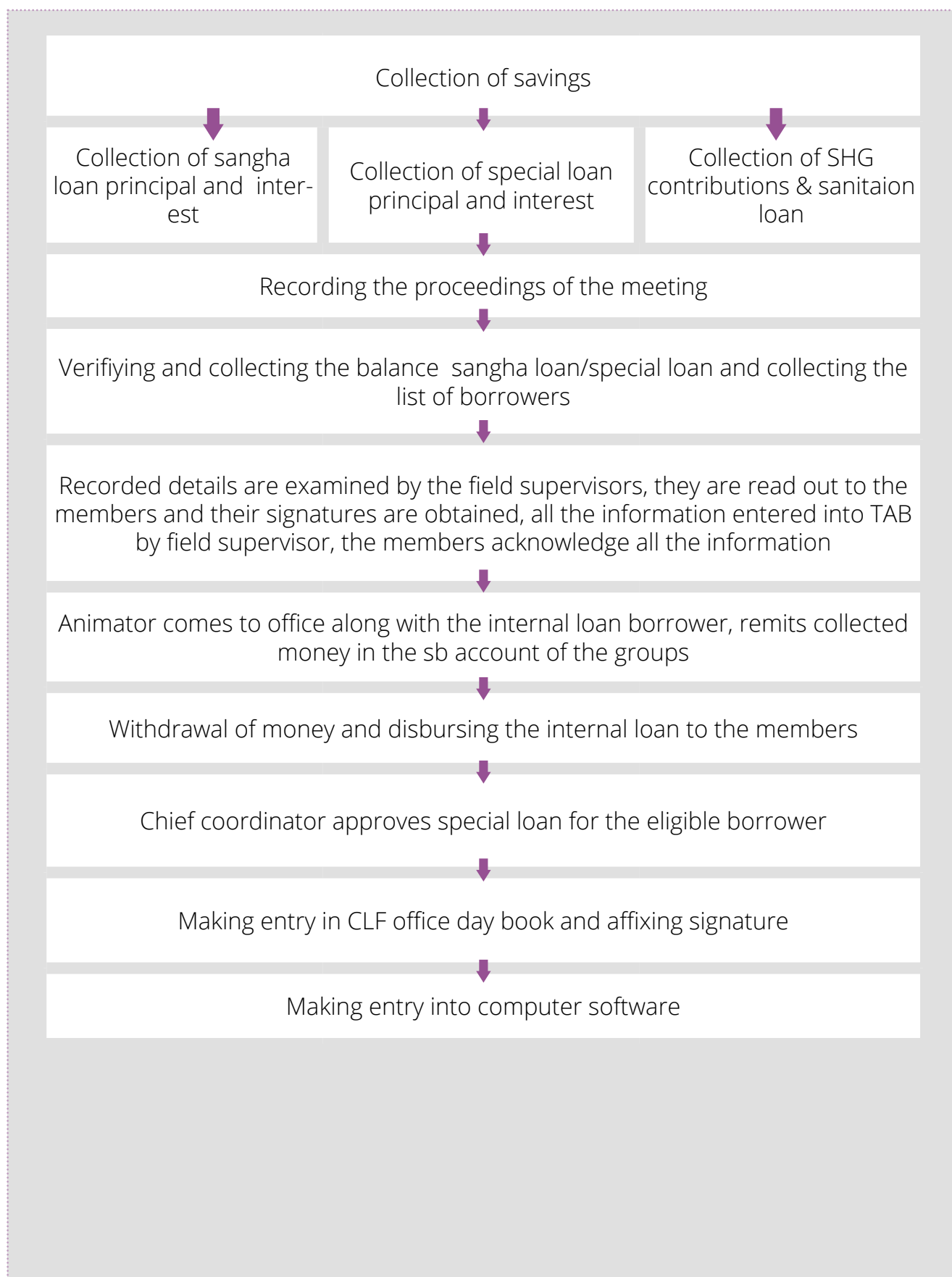
Old groups has to undergo the trainings specified either before availing bank loan or once in a year

Every Group must conduct two Group meetings in a month on the scheduled date, time and place. If needed special meetings are conducted

1.10.2 : FLOW CHART OF THE FIRST MEETING



1.10.3 : FLOW CHART OF THE SECOND MEETING



1.10.4 : Special Features of First Meeting:

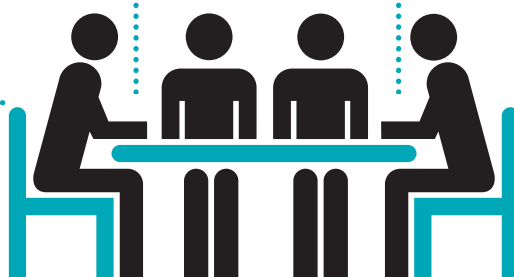
In the first meeting external loan installments are collected. (IVDP Loan, Bank Loan)

Collection of SHG contributions and other collections may also be collected.

In case any member quits, internal loans are collected (Sanga Loan / Special loan).

Get the closing statement from the bank, when bank loan is fully cleared.

IVDP loan balance has to be closed, after getting exact balance from the Head Office credit section staff.



1.10.5 : Follow Up Actions to be taken after the first meeting



- 1 Preparing the list of the members who have not repaid loan.
- 2 The field supervisor and office in charges must take action against defaulters to get back the balance loan amount.
- 3 Weekly once the office in charge should submit the following particulars to the Area Supervisor / SHG Chief Coordinator:
- 4 Prepare a list of defaulters
- 5 Prepare a lists of defunct groups
- 6 Groups that function without promptness / irregularly.
- 7 This information's will be figured in the review meetings, held in the presence of the President/IVDP and necessary solutions will be arrived.



1.10.6 : Special features of second meeting

1. Collection of savings and internal loans
2. Group contributions and other collections may be collected.
3. If a member quits the group, then external loans (Bank loans / IVDP Loans) are collected.
4. Internal loans and other loans are released to members.
5. The members who requires loan have to apply for the loan by registering her request in the TAB through thumb impression.

1.10.7 :Follow Up Actions to be taken after the second meeting

1.10.7.1 : Financial actions /obligations

1. Subscription and training fees (yearly once) and group contribution are transferred from group account to CLF account
2. After this the office in charge issues receipts to groups.
3. Once in three months, group animator is given incentives from group accounts according to the age of the groups.
4. Dividend and savings are given to the left members or to the kin of the deceased.
5. Generally IVDP and Bank loans are to be remitted in the first meeting. If a member leaves the group, the balance of loans need to be paid in the second meeting.

1.10.7.2: Clerical actions (After 2nd Meeting)

1. Prepare a list of Defaulters. The full time field Supervisor and office incharge take steps to clear these accounts.
2. The CLF staff should give the details of defaulters, defunct groups once in a week to the Area supervisor or to the SHG Chief Coordinator.
3. This information is discussed in the presence of the President/IVDP during the review meetings.



1.11 : REVIEW MEETINGS

1.11.1. Animators

All the animators participate in the month end review meeting held between 26 to 28th of every month at the CLF offices concerned. The animator gets verified her two group meeting records and also exchanges her views and information on SHG.

Schedule

- This meeting takes place in the CLF offices 3 batches a day and a batch consists of 60 to 70 animators.
- The review meetings are held along with the field supervisors and field office incharge concerned.

Tasks

1. The review is conducted by the animators themselves under the supervision of office in charges.
2. Constitute committees for three specific tasks by competent/ experienced /reliable animators :
 - i. Accounts verification committee;
 - ii. Meeting conducting committee;
 - iii. Common committee to arrange food, water etc.
3. Financials:
 - i. Groups monthly income and expenditure are reviewed. The mistakes are corrected.
 - ii. The 'member loan details' are read out in the meeting and it is analyzed whether the group functions within the IVDP norms and whether there is any late payment or overdue.
4. The IVDP schemes and its information's are shared in this meeting.
5. The group's action plans are prepared.
6. The group training details/schedule are informed.
7. Finally resolutions are passed with the signatures of the animators.



1.11.2: .Staff : Field Supervisor

Purpose:

- The periodical review meetings are responsible for the success of IVDP SHGs and the performances of staff.
- Groups' activities and staffs performances are reviewed in this meeting.

Schedule

1. Bimonthly meetings are held in the CLF office for the full time field supervisors.
2. If needed special meeting can also be arranged in consultation with the chief coordinator or office in charge.
3. At the end of the month, one more meeting for the full time field supervisor is held at the IVDP Head office under the chairmanship of the IVDP President.

1.11.3 : Office Staff

1. Bimonthly meetings are held at the IVDP Head office under the chairmanship of the President IVDP.
2. If needed special meeting can also be arranged in consultation with the chief coordinator or Area coordinator.





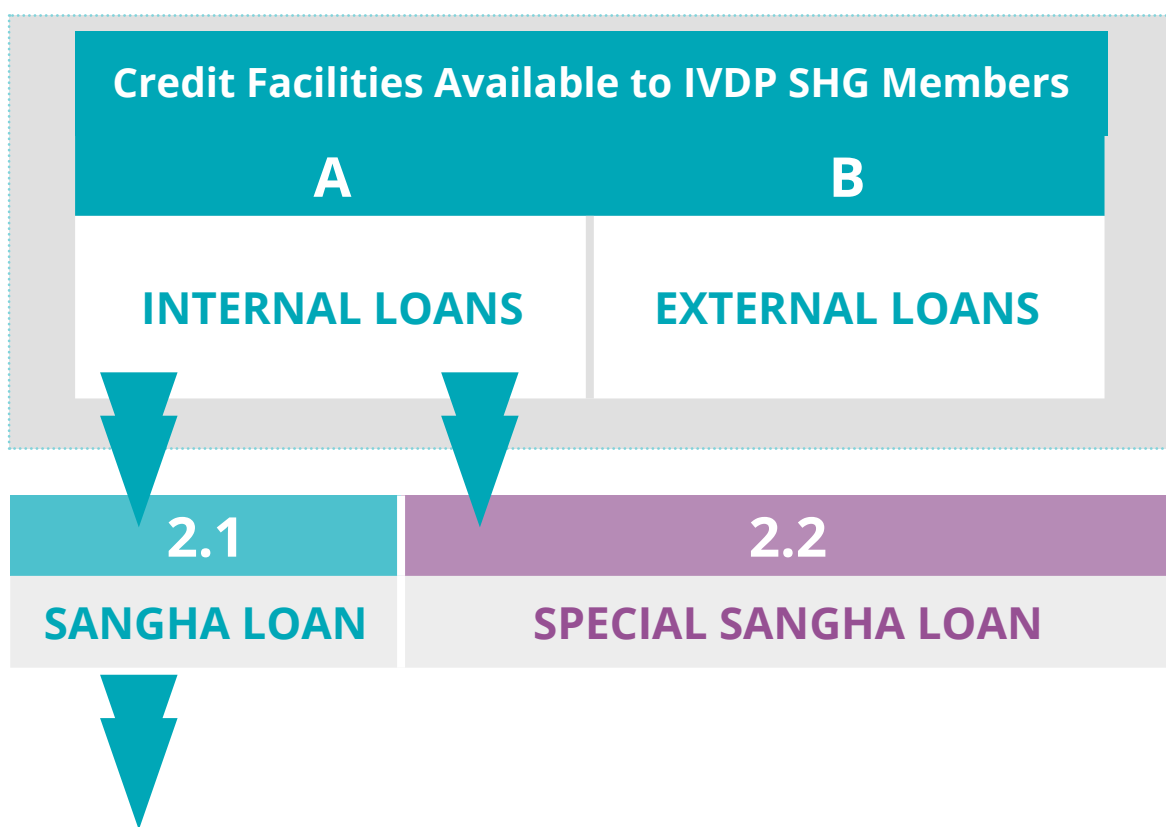
2

Credit Facilities Available to SHGs

The growth of IVDP SHGs credit worthiness is based on the following factors:

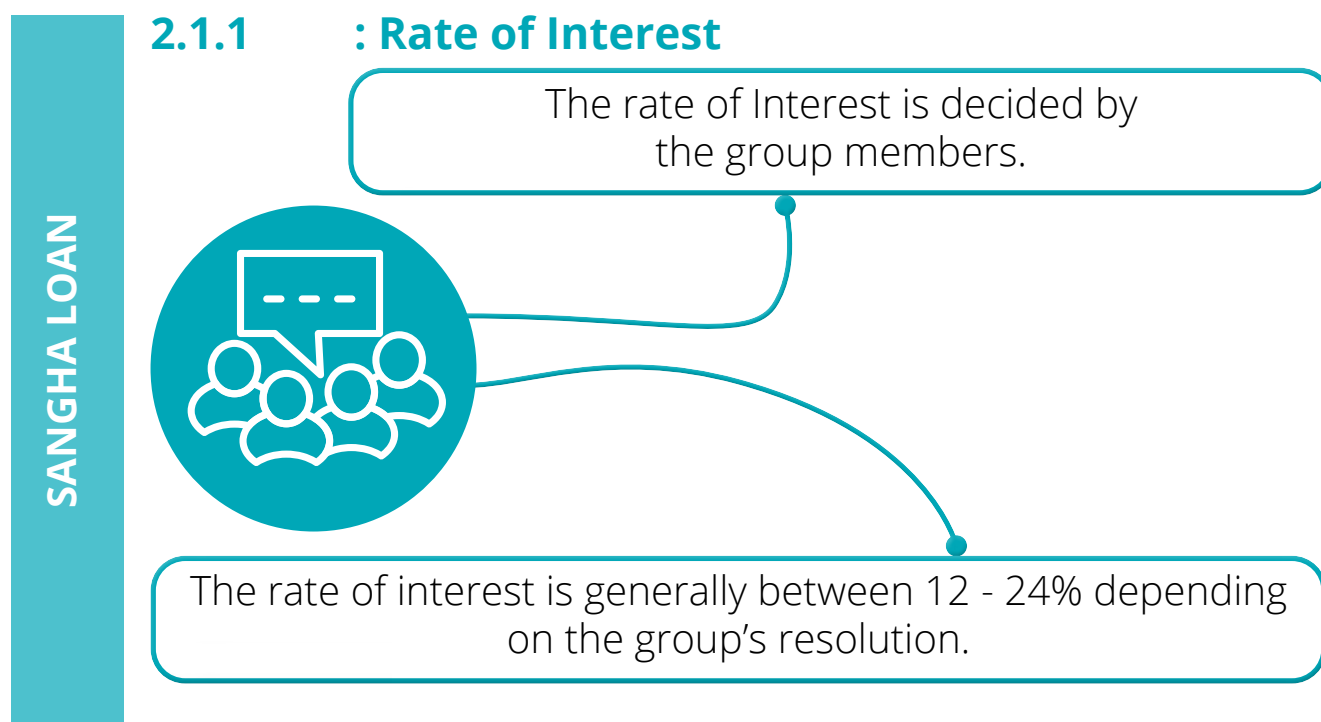
- ▶ continuous training,
- ▶ age of the group,
- ▶ repayment capacity,
- ▶ financial discipline,
- ▶ and transparency

2 : LOANS: TYPES



2.1 SANGHA LOAN

Loan advanced to members from Group Savings is called Sangha Loan.



2.1.2: ELIGIBILITY FOR SANGHA LOAN

S. No.	Age of Group	Savings	SHGs Deposit	Eligible Sangha Loan for Each Member	Maximum loan amount to each member
1	1 to 2 years	The groups can save upto Rs. 300	-	Rs.10,000/-	1:2
2	2 to 3 years		Rs.50,000/-	Rs.40,000/-	Rs.1,00,000/-
3	3 to 5 years		Rs.1,00,000/-	Rs.40,000/-	Rs.1,25,000/-
4	5 to 7 years		Rs.1,25,000/-	Rs.50,000/-	Rs.1,50,000/-
5	7 to 10 years		Rs.1,50,000/-	Rs.50,000/-	Rs.1,75,000/-
6	10 years and above		Rs.2,00,000/-	Rs.50,000/-	Rs.2,00,000/-

2.1.3 : Sangha Loan Installments :



Conditions

If a member gets a loan of Rs. 1000/-, it has to be repaid in 4 equal monthly installments. That is Rs. 250/- p/m. + interest.

Loan Rs.1001/- to Rs. 5000/-. This loan has to be repaid @ Rs. 500/- per month +interest.

Loan: Rs. 5001/- 10,000/-. This loan has to be repaid in 10 equal monthly installments + interest.

Loans above Rs. 10,000/-. Repayment has to be made Rs. 1000/- per month + interest



2.1.4 : Criteria

Should have been a member of the group minimum of three months.

Member should have half of the loan (1:2) as savings.

10% of the loan must be remitted as savings.

If the savings of a member is Rs.20,000/- and above the member need not pay anything additional saving, but they have to continue their regular savings.

If a group has a deposit of Rs. 1,25,000/-, then a member can avail up to Rs.50,000/- loan.

If the group has a deposit of Rs. 50,000/- to Rs. 1,00,000/- then a member can avail the loan up to Rs. 40,000/-

Default groups or late repayment groups are not eligible to avail Sangha loan.

If a member who has availed bank loan and repaid at least five instalments, they are eligible to get Sangha loan

Sangha loan is not given if the animator or representative have not participated in the review meetings

2.1.5 : Process

For Sangha loan, a resolution has to be passed in the SHG meeting.

The loan request has be registered in the TAB.

Once the loan amount is determined the animator has to accompany the member to the CLF office.

The member should specify the reason for availing loan.

She signs in the register of loans and receives the cash. (at CLF office)



2.1.6 : Terms of Repayment

Sangha loan is repaid by monthly instalments along with interest.

Repayment is to be made in the meeting only in the presence of all the members.

Loan should not be repaid to the animator in any other place other than the group meeting.

Repayment is recorded in the individual member pass book, minute book & loan ledger.

When a new loan is availed on emergency, 4 or 5 instalments can be paid together at a time and close the previous loan.

SANGHA LOAN

2.2 : SPECIAL SANGHA LOAN

(Group discretionary emergency loan based on rules)

PURPOSE

A member can avail one more loan from Sangha during emergency even if she had been repaying the 'Sangha loan' availed previously. Such a loan to meet the emergencies is called 'Sangha Special Loan'.

2.2.1 : Interest Rate for Special Loan

◆ **Interest rate** for special loan is between 12% to 24% according to the group's decision.

2.2.2 : Eligibility

- ❶ Group should have been 2 years in existence.
- ❷ Loan seeker should have sangha loan balance more than Rs. 3000/- .If she have below Rs.3000/-, she can clear sangha loan and opt to take a new sangha loan

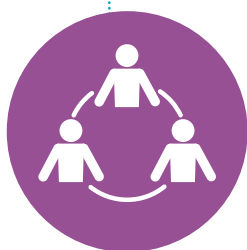
SPECIAL SANGHA LOAN

ELIGIBILITY FOR SPECIAL LOAN

RESERVE FUND	SANGHA LOAN AMOUNT (SANGHA LOAN AMOUNT DEPENDS UPON OTHER LOAN)	AGE OF GROUP	TOTAL LOAN OF MEMBERS
Rs.25,000/-	Upto Rs.25,000/-	2 to 5 years	Rs.60,000/-
Rs.50,000/- to Rs.1,00,000/-	Upto Rs.30,000/-	5 to 7 years	Rs.60,000/-
Rs.1,25,000/-	Upto Rs.30,000/-	7 to 10 years	Rs.70,000/-
Rs.1,50,000/-	Upto Rs.40,000/-	10 years and above	Rs.80,000/-

2.2.3 : Terms and Conditions

Group



If the reserve fund of the group is Rs. 25,000/-, a member can get a special loan of Rs. 25,000/-

If the reserve fund of the group is Rs. 50,000/- to Rs. 1,25,000/- then a member can get a loan of Rs.30,000/-

If the reserve fund of the group is up to Rs. 1,50,000/- then a member can get a special loan of Rs.40,000/-

If a group has a deposit of Rs. 1,50,000/-, then the total loan balance can be up to Rs. 80,000/-

Member



A member, who availed bank loan, should have repaid at least 10 instalments. Then only she is eligible for sangha special loan.

The 'Present Special Loan' and 'other loan balances' should not be more than Rs. 60,000/-. But if a group has a deposit of Rs.1,25,000/- then the total loan balance can be up to Rs. 70,000/-

If a group has a deposit of Rs. 1,50,000/-, then the total loan balance can be up to Rs. 80,000/-

2.2.4 : Schedule For Repayment: Installments

- ◆ Installments for Special loans have to be repaid every month.
- ◆ The Special loans amount has to be repaid Rs.1000/- per month with interest.
- ◆ The no.of installments will depend on the volume of loan.
- ◆ The rate of interest will be fixed by the group.

Loan Amount	Monthly Installment	No.of Installments
Rs.10,000/-	Rs.1000/- + interest	10
Rs.20,000/-	Rs.1000/-+ interest	20
Rs.30,000/-	Rs.1000/-+ interest	30
Rs.40,000/-	Rs.1000/-+ interest	40

2.2.5 : Procedures for Sanctioning of special Sangha loan

A resolution is passed to advance special loan in the group meeting in the presence of field supervisors and other members.

An application is to be filled in for special loan..

It should be verified and countersigned by the Field supervisor.

The borrower has to be accompanied by the animator to the office and submits the application to the full time office staff for verification.

This application is to be submitted to the chief coordinator/area coordinator in the head office for verification and approval.

Then the animator submits the resolution to the bank gets the loan sanctioned and withdraws the amount.

Then the amount is given to the member in the presence of the CLF staffs and gets their signatures.

2.2.6: Repayment of Special Loans

Repayment of installment is to be made with principal and interest without any default.

Repayment should be made during the group meeting only.

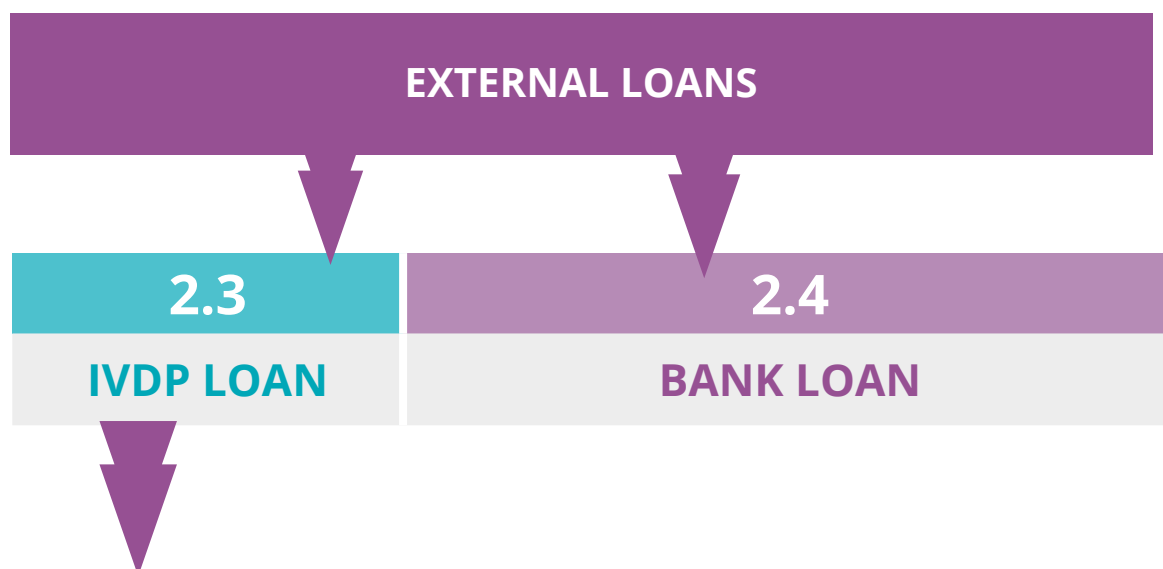
It should not be paid separately to the Animator.

Repayment should be recorded in the minute book, loan ledger and individual pass book.



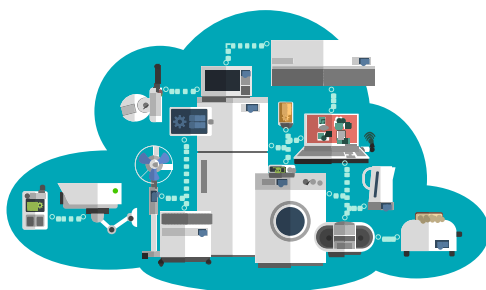


B. EXTERNAL LOANS



2.3 : IVDP LOAN

It is a loan given to SHG from IVDP Revolving Fund account by IVDP President.



2.3.1.Purpose

This loan is advanced to members to purchase household articles at factory / wholesale / discount rates from Retail Price

The household products like LED TV, refrigerator, Gold coins, Sewing machines, Solar products (Lamps and Fan) are made available to SHG members at the discounted price

Generally this loan is given in two meetings of every month.

Loan repayment is permitted only in the first meeting. .

When a member quits the group she can pay the outstanding loan in the second meeting also.



2.3.2. Rate of Interest

12% Simple Interest is charged for IVDP loans.

2.3.3. Criteria

Group should have created a reserve fund.

It must be a three year old group.

Group should have undergone 4 kinds of training

Members have to pay 'group contribution' amount

2.3.4. Terms and conditions

Only five members can avail IVDP loan at a time in a group.

A member can get a maximum loan of Rs.50,000/-.

There should not be any default in her previous loan..

A member should have obtained only one loan.

IVDP loan can be availed only after closing the previous loan.

Depending on the loan amount, the members have to pay the advance



2.3.5. Procedure

1	Resolution is made in the first or second group meeting.
2	This resolution is tabled in the CLF office.
3	It is verified by the CLF staffs.
4	The office staffs handover the application to the Chief coordinator.
5	The head office staff examines the application and verifies whether the applicant was regular in payment of previous loans. Then it is submitted to the chief co-coordinator.
6	The president sanctions the loan and remits the money to the Group Account.
7	The CLF staffs and head office staff maintain the loan register

2.3.6. IVDP LOAN INSTALLMENTS

Amount	Installment
Rs.1,000/- to Rs.5,000/-	Rs.500/-
Rs.5,001/- to Rs.20,000/-	Rs.1000/-
Rs.20,000/- and above	Depends upon loan amount



2.4: Bank Loan

**THE BANK LOAN IS GIVEN IN THE NAME OF GROUPS,
NOT IN THE NAMES OF INDIVIDUAL MEMBERS**

2.4.1. Guarantee/Collateral

IVDP SHGs are linked to the Bank..

The SHGs are appraised by the Bankers and sanction loan to groups.

Records are processed of the selected beneficiaries for bank loan and it is incorporated in the minutes and signed.



2.4.2 : Rate of Interest

For Bank loans, the interest rate is always fixed by the Banks.

The groups receive the same interest rate from the Banks.

The same interest rate is passed on to the SHG members



2.4.3 : Eligibility

- ▶ The group must be at least 12 months old. The group should have been conducted in accordance with IVDP rules.
- ▶ The groups should have attended all the 4 trainings
- ▶ The old groups that anticipates loan are given training in group coordination and Management.
- ▶ Loan will be sanctioned only on completion of above conditions.
- ▶ Every group, after getting the first bank loan, must undergo training. It is done before the next bank loan.
- ▶ Group's problems are discussed and solved. An action plan is chalked out to make the group strong. Besides, the group members are enlightened on health and hygiene.

2.4.4. Selection of beneficiaries for Bank loan:

1	Beneficiaries are selected in the first and second meetings.
2	Resolutions are passed accordingly.
3	It is submitted to the animator and field supervisors.
4	The full time field supervisor submits this record in the 'Animators review meeting' and it is verified by the office in charge.
5	Then, the CLF decides whether loan can be sanctioned
6	The above resolutions are submitted to the Banks concerned.
7	After the Bank manager's approval, the file is placed before the chief coordinator
8	The coordinator verifies it and then it is submitted to the President/IVDP.
9	After the president's approval, it is sent to the chief coordinator who in turn, hands it over to the office in charge/ Area coordinator.

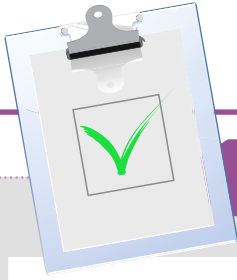


2.4.5. Appraisal Process

1	After selection of beneficiary, meeting for appraisal is convened in the village itself. The Bank Manager, the area supervisor, the office in charge and the full time field supervisor take part in the meeting.
2	The office in charge/area supervisor examines the beneficiaries selected by the group and puts her signature in the resolution book.
3	The appraised groups participate in the training program conducted at the head office.
4	Here the group's problems are discussed and solved.
5	All the records are scrutinized.
6	Then the president signs in the resolution and documents are recommended for the Bank loan.

2.4.6. Loan Disbursement

1. On completion of appraisal, on a particular date, the Bank loan is transferred to the groups new loan account and the same is immediately sent to Groups savings account.
2. The animator and the representative of the group withdraw the loan from the savings account,
3. Money is immediately disbursed to the members who applied for loan and get their signatures in the loan disbursement register.
4. Further, the members have to enter their finger prints in the device.
5. In the next meeting the SHG monitoring cost is collected.
6. The members should start repaying the loan installment from next month onwards.



2.4.7 : Scrutiny Of Loan Applications of Old Groups

They should have participated in the group management training.

Beneficiaries of the first batch should have paid at least 10 installments.

Should have done recurring savings

All the members (95%) should have participated in 2 monthly meetings and signed in the resolution book.

All the records must have been written and completed.

IVDP Loans and Sangha, Special loans, Bank loans must have been paid back in full.

Bank Loan can't be given if the minimum balance of group is more than Rs. 15,000/-

For 2nd and 3rd bank loan, the loan will be available four times of the members individual savings (1 is to 4)

The bank loan will be determined by considering the age of the group and the other loan outstanding

2.4.8 : Conditions for Granting Maximum Loan

Eligibility

- ▶ A new group is eligible for first bank loan, only after one year of its formation
- ▶ The group should have attended all the four trainings
- ▶ From the savings, Sangha loan must be given to all members on rotation basis.
- ▶ The first bank loan, will be sanctioned four times of the group savings (1:4)



2.4.9 : Bank Loan Terms and Conditions

If a group has a deposit of **Rs.25,000** in the bank, on the basis of the individual savings at 1:4 ratio, **Rs.40,000** loan can be given. (1:4 means for example if a member's savings is **Rs.10,000**, up to **Rs.40,000** loan can be given).

The member's total loan (Sangha loan, Special loan, IVDP Loan & Bank loan put together) can be up to **Rs.60,000**.

If the group's bank deposit is **Rs.50,000**, bank loan can be given up to **Rs.50,000** to a member.

A member can get only **Rs. 50,000** of bank loan even though she has savings of more than **Rs. 20,000**. Here 1:4 ratio is not applicable

A member's all loans outstanding put together can be up to **Rs. 80,000**.

If the group's deposit is **Rs.1,25,000 to Rs.1,50,000** the member's are eligible to get a loan of **Rs.1,20,000**.

If there is any outstanding in the Sangha loan, it will be deducted from this loan

If there is an outstanding of the IVDP loan it is also be deducted from this loan.

The member should not have any overdue in other loans.

The individual member / the group should not have made delayed repayment

All the records of the group have to be updated.

2.4.10. VOLUME OF LOAN

Minimum Loan to a Member:	Maximum Loan to a Member:
Rs.10,000	Rs. 1,50,000



2.4.11: CRITERIA FOR GETTING BANK LOAN

AGE OF THE GROUP	SAVINGS OF THE INDIVIDUAL MEMBER PER MEETING	SHGs DEPOSIT	ELIGIBLE BANK LOAN FOR EACH MEMBER	MAXIMUM LOAN AMOUNT TO EACH MEMEBR
1 TO 2 YEARS	Rs.300/-		Rs. 10,000 to Rs.30,000/-	4 times of members saving
2 TO 3 YEARS	Rs.300/-	Rs.50,000/-	Rs.50,000/-	Rs1,00,000/-
3 TO 5 YEARS	Rs.300/-	Rs.1,00,000/-	Rs.75,000/-	Rs.1,25,000/-
5 TO 7 YEARS	Rs.300/-	Rs.1,25,000/-	Rs.1,00,000/-	Rs.1,50,000/-
7 TO 10 YEARS	Rs.300/-	Rs.1,50,000/-	Rs.1,20,000/-	Rs.1,75,000/-
ABOVE 10 YEARS	Rs.300/-	Rs.2,00,000/-	Rs.1,50,000/-	Rs.2,00,000/-



2.4.12: Bank Loan Appraisal

Appraisal: Check list

1	Examination of group activities
2	Review the involvement of members.
3	Understand internal loan transactions
4	Examine functioning of the group's adherence to limits as per rules and regulations..
5	To know whether the applicant for loan has undergone training program.
6	Explicit information to all the members of the group that they are Collectively responsible to repay the loan when a member fails to pay back the loan.

2.4.13 : Two Kinds of Appraisal:

1	Appraisal - when new groups apply for loan for the first time.
2	Appraisal - when old groups apply for loan

No loan without appraisal

The IVDP monitoring committee and bank manager concerned examine the activities and records of the groups. Decide whether the group is eligible for Bank loan or not.

2.4.14 : Bank Loan Approval

1	The Group management training & appraisal should be done before Availing Bank Loans. The animator should come to the IVDP Head Office with all the records for approval.
2	In this training, all the group records are verified and analyzed to see whether there is any serious problem among the members, if so, it is to be addressed
3	In the presence of the President the Animators are interviewed / informed how prudent they should be in utilizing and repaying the loan.
4	Finally, the President approves the loan.

2.4.15. Bank Loan Installments

Amount	Installment
Rs.10,000/-	Rs.500/-
Rs.15,000/-	Rs.750/-
Rs.20,000/-	Rs.1000/-
Rs.25,000/-	Rs.1,250/-
Rs.30,000/-	Rs.1,500/-
Rs.35,000/-	Rs.1,750/-
Rs.40,000/-	Rs.2,000/-
Rs.45,000/-	Rs.2,250/-
Rs.50,000/-	Rs.2,500/-
Rs.60,000/-	Rs.3,000/-
Rs.75,000/-	Rs.3,750/-
Rs.1,00,000/-	Rs.5,000/-
Rs.1,20,000/-	Rs.6,000/-
Rs.1,50,000/-	Rs.7,500/-







3

SHG RECORDS

3: SHG RECORDS

Purpose

1	Records are the base for ascertaining the performance of a group.
2	Maintaining records create confidence in the members and external observers.
3	It helps to understand the actual functioning of the group.
4	It paves way for providing various loans.
5	It helps smooth auditing.
6	It helps to determine the future activities of the group.

List of Records to be Maintained By SHG

1	Minute Book.
2	Attendance Register.
3	Savings Register.
4	Register of Sangha loan / special loan.
5	Cash book
6	General Ledger.
7	IVDP / Bank loan Register.
8	Acquaintance registers..
9	Member's pass book.
10	Savings Account Pass Book.
11	Bank loan pass Book.



3.1 : Minute Book: Purpose

The minute Book is considered as the heart of the group.

Group's rating is determined based on the minute book.

This contains code of conduct for members and rules and regulations.

This shows the participation of the members in the group activities.

This shows the approval of the members for the income and expenditure of the group.

This shows whether group account has been brought under internal auditing, which is done once in three months

It helps to reveal the members' activities.

It is an important document for recording income and expenditure.





3.1.1. Minutes Book: Recording



Purpose

It gives information about savings and loan outstanding of members and important resolutions.

It helps to make entries in the cash book.

It helps to prevent problems.

When any dispute arises in the group, the minute book serves as evidence authentic and final.

ENTRIES TO BE MADE IN THE MINUTE BOOK:

1. Date of Meeting,

2. S.No. of Meeting,

3. Group Name,

4. Prayer,

5. Pledge,

6. Chair person,

7. Total Savings (Previously),

8. Savings of the Day,

9. Groups total savings as on date,

10. Attendance.

11. Savings of the previous meeting and Savings of the present meeting are entered.

12. Savings of the members, details of loans advanced, collection of present meeting. All these are written at the assigned places.



Resolutions to be recorded:



The resolutions passed are to be written as agenda.

Resolutions related to new applicants of loans, their savings and loan outstanding are to be entered at the appropriate columns.

More than one resolution may be passed in one meeting. No overwriting or corrections are allowed.

Resolutions must be read out to the members and their signature be obtained.

Procedures



No proxy is allowed for absentees.

No Signature should be affixed in blank papers / pages

All collections made in the meeting must be entered with denominations.

When any member leaves / joins the group, it should be recorded and a resolution must be passed.

Bank transactions must be recorded in the appropriate columns.

The name of the person who is deputed to bank with cash is to be entered in the resolution.

Full time field supervisor must see that all particulars are recorded without omission and she puts her signature as a token of verifying the same

The loan beneficiary must come to the office and in the presence of the office staff she receives the loan.

If a member is absent due to unavoidable reasons her next kin may represent. Resolution must be passed to this effect.

Bank challan must be pasted in the minute book on the day of remittance itself.

3.1.2. FORMAT OF 1ST MEETING MINUTES BOOK

Chairperson		S.No.of Meeting		Savings upto Previous meeting	
In the Presence of		Date of Meeting		Savings of the Day	
Prayer		Day of Meeting		Total Savings	
Awarness Song		Total No.of Members in the group			
Pledge		Attendance			
Fulltime Field Supervisor		Percentage (%)			

MEETING AGENDA

1	
2	
3	



Collection of IVDP Loan

S.No	Member Name	Husband name	Reason For Loan	Date of Loan sanction	Loan amount	Repaid upto date	Today's Collection	Balance

Collection of utility products loan

S.No	Member Name	Husband name	Loan amount	Purpose of Loan	Repaid upto date	Today's Collection	Balance

REMITTANCE DETAILS OF FIRST MEETING

REMITTANCE TO THE BANK				TRANSFER FROM SB A/C TO LOAN A/C			
S.No	SHG Savings Acc. No	Particulars	Amount	S.No	Loan Account No.	Particulars	Amount

Members Signature (1 to 20)

1	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20

Signature of Field Supervisor

Signature of Office Incharge



3.2. Attendance Register

Purpose

It helps to know about the attendance of members to the group meetings.

It helps to take action against the absentees to the meetings.

Attendance Recording

1	Attendance - 'X' is marked for present.
2	'L' (Leave) is marked for members who go on leave for attending marriages, medical treatment, funeral etc.
3	'L' is marked against the absentee who deposes her next kin even though the loan amount / savings is remitted.
4	'A' (Absent) is marked to those who are absent to the meeting without any information.
5	Delivery leave is granted for 6 meetings and 'ML' (Maternity Leave) is marked against their names.
6	'D' (Death) has be marked in the case of death of members.
7	All these particulars should be recorded in the beginning of the meeting.
8	At the end of the meeting the animator puts her signature. The field supervisor verifies everything and signs at the end.



3.3 Savings Register

Purpose

It shows the date wise and meeting wise savings of each member.

It shows in which month the savings has increased.

Method of Recording

In the opening page: Member's Name; Husband's Name; Membership No.

Members' savings of the day, meeting wise savings, cumulative savings.

At the end of the Meeting the animator verifies and signs minutes book.

When the cumulative figure is wrongly entered, the figure should be rounded and marked as (CB - Corrected Balance)





Name of the member :

Date of Meeting	Savings collected in Today's Meeting	Total Savings as on date	Animator Signature
01.04.2022	200	200	
15.04.2022	200	400	
01.05.2022	200	600	
16.05.2022	200	800	
01.06.2022	200	1000	
15.06.2022	200	1200	
01.07.2022	200	1400	
	CB	1400	

3.4 Sangha Loan and Special Loan Ledger: Method of Recording

The first page of the savings register shows name of the member who has availed the loan, Husbands name, loan date, Loan amount, Reason for loan

The principal amount and the interest are to be written separately;

After verification the balance loan amount should be informed to the members concerned.

Every month the loan balances are to be verified in the review meeting

Accounts Ledger -Sangha loan and Special Loan

Loan amount		Member Number	
Purpose of Loan		Member Name	
Installments		Husband Name	
Interest Rate			
Loan Date			

Date	particulars	Loan Amount	Repayment as on Previous meeting	Today Repayment		Balance of loan	Animator's Signature
				Principal	Interest		

3.5 : Loan Ledger: IVDP & Bank Loan Purpose

This Ledger shows the loan amount of every member and the amount of repayment.

With this ledger we can identify those availed loans and also the purpose of the loan.

To know whether the principal & interest are calculated correctly and repaid regularly.

Accounts Ledger (Loan Details) – Bank loan

S.no	Date	Loan Amount	Receipt No	Days between Last 2 installments	Repayment	Interest	Principal	Balance	Animator Signature
	03.10.2022							10,000	
	01.11.2022			13	500	41	459	9,541	
	01.12.2022			30	500	91	409	9,132	
	02.01.2023			32	500	92	408	8,724	

How to Calculate Interest of Bank Loan

Loan Balance amount	X	No.of Days calculated for Interest amount	X Interest Rate	=Interest amount
		365	100	

$$(a) 10000 \times 13/365 \times 11.5/100 = \text{Rs.41/-}$$

$$(b) 9541 \times 30/365 \times 11.5/100 = \text{Rs.91/-}$$

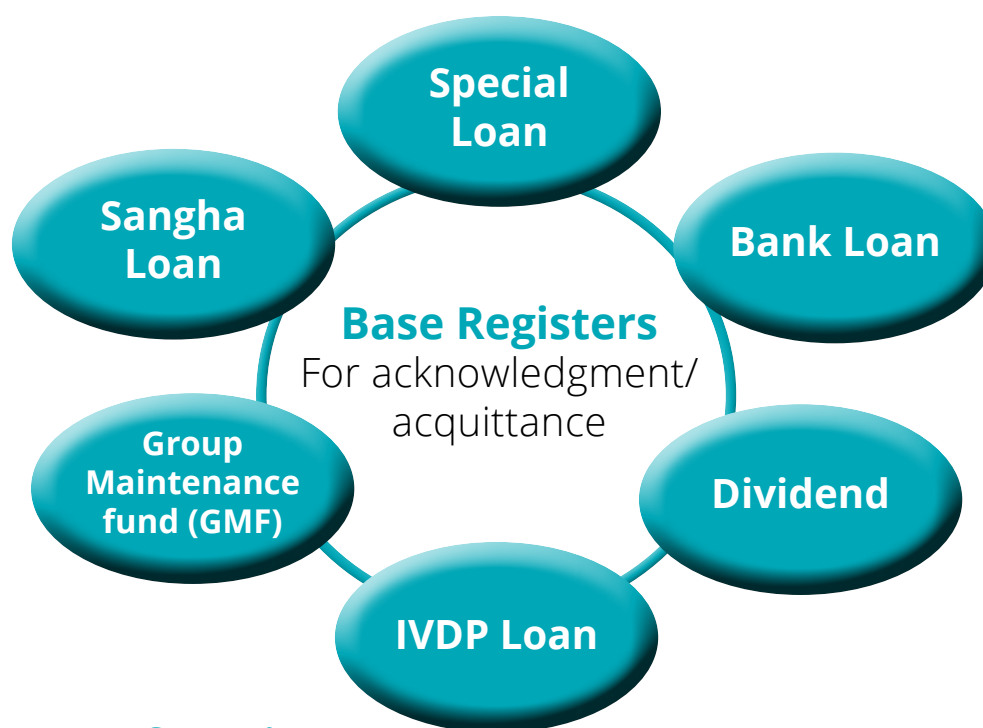
$$(c) 9132 \times 32/365 \times 11.5/100 = \text{Rs.92/-}$$

Points to Remember for interest calculation:

During the calculation of interest, ensure the loan outstanding of every member at the beginning of the meeting.

The no. of days between last payment and the present payment is to be taken into consideration for calculating the interest.

3.6 : Loan Acknowledgment Register



Importance of Registers

When a member leaves the group her signature must be obtained.

These registers are can be produced as an authentic record in the court of law as defensive / proof when dispute arises among the members.

Loan Disbursement Register is verified as an important record at the time of audit.

To know whether the principal & interest are calculated correctly and repaid regularly.

LOAN LEDGER

S.No	Member Name	Husband Name	Loan Amount	Reason For Loan	Thumb Impression	Member Signature	Filed Supervisor Sig- nature	Office In charge sig- nature

Method of Recording:

1	Particulars to enter in the register: Name of the member who avails loan; Husband's name; Loan amount.
2	Stamped receipt is to be obtained from the member who avails loan above Rs. 5000/-
3	If a member leaves the group, then her signature is to be obtained with date and the amount last paid.
4	The member's signature must be obtained when she receives the following loans / benefits: i.Sangha Loan; ii.Special Loan; iii.Bank Loan; iv.IVDP Loan; v. Dividend; vi. Group maintenance fund (gmf); vii. Group advance loan
5	Return the Savings and dividend to eligible members at the time of leaving the group.
6	At the end of the meeting the full-time field supervisors should verify the loan details.
7	Loan should be disbursed only after obtaining signature and verifying the entries made in the Loan Disbursement Register.



3.7 : Individual Member's Pass Book

Purpose

This is an authentic evidence for member being in IVDP SHG.

This shows the loan amount, the amount repaid and the balance particulars.

This generates confidence among the members and their families.

Date of Meeting	Savings collected in Today's Meeting	Total Savings as on date	Animator Signature
01.04.2022	200	200	
15.04.2022	200	400	
01.05.2022	200	600	
16.05.2022	200	800	
01.06.2022	200	1000	
15.06.2022	200	1200	
01.07.2022	200	1400	
	CB	1400	



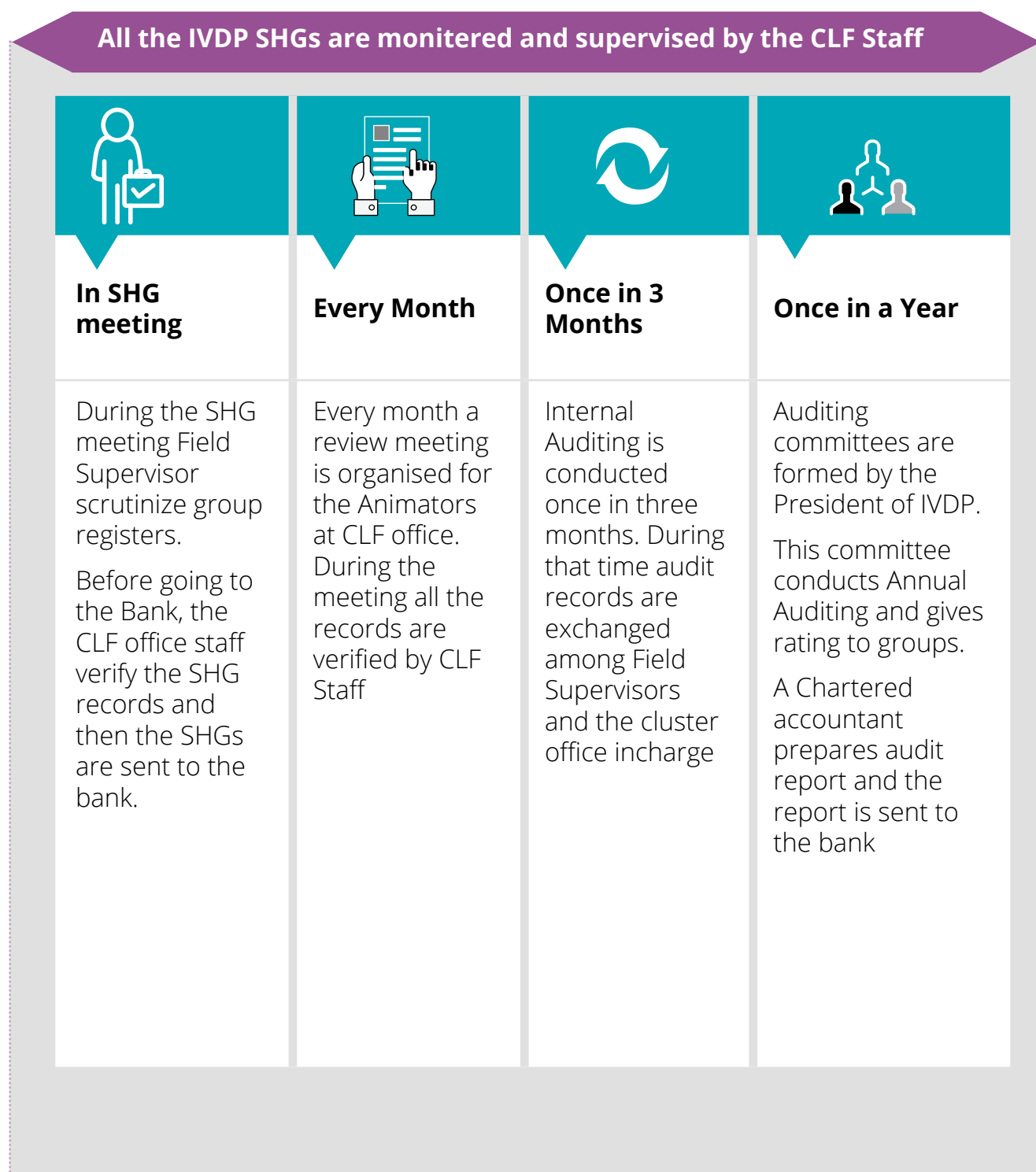
Entries to be made in the Individual Member's Pass Book:

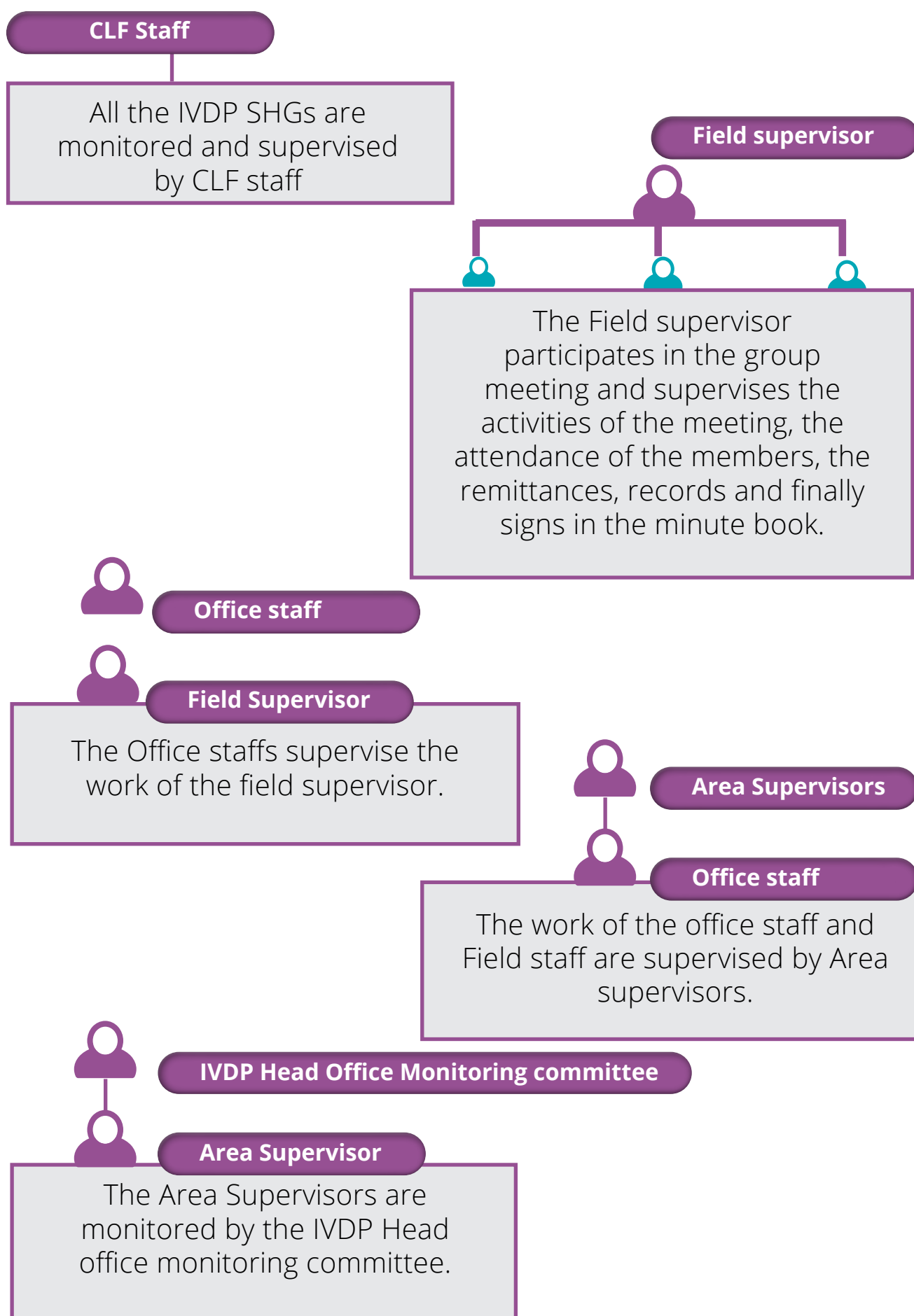
Date	Particulars	Loan Amount	Today Repayment		Balance of loan	Animator's Signature
			Principal	Interest		

1	Passbook should be in possession of the member.
2	Member's photo should be affixed; it should be attested by the fulltime Supervisor with the office seal of IVDP.
3	The one who maintain records in the group should make entries in the pass book.
4	The first part contains savings details; the second part contains the details of loan- both details should be entered properly.
5	The entries in the pass book should tally with resolution book, savings and loan ledger.
6	When a member comes to the meeting, she must bring her pass book.
7	The animator signs the members pass book only after verifying the entries of savings and loans.
8	When a member applies for a loan, this pass book must be produced to the CLF office concerned.

Verification of the Records of SHGs

Register of SHGs are verified Periodically
(In the SHG Meeting, Monthly, once in 3 Months, once in a year)









4 ACCOUNTS

4: Accounts & Audits



Accounts & Audit plays a vital role in the successful functioning of SHGs.



Every year IVDP SHG accounts are audited in April.



This helps the groups to update, complete and close the accounts for the financial year.



The accounts are verified and certified by a registered chartered accountant. The audit statement is submitted to bank.

4.1 : Accounts

SHGs have to follow certain conditions for the effective functioning and handling funds and accounts.

Each and every SHG member is provided with IVDP member passbook and all the transactions are recorded in it.

Accounts of SHGs are maintained in IVDP computer software by CLF staff



Particulars	Period	Transferred to
Annual Subscription	April	CLF Account
Life Security Fund	January	IVDP SHG Monitoring Fund A/C
Audit Fees	April	IVDP SHG Monitoring Fund A/C
Contribution amount	Whenever member gets an external loan	IVDP CLF Account & IVDP SHG Monitoring Fund A/C

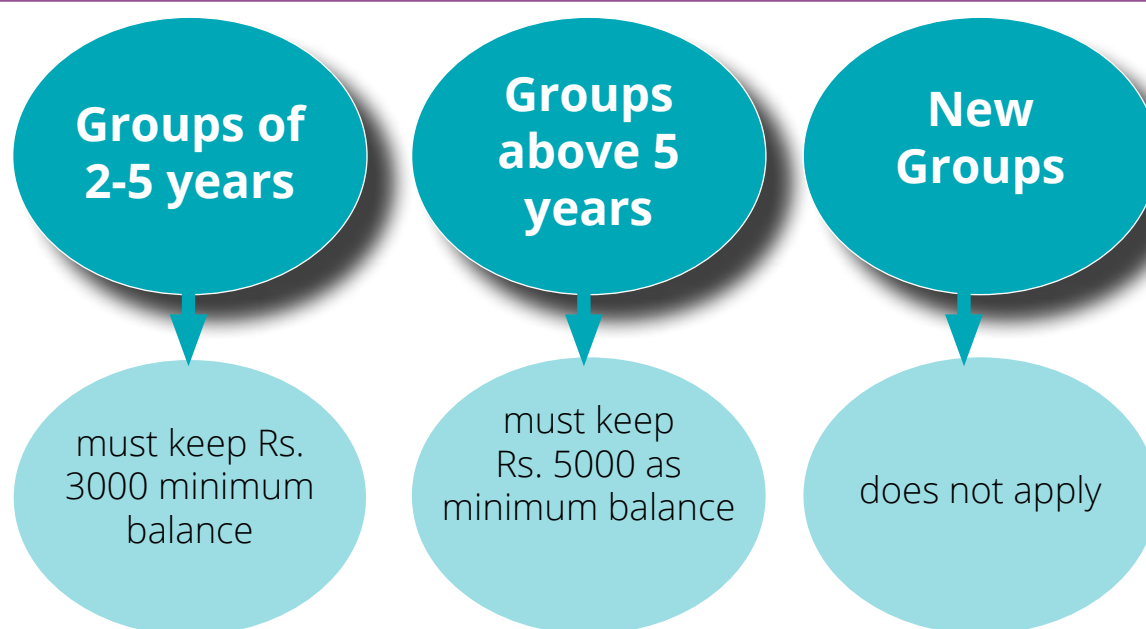


4.2: Members contribution Remittance Procedure

1	The Leader of the day collects savings and other installments of various loans.
2	Group animator records the collections in the Resolution Book, loan Ledger and pass books of members.
3	The Animator fills up the chalan. It is verified by the full time field supervisor. CLF Staffs verify resolution book and the filled-in chalan. Amount is remitted to the group account. The bank loan installment paid by the member is transferred to group bank loan account & the IVDP loan installment remitted by the member is transferred to IVDP Account.
4	The remittance chalan is shown to the CLF staffs and it is recorded in the CLF daily book. The signature of the animator and member is obtained. The chalan is pasted in the resolution book.
5	The CLF Staffs confirm the remittance of the amount in the bank and the same is entered into the IVDP computer software.
6	A list of defaulters is prepared and submitted to the chief coordinator and Area supervisors for necessary action.
7	The defaulters list is verified in the presence of the President/IVDP once in 15 days and action is taken to solve the problem.



4.3 : Minimum Balance to be maintained by each SHG



4.4 : Procedures to be followed to remove problematic members from the Group

The animator must inform the full time field supervisor and office staffs about the problematic member.

Immediately the field supervisor and the other staffs take necessary steps to solve the problem.

If appropriate solution is not found, then the issue is brought to the notice of the area supervisor and chief coordinator.

If the member has committed any financial misappropriation a resolution is to be passed to remove the member.

On such event, her total savings and dividend are to be worked out.

If she has any dues in any of her accounts, she can clear it with one instalment, or otherwise her dues will be adjusted with her savings or dividend.

When a member finally leaves, her signature must be obtained in the Loan disbursement Register. Then the office in charge/assistant should sign as a token of verifying the same

NOTE: Any member is free to leave the group at any time. The group and the members have to settle all their dues.





5

AUDITING OF GROUPS

Auditing of Groups :

A fully qualified panel of IVDP staffs verifies the income and expenditure and other transactions of the groups for a specific period of time and submit reports.

The Importance of Auditing



Auditing helps groups to stabilize their financial position.

The audit statement helps the groups to qualify themselves to avail various loans.

The wrong entries of the records and budgetary accounts are audited and steps are taken to rectify them and there.

In case of financial irregularities in the group transactions, they are pointed out and necessary remedial measures are taken immediately.

Types of Auditing :

There are two types of Auditing:

INTERNAL AUDIT

EXTERNAL AUDIT

5.1 : Internal Audit

Audit team consist of full time field supervisors of a CLF. They will be assigned to verify the accounts of group in another CLF.

Once in three months it is done meticulously.

No auditing fees are collected.

All the records must be thoroughly maintained.

Bank balance statement must be obtained.

After auditing, the Audit report must be prepared in order to submit to the chief coordinator.

An audit review meeting is to be held under the guidance of the President. The audit report will be read out. In case of any objections, immediate steps will be taken to clear the same.



5.2 : External Audit

Every year under the supervision of the President, IVDP, an Audit Committee is constituted comprising of experienced staff.

Audit committee verifies the group records and rates them. Then, a chartered accountant prepares an audit report and the same is submitted to the banks.

The income and expenditure of a financial year from April 1 to March 31 is taken for the audit.

All the records must have been completed at the time of auditing.

Audit fees are to be borne by concerned Group.

Bank statement of account must be obtained.

Bank loan clearance certificate should be obtained.

Group activities are evaluated and indicated with gradations : Diamond, Gold, Silver and Bronze.

Audit report must be prepared attributing grade as above.

Audit report is reviewed by the IVDP SHG monitoring committee and it is forwarded to chief co-coordinator.




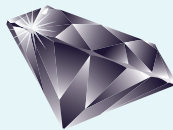
The audit report with its merits and demerits will be read out in a meeting held by the president. The audit objections are cleared at once.

Finally auditors of accreditation prepare the following reports for submission to the Banks :Receipts to the Bank ; Income and expenditure;Balance Sheet

5.3 : Grading Score

S.NO	NORMS OF GRADING	TOTAL MARKS
1.	Resolution must be clear and correct in order	10
2	Prompt and regular loan repayment of installments without any overdue. (Sangha loan, Special loan, Bank loan, IVDP loan, utility products)	20
3	No Lapses in bank loan repayment such as continuous delay, part payment, less payment etc.	10
4	No cash on hand	5
5	Animator is changed if the group is 5 year old (Rotation of animator is must for a good group)	5
6	Internal and External Audits are properly done (Annual income and Expenditure)	5
7	Attendance of members is 95% and above to all meetings (Group meeting, Training, Appraisal meeting of beneficiaries for bank loan)	5
8	Maintaining SHG with the thorough knowledge of Aims & objectives and rules & regulations of IVDP	5
9	Maintaining all the records and notebooks by the Animator herself or members.	5
10	Minimum Deposit Maintained 2-3 years SHGs : Rs.50,000/- 3-5 years SHGs : Rs.1,00,000/- 5-7 years SHGs: Rs.1,25,000/- 7-10years SHGs:Rs.1,50,000/-, More than 10 years – Rs.2,00,000/-	10
11	100% Attendance of Animators is required during monthly review meeting; Internal Audit and External Audit	5
12	Maintaining SHG with 18 to 20 members	10
13	Animator brings the Individual pass book of every member duly filled with all the Data along with photos.	5
Total Marks		100

5.4 : Grading of SHGs – Grading Criteria of Self Help groups

Grades	Criteria	Bank loan eligibility
BRONZE GRADE 	<p>The group should function 2 to 3 years</p> <hr/> <p>All the members of the Group should have 100% attendance at least for 6 meetings in a year and mark their attendance in the TAB</p> <hr/> <p>Excellence in credit linkage activities</p>	Rs. 50,0000
SILVER GRADE 	<p>The group should function 3 to 5 years</p> <hr/> <p>All the members of the Group should have 100% attendance at least for 6 meetings in a year and mark their attendance in the TAB</p> <hr/> <p>Excellence in credit linkage activities</p> <hr/> <p>The animator should possess A+ grade</p>	Rs. 75,0000
GOLD GRADE 	<p>The group should function 5 to 7 years</p> <hr/> <p>All the members of the Group should have 100% attendance at least for 6 meetings in a year and mark their attendance in the TAB</p> <hr/> <p>Excellence in credit linkage activities</p> <hr/> <p>The Animator should posses A+ grade</p>	Rs. 1,00,0000
DIAMOND GRADE 	<p>The group should function more than 10 years</p> <hr/> <p>All the members of the Group should have 100% attendance at least for 6 meetings in a year and mark their attendance in the TAB</p> <hr/> <p>Excellence in credit linkage activities</p> <hr/> <p>The animator should possess A+ grade</p>	<p>7 to 10 years Rs.1,20,0000</p> <p>Above 10 years Rs.1,50,000</p>

Default groups :

Groups that are not functioning properly and they are not eligible for any loan.

5.5 : Grading of Animators :

Grades	Criteria
A	All the members of the Group should have 100% attendance at least for 6 meetings in a year and mark their attendance in the TAB
	All the members have to register their attendance in the TAB
	Excellence in credit linkage activities
A+	All the members of the Group should have 100% attendance at least for 6 meetings in a year and mark their attendance in the TAB
	All the members have to register their attendance in the TAB
	Excellence in credit linkage activities
	Proper maintenance of books and records





6

DIGITAL NETWORK FOR SHG MANAGEMENT

Digital network for SHG management

Purpose



- SHG member's attendance will be monitored.
- Individual member's transactions like – savings, loan outstanding, over dues and group status can be monitored right away.
- Special loans can be availed without coming to Head Office.
- The credibility of the SHGs will increase and banks will get more confidence on group's functioning.
- The coordination between the groups and IVDP Head Office will be strengthened.

6.1 : SHG software



- SHG Software Manage its SHGs most efficiently with maximum accuracy to enhance trustworthiness and credibility.
- The digitalization of SHGs accounts and operations are very well adopted by the IVDP self-group members and given positive response.
- Now the group members are viewing all their transactions and operations in the tab and operating it through the finger print device.
- This enables a comprehensive information base and effective MIS system, which may facilitate suitable interventions and convergence of other programme for social and financial empowerment.
- Further it will help in identifying suitable interventions and support for proper nurturing and strengthening of SHGs.

6.2 ; Advantages of digitalisation

SHG member's attendance will be monitored.

Individual member's transactions like – savings, loan outstanding, over dues and group status can be monitored right away.

Special loans can be availed without coming to IVDP Head Office.

Signature can be done for IVDP loan voucher

The credibility of the SHGs will increase and banks will get more confidence on group's functioning.

The coordination between the groups and IVDP Head Office will be strengthened.







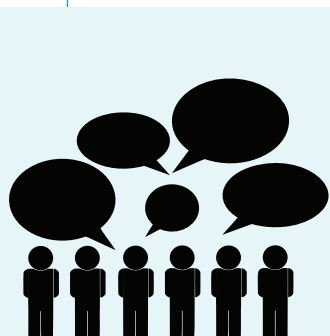
7

CLUSTER LEVEL FEDERATIONS OF SHGS



Cluster Level Federations of SHGs

7.1 : 'CLF' (Cluster Level Federation) initiative.



CLF is an informal association of 200 to 250 SHGs, to uplift their standard collectively with mutual understanding , cooperation and goodwill.

Share a common aim to strive for the holistic development of SHG members.

Functioning without prejudice of caste, creed, religion and political preferences/interference.

Groups are supervised only by CLF.

Groups are trained to look after by themselves.

Group Members' needs, bio-data, experiences are shared.

7.2 : Every CLF has its own by-laws.



All the animators join together to form the general body.

The general body frames and brings any change in the by-laws.

The general body will elect 5 to 6 working committee members.

The tenure is only one year.

The working committee members will select two members as honorary president & secretary to operate CLF account.

If they do not act properly, they will be removed from their offices and new members will be elected by the CLF executive committee.

Working committee meeting is held at the end of every month.

In this meeting, (i)the budget of the current month, (ii) action plans for the next month , (iii)IVDP's new schemes are discussed, (iv)necessary resolutions are passed.



7.3 : Services & Functions of CLF

Forming new groups and strengthening them.

Appointing CLF staffs under the aegis of IVDP.

After the group meeting, animators attend the CLF meeting for verification of record /books of accounts; income and expenditure of the groups and before directing the groups to the bank.

Undertake rating and linking groups to the Bank.

Arrange internal and external audit.

Identify and solve problems of groups.

Arranging necessary training for capacity building.

Deliberate on dividend, life security fund and other welfare schemes.

Creating awareness on social evils, sanitation etc.



7.4 : CLF Meetings



Monthly meeting of CLF will be held at the selected time and place.

There should be a quorum of 2/3 members.

The agenda must be prepared for the meeting.

The attendance of the members need to be recorded.

The CLF meeting proceedings must be explained in the group meeting.

The resolutions of the CLF meeting should be implemented as a drive.

7.5 : CLF : Sources of Finance and Expenditure



CLF financial resources are from the SHGs, to be spend prudently under the supervision of IVDP.

Sources of Finance for CLF:

- (i) Annual Subscription;
- (ii) Group contribution
- (iii) Training Fees
- (iv) IVDP Support

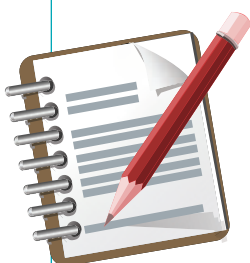
7.6. Expenditures:

Honorarium / Travelling Allowances to staff		Auditing expenses
Incentives to staff		Sharing IVDP Supervision expenditure
Group / staff - training expenditure		Establishment charges.

7.7. Registers



7.8. Maintenance of Registers and Auditing



CLF staffs are responsible to maintain all the registers.

At Monthly Executive meeting: Verify all account registers - income and expenditure are verified and pass resolutions.

At IVDP Head Office: once a month the income and expenditure registers are reviewed by Coordinators and Area Supervisors.

Finally, it is submitted to the President/IVDP for perusal and sign on the records.

Once in three months all records are audited by IVDP Head office accountant.

Annually all records are audited by external auditors.



8

UNDERTAKING BY SHGS



I. Letter of Undertaking by IVDP SHGS

**On.....we the.....SHG,
reside in.....village,Block,District
Promise to abide by the follow IVDP-SHG terms & conditions;
rules and regulations.
(‘WE’ refers to SHG)**

✦ We (SHG) will admit only 12-20 women members in our SHG.

✦ We will admit women between the age group of 18-55 years.

✦ We will admit the poor and women from labouring class in to our SHGs.

✦ We will work for the socio economic, health and hygiene development of self, and families of the SHG members.

✦ We will not see caste, creed and religion prejudices among ourselves.

✦ We will take part in the SHG meetings conducted twice in a month.

✦ We will not have any dual membership in SHGs.

✦ We stand as a group and maintain our independence.

✦ We will join Life Security Fund scheme and renew it every year.

✦ We will not take any unlawful measures to recover the loan balances from the members.



II. We take total responsibility



To record our attendance, savings, and loans in the appropriate notebook.



To place our SHG accounts for internal and external audit.



To collect loans from the members and without interference of IVDP in this matter.



To remit the savings and loan collections on the day or on the next day of the meeting.



To share the dividend among us as per the norms prescribed by the IVDP.



To transfer the service charges to CLF account and IVDP SHG monitoring account.



To pay the annual subscription to CLF



To charge only bank interest to the members on loan availed from banks. We will repay the loan by installments on specified due date.



We are responsible for the profits and losses of the group.



We will abide by any other rule/s resolution by the group.



III. We understand and agree to our accountability



Not to take loans and give it to other members in the same group.



To remove the members who disobey / flout the rules from the group on resolution passed by majority of members.



If a Member loses money while going to the bank or coming back, she alone is responsible for it.



If we leave the SHG, we will pay back our entire loan dues to the SHGs.



The group will not participate in any political activities.



Not do anything against the Government.

.....

Member's signature





9

IVDP SHG PLEDGE



Pledge as member of Self Help Group

WE THE IVDP MEMBERS PLEDGE

To work together to promote every ones welfare and common good without any difference prejudice of caste, religion, occupation.



To save money avoiding unnecessary expenditure and save amount in the SHG and avail internal loan to meet requirements of family



To pay back all our loans regularly and know our groups financial status



To take part in the training programs conducted by IVDP



To stop early marriage in our families



To understand and keep track of group's financial situation.



To fight against, female infanticide, female feticide, drug addiction and dowry system and follow family planning.



To send our children to school at least up to XII std. and encourage them to develop their talents



To motivate & promote individual household toilet, napkin and safe drinking water among our families.



To join the activities of village development committee, and work for development of our village and become self-reliant



To strengthen our SHGs and make efforts to implement the above oaths.

Dividend Disbursement



Group Reserve Fund Deposit receipt

Indian Bank
Corporate Office, Chennai - 600 014.

UDANAPALLI

Received from
IVDP KAVYA MAKALIR HANDRAY
OPERATED BY 1.SAGAYAMERI 2.JAYAKKA
RAJESSEKAR , VELLICHANDAI CLUSTER
636116

A Sum of
Rupees One Lakh only.

TEEN DEPOSIT

As..... Deposit

Interest on this deposit will cease after the date of maturity unless renewed.
Not Transferable

Branch
TDR No. T12/MTDT

Account No.
7067960521

Amount
INR 1,00,000/-

Period/Interest p.a.
1 Year 5.00%

Date of Deposit
23/6/2021

Due on
23/6/2022

Maturity Value
INR 1,05,095/-

Payable to
SELF

Nomination Regn. No./Date

Annualised Yield: 5.10

S.S.No. 36118

Authorized Signatory

LSF distribution program





10

UNIQUE SCHEMES FOR IVDP SHGS

10.1.Group Reserve Fund(GRF)

Risk Management Fund

1

GROUP RESERVE FUND

Every Group, after 2 to 3 years of its formation, must deposit a particular amount in the bank from its gross savings as Group Reserve Fund

It serves as a guarantee for the Bank loan.

It can be used when group faces any unforeseen critical situation. It helps for granting special loans.

Reserve Fund in fact is a risk management Fund for SHG's. It is a collective effort that provides for an effective sustenance mechanism.

Group Reserve Fund Deposit amount is based on the age of the group:

2 to 3 yrs	Rs. 50,000
3 to 5 yrs	Rs. 1,00,000
5 to 7 yrs	Rs.1,25,000
7 to 10 yrs	Rs. 1,50,000
10 +Yrs.	Rs.2,00,000

**The copy of the Reserve Fund deposit receipt must be preserved both in the CLF and the Group.
The original copy of the Reserve Fund Deposit must be preserved in the IVDP Head Office.**



Procedures / Rules

Office staff take a census on groups age .Verify the existing savings.

Resolutions are passed to create a Group Reserve Fund.

A particular amount is taken from the savings and is set aside as a permanent Reserve Fund.

The original Deposit Certificate is preserved in the IVDP Head Office.

The outstanding loan installment not collected / not paid must be taken into consideration.

The group resolution is necessary to divide the Reserve Fund and it should be submitted to the President/IVDP for approval.

If the group resolves that hereafter there is no need for external Loan then the Reserve Fund may be closed and it can be used for Sanga Loan.

The Groups that run into serious problems can close the Reserve Fund and clear all the outstanding balance of various loans.

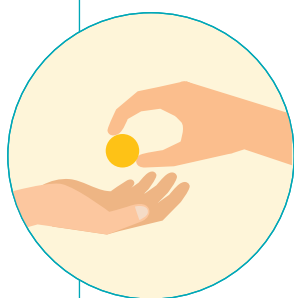
Only after paying back all the outstanding loans in full, the balance Reserve Fund can be shared among members.

In case of dissolution of the group, first preferance from GRF will be for closing of all the outstanding loans in full. In case of any balance left, it will be shared among members of the group.

10.2: Dividend

- ▶ **The savings of the members is rotated among themselves as internal loan with nominal interest.**
- ▶ **Accumulated interest over the period of 5 years is shared among the members based on their savings as dividend.**
- ▶ **After the 5th year, the accumulated interest will be shared once in 2 years among members after deducting the group expenses is known as dividend.**

Earnings from savings helps members, creates a security feel among IVDP SHGs.
All the other members must pass a resolution to grant dividend to the new members.



Before sharing dividend, the distribution of sangha loans and special loan must be suspended for 6 months and the amount is kept in group saving account to create a balance reserve to distribute dividends.

The group must pass resolution for giving dividend; the resolution must be approved first by CLF office and then by IVDP Head Office.

IVDP appoints dividend committee to compute the amount of dividend to each group and to each member and the same is recorded in the minute book.

Excess Savings

In a SHG, each member is allowed to keep Rs. 20,000 as savings in their accounts. At the time of disbursement of dividend, the members who have more than Rs. 20,000 will be treated as excess savings and the same will be distributed along with the dividend

Dividend sharing calculation

Method to find a total share of the dividend

S.NO	ASSETS (A)	LIABILITY (B)
1	Sangha loan and special loan outstanding	Total Savings
2	Group Reserve fund (Deposit)	Group Contribution to be transferred
3	Group Bank Balance	Life Security Fund (LSF) to be transferred
4	Life Security Fund to be collected	Bank loan to be transferred
5	Bank loan amount to be collected	IVDP loan to be transferred
6	IVDP loan amount to be collected	Wrong credit
7	IVDP Loan advance to be paid	
8	Utility Loan outstanding	
9	General Loan balance	
10	Wrong entry	

S.NO	Income (A)	Expenditure (B)
1	Sangha Loan interest	Bank charge
2	Special loan interest	Group monitoring fund (GMF)
3	Bank interest	Annual Subscription
4	Reserve fund interest	Stationeries
5	Subsidy (NRLM)	Training fee
6		Audit fee

NOTE: Any new income and expenditure occurred will be added in dividend calculation.



Formula to work out the total share of the Dividend (C)

$$A - B = C$$

**Asset of the
Group**

**Liability of the
Group**

**Total Dividend
share of the
Groups**

Formula to work out the Groups Dividend average (D)

$$\frac{C}{\text{Total Savings of the SHG}} = D \text{ (Group dividend average)}$$

Individual member Dividend share calculation

$$D \times \text{Individual member savings} = \text{Total Dividend share of one member/ individual}$$

10.3.LIFE SECURITY FUND (LSF)



The Life Security Fund is given to the nominees of the deceased IVDP SHG members

WHAT IS LIFE SECURITY FUND ?

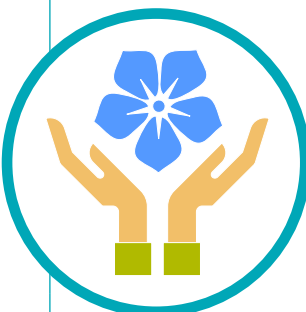


To show the solidarity and sympathy towards their fellow members, within the limits of the cluster level.

At the time of joining in LSF scheme, a member has to contribute Rs. 100 as a entry fee for LSF. The total collection of this amount is kept as a fixed deposit in the name of IVDP LSF.

Every year the amount disbursed as LSF will be equally contributed by all the SHG members who have enrolled in the IVDP-LSF scheme.

Life Security Fund is created to support the family even after the demise of the member.



This is a different form of life insurance.

A lump sum is given to the nominee of the deceased and to the member who becomes permanently disabled in an accident.

This scheme is in existence since 2001.



This scheme is applicable only for IVDP-SHG Members.

The new members, 6 months after joining a group are eligible to join the scheme

The new members subscription is credited first in their respective SHG accounts and then transferred to IVDP-SHG monitoring fund Account.

From January to December a list of the deceased members and permanently disabled after accident are prepared and relief fund is given



Rs. 50,000 is given for the natural deaths.

Rs. 25,000 are given for the permanent disability in accident.

It increases the credibility of the groups in the bank for availing loans.

SHG members share their feelings of cooperation and solidarity towards the family members of the deceased.

Rs. 5,000/- is given to the families of each deceased members as funeral expenses (Those who have completed 3 years)





Conditions for receiving Life Security Fund

1	The deceased member should have paid their LSF entry fee of Rs. 100.
2	Death Certificate has to be produced.
3	Natural and accident deaths will be covered under the scheme.
4	Suicidal death is not eligible.
5	A member who has left the group is not entitled for LSF even if she has paid the LSF subscription. (At the time of death she must be a member in IVDP-SHG)
6	Only the nominee proposed by the group members is eligible for receiving LSF.
7	Group Resolution in this connection has to be submitted to the respective cluster level federation.
8	Loan balance if any in the name of the deceased, will be deducted from the LSF and the balance amount will be disbursed to the nominees.





11

IVDP WELFARE SCHEMES FOR SHG MEMBERS

11.1. Higher Education Scholarship to Widow Members' Children



Children of widowed mothers of IVDP -SHG are given higher education scholarship of Rs. 10,000/- each.

This scheme is in-existence since April 2010.

The scholarship is given to any no. of children in a family.

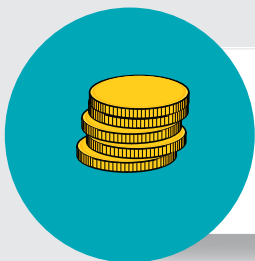
The member should have been in the group for at least 3 years.

Students should not have any arrears in the previous semester exams.

Documents to be submitted to avail scholarship

- | | |
|-----------------------|--|
| 1 Group's Resolution; | 5 Husband's Death Certificate; |
| 2 Ration/Aadhar Card; | 6 Bonafide Certificate of the student; |
| 3 Widow Certificate; | 7 Mark sheet Xerox copy; |
| 4 Member's Pass Book; | 8 Photograph of the student |

11.2.Educational Assistance to IVDP Members' Children – Koselay Gold Medal Award



One gram Gold coin to children of IVDP SHG member's children who have secured 90% and above in X and XII board exams



The top 5 rank holders in class XII are given a laptop each.



The top five in class X are given a 4 gram gold coin each.



11.3. Hut Fire Accident Relief Fund

If a member's house is totally gutted in fire, the IVDP offers financial relief to the member.

Eligibility / Requirements



Membership of the Group is essential.

Relief is available only to thatched houses in which the member lives and do not have any other house.

IVDP should be informed of this incident on the very next day of the fire accident.

On next day of incident, the CLF office staff or full time field officer should visit the spot.

The group should pass a resolution.

A Government fund of Rs. 5000/- must have been got within 15 days.

A certificate must be obtained from VAO.





Documents required

- 1 Group resolution.
- 2 Xerox copy of pass book.
- 3 Xerox copy of the Aadhar/ ration card.
- 4 VAO's certificate stating that the government aid of Rs. 5000/- has been received.
- 5 Pass port size photograph of the member.
- 6 The photograph on the gutted house.
- 7 All these records are to be submitted to the CLF; A Staff from the head office should visit the spot and submit a report.
- 8 Finally, the IVDP President visits the spot and hands over Rs. 10,000/- to affected family.





12

PHILANTHROPIC ACTIVITIES OF IVDP

12. Philanthropic Activities of IVDP

IVDP, making use of all its resources and does a lot of philanthropic contributions to schools, colleges, leprosy homes, old age homes, children homes, hospitals etc.



12.1. Education institutions and educational support

IVDP Nethaji Matriculation School for Tribal Children at Kottaiyur.

Computer Center for Rural Youth at Hanumanthapuram

Self-employment Training Programs for college students Learning Guides for 10th, 11th & 12th Standards. "Vetri Namm Kaiyil" – for Tamil, English and Telugu Medium Students.

Gold Medals to children of IVDP SHG members who scored 90% and above in 10th & +2

Educational Scholarship for Orphan & Semi Orphan.

Educational Scholarship for Tribal Children - first generation students

Scholarship to Children of SHG widow members.

Support to sports and sports persons.

Motivational gifts to school and college teachers

Gifts to school children





12.2. To Students of Schools and Colleges.

Water and Sanitation;
Ro Plants for Providing,
Protected And Purified
Drinking Water

Teaching & Learning Aids
:Science Lab, Computer
Lab, Interactive Smart
Board, LED TV, Library

Infrastructure Projects
for Schools and Colleges:
Providing bench & desks,
generator and sports
materials to schools and
colleges.



12.3. Special Philanthropy Outreach



**Service to
Leprosy
Homes**



**Service to Old
Age Homes**



**Service to
Childrens
Homes**

12.4. Emergency Relief Services at the time of Disasters:



Gaja Cyclone Relief
Gujarat Earthquake
Kargil War relief



Tsunami relief
Vartha Cyclone relief
Kerala Flood Relief



Nilgiris Flood Relief
Relief during Covid pandemic.
Relief to Irula community
people



13

INDUSTRIAL TRAINING CENTRE FOR SHGS

13. Industrial Training Centre for SHGs

A dream project of IVDP Founder President Mr. Kulandai Francis.



The integrated financial and industrial centre for women self help groups has been built in SIDCO Industrial Estate, Krishnagiri with exclusive banking and multi skill training facilities.

Skill training centre for women with latest facilities will address the employment needs of the SHG members.

At present the functions of 1600 SHGs will be consolidated. Later it will increase up to 2000 SHGs.

The IVDP SHG Industrial Training Centre takes care of providing skill training to women in the region which aims at stimulating employment opportunities among women of various socio-economic levels and different age groups.

Exclusive Banking facilities for Self Help Groups inside the campus.

Platform for Promotion and Marketing facilities for the income generation products made by IVDP SHG members in the villages.

Life skill and leadership training facilities for youth and women.

Multipurpose auditorium fitted with latest audio visual equipments can accommodate more than 700 people.

Spacious office arrangements for accommodating 8 Cluster Level Federation offices





FACILITIES

Easy accessibility to self help group members from all parts of the town.

Calm and lush green ambiance around the training centre.

Protected with high resolution CCTV surveillance facilities.

Safe drinking water facilities in all the floors.

40 Hi Tech hygienic toilets in all the floors.





14

AWARDS & HONOURS



International Awards



Ramon Magsaysay Award 2012

The Magasay Foundation said that the Award was given to Mr. Kulandai Francis for "his visionary zeal, his profound faith in community energy, sustained programme in pursuit of the holistic economic empowerment of thousands of women and their families in rural India"

National Awards



2014 Bank of Baroda’s “The Baroda Sun” Life Time Achievement Award



2004 Bank of India Excellence Award at National Level



2015 Indian Bank - Women Empowerment and Rural Development Award



2016 PallavanGrama Bank - "Life Time Achievement Award"



2017 Indian Bank - "National Award of Excellence"





State Awards



2001-02 State Level II prize given by NABARD for SHG Bank linkages

2002-03 State Level II prize awarded by NABARD for SHG Bank linkages

2003-04 State level I prize received from NABARD for SHG Bank linkages

2004-05 State level II prize bestowed by NABARD for SHG Bank linkages

2005 SBI, Star Performance Award

2005-06 State level I prize received from NABARD for SHG Bank linkages

2006-07 State level I prize received from NABARD for SHG Bank linkages

2007-08 State level II prize received from NABARD for SHG Bank linkages

DISTRICT AWARDS (Krishnagiri and Dharmapuri District Level)

2003-04 SGSY Revolving Fund DRDA

2004-05 Indian Bank for Best Performance on SHG-Bank Linkage.

2005-06 Adhiyaman Grama Bank for SHG Performance.

Other Awards

2011-12 Man of Zeal and Inspiration : Moreau Award from the Fathers of Holy Cross, Bengaluru

2013-14 ChirstuvaNallennalyakkam Life time achievement award

2018 Life Time Achievement Award By Rotary Club Of Coimbatore Town

2022 "BEST SOCIAL ACTIVIST" - PINNACLE AWARD -2021 – FROM VIKADAN



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