

Self Help Group (SHGs): Guidelines for Criteria of Selection from existing SHG, and Procedures for Operation & Management of Seed Money by the SHGs



(Representational image)

Indo-German Development Cooperation

Climate Change Adaptation Programme in the Himalaya,
Component II: Tripura – Climate Resilience of Forest Ecosystems,
Biodiversity & Adaptive Capacities of Forest Dependent
Communities

BMZ No.: 2015 67 650 (Grant) & 2015 67 643 (Loan)

Tripura Forest Department
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Table of Contents

1	BACKGROUND AND RATIONALE	1
1.1	SHGs in Separate Agreement.	1
1.2	Provision of Seed money:.....	1
1.3	SHGs contributing to project results:	1
1.4	Basis for changes in SHGs strategies:	1
1.5	Advantages of working with existing SHGs:	1
1.6	Why this Guidelines:.....	1
2	PRE-CONDITIONS TO ADOPTION OF SHG	1
3	CRITERIA FOR SELECTION OF EXISTING SHGs.....	2
3.1	General Criteria.....	2
3.2	Specific Criteria	3
3.2.1	CRITERION-1:	3
3.2.2	Result score of SHGs selection for adoption by CREFLAT:.....	4
3.2.3	CRITERION No-2:.....	5
3.2.4	Result score of SHGs selection for adoption by CREFLAT:.....	5
4	OPERATION AND MANAGEMENT OF SEED MONEY	6
4.1	Management of Self-Help Group (SHGs) oriented towards management of seed money	6
4.2	Seed Money from Project	6
4.2.1	1st round Seed money:.....	6
4.2.2	2nd round seed Money:	6
4.3	Process of getting of Loan by members from SHG Seed Money:	6
4.4	Interest of Loan (CIG/Individual):	7
4.5	Record of profit or Loss:	7
4.6	Repayment Schedule/ Instalments:	7
4.7	Dealing with default in repayment:	7
4.8	Capacity building/Training of SHGs to Identify/ choose the Group activity.	7
4.9	Training Report and follow-up Plan:.....	7
4.10	Roles and responsibility of President/ Secretary of SHG:	7
5	SUSTAINABILITY OF SHG.....	8
5.1	Sustainability of SHG:.....	8
5.2	Sustainability of SHGs by linkage with private sector business:.....	8
5.3	Sustainability of SHGs by establishing linkage for their products/ materials with FFPC:.....	8
5.4	Sustainable of SHGs through convergence from Gram Panchayat / Village Committee (in ADC areas):.....	8
6	MONITORING & EVALUATION AND REPORTING OF SHG ACTIVITIES.....	9
6.1	Monitoring Mechanism of SHGs adopted by the Project.....	9
6.2	Reporting by NGOs.....	9
	Annexure 1: A, B, C, & D Formats.....	10

Acronyms

CEO	Chief Executive Officer or Project Director
CREFLAT	Climate Change Adaptation Programme in the Himalaya, Component II: Tripura Climate Resilience of Forest Ecosystems, Biodiversity & Adaptive Capacities of Forest Dependent Communities
DPGB	District Project Governing Body
DPMA	District Project Management Authority
EAP	Externally Aided Projects
FFPC	Farm and Forest Product Centre
FGD	Focus Group Discussion
FPIC	Free Prior Informed Consent
FUG	Forest User Group
GSDP	Gross State Domestic Product
HH	Household
IGDC	Indo German Development Cooperation
JFMC	Joint Forest Management Committee
KfW	Kreditanstalt für Wiederaufbau (German Development Bank)
LRP	Livelihood Resource Plan
MBD	Marketing and Business Development....
M&E	Monitoring and Evaluation
NO	No Objection from KfW
PES	Payment for Ecosystem Services
PIM	Project Implementation Manual
PMA	Project Management Authority
PMC	Project Management Consultants
PRA	Participatory Rural Appraisal
RF	Revolving Fund
SA	Separate Agreement
SDG	Sustainable Development Goals
SHG	Self-Help Group
SWC	Soil and Water Conservation
TA	Technical Assistant

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TFD	Tripura Forest Department
TG	Target Group
TO	Technical Officer
ToT	Training of Trainers
VCW	Village Community Workers
VDP	Village Development Plan
VDPIC	Village Development Planning and Implementation Committee

1 BACKGROUND AND RATIONALE

1.1 SHGs in Separate Agreement.

As per Para 1.1.13 of Separate Agreement (on page 8), as part of the project's main design characteristics, states: "Establishment of Self-Help Groups (SHGs) at village level, covering approximately 80 households per village. SHGs will be supported by the Project through capacity development to improve their effectiveness and also through financial assistance with seed money".

1.2 Provision of Seed money:

As per the approved Project Budget for 7 years, there is a provision of Seed money for 645 SHGs @ 5 SHGs for 129 villages of the project (refer Sl. No. B-2.8.1-K of the Budget). The amount indicated is Rs. 100,000 or Rs 1.0 lakh per SHG.

1.3 SHGs contributing to project results:

Promotion of SHGs and support through seed money is intended to contribute to Output 4 and linked to the project outcome Indicator 3 with households' income increased by 15% and 25% of the households showing also income diversity from project interventions or investments. Furthermore, support and strengthening of SHGs will address the output (4) of Project- Natural Resource Product Processing and marketing support with continuous handholding and training from Project through the NGOs.

1.4 Basis for changes in SHGs strategies:

As per MoM dt 4th July 2024 (KfW-PMA), given the institutional challenges of forming new SHGs, the focus of the project will be on existing SHGs (promoted by the Tripura Rural Livelihood Mission under the NRLM). However, the Project will recruit or hire external institutional development expert, and recruit NGOs for field level handholding of the SHGs as foreseen in the Separate Agreement.

1.5 Advantages of working with existing SHGs:

Adoption of existing SHGs promoted by TRLM/NRLM would be a good practical basis and demonstration of convergence with government programmes. This approach will be seen as a win-win initiative both for the IGDC-CREFLAT and the TRLM/NRLM (Tripura Rural Livelihood Mission/National Rural Livelihood Mission). The IGDC project can have added advantage that the SHGs would have already been adequately capacitated as per the TRLM/NRLM guidelines including adequate financial literacy and knowledge and practices on livelihood investment and IGAs. The handholding by the Project through the NGOs would likely be largely in capturing the results from the project investment through the seed money. Last but not least, it will bring a contribution for the sustainability of impacts created by project during its tenure.

1.6 Why this Guidelines:

It has been found from the record of the TRLM that on an average each project village of CREFLAT, it has formed 12-50 SHGs depending on the number of Paras. However, the IGDC-CREFLAT is mandated to invest only with 5 SHGs per village. Hence, it is necessary to develop the criteria for identifying and selecting the SHGs that Project will adopt or work with that will contribute to project results and outcomes.

2 PRE-CONDITIONS TO ADOPTION OF SHG

- The SHGs guidelines have been given "No Objection" by KfW.
- MoU or similar arrangement has been agreed between IGDC-CREFLAT and TRLM/NRLM on adoption of existing TRLM SHGs @ 5 SHGs per village (or Panchayat/VC) and clear jurisdiction on the use of seed capital by the selected SHGs as per CREFLAT's criteria.
- Institution Development expert is to be procured (by direct appointment or by hiring of an eligible consultant or hiring of an agency that will provide the services of the required expert) by PMA as per approved Procurement Plan with clear ToR vide MoM dt 4th July 2024 with prior "No Objection" by KfW on the ToR and CV of the expert.

- NGO or NGOs are to be recruited with clear ToR for tasks and responsibilities with the SHGs vide MoM dt 4th July 2024 (as per approved procurement plan and process with prior No Objection by KfW as applicable).
- Additionally, from Project side, the Technical Assistants and Village Community Workers have been given orientation training on SHG Management and Monitoring of SHG activity to complement the handholding tasks to be performed by the NGOs.

3 CRITERIA FOR SELECTION OF EXISTING SHGs

3.1 General Criteria

- A maximum of 3 SHG from the Hamlets/Paras where the project has maximum number of interventions (Plantations & Check dam/ Maximum forest Land) and 2 SHGs from the Hamlets/Paras where there is no intervention or minimum intervention (say few of them receiving patta land agroforestry plantations) from CREFLAT project are to be taken up. This procedure has been taken to support poor villagers through SHGs contributing to increase their income as well as income diversity as the targeted groups.
- However, in general, the following criteria would be applicable to all SHGs to be considered under CREFLAT's adoption.
 - I. Size of Group members: The size of Group members should be Minimum 10 members and Maximum-20 members of the same Para/Hamlets.
 - II. Regular Meetings and Savings: SHGs should have hold regular meetings and ensure consistent savings by all members. (80 % of Meetings of SHG and 90 % member's attendance as on June 2024).
 - III. Internal Lending: Effective internal lending practices, where members are borrowing from the group's savings. (More than 80% of the members already have taken loan from their group corpus).
 - IV. Repayment Discipline: High repayment rates for internal loans indicate a well-functioning group. (More than 90% of Loan amount Principal & interest repayment done as on June 2024).
 - V. Bank Linkage: Successful linkage with banks for external credit is a significant criterion. (Bank linkage done and received money from VOs and successfully repaying of the loan or repaying the loan amount with interest as per the schedule).
 - VI. Book keeping: Proper maintenance of records and transparent book-keeping practices should be available.
 - VII. Inclusivity: The group should be inclusive, ensuring participation from marginalized and vulnerable sections of the community like ultra-poor. (Mostly from BPL/ Antodaya/Widow/ Divorce).
 - VIII. Capacity Building: Participation in training and capacity-building activities organized by NRLM/TRLM should have taken place.
 - IX. NPA/Overdue Loan amount of Bank: After linkage with the bank, the SHG can take loan from any Nationalised/ Govt. under taken bank to improve or expand the income generating activities of the group members. During the time of adaptation of SHG group, assessment would be done whether the groups fall under NAP (if more than 3 instalments of repayment pending to bank) or Overdue (1-2 instalment of repayment pending to bank).
 - X. Livelihood activities: Engagement in diverse livelihood activities- Land and Non-Land Based (Piggery, Goatery, Fishery, NTFP, Handicraft, Tailoring, Small business etc.) that enhance the income and improve the quality of life of the Members.

3.2 Specific Criteria

3.2.1 CRITERION-1:

Out of Five Groups, three groups should be from the area where Check dam and Plantation works taken as per the VDP. Criteria for identification and selection of three best or promising Self-Help Group from TRLM as per the outcome requirements of CREFLAT Project. However, it may be kept in mind to select only one Self-Help Group per para.

- i. The size of Group members should be Minimum 10 members and Maximum-20 members, preferably all from the same Para/Hamlets.
- ii. About 2/3rd of the group members should be from BPL/Antodaya Family/ (POP/Poor)/ jhumia/patta land holders.
- iii. The group should have been conducting weekly meeting regularly and the percentage of weekly meeting attendance are at least 90% as on date.
- iv. The group shall have a recovery percentage of at least 90% at the time of selection.
- v. The group representatives should have been regularly attending VOs Monthly meeting and the percentage of attendance should be at least 90%.
- vi. About 2/3rd of the group members are between the age of 18-55 years.
- vii. About 50% group members have minimum qualification Class-VIII.
- viii. About 2/3rd of the group members are depended on NTFPs for their Livelihood.
- ix. The group should be from the JFMC area or a para where the Check dam, Plantation activities have been undertaken or will be undertaken as per VDP; however, only one SHGs would be selected from a para.
- x. The group should not be a defaulter as per financial rules/ NPA from Bank.
- xi. The group should be linked of VOs (Village Level Organisation) & CLF (Cluster Level Federation).
- xii. The group members have undergone different Livelihoods/IGA training especially Fishery, Piggery, Goatery, Value addition etc and must have undergone Financial Management or financial literacy training by TRLM.
- xiii. The group members are following the 5 formula or Pancha Sutra as per the NRLM/TRLM guidelines.

3.2.2 Result score of SHGs selection for adoption by CREFLAT:

Name of SHG	
Para	
Village	
Block	
District	
Year of Formation	
Number of members	

Result of Selection Criteria-I			
SL.No	Criterion	Yes/ No	Actual Result (Score: Yes=10; No=0)
1	Size of the group 10-20 members		
2	At least 2/3 rd of the members are from BPL/Antodaya Family/PoP/ Jhumia/patta land holders.		
3	Weekly/biweekly meeting attendance of the group members is about 90% as on date.		
4	Recovery percentage of Loan at least 90%.		
5	Attendance of VOs meeting from the group more than 90%		
6	At least 2/3 rd of the group members are between the age of 18-55 years.		
7	At least 50% group members have minimum qualification of Class-VIII & above.		
8	At least 2/3 rd of the group members are dependent on NTFPs for Livelihood		
9	The group falls under the JFMC area where the project has some intervention (plantations and/or check dam)		
10	Not defaulter of Bank/NPA of Bank		
11	Group linked with VOs		
12	Group linked with CLF		
13	Financial management/literacy & group management training received from TRLM		
	Total Score		

3.2.3 CRITERION No-2:

Out of Five Groups, 2 groups should be from the area where Check dam and Plantation works had not been done or are not taken as per the VDP. Criteria for identification and selection of two best or promising Self-Help Group from TRLM as per the outcome requirements of CREFLAT Project. However, only one SHG can be selected from a para.

- I. The size of Group members should be Minimum 10 members and Maximum-20 members of the same Para.
- II. About 2/3rd of the group members are from BPL/Antodaya Family/ jhumia /patta land holders.
- III. The group must have conducted weekly meeting regularly and the percentage of weekly meeting of the members at least 90% as on date.
- IV. The group shall have a recovery percentage of about 90% at the time of selection.
- V. At least 2/3rd of the group members age should be from 18-55 years.
- VI. 50% group members have minimum qualification Class-VIII & Secretary & President should have higher qualification such as Matriculation to Higher Secondary.
- VII. At least 2/3rd of the group members are engaged in different livelihood activities after getting the financial support from Bank/VOs/CLFs.
- VIII. About 2/3rd of the group members are dependent on NTFPs for their Livelihood.
- IX. The group should not be a defaulter as per financial rules/ NPA from Bank.
- X. The group should be linked to VOs (Village Level Organisation) & CLF (Cluster Level Federation).
- XI. The group members have undergone different Livelihood training especially Fishery, Piggery, Goatery, Value addition etc. and must have undergone Financial Management training by TRLM.
- XII. The group members are following the 5 formula/Pancha Sutra as per the NRLM/TRLM guidelines.

3.2.4 Result score of SHGs selection for adoption by CREFLAT:

Name of SHG			
Para			
Village			
Block			
District			
Year of Formation			
Number of members			
Result of Selection Criterion-II			
SL .N o	Criterion	Yes/ No	Actual Result (Score: Yes=10; No=0)
1	Size of the group 10-20 members		
2	2/3 rd of the members from BPL/Antodaya Family (POP/Poor)/jhumia/patta land holders		
3	Weekly/biweekly meeting attendance of the group members about 90% as on date		
4	Recovery percentage of Loan is about 90% at the time of selection.		
5	Attendance of VOs meeting from the group more than 90%		

6	At least 2/3 rd of the group members are between the age group of 18-55 years.		
7	50% group member's minimum qualification Class-VIII & above.		
8	Qualification of Secretary & President Matriculation & above.		
9	2/3 rd of the members using the bank loan/Group loan for IGA		
11	2/3 rd of the group members are dependent on NTFPs for Livelihood		
12	The group falls under the JFMC area or <i>para</i> where the project has some intervention (plantations and/or check dam, etc).		
13	Not defaulter of Bank/NPA of Bank		
14	Group linked with Vos		
15	Group linked with CLF		
16	Financial literacy & group management training received from TRLM		

4 OPERATION AND MANAGEMENT OF SEED MONEY

4.1 Management of Self-Help Group (SHGs) oriented towards management of seed money

SHG is a group formed by the community women, which has specific number of members, usually between 10 to 20. In such a group the poor/poorest women would come together for social, economic, and financial support to each other, usually having affinity towards each other for the ease of conversation, and social and economic interaction. The project has provision to adopt 5 SHGs from existing SHGs per village. Following the identification and selection of the SHGs as per the criteria above, the project will handhold the adopted SHGs on regular basis through NGOs and VCWs of the concerned village. Handholding will include, among others, for maintenance of records (Financial & others) and capacity building in livelihoods, IGAs, individual/group business, etc.

4.2 Seed Money from Project

CREFLAT Project has provision for seed money to the SHG members @ Rs. 1,00,000 (One lakh only) per group. The seed Money will be given in 2 equal installments (1st round & 2nd round) based on their activity. The seed money to SHGs would be on the principles of Revolving Fund for onward lending to members of the Group. Members will be eligible for the loan, either for individual activity or group activity.

4.2.1 1st round Seed money:

After adoption or enlisting of SHG with CREFLAT, within 3 Months, the SHG group will be eligible for the 1st round seed money of 50% (50,000.00) of 1 Lakh. The release of the 1st instalment of seed money will be based on the assessment done by the concerned NGO along with the Project TA & VCW.

4.2.2 2nd round seed Money:

After 1st round seed Money and based on the activity of 1st round seed Money, the monitoring committee of VDPIIC will look after the activity of the SHG and based on their report, SHG will get 2nd Round seed money 50% (50,000.00) of 1 lac.

4.3 Process of getting of Loan by members from SHG Seed Money:

Will follow as per the existing norms of TRLM.

4.4 Interest of Loan (CIG/Individual):

Existing interest rate of TRLM/ as per the current interest rate of concerned group.

4.5 Record of profit or Loss:

Each SHG members must maintain a record of profit/loss from the intervention of project Money (SHG Seed Money) with the help of family members. The NGO will provide the necessary guidance / handholding requirement. The concerned VCW will also periodically monitor the activities and support the members as required.

4.6 Repayment Schedule/ Instalments:

- Typically, the repayment schedule will follow the TRLM norms. Ideally, the loan repayment period/tenure will be of 6 to 12 months within which the designated interest will have to be repaid by the members/ group. This will ensure faster revolving of the seed money to benefit larger number of members.
- The loan application and the Business Plan will contain a suggested Loan Repayment Schedule along with the monthly value to be repaid.
- The strategy for repayment of loan would be as per TRLM norms. However, the group may also decide flexibility in interest payment, such as, the last instalment being payment of interest (cumulative amount of accrued total interest).

4.7 Dealing with default in repayment:

As per existing TRLM norms.

4.8 Capacity building/Training of SHGs to Identify/ choose the Group activity.

In addition to the trainings that the group would have received from TRLM, the SHG members will get different training from project as per the requirement of SHG and its activity. The NGOs will undertake the training needs assessment of the members/groups. Accordingly, the training may cover various aspects like entrepreneurship skills, SHG Management and Accounts training, Primary level value addition of NTFP Product for getting better market, and Income Generating Activities (particularly for the poorest members). The training programme will be given before the sanction of seed money from the project. This mandatory programme may be organized at the block level, not far from the place of residence. The training may include:

- Training of SHG Management and Accounts/Book keeping.
- Livelihood training (Piggery, Goatery, Poultry, Fishery, agroforestry, etc.).
- Value addition of NTFP Product and marketing support.

The training could be for 2 days: Day 1 (Piggery, Goatery, Poultry, and Fishery etc.) and Day 2 for value addition of product. The training will be coordinated/anchored by NGOs with the involvement of the concerned TA and VCW.

4.9 Training Report and follow-up Plan:

The NGOs will prepare the Training Report with follow-up recommendations upon conclusion of every training for the SHGs. Such report will be submitted to STO (Capacity Building) and TO/Consultant – Institution Building. The Institution Building Expert will follow-up the training results and outcomes.

4.10 Roles and responsibility of President/ Secretary of SHG:

Individual responsibilities of the office bearers shall be the following

(a) President

- Preside over the regular meetings and any other meetings of the Group.
- Sign or put thumb impression to approve the decisions and resolutions of the meetings;
- Call or postpone any special meeting;
- Solve any complaint with the help of other office bearers and members, if required;
- Check and co-ordinate the activities of Secretary, Treasurer/ Cashier and other members;

- Maintain liaison within and outside the Self Help Group especially with bank, IGDCP, and other sources of help.
- Inform immediately to the VCW & TA for any problem related to Accounts like- Fraud, Lost of Cheque, Cashbook Maintenance etc.

(b) Secretary

- Call meetings with prior permission of the President and prepare agenda for every meeting;
- Maintain a record of the proceedings of all regular and special meetings and read them out at the next meeting;
- Write resolutions made at each meeting and read them out at the same meeting;
- About the Registers of SHG, the Secretary will maintain the documents.
- Conduct all meetings and chair a meeting if the President is absent.
- Verify the books and accounts of the SHG regularly and report to the members in regular meetings.

(c) Treasurer/ Cashier

- Preserve important papers and documents related to financial matters;
- Maintain all accounts of the SHG as per TRLM existing documents i.e.,
- Saving, loan disbursement register, and Loan Repayment Register, Cash book, Bank loan book, members' saving and loan passbook

5 SUSTAINABILITY OF SHG

5.1 Sustainability of SHG:

Due to fast growing of the SHG-bank linkage programmes in the state by different Agency, the quality of the SHG has come under stress. For sustainability of the project adopted SHG from other agency, the following tasks will be ensured by CREFLAT.

- Project will train the SHG members as per their group activity.
- Project will monitor the activity of SHG on Monthly basis.
- Project will help the SHG for getting support from Forest Department including the necessary permission of selling of NTFP Products to FFPCs and transit exemption as applicable or as per existing regulations.
- Project will help the SHG groups for getting licence to start the group activity if necessary.
- Project will help the SHG to link their product with Farm and Forest Product Centre for marketing and promotion of products.
- Projects will handhold SHGs through the NGOs for getting markets for their finished products through different fairs and exhibitions or any other business sector linkage.

5.2 Sustainability of SHGs by linkage with private sector business:

Project will handhold the SHG group through the SHGs including the TAs and VCWs to link SHGs product with private sector business (Locally and Agartala Market).

5.3 Sustainability of SHGs by establishing linkage for their products/ materials with FFPC:

Project will help the SHGs to link their products/ materials with FFPC. By this way their product will sell easily and will get better market and income, for that project will train the TAs, VCWs and handhold SHG members for maintaining the quality of the products; handholding by NGOs will also ensure the quality and timely availability of the products.

5.4 Sustainable of SHGs through convergence from Gram Panchayat / Village Committee (in ADC areas):

Although GP/VC chairman is the chairman of the VDPIC Committee, during the time of Gram Sabah meeting, project staff (TA and VCWs) along with the SHG members will discuss with the Panchayat

bodies about the requirement of the SHGs or to achieve the goal of the SHGs. During the time of project period the concerned TAs, VCWs along with the SHG members will follow up the requirement of SHGs with Panchayat. Apart from the guaranteed right to wage employment under MGNREGS, members of SHG households are eligible to access benefits from many centrally sponsored and state government schemes. NGOs will actively pursue for convergence of SHGs activities with other government programmes.

6 MONITORING & EVALUATION AND REPORTING OF SHG ACTIVITIES

6.1 Monitoring Mechanism of SHGs adopted by the Project

Besides the monthly monitoring of SHGs activities by the NGOs, every Month VCW of the concerned village will meet & sit with the SHG and collect some information related to the activity of SHG. The monitoring plan of SHG and its activity will be done every month by the VCWs of the concerned village. Sample of monthly monitoring and reporting formats to be used by the TAs/VCWs is given below.

6.2 Reporting by NGOs

The NGOs will prepare a quarterly Progress Report of the SHGs performance. The Report will analyse the extent of contribution of SHGs activities in achieving the outcome Indicator 3 showing the households' income increased by 15% and 25% of the households and that income diversity from project interventions is achieved. The Report will further analyse as to how support and strengthening of SHGs has addressed the output (4) of Project, i.e. Natural Resource Product Processing and marketing support.

Annexure 1: A, B, C, & D Formats

Monthly Progress Monitoring Report of Self-Help Group

Village Name..... Block Name..... District.....

Month and Date.....

A. General information of SHG.

SL.No	Name of SHG	Total members of the Group	No of SHG Meeting up to last Month	No of Meetings during the Month	Total Monthly savings up to Last Month	Monthly Savings during the Month	Total amount of loan taken from Group corpus	Total repayment of Loan up to Last Month	Total amount that should have been repaid up to last Month	Total repayment during the Month	Training received from CREFLAT Project (Yes/No), if yes name of Training	SHG linked with FFPC (yes/No)

B. Income diversification and income of SHG group.

SL.No	SHG Name	Loan taken from Bank (Yes/No)	If loan taken then amount of loan (INR)	Activity undertaken by the bank loan	Loan (Bank) repayment up to Last Month	Loan (bank) repayment during the Month	Outstanding dues of Bank Loan	Seed Money from Project (INR)	Activity undertaken by project seed Money	Repayment of loan of Project Money as on date	Income from activity of project seed Money as on date

C. Income diversification of group members from Project Fund & Project intervention.

Sl. No	Name of Group Members	Group Name	Loan taken from project seed Money (INR)	Loan repayment as on date (from Project seed Money)	Activity under taken by project seed Money	Investment for IGA activity (INR)	Approx Monthly profit from intervention	Projected Value of the asset (project intervention)	Yearly income from other source	Source of Income (Agri, business, Daily Labour, Fishery, NTFP etc.

D. Linked with FFPC of project for collection & selling the Materials from the village

Sl..No	Name of FFPC linked with	Total amount invested for the business/FFPC (INR)			Purchase value of product from the village for FFPC supply	Selling amount of Product to FFPC/Others	Total profit during the Month	Percentage/ of profit amount from project fund/ seed Money
		Money from other sources e.g. Bank(INR)	Project seed Money	Total amount (Project seed Money & other source)				

Signature of VCW

Signature of Secretary of SHG

Signature of TA