

Guideline on OPENING OF SHG SAVING BANK ACCOUNT (Hindi & English)

STEPS IN OPENING OF SAVINGS ACCOUNT OF A SELF HELP GROUP

S.No.	Suggested Steps	Process
1.	SHG Resolution	Facilitate passage of a resolution by the members indicating their intent to have a savings bank account opened in a service area bank branch or a nearest bank branch. All members should subscribe their signatures to the resolution.
2.	Authorizing Office Bearers (OBs) to act as Signatories	As part of the resolution, members of SHG should authorize three OBs to operate the SHG savings bank account on their behalf, with a condition that any two of the three OBs can transact with the bank.
3.	Preparing Application for Opening of Bank Account	Prepare an application to the bank manager with a request to open a savings bank account. The application should be signed by the OBs of the SHG.
4.	SHG Seal and Photographs of OBs	Each SHG to get <ul style="list-style-type: none"> • A rubber stamp (seal) of the SHG made; • Passport size colour photographs of 3 OBs (3 each); and • Photocopies of member identity and address proof.
5.	Visit to the Bank	All SHG members to make a visit to the bank along with following documents for opening of saving bank account: <ul style="list-style-type: none"> • A copy of the resolution passed by the SHG members; • Filled-in application addressed to the bank manager; • Xerox copies of OB identity and address proof, along with original documents for verification and return; • Photographs of 3 OBs (3 copies each); and • Rubber Stamp/Seal of the SHG.
6.	Filling-in Saving Bank Account Opening Form	Fill-in the SB account opening form and enclose all documents indicated above.
7.	Type of Savings Account	Basic Savings Bank Deposit Account (BSBDA) which does not require any initial deposit.(depends on SHGs demand)
8.	Receive Savings Account Passbook	Receive savings account passbook from the bank.

SPECIMEN OF RESOLUTION BY SHG FOR OPENING OF SAVINGS BANK ACCOUNT

Name of SHG
Street/full address Ward no.
ULB District
Group Formation Date
Total no of Members

RESOLUTION FOR OPENING SAVINGS BANK ACCOUNT

Today on (Date), at the meeting of(name of SHG) at(meeting place of SHG/ address) in presence of all its members, it is resolved that our.....(name of SHG) will open a savings bank a/c. It has also been further resolved that Smt.....(president); Smt..... (secretary) and Smt(treasurer) will sign all the necessary document related to the opening of Savings Bank a/c on behalf of the (name of SHG). Transaction in the Savings a/c of the group will be done joint signature by any two of among the President, Secretary and treasurer.
We, all members hereby agree to the above decision.

S.No.	Name of Member	Signature
1.		
2.		
3.		
#		
19.		
20.		

Signature
(President)

Signature
(Secretary)

Signature
(Treasurer)

स्वयं सहायता समूह में बचत खाता खोलने हेतु पारित प्रस्ताव

स्वयं सहायता समूह का नाम

पता वार्ड

नगर निकाय..... जिला

समूह गठन दिनांक.....

समूह में सदस्यों की संख्या

प्रस्ताव

आज दिनांक को स्वयं सहायता समूह, स्थान वार्ड निकाय की बैठक में यह प्रस्ताव पारित किया गया कि समूह बैंक में बचत खाता खोलने हेतु आवेदन करेगा। इस कार्य के लिये अध्यक्ष (श्रीमति.....), सचिव (श्रीमति.....) तथा कोषाध्यक्ष (श्रीमति.....) को बचत खाते से सम्बन्धित सभी दस्तावेजों पर हस्ताक्षर करना व अन्य कोई बैंक सम्बन्धी कार्य करने के लिये उपस्थित सदस्यों द्वारा सर्वसम्मति से अधिकृत किया जाता है। समूह का बैंक खाता अध्यक्ष, सचिव या कोषाध्यक्ष में से किन्हीं दो के संयुक्त हस्ताक्षर से संचालित होगा ।

क्र.सं.	सदस्य का नाम	पिता/पति का नाम	हस्ताक्षर
1.			
2.			
#			
19.			
20.			

अध्यक्ष
हस्ताक्षर

सचिव
हस्ताक्षर

कोषाध्यक्ष
हस्ताक्षर

SPECIMEN OF APPLICATION BY SHG FOR OPENING SAVINGS BANK ACCOUNT

Name of SHG

Address ward.....

ULB District

Group Formation Date

Total no of Members

To

The Branch Manager

.....(Bank & Branch)

.....(Address of Branch)

Sub: Application for opening savings bank account

Dear Madam/Sir

We the duly authorized representatives of(name of SHG) hereby request you to kindly open a savings bank account in name of our SHG. A copy of the resolution of the group for opening savings bank account along with names of all members of our SHG is enclosed for your perusal.

Yours Sincerely

Signature
(President)
(Name)

Signature
(Secretary)
(Name)

Signature
(Treasurer)
(Name)

बैंक में बचत खाता खोलने हेतु आवेदन पत्र

स्वयं सहायता समूह का नाम

पता वार्ड

नगर निकाय..... जिला

समूह गठन दिनांक.....

समूह में सदस्यों की संख्या

सेवा में,

शाखा प्रबन्धक

बैंक

शाखा

बचत खाता खोलने हेतु आवेदन पत्र

महोदय / महोदया,

हमें.....स्वयं सहायता समूह, वार्ड.....

नगर निकाय के विधिवत प्राधिकृत प्रतिनिधी, अपने स्वयं सहायता समूहक का बैंक में खाता खोलने का आवेदन करते हैं। हमारे समूह द्वारा बैंक में खाता खोलने हेतु समूह में लिये प्रस्ताव की प्रतिलिपि, समूह की नियमावली एवं पदाधिकारियों की पहचान पत्र आवेदन के साथ संलग्न है।

भवदीय

अध्यक्ष
हस्ताक्षर
(नाम.....)

सचिव
हस्ताक्षर
(नाम.....)

कोषाध्यक्ष
हस्ताक्षर
(नाम.....)

FO FILLING IN-SLIP GUIDE R PAY P

Name of account holder (Name of SHG)

Nature of a/c in which amount is being deposited eg:

Name of Bank & Branch

Date of Transaction

Account

Amount (in number) & denomination

Amount in Words

Cheque Details in case of Cheque deposit

Amount (in number) & denomination

Name of account holder (Name of SHG)

Nature of a/c in which amount is being deposited eg:

Name of Bank & Branch

Account

Date of Transaction

Amount (in number) & denomination

Amount in Words

Signature of Depositor

श. 50,000 तथा अधिक की नकद राशि हेतु पैसा काई संख्या/
For Cash Deposit of Rs. 50,000/- & Above

PAN NO.

नकद जमा/CASH DEPOSIT

मूल्य वग Notes	संख्या No.	₹	पै. P.
1000 X			
500 X			
100 X			
50 X			
20 X			
10 X			
5 X			

कुल/Total

1. सभी बैंक अधिकृत चेक हो/ All Cheques must be crossed.
2. नकद जमा व नकदीय चेकों के लिए अलग-अलग फॉर्म भरें/
Please use separate slips for Cash Deposit and Local Cheques.

Cashier/SWO

बचत/संचित/ओडी/नकद उधार/आवर्ती जमा/आवधिक ऋण/सांग्रहण खाता संख्या/क्रेडिट कार्ड संख्या
SF/CA/OD/CC/RD/TL/DL A/c No./Credit Card No.

श. 50,000 तथा अधिक की नकद राशि हेतु पैसा काई संख्या/
For Cash Deposit of Rs. 50,000/- & Above

PAN NO.

नकद जमा/CASH DEPOSIT

मूल्य वग Notes	संख्या No.	₹	पै. P.
1000 X			
500 X			
100 X			
50 X			
20 X			
10 X			
5 X			

कुल/Total

1. सभी बैंक अधिकृत चेक हो/ All Cheques must be crossed.
2. नकद जमा व नकदीय चेकों के लिए अलग-अलग फॉर्म भरें/
Please use separate slips for Cash Deposit and Local Cheques.

Cashier/SWO

GUIDE FOR FILLING WITHDRAWAL SLIP

Indian Oil Bank <div style="border: 1px solid black; height: 20px; width: 100%; margin-top: 5px;"></div>	<p style="text-align: center;">(केवल मूल शाखा में प्रयोग हेतु) (USABLE AT BASE BRANCH ONLY)</p> <p style="text-align: center;">यह फार्म चैक नहीं है। कृपया पासबुक के साथ प्रस्तुत करें। This Form is not a cheque. Please present with the Pass Book</p> <p style="text-align: right;">दिनांक / Date _____ 20__</p>	<p style="text-align: right;">₹ _____</p> <p>स्वयं को / Pay to self the sum of ₹ _____</p> <hr/> <p>मेरे/हमारे बचत निधि खाता सं. को नामें कर भुगतान करें। to the debit of my/our Savings Fund A/c No.</p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> <td style="width: 5%;"> </td> </tr> </table> <p style="text-align: center;">खाताधारक के हस्ताक्षर Sig. of A/c Holder नाम Name(s) _____</p> <hr/> <p style="text-align: center;">कार्यालय के प्रयोग हेतु/For Office Use</p> <p>ड्रॉ. आईडी / Trans. ID _____ श्री/श्रीमती/सुश्री/Pay to Sh./Smt./Ms. _____</p> <p>टोकन सं. Token No. _____ को ₹ _____ का भुगतान किया।</p> <p>श्री/श्रीमती/सुश्री/Pay to Sh./Smt./Ms. _____ का भुगतान करें।</p> <p style="text-align: right;">भुगतानकर्ता के हस्ताक्षर/Signature of Passing Officer भुगतानकर्ता के हस्ताक्षर/Signature of Paying Official</p>																		
& Branch <div style="border: 1px solid black; height: 20px; width: 100%; margin-top: 5px;"></div>	Amount in Words _____	Date of Transaction _____ Amount in Number _____																		

Account
Signature of Account Holder

GUIDE ON TRANSACTIONS IN SAVING ACCOUNT PASSBOOK

Date of transaction	Cash Deposit by SHG	Receipt by SHG through transfer eg: RF received by SHG from					
Date	Particulars	Cheque no	Withdrawal	Deposit	Balance		
05-02-2004	By cash			250	250.00	Cash Deposit by SHG	Balance after Cash deposit by SHG
07-03-2004	By cash			700	950.00		
06-06-2004	By Transfer	53018		15000	15950.00		Balance after Cash withdrawal by SHG
06-07-2004	To pay		15500		450.00		Balance after interest paid by bank
30-09-2004	Interest			16	466.00	Interest Paid by Bank to SHG	
						Interest Paid by Bank to SHG	
						Interest Paid by Bank to SHG	

Guideline on CREDIT LINKAGE OF SHG (Hindi & English)

STEPS FOR CREDIT LINKAGE OF SHGS

S.No.	Suggested Steps	Process
1.	SHG Resolution	<ul style="list-style-type: none"> Facilitate passage of a resolution by SHG seeking a loan from the bank in which SHG maintains SB account. All members of the SHG sign the resolution.
2.	Authorizing OBs	<ul style="list-style-type: none"> Resolution to authorize 3 OBs to sign all loan related documents on behalf of SHG.
3.	Application for Credit Linkage	<ul style="list-style-type: none"> Prepare application for bank loan. Obs to sign the loan application on behalf of SHG.
4.	Inter-se Agreement	<ul style="list-style-type: none"> Prepare inter-se agreement for bank loan in the prescribed format. All SHG members to sign the inter-se agreement.
5.	SHG Stamp/Seal and Photographs	<ul style="list-style-type: none"> OBs to carry SHG stamp/seal and three passport size of Obs colour photographs of OBs (3 each)
6.	OBs Visit the Bank	<ul style="list-style-type: none"> OBs visit the bank and submit the loan application along with the following documents: <ul style="list-style-type: none"> - Copy of SHG resolution seeking bank loan - Filled-in loan application addressed to the bank manager - Signed copy of the inter-se agreement - Passport size colour photographs of Obs (3 copies each); and Stamp/seal of the SHG.
7.	Sign the Loan Agreement	<ul style="list-style-type: none"> OBs understand the terms and conditions of the loans from the bank manager. OBs and bank manager sign the loan agreement.
8.	Loan Sanction	<ul style="list-style-type: none"> Bank manager issues loan sanction orders. Obs collect their passbook with loan entries made.

SPECIMEN OF RESOLUTION BY SHG FOR TAKING LOAN FROM BANK

Name of SHG

Address ward

ULB District

Group Formation Date

Total no of Members

RESOLUTION FOR TAKING LOAN FROM BANK

Today on(Date), at the meeting of(name of SHG) at(meeting place of SHG/ address) in presence of all its members, it is resolved that our(name of SHG) will seek loan of Rs, (in words)..... from bank. It has also been further resolved that Smt.....(president); Smt.....(secretary) and Smt(treasurer) will sign all the necessary document related to the loan application to bank on behalf of the(name of SHG). We all members hereby agree to the above decision

S.No.	Name of Member	Signature
1.		
2.		
3.		
#		
19.		
20.		

Signature
(President)

Signature
(Secretary)

Signature
(Treasurer)

स्वयं सहायता समूह में ऋण के लिए पारित प्रस्ताव

स्वयं सहायता समूह का नाम

पता वार्ड

नगर निकाय..... जिला

समूह गठन दिनांक.....

समूह में सदस्यों की संख्या

प्रस्ताव

आज दिनांक को स्वयं सहायता समूह,
स्थान वार्ड निकाय की बैठक में यह प्रस्ताव
पारित किया गया कि कि समूह के सदस्यों की आवश्यकतानुसार ऋण हेतु बैंक में आवेदन करेगा। इस कार्य के लिए
अध्यक्ष (श्रीमति.....), सचिव(श्रीमति.....)
तथा कोषाध्यक्ष (श्रीमति.....) को बैंक ऋण से सम्बन्धित सभी दस्तावेजों पर
हस्ताक्षर करना व अन्य कोई ऋण सम्बन्धी कार्य करने के लिए उपस्थित सदस्यों द्वारा सर्वसम्मति से अधिकृत किया
जाता है।

क्र.स.	सदस्य का नाम	पिता/पति का नाम	हस्ताक्षर
1.			
2.			
रु			
19.			
20.			

अध्यक्ष
हस्ताक्षर

सचिव
हस्ताक्षर

कोषाध्यक्ष
हस्ताक्षर

SPECIMEN OF APPLICATION BY SHG TO BANK FOR LOAN

Name of SHG

address..... ward

ULB District

Group Formation Date

Total no of Members

RESOLUTION FOR TAKING LOAN FROM BANK

To,

The Branch Manager

.....(Bank & Branch)

.....(Address of Branch)

Sub: Application for bank loan

Dear Madam/Sir

We the duly authorized representatives of(name of SHG) hereby apply for a loan aggregating Rs (In words)..... for on-lending to our SHG members. A copy of the resolution of the group for seeking bank loan, financial statement of the SHG and copy of the Inter-se Agreement executed by all the members authorizing us to borrow on behalf of the SHG is enclosed for your kind perusal.

Yours Sincerely

Signature

President

(Name.....)

Signature

Secretary

(Name.....)

Signature

Treasurer

(Name.....)

Financial Statement of(name of SHG) as on(date).....

Total Savings of members:

Total interest and other incomes:

Total RF received from project:

Total Savings with ALF:

Total expenditure:

Total loan outstanding from ALF:

Total Loan Outstanding on members:

Cash Balance:

Bank Balance:

स्वयं सहायता समूह में बचत खाता खोलने हेतु पारित प्रस्ताव

स्वयं सहायता समूह का नाम

पता वार्ड

नगर निकाय..... जिला

समूह गठन दिनांक.....

समूह में सदस्यों की संख्या

सेवा में,

शाखा प्रबन्धक

बैंक

शाखा

ऋण हेतु आवेदन पत्र

दिनांक :

महोदय / महोदया,

हमें.....स्वयं सहायता समूह, वार्ड.....
नगर निकाय के विधिवत प्राधिकृत प्रतिनिधि, अपने सदस्यों को ऋण प्रदान करने हेतु
कुल रु..... (रूपये.....मात्र) के ऋण हेतु आवेदन कर रहे हैं।
हमारे समूह द्वारा बैंक से ऋण प्राप्ति हेतु, समूह में लिये गये प्रस्ताव की प्रतिलिपि, सदस्यों द्वारा निष्पादित परस्पर
करारनामा एवं दिनांकतक समूह की वित्तीय विवरण संलग्न है।

भवदीय

अध्यक्ष
हस्ताक्षर
(नाम)

सचिव
हस्ताक्षर
(नाम)

कोषाध्यक्ष
हस्ताक्षर
(नाम)

दिनांकतकसमूह की वित्तीय विवरण.....

- सदस्यों की कुल बचत:
- ब्याज व अन्य आय:
- परियोजना से प्राप्त रिविंग फण्ड या सहायता राशि:
- फंडरेशन में जमा वचत राशि:
- कुल खर्च:
- फंडरेशन से वकाया ऋण:
- समूह सदस्यों पर वकाया ऋण:
- हाथ में नकद राशि:
- बैंक खाते में जमा राशि:

SPECIMEN OF INTER-SE AGREEMENT TO BE EXECUTED BY THE MEMBERS OF THE SHG

THIS AGREEMENT made this _____ day of _____ 20____
BETWEEN _____

1. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
2. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
3. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
4. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
5. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
6. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
7. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
8. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
9. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
10. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
11. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
12. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
13. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
14. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
15. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
16. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and

17. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
18. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
19. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and
20. Shri/Smt/Kum _____ Son/Wife/ Daughter of
_____ aged _____ years. residing at _____ : and

who are members of the _____ group, hereinafter referred to collectively as "The Self Help Group (SHG) Members" which expression shall, unless repugnant to the context or meaning, include every members of the said SHG and their respective legal heirs, executors and administrators.

Whereas all SHG members are residents of
_____ ward in _____

ULB..... of the Jharkhand State and are known to each other.

Whereas the SHG members above named have joined voluntarily together and formed the SHG with intent to carry on savings and credit and other economic activities for mutual benefit subject to the terms and conditions hereinafter appearing:

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT :-

1. Each member of the SHG shall save a sum of Rs. _____ (Rupees _____ only) or such sum as may be decided by the Group, on weekly fortnightly/monthly basis which shall be deposited with the authorized member of the group.
2. Each member shall strive for the success of the SHG and shall not act in any manner detrimental to the business interests of the SHG.
3. The SHG members shall be jointly and severally liable for all the debts contracted by the SHG.
4. All assets and goods acquired by the SHG shall be in the joint ownership of all the members of the SHG and shall ordinarily be in the constructive custody of such member as may be authorized by the Group and shall be kept at the place of business at _____ which shall not be changed without consent of the SHG members.
5. The SHG members hereby duly elect and appoint
Shri/Smt/Kum _____ as _____
Shri/Smt/Kum _____ as _____
Shri/Smt/Kum _____ as _____
to look after and manage the day to day affairs of the SHG's activities and also act in their name and on their behalf in all matters relating thereto. The authorized representatives, may however, be removed at any time by majority vote of the members and new representatives elected.

6. Each of the SHG members hereby agrees to abide by and ratify all such act, deeds and things as the authorized representatives may do in the interest of the said activities.
 7. The authorized representatives shall take decisions in the day to day working of the SHG and each representative shall actively involve herself and co-operate in looking after the day-to-day affairs of the SHG activities in particular to attend to the following activities.
 - Every member of the SHG hereby authorizes the representatives to apply for the loan on behalf of the SHG and execute necessary agreements/documents on behalf of the SHG for the purpose. The authorized representative may collect loan amounts from the bank on behalf of SHG, deposit the same in the savings account of the SHG for on-lending to members in accordance with the decision of the SHG and also deposit recovery of loan installment from members in the loan account/s of SHG with the bank.
 8. The SHG members hereby specifically authorize the representatives:-
 - i) To open Savings, Fixed Deposits and other accounts in Branch of Bank approved by the SHG and operates the same under the joint signature of any two of the following authorized representatives:
Shri/Smt/Kum _____
Shri/Smt/Kum _____
Shri/Smt/Kum _____
 - ii) To keep or cause to be kept proper books of accounts of the savings, made by the SHG Members, loans granted to them and the recoveries made from them and render every year the full accounts to the SHG members for their approval and adoption;
 - iii) To receive all payments due to the SHG and issue requisite receipts or acknowledgments for and on behalf of the SHG;
 - iv) To institute and defend on behalf of the SHG members any legal proceedings and safeguard the interests of each member of the said SHG and for this purpose engage or disengage any lawyer or advocate or agent and incur the necessary legal expenses in connection therewith.
 9. In the event of death of any of the members of the SHG, his/her legal heirs shall be entitled to the benefits and be liable for the obligations of the deceased member under this agreement.
 10. It is agreed that no new person shall be inducted as a member of the SHG without consent of all the existing members.
- IN WITNESS WHEREOF the aforesaid members of the SHG have set their respective hands hereunto at the place _____ and on _____ day of _____ month _____ year first herein appearing.

S.No.	Name of Member of the SHG	Signature(s) / Thumb of the Impression(s)
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WITNESSES:-

1:

2:

स्वयं सहायता समूह के सदस्यों द्वारा निष्पादित किये जाने हेतु
परस्पर करारनामा

यह करारनामा सन्.....के माहदिन को

- [illegible]

16. श्री/श्रीमती/कुमारी पुत्र/पत्नी/पुत्री श्री आयु
 वर्ष आवासीय पता और
17. श्री/श्रीमती/कुमारी पुत्र/पत्नी/पुत्री श्री आयु
 वर्ष आवासीय पता और
18. श्री/श्रीमती/कुमारी पुत्र/पत्नी/पुत्री श्री आयु
 वर्ष आवासीय पता और
19. श्री/श्रीमती/कुमारी पुत्र/पत्नी/पुत्री श्री आयु
 वर्ष आवासीय पता और
20. श्री/श्रीमती/कुमारी पुत्र/पत्नी/पुत्री श्री आयु
 वर्ष आवासीय पता

जो समूह के सदस्य है तथा जिन्हें एतदपश्चात सामूहिक रूप से स्वयं सहायता समूह के सदस्य कहा गया है, के बीच संपादित किया गया । स्वयं सहायता समूह के सदस्य कथन में, जब तक प्रसंग या तात्पर्य के अनुसार अन्यथा अभिप्रेत न हो, उक्त स्वयं सहायता समूह का प्रत्येक सदस्य, उसके संबधित विधिक उत्तराधिकारी, नगर निकाय केवार्ड के निवासी हैं और एक दूसरे से परिचित है। अतः उपर उल्लेखित स्वयं सहायता समूह के सदस्यों ने स्वेच्छा से मिलकर एतद पश्चात उल्लेखित शर्तों के अनुसार आपसी हितों के बचत, ऋण और अन्य आर्थिक गतिविधियों को चलाने के लिये एक स्वयं सहायता समूह का गठन किया है। अतः अब यह करारनामा इस प्रकार साक्ष्यांकित किया जाता है:-

1. स्वयं सहायता समूह का प्रत्येक सदस्य रु. (रु.....मात्र) की राशि, अथवा समूह द्वारा जो राशि निश्चित की गयी हो, साप्ताहिक/पाक्षिक/मासिक आधार पर समूह के प्राधिकृत सदस्य के पास जमा करेगा।
2. हर सदस्य स्वयं के सहायता समूह की सफलता के लिये प्रयत्न करेगा और ऐसा कोई कार्य नहीं करेगा जो स्वयं सहायता समूह के व्यावसायिक हितों के विरुद्ध हो।
3. स्वयं सहायता समूह द्वारा प्रसंविदा किये गये सभी प्रकार के ऋणों के लिये उसके सभी सदस्य संयुक्त रूप और पृथक-पृथक रूप से उत्तरदायी होंगे।
- 4- स्वयं सहायता समूह द्वारा अर्जित की गयी सभी परिसंपत्तियाँ समूह के सभी सदस्यों के संयुक्त स्वामित्व में रहेगी और सामान्यतः किसी ऐसे सदस्य की अभिरक्षा में रहेगी जिसे समूह द्वारा प्राधिकृत किया गया हो। ये परिसम्पत्तियां ..
 स्थिति कारोबार के स्थल पर रखी जायेगी और उस स्थान को स्वयं सहायता समूह के सदस्यों की सहमति के बिना परिवर्तित नहीं किया जा सकेगा।

5. स्वयं सहायता समूह के सदस्यों ने

श्री /श्रीमती/कुमारी	को.....	रूप में
श्री /श्रीमती/कुमारी	को.....	रूप में
श्री /श्रीमती/कुमारी	को.....	रूप में

चुना है एवं नियुक्त किया है जो स्वयं सहायता समूह की दिन प्रतिदिन की गतिविधियों की व्यवस्था व

संचालन करेंगे और उससे सम्बन्धित सभी प्रकार के मामलों में उसकी ओर से तथा उसके नाम से कार्य करेंगे। तथापि, प्राधिकृत प्रतिनिधियों को किसी भी समय सदस्यों के बहुमत से हटाया जा सकता है और उसी प्रकार नये प्रतिनिधि चुने जा सकते हैं।

6. स्वयं सहायता के सभी सदस्य एतद् द्वारा ऐसे सभी कार्यों और विलेखों का अनुसमर्थन और अनुपालन करने के लिये सहमत हैं जो प्राधिकृत प्रतिनिधि उक्त गतिविधियों के हितों की रक्षा के लिए करते हैं।
7. प्राधिकृत प्रतिनिधि स्वयं सहायता समूह के दैनिक कार्यों के सम्बन्ध में निर्णय लेंगे और प्रत्येक प्रतिनिधि स्वयं सहायता समूह के दैनिक मामलों की देखभाल करने में विशेषकर निम्नलिखित गतिविधियों के निष्पादन में, सक्रिय रूप से भाग लेगा। स्वयं सहायता समूह का प्रत्येक सदस्य एतद् द्वारा अपने प्रतिनिधियों को प्राधिकृत करता है कि वे स्वयं सहायता समूह की ओर से ऋण हेतु आवेदन करें और इस प्रयोजन हेतु समूह की ओर से बैंक के ऋण की राशि प्राप्त करें, उस राशि को समूह के बचत खाते में जमा करें और उसमें समूह के निर्णयों के अनुसार उसमें से सदस्यों को ऋण प्रदान करें तथा ऋण की किश्तों की वसूली की राशि को बैंक के पास स्वयं सहायता समूह के ऋण खाते में जमा करें।
8. स्वयं सहायता समूह के सदस्य एतद् द्वारा प्रतिनिधियों को निम्नलिखित कार्यों के लिये विशेष रूप से प्राधिकृत करते हैं:-

i. स्वयं सहायता समूह द्वारा अनुमोदितबैंक, शाखा.....के बचतखाता/मियादी जमा और अन्य खाता खोलना और उसे निम्नलिखित प्राधिकृत में से किन्हीं दो के हस्ताक्षर से संचालन करना ।

श्री/श्रीमती/कुमारी

श्री/श्रीमती/कुमारी

श्री/श्रीमती/कुमारी

ii. स्वयं सहायता समूह द्वारा किये गये बचत, उन्हें प्रदान किये गये ऋणों उनसे प्राप्त वसूलियों के संबंध में उचित एवं व्यवस्थित खाता बही तैयार रखा या रखवाना तथा प्रतिवर्ष संपूर्ण लेखा को स्वयं सहायता समूह के सदस्यों के समक्ष उनके अनुमोदन एवं स्वीकृति हेतु प्रस्तुत करना ।

iii. स्वयं सहायता समूह को देय सभी प्रकार के भुगतान प्राप्त करना और समूह की ओर से अपेक्षित रसीदें या पावतियाँ जारी करना ।

iv. स्वयं सहायता समूह के सदस्यों की ओर से कोई विधिक कार्यवाही शुरू करना या प्रतिवाद करना तथा सभी सदस्यों के हितों की रक्षा करना और इस प्रयोजन हेतु किसी अधिवक्ता, वकील या अभिकर्ता को लगाना या उसे विमुख करना तथा इससे संबंधित सभी प्रकार के विधिक कार्यों को वहन करना ।

9. स्वयं सहायता समूह के किसी सदस्य के दिवंगत हो जाने पर उसका विधिक उत्तराधिकारी सुविधाओं का हकदार होगा तथा इस करारनामा के अन्तर्गत मृतक सदस्य की सभी प्रतिबद्धताओं के लिये भी जिम्मेदार होगा।

10. करार किया जाता है कि वर्तमान सभी सदस्यों की सहमति के बिना स्वयं सहायता समूह के सदस्य के रूप में किसी भी नये व्यक्ति को शामिल नहीं किया जायेगा। उपयुक्त के साक्ष्य में स्वयं सहायता समूह के पूर्ववत सदस्यों ने सन् के माह के दिन को स्थान पर अपने- अपने हस्ताक्षर/अंगूठा निशानी दर्ज किये।

क्र.स.	स्वयं सहायता समूह सदस्य का नाम	हस्ताक्षर / अंगूठा
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प्रमाण देना:—

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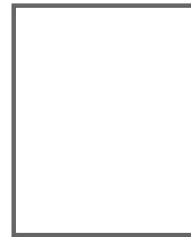
SPECIMEN OF ARTICLES OF LOAN AGREEMENT FOR USE BY BANKS WHILE FINANCING SHG



President



Secretary



Treasurer

The Articles of Agreement made on this ____ day of _____ 20__ at _____ By
and Between M/s _____ [name of the SHG] an
unregistered association of persons/individuals having its office at
_____ represented by its authorized representative.

Shri/Smt. _____ (Name) _____ (Designation)
);

Shri/Smt. _____ (Name) _____ (Designation)
and

Shri/Smt. _____ (Name) _____ (Designation, who
are fully authorized by all the members of the SHG, (a copy of such Authorization is
annexed hereto and forms part of this agreement), hereinafter referred to as the "Borrower" which
expression shall unless repugnant to the subject or context thereof, mean and include members of
the unregistered association for the time being, their respective successors, legal heirs,
administrators and assigns of the one part and _____ (name of the
Bank) a body corporate constituted under the _____ Act, having its Head
Office at _____ and the Branches, inter-alia, one at _____ hereinafter
called "the Bank" which expression shall unless repugnant to the subject or context thereof mean
and include its successors and assignees of the second part.

Whereas the borrower is an unregistered association of persons who have inter-se agreed to
help each other as self-help group with a view to developing and ameliorating the socio-
economic conditions of their members.

Whereas having formed the association as a Self Help Group, the Borrower as per application
dated _____ made by the said Shri/Smt. _____

(Name) _____ (De
signation); Shri/Smt. _____ (Name) _____

(Designation) and Shri/Smt. _____ (Name) _____
(Designation, duly authorized to borrow in terms of its resolution dated

_____ [copy enclosed] requested the Bank to *grant a Term Loan/extend Cash Credit facility* of Rs. _____/- up to the limit of Rs. _____/- (Rupees _____ only) for on-lending to its members.

And whereas the Bank has agreed to grant the *Term Loan /extend Cash Credit facility* to the borrower on certain terms and conditions. (* deleted whichever is not applicable)

And whereas the Bank and the borrower are desirous of reducing the agreed terms into writing.

Now, therefore, this agreement witnesseth as follows:

1. The Bank has agreed to grant and the borrower has agreed to borrow by way of Term Loan Cash / Credit (clean) up to the limit of Rs. _____/- (Rupees _____ only) and the Bank has opened (SPECIFY THE KIND OF LOAN ACCOUNT) _____ A/C No. _____ of date _____ - in the name of the Borrower in its book of accounts.
2. *In case the facility availed is Cash Credit the Borrowers will operate the Cash Credit accounts satisfactorily and within the limit and the Borrower shall repay the outstanding liability in the account inclusive of interest and other charges debited from time to time on demand without demur.
3. *In case loan availed is Demand Loan, without prejudice to the right of the Bank to recall the loan on demand the Borrower undertakes to repay the loan with interest and other within the period stipulated in terms of sanction.
4. *In case the credit facility availed of by the borrower is a Term Loan the same shall be repayable in installments in the manner specified herein-below in the repayment schedule. (to be specified) Besides the borrower will pay interest at the rates that may be prescribed for such lending by RBI/NABARD from time to time. (*Delete whichever is not applicable)
5. It is clearly understood by and between the parties hereto that in the event of the borrower's failure to utilize the proceeds of the credit facility for the purpose for which the same has been made available by the bank to the borrower, the borrower shall repay immediately on demand without demur together with interest without prejudice to Bank's right to initiate other legal action.
6. The borrower shall pay interest on the loans to be calculated on the daily balances in the loan account and be debited thereto at quarterly rests or as the Bank may decide.
7. The borrower should utilize the proceeds of the credit facility for the purpose of lending to its members to improve the socio-economic conditions of their members and their families.
8. The borrower shall repay the credit facility availed of together with interest payable as per the interest rates that may be fixed by RBI/NABARD from time to time for such lending.
9. The borrower shall be liable to repay the facility on demand together with the interest and other charges payable by the borrower to the bank in accordance with the rules of the Bank.

REPAYMENT SCHEDULE:

For Cash Credit:

Each withdrawal of principal loan from the C.C. A/C is to be repaid within 12 months of such withdrawal. Interest debited to a/c is to be repaid / deposited into the A/C promptly so that outstanding balance of the CC A/C does not exceed the sanctioned limit under no circumstances.

For Term Loan:

Principal loan is to be repaid inequal monthly / quarterly / half-yearly installments.

Interest debited to the A/C is to be repaid / deposited promptly.

In witness where of the parties hereto have affixed their signature on the _____date
and the _____ month and _____ year first herein above written.

1) FOR THE BORROWER- SHG

2) FOR THE BANK

- 1.
- 2.
- 3.

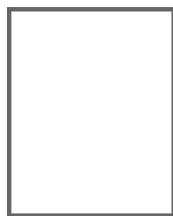
**[Signature of Authorized representatives
(Office bearers) with office seal]**

**[Signature of Authorized representative
(Branch Manager) with office seal]**

स्वयं सहायता समूह को वित्त प्रदान करते समय बैंक द्वारा उपयोग में लिये जाने वाला करार पत्र



अध्यक्ष



सचिव



अन्य पदाधिकारी

मैसर्स (स्वयं सहायता समूह का नाम) लोगों/व्यक्तियों का एक गैर पंजीकृत समूह, जिसका कार्यालयमें है। जिसका प्रतिनिधित्व इसके प्राधिकृत प्रतिनिधि श्री / श्रीमती(नाम) (पदनाम) और श्री / श्रीमती(नाम)(पदनाम) ने किया, जो स्वयं सहायता समूह के सभी सदस्यों द्वारा पूर्णरूपेण प्राधिकृत है। इस प्रकार के प्राधिकरण-पत्र की प्रतिलिपि इसके साथ संलग्न है और वह इस करार का एक भाग है जिसे इसमें आगे ऋणकर्ता कहा गया है। उसके विषय या विषयवस्तु में जब तक कोई प्रतिकूल अभिव्यंजना न हो, का अर्थ और उसमें तत्समय गैर पंजीकृत समूह के सदस्य, उनके संबंधित उत्तराधिकारी, कानूनी वारिस प्रशासन और समनुदेशित शामिल है, एक पक्ष औरअधिनियम के अंतर्गत स्थापित बैंक एक निकाय, जिसका प्रधान कार्यालयऔर साथ ही साथ जिसकी एक शाखामें है, जिसे इसमें आगे बैंक कहा गया है उसके विषय या विषय वस्तु में जब तक कोई प्रतिकूल अभिव्यंजना न हो, का अर्थ और उसमें उत्तराधिकारी और समनुदेशित है, दूसरे पक्ष के द्वारा और के बीच में 200 केदिन यह करार किया गया। यथा ऋणकर्ता लोगों की एक गैर पंजीकृत संस्था समूह के रूप में एक दूसरे को परस्पर सहायता देने के लिये सहमत हुये हैं। यथा स्वयं सहायता समूह के रूप में बनाने पर ऋणकर्ताओं ने दिनांक के संकल्प (प्रतिलिपि संलग्न) के अनुसरण में ऋण लेने के लिये विधिवत प्राधिकृत उक्त श्रीमती(नाम)(पदनाम) द्वारा किये गये आवेदन के अनुसार बैंक से अनुरोध किया है कि वे रु . का ऋण प्रदान करें रु.....(रु.....मात्र).. तक की सीमा तक ऋण सुविधा प्रदान करें जिसमें से वे अपने सदस्यों को ऋण प्रदान करेंगे। और यथा बैंक / ऋणकर्ता को कुछ शर्तों पर ऋण प्रदान करने / ऋण सुविधा प्रदान करने के लिये सहमत हो गया है। और यथा, बैंक और ऋणकर्ता समस्त शर्तों को लिपिबद्धकरने के इच्छुक है।

अतः अब यह करार निम्नलिखित साक्ष्य प्रस्तुत करना है :-

1. बैंक रु..... (रु.मात्र) तक मियादी ऋण / नकद ऋण (बेजमानती) सीमा के रूप में ऋण प्रदान करने और ऋणकर्ता ऋण लेने के लिये सहमत है और बैंक समिति अपने बहीखाते में ऋणकर्ता के नाम से दिनांककोखोता संख्या खोला है। (खाते के प्रकार का उल्लेख करें।)

2. यदि नकद ऋण सुविधा का उपयोग किया जाता है तो ऋणकर्ता संतोषप्रद ढंग से और सीमा के अधीन नकद ऋण खाते का परिचालन करेगा और ऋणकर्ता ब्याज सहित खाते में बकाया देयता और समय समय पर नामति किये गये अन्य प्रभारों की चुकौति मांग किये जाने पर बिना किसी आपत्ति के करेगा।
3. यदि लिये गये मांग ऋण है, माँग पर ऋण वापस मांगने के बैंक के अधिकार पर प्रतिकूल प्रभाव डाले बिना ऋणकर्ता संस्वीकृति की शर्तों में निर्धारित अवधि के भीतर ब्याज सहित ऋण और अन्य प्रभारी की चुकौति करने का वचन देता है। (जो लागू न हो उसे काट दें)
4. यदि ऋणकर्ता द्वारा उपयोग की गई ऋण सुविधा मियादी ऋण है तो उसकी चुकौती इसमें नीचे दी गई चुकौति अनुसूची में उल्लेखित ढंग से की जायेगी (उल्लेख करें) इसके अतिरिक्त ऋणकर्ता इस प्रकार के ऋण के लिये भारतीय रिजर्व बैंक/राष्ट्रीय बैंक/बैंक द्वारा समय समय पर निर्धारित दरों पर ब्याज का भुगतान करेगा।
5. उसके दाने पक्षों और उनके बीच यह स्पष्ट समझाते हैं। हउ है कि यदि ऋणकर्ता ऋण सुविधा की राशि का उपयोग उस पत्राजे न के लिये करने में असफल रहता है जिस पत्राजे न के लिये बैंक ने ऋणकर्ता को यह सुविधा उपलब्ध करायी है तो ऋणकर्ता अन्य कानूनी कार्यवाही करने के बैंक के अधिकार पर प्रतिकूल प्रभाव डाले बिना मांग पर ब्याज के साथ बिना किसी प्रकार की आपत्ति के तत्काल चुकौती करेगा।
6. ऋणकर्ता ऋणखाते में दैनिक शेष पर परिकलित किये जाने वाले और उसमें आधार पर नाम किये जाने वाले ऋणों पर बैंक जिस तरह निर्णय करें ब्याज का भुगतान करेगा।
7. ऋणकर्ता अपने सदस्यों और उनके परिवारों के सामाजिक आर्थिक स्थिति सुधारने के लिये अपने सदस्यों को ऋण प्रदान करने के प्रयोजन के लिये ऋण सुविधा की राशि का उपयोग करेगा।
8. ऋणकर्ता उपयोग किये ऋण की राशि की चुकौति साथ ही इस प्रकार के ऋणों के लिये भारतीय रिजर्व बैंक/राष्ट्रीय बैंक / बैंक द्वारा समय समय निर्धारित की जाने वाली दरों पर ब्याज दरों पर ब्याज का भुगतान करेगा।
9. ऋणकर्ता बैंक/समिति के नियमों के अनुसार ऋणकर्ता द्वारा बैंक को देय ब्याज और अन्य प्रभारों के साथ मांग पर ऋण की राशि की चुकौति करने के लिये बाध्य होगा।
10. ऋणदाता बैंक /समिति राजस्थान स्टेट काउंटीपरिषद बैंक / नाबार्ड के अधिकारी अथवा उनके द्वारा प्राधिकृत के रकेर्ड का निरीक्षण आवश्यकतानुसार किया जा सकेगा।

समूह

चुकौती अनुसूची – माह से रु. + ब्याज, किश्तों में देय

(कृपया उल्लेख करें)

उसके दोनों पक्षों ने साक्ष्य स्वरूप शुरू में इसके उपर लिखित दिनांक माह..... वर्ष को हस्ताक्षर किये।

वास्तविक स्वयं सहायता समूह वास्ते बैंक

- | | | |
|------------------------|------|----------------------|
| 1. प्राधिकृत प्रतिनिधि | शाखा | प्रबन्धक/ व्यवस्थापक |
| 2. प्राधिकृत प्रतिनिधि | | |
| 3. प्राधिकृत प्रतिनिधि | | |

GUIDE ON TRANSACTION IN LOAN ACCOUNT

Date	Particulars	Cheque no	Debit	Credit	Balance
05-03-2004	Int. nsfer		25000.00		25000.00
06-06-2004	By Cash			5000.00	20250.00
05-06-2004	Interest		203.00		20453.00
30-06-2004	By Cash			5000.00	15453.00

Common Application for Self-Help Groups

Savings Bank Account Opening Form

To:

The Branch Manager

_____ Bank

_____ Branch Sub:-

Application for SHG-SB A/C opening

Dear Madam/Sir,

- We request you to open a Savings Bank Account in name of our Self Help Group. We agree to abide by the rules and regulation of the bank related to Savings Account.

Name of SHG	<input type="text"/>
Date of Formation	<input type="text"/>
Name of Facilitating Agency (if any)	<input type="text"/>
Street	<input type="text"/>
ULB	<input type="text"/>
Address/City	<input type="text"/>
Ward	<input type="text"/>
District	<input type="text"/>
Pin	<input type="text"/>
Number of Members	<input type="text"/>

- The Savings Account may be operated by joint signature of any two among the following representatives of our Self Help Group. A copy of resolution taken by our Self Help Group in this regard is attached.
- Request for Cheque Book : Yes / No

Affix passport Size photograph	Affix passport Size photograph	Affix passport Size photograph
Name : <input type="text"/> Date of Birth: <input type="text"/> Age: <input type="text"/> Designation: <input type="text"/> Address: <input type="text"/> Mobile: <input type="text"/> KYC Documents Provided Enclosed Copy of address & ID proof <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving license <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Job Card <input type="checkbox"/> PAN Card <input type="checkbox"/> Passport <input type="checkbox"/> Any other document accepted by Bank (specify).....	Name: <input type="text"/> Date of Birth: <input type="text"/> Age: <input type="text"/> Designation: <input type="text"/> Address: <input type="text"/> Mobile: <input type="text"/> KYC Documents Provided Enclosed Copy of address & ID proof <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving license <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Job Card <input type="checkbox"/> PAN Card <input type="checkbox"/> Passport <input type="checkbox"/> Any other document accepted by Bank (specify).....	Name: <input type="text"/> Date of Birth: <input type="text"/> Age: <input type="text"/> Designation: <input type="text"/> Address: <input type="text"/> Mobile: <input type="text"/> KYC Documents Provided Enclosed Copy of address & ID proof <input type="checkbox"/> Voter ID <input type="checkbox"/> Driving license <input type="checkbox"/> Aadhar Card <input type="checkbox"/> Job Card <input type="checkbox"/> PAN Card <input type="checkbox"/> Passport <input type="checkbox"/> Any other document accepted by Bank (specify).....
Specimen Signature/Thumb Impression	Specimen Signature/Thumb Impression	Specimen Signature/Thumb Impression

4. Name and signature of SHG members

Sl No	Name of SHG members	Name of Father/Husband (Male/ Female)	Gender	Age	Signature /Thumb Impression
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5. We hereby declare that the above information is true and correct. We have agreed to the terms and conditions and also agree to abide by any amendments to the terms and conditions as may be stipulated by the Bank from time to time.

Yours faithfully,

1. _____ 2. _____ 3. _____

(Signature/Thumb Impression of SHG Representatives with Seal of SHG)

Date:

Place:

Enclosure:

- Copy of Resolution by Self Help Group to open Savings Account
- Photographs of authorized representatives
- Copy of ID and address proof of authorized representatives.

For Bank Use Only

- The applicant has affixed his signature or thumb print, as the case may be, in my presence
- I have explained the rules / regulations to the applicant _____
- Account has been opened on _____
- Cheque Book has been issued.

Date: _____ Officer _____

SPECIMEN COPY OF RESOLUTION BY SELF HELP GROUP FOR OPENING SAVINGS ACCOUNT

Name of SHG:

Address:

Date of Formation:

Total No. of Members: Name of Facilitating Agency:

Resolution for Opening Savings Bank Account

Today on(Date), at the meeting of(name of SHG)
at(meeting place of SHG/ address) in presence of all its members, it is resolved that our
.....(name of SHG) will open a savings bank a/c in
Bank.....Branch. It has also been further resolved that Shri/Smt.....
(Designation); Shri/ Smt..... (Designation)
and Shri/Smt(Designation) will sign all the necessary document
related to the opening of Savings Accountas representatives on behalf of(name of SHG).
Transaction in the Savings a/c of the group will be done by joint signature of any two among the above mentioned representatives.
We, all members hereby agree to the above decision.

Sl No	Name of SHG members	Name of Father/Husband	Gender (Male/Female)	Occupation	Signature /Thumb Impression
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Signature/Thumb Impression

(Designation)

Seal of Self Help Group

Signature/Thumb Impression

(Designation)

Signature/Thumb Impression

(Designation)

**COMMON APPLICATION FOR
SELF HELP GROUP
LOAN APPLICATION FORM**

ACKNOWLEDGMENT

(To be handed over to SHG after submission of the Application Form)

Received the following Application form for loan

Name of SHG

Address

Application No

Savings Account No

Date of Receipt of Application by branch

Signature

Branch

Bank

Bank's Name & Logo

Form No	
Bank	
Branch	

For Official Use Only	
Customer ID	
Loan A/c No	
Loan Type (CC/TL)	Cash Credit Term Loan
Product code	
Date of Sanction	
Sanctioned Amount in Rs.	
Loan Term	

SELF HELP GROUP LOAN APPLICATION FORM

Name of the SHG		
Date of Formation		No of SHG members
Address	Address/ City:..... GP:	ULB District:
SB A/C No		
Loan A/c No (if any)		
Supporting Agency (if any)		
Application for Loan Cycle		

SELF HELP GROUP LOAN APPLICATION FORM

To:

The Branch Manager

_____ Bank

_____ Branch

Dear Madam/Sir,

SUB:-APPLICATION FOR CREDIT LINKAGE

<div>Affix passport Size photograph</div>	<div>Affix passport Size photograph</div>	<div>Affix passport Size photograph</div>
Name :	Name:	Name:
Designation:	Designation:	Designation:
Address:	Address:	Address:
Mobile:	Mobile:	Mobile:

1. We, the duly authorized representatives of _____ (name of SHG) _____ address/city _____ ULB _____ District hereby apply for a loan aggregating Rs. _____/- (Rupees _____ only) by way of Cash Credit(CC) / Term Loan(TL) for on-lending to our members. A copy of resolution taken by our Self Help Group in this regard is attached.
2. A copy of the member-wise requirement of loan is enclosed (Compulsory from 3rd linkage onwards)
3. We agree to repay the loan amount as per the repayment schedule which may be fixed by the Bank.
4. A copy of the Inter-se Agreement executed by all the members of the group authorizing us inter alia to borrow on behalf of the SHG is enclosed.
5. We hereby declare that the particulars given above are true and correct to the best of our knowledge and belief.
6. We hereby authorize the Bank to disclose all or any particulars or details or information relating to our loan accounts with the Bank, to any other financial institution including NABARD, Government or any agency as may be considered necessary or desirable by the Bank. It will be in order for the Bank to disqualify the SHG from receiving any credit facilities from the Bank and or recall the entire loan amount or any part thereof granted on this application, if any of the information pertaining to the group, furnished herewith is found incorrect and/or containing misrepresentation of facts.
7. A copy of the financial status of our SHG as on (date) is attached.

Yours faithfully,

- 1.
- 2.
- 3

[Signature of Authorized Representatives of SHG with Seal]

SPECIMEN OF RESOLUTION BY SHG FOR TAKING LOAN FROM BANK

Name of SHG

Address

Date of Formation

Total no of Members Name of Facilitating Agency

.....

RESOLUTION FOR TAKING LOAN FROM BANK

Today on(Date), at the meeting of(name of SHG) at(meeting place of SHG/ address) in presence of all its members, it is resolved that our(name of SHG) will seek loan of Rs, (in words)..... from bank. It has also been further resolved that Smt (Designation); Smt.....(Designation) and Smt(Designation) will sign all the necessary document related to the loan application to bank on behalf of the(name of SHG).

We all members hereby agree to the above decision.

Sl No	Name of SHG members	Name of Father/Husband	Gender (Male/Female)	Signature /Thumb Impression
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Signature

(Designation)

Seal of Self Help Group

Signature

(Designation)

Signature

(Designation)

DETAILS OF MEMBER WISE LOAN REQUIREMENT (As per Micro Credit Plan) (Compulsory from 3rd credit linkage onwards)

Name of the SHG:-

Date of formation:

No. of Members:

Address

Member-wise details of proposed investment, sources of fund & resultant Net Surplus of the family

S. N.	Name of member*	Purpose of investment	Amount of loan Required from SHG (Rs.)	Total Annual Income from various sources:- IGAs, Wages, Grants from Govt. from etc. (Rs.)	Total Annual Expenditure (Rs.)	Annual net income before repayment of loan installment (Rs.)	Annual repayment for the proposed loan & existing loan, if any (Rs.)	Annual Surplus (Rs.)
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Total								

(*) To be written in order of priority & rotation plan as decided in SHG meeting

SPECIMEN OF INTER-SE AGREEMENT TO BE EXECUTED BY THE MEMBERS OF THE SELF HELP GROUP

THIS AGREEMENT made on this _____ day of _____ 20____ BETWEEN

Sl No	Members Name	Name of Father/Husband	Gender (Male/Female)	Age
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who are members of the _____ group, hereinafter referred to collectively as "The Self Help Group (SHG) Members" which expression shall, unless repugnant to the context or meaning, include every members of the said SHG and their respective legal heirs, executors and administrators.

WHEREAS all SHG members are residents of _____ Address/
City _____ in _____ ULB of _____ District of
_____ State and are known to each other.

WHEREAS the SHG members above named have joined voluntarily together and formed the SHG with intent to carry on savings and credit and other economic activities for mutual benefit subject to the terms and conditions hereinafter appearing:

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT :-

- Each member of the SHG shall save a sum of Rs. _____
(Rupees _____ only) or such sum as may be decided by the Group, on (weekly
fortnightly/monthly) basis during the scheduled SHG meeting. The accumulated corpus of the SHG shall be given on

loan to members based on their need and recovered along with interest as decided by the SHG members.

2. The SHG will take the responsibility for maintaining appropriate books of accounts to ensure transparency in transaction among SHG members
3. Each member shall strive for the success of the SHG and shall not act in any manner detrimental to the business interests of the SHG.
4. The SHG members shall be jointly and severally liable for all the debts contracted by the SHG.
5. All assets and goods acquired by the SHG shall be in the joint ownership of all the members of the SHG and shall ordinarily be in the constructive custody of such member as may be authorized by the Group and shall be kept at the place of business at _____ which shall not be changed without consent of the SHG members.
6. The SHG members hereby duly elect and appoint
Shri/Smt/Kum. _____ as _____,
Shri/Smt/Kum _____ as _____
Shri/Smt/Kum _____ as _____

to look after and manage the day to day affairs of the SHG's activities and also act in their name and on their behalf in all matters relating thereto. The authorized representatives, may however, be removed at any time by majority vote of the members and new representatives elected.

8. Each of the SHG members hereby agrees to abide by and ratify all such act, deeds and things as the authorized representatives may do in the interest of the said activities.
9. The authorized representatives shall take decisions in the day to day working of the SHG and each representative shall actively involve herself and co-operate in looking after the day-to-day affairs of the SHG activities in particular to attend to the following activities.
 - Every member of the SHG hereby authorizes the representatives to apply for the loan on behalf of the SHG and execute necessary agreements/documents on behalf of the SHG for the purpose. The authorized representative may collect loan amounts from the bank on behalf of SHG, deposit the same in the savings account of the SHG for on-lending to members in accordance with the decision of the SHG and also deposit recovery of loan installment from members in the loan account/s of SHG with the bank.
10. The SHG members hereby specifically authorize the representatives:-
 - i. To open Savings, Fixed Deposits and other accounts inBranch of..... Bank approved by the SHG and operate the same under the joint signature of any two of the following authorized representatives:
Shri/Smt/Kum _____
Shri/Smt/Kum _____
Shri/Smt/Kum _____
 - ii. To keep or cause to be kept proper books of accounts of the savings, made by the SHG Members, loans granted to them and the recoveries made from them and render every year the full accounts to the SHG members for their approval and adoption;
 - iii. To receive all payments due to the SHG and issue requisite receipts or acknowledgments for and on behalf of the SHG;
 - iv. To institute and defend on behalf of the SHG members any legal proceedings and safeguard the interests of each member of the said SHG and for this purpose engage or disengage any lawyer or advocate or agent and incur the necessary legal expenses in connection therewith.

11. In the event of death of any of the members of the SHG, his/her legal heirs shall be entitled to the benefits and be liable for the obligations of the deceased member under this agreement.
12. It is agreed that no new person shall be inducted as a member of the SHG without consent of all the existing members.

IN WITNESS WHEREOF the aforesaid members of the SHG have set their respective hands hereunto at the place _____ and on _____ day of _____ month _____ year first herein appearing.

S.N.	Name of member of the SHG	Signature/s/Thumb of the impression
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		

WITNESSES:-

- 1.
- 2.

(Note: The SHG shall not consist more than 20 persons).

FINANCIAL STATEMENT OF
(NAME OF SHG) AS ON(DATE)

Particulars	Amount (Rs)
Total Savings of members:	
Total interest and other incomes:	
Revolving Fund/ Grant Assistance received from project/ department/ other agencies	
Other Receipts (Specify)	
Total	

(Amount in Words)

We certify that the above statement is true and can be verified from the books of accounts maintained by our Self Help Group.

Signature

(Designation)

Seal of Self Help Group

Signature

(Designation)

Signature

(Designation)

FORMAT 1: SHG GRADING FORMAT FOR FRESH LINKAGE

A. Basic Information:-

Name of SHG

Address:

Gram

Ward:

ULB: District:

Date of formation of the SHG:

Date of opening of Bank S/B A/C:

Period considered for Grading: From

to

(Usually last 6 months)

B. Details of Grading /Evaluation Exercise:

S. N.	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1.	Regularity of Meeting:			
(a)	Regularity of holding meetings by SHG	10	No. of meetings held X10	
			No. of meetings required to be held as per rule of SHG	
(b)	Regularity of Attendance of members in the meetings	10	Average no. of members attended the meetings X10	
			Total no. of members of the SHG	
2	Regularity of Savings by members	10	Amount of savings deposited by the members X 10	
			Amount of savings required to be deposited as per rule of SHG	
3	*Velocity of Lending to members from Group Corpus	20	More than 1.5 :- 20 More than 1.0 up to 1.5:- 15 More than 0.5 up to 1.0:- 10 More than 0.2 up to 0.5:- 5 Up to 0.2:- 0	
4	Regularity in Repayment of loan by members	20	Amount of recovery against Demand X 20	
			Amount of Demand (required to be paid as per repayment schedule)	
5	Updated Record keeping:		Maintained up to date :- Full marks Maintained , but not up to date:- Half Marks Not maintained:- 0 (no Mark)	
	a) Resolution Book	4		
	b) Cash Book	8		
	c) Savings Ledger	4		
	d) Loan Ledger	4		
	e) General Ledger	6		
	f) Individual Pass Book	4		
	Total	100		

*Velocity of lending from Group Corpus = $\frac{\text{Amount lent to the members from Group Corpus}}{\text{Average amount of Group Corpus}}$

- A Grade: 80 or more marks
- B Grade: 70-79 marks
- C Grade: 60-69 marks
- D Grade: less than 60 marks

Only A & B graded SHGs are to be considered for credit linkage

FORMAT 2: SHG GRADING FORMAT FOR REPEAT LINKAGE

A. Basic Information :-

Name of SHG

Address

S: Ward

ULB District.....

Date of formation of the SHG:

Date of opening of Bank S/B A/C:

Period considered for Grading: From

to

(Usually last 6 months)

B. A. Details of Grading /Evaluation Exercise:

S. N.	Indicator	Allotted Marks	Formula for determining Marks	Marks obtained
1.	Regularity of Meeting:			
(a)	Regularity of holding meetings by SHG	5	No. of meetings held X10 No. of meetings required to be held as per rule of SHG	
(b)	Regularity of Attendance of members in the meetings	10	Average no. of members attended the meetings X10 Total no. of members of the SHG	
2	Regularity of Savings by members	10	Amount of savings deposited by the members X 10 Amount of savings required to be deposited as per rule of SHG	
3	*Velocity of Lending to members from Group Corpus	20	More than 1.5 :- 10 More than 1.0 up to 1.5 :- 7 More than 0.5 up to 1.0 :- 5 More than 0.2 up to 0.5 :- 2 Up to 0.2 :- 0	
4	Regularity in Repayment of loan by members	20	Amount of recovery against Demand X 20 Amount of Demand (required to be paid as per repayment schedule)	
5	Updated Record keeping:			
	a) Meeting Resolution Book	4	Maintained up to date :- Full marks Maintained , but not up to date:-Half Marks Not maintained :- 0 (no Mark)	
	b) Cash Book	8		
	c) Savings Ledger	4		
	d) Loan Ledger	4		
	e) General Ledger	6		
	f) Individual Pass Book	4		
6	Operations in Cash Credit/ Term loan A/c and Credit history:			
	a) Number of transactions in last 12 months(Dr. & Cr.)	10	i) 12 or more :- 10 ii) 6 to less than 12 :- 6 iii) Less than 6 :- 0	
	b) Servicing of interest charged in CC A/c	10	i) Within 1 month :- 10 ii) Within 2 month :- 6 iii) After 2 months :- 0	
	c) Occasions of overdrawing in		i) Never :- 5	

	CC A/c due to charging of interest etc. during last 12 months	5	ii) On 2 occasions :-	3	
			iii) On more than 2 occasions :-	0	
	Total	100			

*Velocity of lending from Group Corpus = $\frac{\text{Amount lent to the members from Group Corpus}}{\text{Average amount of Group Corpus}}$

- **A Grade: 80 or more marks**
- **B Grade: 70-79 marks**
- **C Grade: 60-69 marks**
- **D Grade: less than 60 marks**

Only A & B graded SHGs are to be considered for credit linkage

SPECIMEN OF ARTICLES OF LOAN AGREEMENT FOR USE BY BANKS WHILE FINANCING SELF-HELP GROUPS

The Articles of Agreement made on this ____ day of _____ 20__ at _____ By and
Between M/s _____ [name of the SHG] an unregistered
association of persons/individuals having its office at
_____ represented by its authorized representative

Shri/Smt. _____ (Name) _____ (Designation);
Shri/Smt. _____ (Name) _____ (Designation); and
Shri/Smt. _____ (Name) _____ (Designation), who
are fully authorized by all the members of the SHG, (a copy of such Authorization is annexed hereto and
forms part of this agreement), hereinafter referred to as the "Borrower" which expression shall unless
repugnant to the subject or context thereof, mean and include members of the unregistered association
for the time being, their respective successors, legal heirs, administrators and assigns of the one part and
_____ (name of the Bank) a body corporate constituted under the
_____ Act, having its Head Office at _____ and the
Branches, inter-alia, one at _____ here in after called "the Bank" which
expression shall unless repugnant to the subject or context thereof mean and include its successors and
assignees of the second part.

Whereas the borrower is an unregistered association of persons who have inter-se agreed to help each other as
self-help group with a view to developing and ameliorating the socio-economic conditions of their members.

Whereas having formed the association as a Self Help Group, the Borrower as per application dated _____
made by the said _____ Shri/Smt. _____ (Name) _____ (Designation);
Shri/Smt. _____ (Name) _____ (Designation) and
Shri/Smt. _____ (Name) _____ (Designation, duly
authorized to borrow in terms of its resolution dated _____ [copy enclosed] requested the
Bank to *grant a Term Loan/extend Cash Credit facility* of Rs. _____/- up to the limit
of Rs. _____/- (Rupees _____ only) for
on-lending to its members.

And whereas the Bank has agreed to grant the * Term Loan /extend Cash Credit facility* to the borrower
on certain terms and conditions.(* deleted whichever is not applicable)

And whereas the Bank and the borrower are desirous of reducing the agreed terms into writing.

Now, therefore, this agreement witnesses as follows:

1. The Bank has agreed to grant and the borrower has agreed to borrow by way of Term Loan Cash / Credit
(clean) up to the limit of Rs. _____/- (Rupees _____-only) and the Bank has

opened (SPECIFY THE KIND OF LOAN ACCOUNT) _____
___ No. _____ of date _____ - in the name of the
Borrower in its book of accounts.

2. *In case the facility availed is Cash Credit the Borrowers will operate the Cash Credit account satisfactorily and within the limit and the Borrower shall repay the outstanding liability in the account inclusive of interest and other charges debited from time to time on demand without demur.
3. *In case loan availed is Demand Loan, without prejudice to the right of the Bank to recall the loan on demand the Borrower undertakes to repay the loan with interest and other within the period stipulated in terms of sanction.
4. *In case the credit facility availed of by the borrower is a Term Loan the same shall be repayable in installments in the manner specified herein-below in the repayment schedule. (to be specified) Besides the borrower will pay interest at the rates that may be prescribed for such lending by RBI/NABARD from time to time.
(*Delete whichever is not applicable)
5. It is clearly understood by and between the parties hereto that in the event of the borrower's failure to utilize the proceeds of the credit facility for the purpose for which the same has been made available by the bank to the borrower, the borrower shall repay immediately on demand without demur together with interest without prejudice to Bank's right to initiate other legal action.
6. The borrower shall pay interest on the loans to be calculated on the daily balances in the loan account and be debited thereto at quarterly rests or as the Bank may decide.
7. The borrower should utilize the proceeds of the credit facility for the purpose of lending to is members to improve the socio-economic conditions of their members and their families. That the loan will not be used for any Speculative purpose / activities prohibited by law.
8. The borrower shall repay the credit facility availed of together with interest payable as per the interest rates that may be fixed by RBI/NABARD from time to time for such lending
9. The borrower shall be liable to repay the facility on demand together with the interest and other charges payable by the borrower to the bank in accordance with the rules of the Bank.

REPAYMENT SCHEDULE:

For Cash Credit:

Each withdrawal of principal loan from the C.C. A/C is to be repaid within 12 months of such withdrawal. Interest debited to a/c is to be repaid / deposited into the A/C promptly so that outstanding balance of the CC A/C does not exceed the sanctioned limit under no circumstances.

For Term Loan:

Principal loan is to be repaid inequal monthly / quarterly / half-yearly installments. Interest debited to the A/C is to be repaid / deposited promptly.

In witness where of the parties hereto have affixed their signature on the _____date and the _____ month and _____ year first herein above written.

1) FOR THE BORROWER- SHG

2) FOR THE BANK

1.

2.

3.

[Signature of Authorized representatives
representative (Office bearers) with office seal]

[Signature of Authorized
(Branch Manager) with office seal]

SPECIMEN OF DEMAND PROMISSORY NOTE FOR USE BY BANKS WHILE FINANCING SELF-HELP GROUPS

Place.....

Date:.....

Rs.....

On demand we(name of the SHG) and the members jointly and severally promise to pay..... Bank or order at the sum of Rupees.....with interest thereon at the rate ofpercent per annum (below / above/ at) Base rate / Lending Rate of the Bank which is at present% per annum withrests for value received.

Revenue
Stamp

[Signature of Authorized representatives of SHG with office seal]

Name of SHG:

Address of the SHG:

StreetAddress/
City.....Gram
Panchyat.....ULB
.....District.....
Pin.....

SPECIMEN OF APPRAISAL NOTE CUM SANCTION ORDER OF BANK BRANCH FOR FINANCING SELF- HELP-GROUP:

* Credit Linkage (CC / TL) / *Renewal of CC limit/*Enhancement
of CC limit/*Repeat TL (*Strike out which is not applicable)

Basic Details of SHG

1. Name of the Bank:.....
2. Name of the Branch:.....
3. Name of the Processing / Inspecting Loan Officer:.....
4. Date of Processing/Inspection:.....
5. Name of the SHG:.....
6. Address of the SHG:.....
7. Date of formation of the SHG:.....
8. No. of members in SHG:.....
9. Facilitating Agency (if any):.....
10. S/B A/C No.....
11. CC A/C No. (in case of already CC-linked SHG):.....

Assessment of SHG

1. Whether the SHG has completed 6 months from the date of formation / 12 months from the date of last sanction: Yes / No (*Strike out which is not applicable)
2. Whether the SHG has been Graded / Evaluated: Yes / No (*Strike out which is not applicable)
3. Whether the SHG has passed the Grading / Evaluation Exercise: Yes / No (*Strike out which is not applicable)
4. % of Marks obtained in the Grading / Evaluation Exercise:.....
5. Financial position of the SHG(as on):

LIABILITIES		ASSETS	
PARTICULARS	AMOUNT	PARTICULARS	AMOUNT
Outstanding C/C of Bank		Cash in hand	
Outstanding T/L of Bank		Deposit with Bank	
Outstanding loan of Federation		Deposit with Federation	
Savings of members		Loan outstanding from members	
Other Liabilities (Specify.....)		Other Assets (Specify)	
Surplus			
Total		Total	

Existing Corpus of SHG =Rs[Total Assets – Outstanding loans
(if any)]

ASSESSMENT OF ELIGIBILITY CC LIMIT / TL TO BE SANCTIONED TO THE SHG:

No. of dose of credit *	Eligibility	Eligible Amount (As per RBI guidelines)	Amount Proposed to be Sanctioned
Fresh Linkage (1st dose)	a) Existing Corpus = Rs b) Proposed savings for remaining part of the year = Rs..... Total Corpus = Rs[(a)+(b)]	4-8 time of total Corpus or minimum Rs 50,000 whichever is higher	Rs
2nd Dose	a) Existing Corpus = Rs b) Proposed savings for next 12 months = Rs..... Total Corpus = Rs[(a)+(b)]	5-10 time of total Corpus or minimum Rs 100,000 which ever is higher	Rs
3rd Dose	Minimum Rs 200,000 as per Micro Credit Plan		Rs
4th Dose	Rs 500,000- Rs 10,00,000 as per Micro Credit Plan		Rs

(*Strike out which is not applicable)

Terms of Sanction:

Sanctioned a new Cash Credit limit / Renewed / Enhanced the existing Cash Credit limit / Repeat Term Loan for Rs.....Rupees.....only) under the following terms & conditions:-

- (a) Amount of CC limit / TL (New /Renewed/ Enhanced / Repeat) for(period in months):
Rs.....(Rupees only)
- (b) Documents to be obtained:
 - i. Inter-se agreement
 - ii. Articles of loan agreement
 - iii. Demand Promissory Note
- (c) Purpose of the credit facility: On-lending to the members of the SHG
- (d) Rate of interest:% p.a.to be calculated on reducing balance method with monthly rest. The SHG will be eligible to get the benefit of interest subsidy if it fulfil the norms as specified by Government in this regard.
- (e) Service charge: Nil (Loan to SHG is treated as advance to weaker section).
- (f) Repayment:
 - i. **For CC:** Each withdrawal of principal loan from the C.C. A/C is to be repaid within.....(12-24) months of such withdrawal. Interest debited to the A/C is to be repaid / deposited promptly so that outstanding balance of the CC A/C does not exceed the sanctioned limit under no circumstances.

ii. For TL: Principal loan is to be repaid inequal monthly / quarterly / half-yearly instalments. Interest debited to the A/C is to be repaid / deposited promptly.

(g) Review / Evaluation of the C/C A/C will be done after 12 months.

.....

Signature of the Processing / Appraising Officer

**Signature of the
Branch Manager**

Date:-

Date:-

(With Office Seal)

We, on behalf ofSHG hereby accept the aforesaid terms & conditions of the above-noted CC facility / Term loan sanctioned to our SHG by the above-mentioned Bank Branch.

- 1.
- 2.
- 3.

[Signature of Authorized representatives of the SHG with office seal]

Date:

Place: