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GOVERNMENT OF ASSAM

অসম ৰাজ্যিক গ্ৰামীণ জীৱিকা অভিযান

ASSAM STATE RURAL LIVELIHOODS MISSION SOCIETY

NABAJYOTI NAGAR, SIVA NATH GOGOI PATH, GUWAHATI, ASSAM-781037



No. ASRLMS/BM-TRNG/253/2013-14/ 367

Date: 15/12/2014

To

Project Director, DRDA, All Districts
District Project Manager, Intensive Districts, ASRLMS
Block Development Officer, Intensive Blocks, ASRLMS
Block Project Manager, Intensive Blocks, ASRLMS

Subject : Monitoring and Evaluation of Bank Mitras and Selection of Bank Mitras in Intensive Blocks.

Ref. No. ASRLMS/BM-TRNG/253/2013-14/289 dtd.27/12/2013

Sir

As you are aware that SHG Bank Linkage is one of the important components under Financial Inclusion programme of National Rural Livelihoods Mission (NRLM). In Intensive Blocks of ASRLMS, SHG members who have special knowledge and inclination towards banking have been identified and capacitated to act as Bank Mitra. Those Bank Mitras selected and trained are placed in the blocks assigning one more bank branches to act as a mediator between bank and community for improvement in the SHG Bank Linkage Programme. ASRLMS will take the service of the Bank Mitras based on their performance only.

A. Monitoring and Evaluation of Bank Mitras:

The monitoring and evaluation of performance of each Bank Mitra will be done in the following manner:

- a. All Bank Mitras will be given individual target month wise for a financial year for each activity.
- b. All Bank Mitra will submit their achievement against the target individually to respective Block Project Manager (BPM) within 7 days of the succeeding month (as per *Annexure I*).
- c. All Bank Mitras will also submit the same report to atleast 3 Village Organizations (VOs) of their operational area in their respective VO-EC Meeting and will appraise the ECs about her achievement with respect to the member SHGs of the VO. VO-EC shall verify the achievements related to their member SHGs and evaluate the performance of the respective Bank Mitra.
- d. The respective VO shall submit a report to BMMU along with comments based on the performance of the Bank Mitra.
- e. The performance of each Bank Mitra shall be reviewed in the Monthly Review Meeting of respective BMMU.

- f. The BPM shall inform the Bank Mitra(s) if performance of the Bank Mitra(s) is found unsatisfactory for improvement (if achievement is less than 70 out of 80).
- g. The target for each Bank Mitra may be revised for the next month(s) for the activities based on achievement and as per the need of the programme.
- h. The BPM shall compile the Bank Mitra Achievement Report (*Annexure I*) and shall send the report to their respective DMMUs of their district/zone on a monthly basis. District Functional Expert-Financial Inclusion (DFE-FI) shall compile the reports received from BMMUs and shall send to SMMU on a quarterly basis with month wise break up for each Bank Mitra (*As per Annexure II*).
- i. All DFE-FI shall monitor the activities and performance of Bank Mitras in their respective districts/zones.
- j. ASRLMS shall take the service from the Bank Mitra(s) on the basis of their performance only.
- k. For the period, April-2014 to November 2014, SMMU will review the performance of each Bank Mitra. So, all BPMs will send the report for each Bank Mitra of their respective BMMU through their respective DMMUs to SMMU within 7 days (*As per Annexure III*).
- l. All DPMs shall send Quarterly Report to SMMU within 15 days at the end of each quarter.
- m. Later on the Monitoring and Evaluation of performance of Bank Mitras will be done by VOs/CLFs as and when the VOs/CLFs are become mature.

B. Selection of Bank Mitras:

- a. During FY-2014-15, total 8 (Eight) Bank Mitras shall be trained and placed in each Intensive Blocks. However, in the Intensive Block(s) where number of Bank Branches is 6 (Six) or less than 6 (Six), the existing 6 (Six) Bank Mitras shall be there. In both the cases, if any Bank Mitra(s) is/are not willing to extend her service, selection of Bank Mitra(s) to be done.
- b. It is observed that in many BMMUs, in earlier selection, Bank Mitras were selected from only one/two cluster/GP which resulted inaccessibility for many SHGs of the other clusters/GPs. So, Bank Mitra(s) shall be selected from the Cluster(s)/GP(s) to rationalize as per requirement, so that Bank Mitra(s) will be easily accessible for the SHGs/VOs as well as convenient for the Bank Mitra(s) for bank accessibility. BPM shall notify the requirement of Bank Mitra (as applicable) through BMMU notice board, notice board of Office of the BDO. BPM will also inform the VOs/.SHGs of the particular cluster(s), GP(s) from where the Bank Mitra(s) to be selected.
- c. Interested SHG member shall apply for Bank Mitra and her application should be duly forwarded by her own SHG. The respective SHG shall inform their respective VOs in this regard.
- d. The BMMU shall select the Bank Mitra(s) in consultation with VOs of the particular cluster/GP (or few SHGs in absence of VOs in that particular cluster/GP) on the basis of eligibility criteria as mentioned in the Guidelines referred herewith.

- e. However, the selection of Bank Mitra shall be done by CLF as and when CLF is formed and become mature in due course of time.
- f. The Bank Mitra(s) so selected shall be trained and placed in their respective BMMUs assigning 1-3 bank branch (es) accordingly.
- g. For FY-2014-15, all BMMU shall complete the selection process of Bank Mitra(s) (wherever applicable) latest by 28th December, 2015.
- h. The training of newly selected Bank Mitras and refresher training of existing Bank Mitras will be commenced from January, 2015.

Considering the importance of SHG Bank Linkage Programme, all concerned are hereby directed to follow the instructions as mentioned herewith and complete the task(s) within the stipulated time.

This is for your information and to take necessary action.

Yours faithfully

Encl.: As stated.



Dr. K. K. Dwivedi, IAS
 Commissioner, P & RD Deptt.
 cum
 State Mission Director, ASRLMS

Memo No: ASRLMS/BM-TRNG/253/2013-14/367-A

Date: 15/12/2014

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1. The SO, to the Chief Secretary to the Govt. of Assam for kind information
2. The Principal Secretary to the Govt. of Assam, P&RD Department for favour of kind information
3. The Commissioner, Govt. of Assam , P&RD Department for favour of kind information
4. The PS to the Hon'ble Minister for favour for kind information to Hon'ble Minister to P&RD
5. The Principal Secretary, BTAD districts, Karbi Anglong and Dima Hassao districts for favour of kind information
6. The Deputy Commissioner, All Districts, Assam for favour of kind information.



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