



Dated 22nd Feb/2018.

GOVERNMENT OF ASSAM
COMMISSIONERATE OF PANCHAYAT & RURAL DEVELOPMENT
ASSAM :: PANJABARI ROAD :: URIPAR :: GUWAHATI-37.

NO.PDDP.11/2018/10

To,

1. The Project Director,
DRDA (All).
2. The Chief Executive Officer,
Zilla Parishad (All).

Sub: **Guidelines for implementation of the Scheme, Kanaklata Mahila Sabalakaran Yojana(KAMS).**

Ref: Govt letter No.RDD 193/2016/Pt/214 dtd: 02/02/2018.

Sir,

With reference to the subject cited above, I am directed to enclose the notification No.RDD.193/2016/Pt/206 dtd: 29/01/2018 received from Joint Secretary to the Government of Assam, Panchayat & Rural Development Department on Guidelines for implementation of the scheme Kanaklata Mahila Sabalakaran Yojana(KAMS) and request you to circulate the Guidelines to all the approved SHGs under your jurisdiction of Block/AP etc for taking necessary action accordingly.

Yours faithfully,

Encl: As stated above.

(A.Goswami, A.C.S.)

Jt. Director, Panchayat & Rural Dev.,
Assam.

Dated 22nd Feb/2018.

Memo. NO.PDDP.11/2018/10 -A

Copy to:

1. The P.S. to the Hon'ble Minister, Panchayat & Rural Development, Assam, Dispur.
2. The P.S. to the Chief Secretary to the Government of Assam, Panchayat & Rural Development, Dispur.
3. The P.S. to the Commissioner & Secretary to the Government of Assam, Panchayat & Rural Development Department, Dispur.
4. The P.S. to the Secretary to the Government of Assam, Panchayat & Rural Development Department, Dispur.

(A.Goswami, A.C.S.)

Jt. Director, Panchayat & Rural Dev.,
Assam.

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GOVERNMENT OF ASSAM
PANCHAYAT & RURAL DEVELOPMENT DEPARTMENT
DISPUR :: GUWAHATI

No. RDD.193/2016/Pt/214

Dated, the 2nd February, 2018

From Joint Secretary to the Govt. of Assam,
Panchayat & Rural Development Department

- To
1. The Commissioner
Panchayat & Rural Development, Assam
Juripar, Panjabari, Guwahati-37
 2. The State Mission Director, ASRLMS
S.N. Gogoi Path, Nabajyoti Nagar
Panjabari, Guwahati-37

Subject : Guidelines for implementation of the Scheme, Kanaklata
Mahila Sabalikiran Yojana (KAMS)

Sir,

With reference to the subject cited above, I am directed to enclose the Notification No. RDD.193/2016/Pt/206 dated 29/01/2018 on Guidelines for implementation of the Scheme Kanaklata Mahila Sabalikiran Yojana (KAMS) and to request you to kindly take necessary action accordingly.

Yours faithfully,

Encl:- As stated above

Joint Secretary to the Govt. of Assam,
Panchayat & Rural Development Department

Memo No. RDD.193/2016/Pt/214 -A
Copy to:

Dated, the 2nd February, 2018

1. PS to Hon'ble Minister, P & RD, Assam, Dispur.
2. PS to Additional Chief Secretary to the Government of Assam, P&RD Department, Dispur.
3. PS to Commissioner and Secretary to the Government of Assam, P&RD Department, Dispur.
4. PS to Secretary to the Government of Assam, P&RD Department, Dispur.

By order etc.,

Joint Secretary to the Govt. of Assam,

3

PANCHAYAT & RURAL DEVELOPMENT DEPARTMENT
DISPUR ::: GUWAHATI

ORDERS BY THE GOVERNOR OF ASSAM

NOTIFICATION

Dated, Dispur the 29th January, 2018

No. RDD 193/2016/Pt/206 : Consequent upon the Cabinet's approval in the meeting held on 27th December, 2017, the Governor of Assam is pleased to notify the Guidelines for implementation of the Scheme **Kanaklata Mahila Sabalakaran Yojana (KAMS)** under Panchayat & Rural Development Department as below,

1. Title of the Scheme:

Kanaklata Mahila Sabalakaran Yojana (KAMS)

The Kanaklata Mahila Sabalakaran Yojana (KAMS) has been envisaged by the Government of Assam to reduce the level of poverty by strengthening of SHGs and their network, financial inclusion etc. by way of providing financial support to meet the credit requirement and creating an enabling environment for enhancing productivity and reducing vulnerability in the rural households.

The salient features of the Kanaklata Mahila Sabalakaran Yojana (KAMS) are as follows:

- i. To promote new SHGs /revitalize existing ones totaling 1 lakh women Self Help Groups (SHGs)
- ii. An initial grant of Rs.25,000/- will be provided to each new eligible SHG in a non-intensive block in the FY 2017-18.
- iii. Also, an additional grant of Rs.10,000/- per SHGs will be provided to those SHGs that have been formed in intensive blocks and which have already received Rs 15,000/- under NRLM. The SHGs that receive the additional fund of Rs 10,000/ will then come under KAMS.
- iv. In case where the SHGs have already received Revolving Fund (RF) of Rs.10,000/- under SGSY/NRLM, Rs. 5,000/- per SHG may be provided under NRLM fund and Rs 10,000/- from KAMS. The SHGs that receive the fund of Rs. 10,000/- under KAMS will then come under KAMS.
- v. Capital subsidy will also be provided on bank loan of upto Rs.5.0 lakh over a period of time.
- vi. Each women SHG from minority community will also be given due attention under **Kanaklata Mahila Sabalakaran Yojana (KAMS)** and shall receive a monetary incentive of Rs.5.00 lakh over a period of time.
- vii. Under **Kanaklata Mahila Sabalakaran Yojana (KAMS)**, State Population Policy will be followed. So, SHG members having more than two children will not be eligible for availing benefit under this scheme, i.e. KAMS. This eligibility for availing the benefits or depriving the benefit of KAMS will be from prospective effect and will not be applicable from retrospective effect.

2. Aim of the Scheme:

The aim of the Scheme is to reduce the level of poverty by creating awareness, social mobilization and organizing the rural poor women into Self Help Groups (SHGs).

- The Scheme will rely on three major principles for poverty reduction: Self-Help, Mutual Benefit and Self Reliance.
- The Scheme will encourage members of WSHGs to take up micro industries for economic upliftment for a better life.
- The Scheme will also encourage investment in income generating activities by the members of Women Self Help Groups (WSHGs) as well as by their family members.
- The Scheme will enhance mobilization of credit from bank to women SHGs for higher investment in income generating activities by the members.

3. Target Group:

One women member of the targeted Households will be mobilized into SHG and SHGs so formed or revitalized will be provided benefits of the scheme subject to fulfillment of the eligibility norms of the Scheme.

4. Benefits of the Scheme:

The benefits under the Scheme are as follows:

- i. All newly formed and eligible Women SHGs may avail maximum grant up to Rs.25000/- per SHG subject to maximum number of 1 lakh SHG in non-intensive blocks for the FY 2017-18.
- ii. Also, an additional grant of Rs.10,000/- per SHGs will be provided to those active SHGs that have been formed in intensive blocks and which have already received Rs 15,000/- as Revolving Fund under NRLM. The SHGs that receive the additional fund of Rs 10,000/- will then come under KAMS
- iii. In case where the SHGs have already received Revolving Fund (RF) of Rs.10,000/- under SGSY/NRLM, Rs.5,000/- per SHG may be provided under NRLM fund and Rs. 10,000/- from KAMS. The SHGs that receive the fund of Rs 10,000/- under KAMS will then come under KAMS.
- iv. The total women groups to be covered under KAMS would be one lakh only.
- v. All the members of the SHG may be able to access loan from their respective SHG as internal loan, with interest, for investing in income generating activities.
- vi. The rate of interest for the members may not be more than the prevailing rate of interest of the bank.
- viii. Each of these SHG will be provided Capital Subsidy on Bank Loan of upto Rs.5.00 Lakh over a period of time as explained below. Women SHGs from minority community will also be given due attention under **Kanaklata Mahila Sabalakaran Yojana (KAMS)** and shall receive a monetary incentive of Rs.5.00 lakh over a period of time.

5. Eligibility Criteria for availing the benefits under KAMS :

1. **Stage I:** After the end of three months from the date of formation, the SHGs will be graded as per NRLM norms and if it has followed the Panchasutra principles (i.e. Regular Meeting, Regular Saving, Regular Internal Lending, Timely Repayment and Updated Book Keeping), the SHGs will be given an initial grant of Rs 25,000/-.
2. For availing benefit in subsequent stages, the SHG should be eligible as per prescribed norms.
3. As and when the SHGs successfully obtain the Bank Loan as detailed in the table below the SHGs will be promoted to "Silver", "Gold", "Platinum" and "Diamond" as stated below:

Stage	Age of SHGs from Date of Formation	Bank Loan amount recommended	Eligibility for release of Grant/ Capital Subsidy amount	Grant/ Capital Subsidy amount to be provided	Financial Implication
Stage II: Silver-SHG	Minimum six (6) months from formation	Rs.50,000/	After bank sanctions & disburses the loan, the subsidy @ 40% will be released to the SHG account	Rs.20000/- for each SHG	Rs.200/- crore (FY-2018-19)
Stage III: Gold-SHG	Minimum eighteen (18) months, i.e. one and a half year from formation	Rs.1.00 lakh	After bank sanctions & disburses the loan, the subsidy @30% will be released to the SHG account	Rs.30000/- for each SHG	Rs.300/- crore (FY-2019-20)
Stage IV: Platinum - SHG	Minimum thirty (30) months, i.e. two and a half years from formation	Rs.2.00 lakh	After bank sanctions & disburses the loan, the subsidy @ 30% will be released to the SHG account	Rs.60000/- for each SHG	Rs.600/- crore (FY-2020-21)
Stage V: Diamond - SHG	Minimum fifty-four (54) months, i.e. four and a half years from formation	Rs.5.00 lakh	After bank sanctions & disburses the loan, the subsidy @ 25% will be released to the SHG account	Rs.125000/- for each SHG	Rs.1250/- crore (FY-2022-23)

- The fund that may required for providing capital subsidy may be incorporated in the budget in the financial years as mentioned above. This calculation of requirement of fund is made on the premise that all 1.0 lakh SHGs formed under **Kanaklata Mahila Sabalikaran Yojana (KAMS)** will be eligible.
- In case of Stage II, III, IV & V, bank will extend credit to the SHGs (Cash Credit Loan/Term Loan) as per lending norms of the Bank.

Once the Bank sanctions/ disburses the loan, SHGs will be provided a Grant/Capital Subsidy of Rs.20,000/-, Rs 30,000/-,Rs 60,000/- and Rs 1,25,000/- respectively per SHG in each stage.

[Handwritten signature]

6. Implementation:

- a. **Implementing Agency:** Assam State Rural Livelihoods Mission Society (ASRLMS) under P & RD Department, Govt. of Assam is proposed to be the nodal agency and State Mission Director, ASRLMS is proposed to be the nodal person for implementing the Scheme. The nodal agency will implement the scheme subject to availability of fund provided by the Govt. of Assam for the scheme.
- b. **Area of Implementation:** ASRLMS is implementing DAY-NRLM in Intensive Blocks where promotion of new SHGs is one of the major activities. In the Non-Intensive Blocks, intervention of ASRLM with regard to promotion of new SHGs is very minimal. Therefore, under this scheme, promotion of new SHGs will be given priority in Non-Intensive Blocks and at the same time, revitalizing the already formed SHGs under NRLM would also be given priority.

7. Proposed Interventions

7.1 Social Mobilization: Awareness at the village level for mobilizing the community for institutionalization will be carried out under the Scheme.

7.2 Creation of Social Capital: It has been experienced under DAY-NRLM that community cadres play a vital role in terms of social mobilization and capacity building of community organizations. So, existing social capital in the form of Community Resource Persons (CRPs) in order to mobilize the community and hand holding support to SHGs after formation may be utilized. If required, more number of CRPs may also be developed.

7.3 Community Institutions: Formation of SHG covering the targeted households, one member from each targeted household is the major agenda under the Scheme. Revival/Strengthening of old SHGs will also be covered under the Scheme. The expected average number of member in each SHG is 13 (Thirteen).

7.4 Capacity Building: SHGs promoted/revitalized will be provided training on basic management and book keepers will be trained on book keeping so that the SHGs can perform properly. In case of Intensive Blocks, ASRLMS may organize the training programs, whereas, in case of non-intensive blocks, such training programs may be organized by SIPRD.

8. Procedure for selection to release benefits:

The following process should be adopted for selecting the eligible Women SHGs for providing benefits under the Scheme:

- i. For selection of SHGs for providing initial grant of Rs.25000/- in the Non-Intensive Blocks, grading norms applicable for release of Revolving Fund under NRLM may be used and the fund may be released accordingly. The grading sheet for the same is indicated in the following page:-

7

Assam State Rural Livelihoods Mission Society (ASRLMS)
Grading of SHG under NRLM for Grant of Revolving Fund

Name of the Block / BMMU: _____ District : _____
 Name of the SHG: _____ Code : _____
 Date of formation: _____ Contact no. (SHG): _____
 Address of the SHG: _____
 Names of the President : _____
 Secretary : _____ Book Keeper : _____
 Savings Bank A/C No. : _____ Bank : _____
 Date of Bank A/C Opening : _____ IFSC Code of the Bank : _____
 Total amount of savings Rs. _____
 No. of members in the group . _____ Out of which S/T S/C Others _____
 Date of grading : _____

Sl. No.	Particulars	Indicators	Rating	Marks Obtained
1	Composition	100% Poor	10	
		90-99%	8	
		80-89%	7	
		70-79%	5	
2	No. of weekly meetings held in last 3 months	12 & Above meetings	15	
		9 to 11 meeting	10	
		Less than 9 meeting	5	
3	Attendance in meeting	Above 90%	15	
		70 to 90 %	10	
		50 to 69 %	5	
4	Level of Participation	Above 90%	15	
		70 to 90%	10	
		50 to 68%	5	
5	a) Regularity	Above 90%	15	
		70 to 89%	10	
		50 to 69%	5	
	b) Quantum of Savings	Rs.1200/- & above	10	
		Rs.1000 to 1200/-	7	
		Less than Rs.1000/-	5	
6	Ratio of Savings to Lending (Total Lending) X 100 (Total Savings)	Above 90%	5	
		70 to 89%	3	
		50 to 69%	1	
7	Loan Recovery Rate (Total Amt. Recovered) X 100 (Total Amt. Due)	100%	5	
		81 to 90%	3	
		60 to 80%	1	
8	Up to date maintenance of Records	All Registers (8 Nos.)	10	
		4 Registers	7	
		3 Registers	4	
Total Score			100	

(Selection criteria : Groups securing 60 & above will be eligible for availing Revolving Fund)

Sign. of BC (Intensive) / GS (Non-Intensive)	Sign. of Dist. Representative	Sign. of BPM (Intensive) / EO (Non-Intensive)
Name:	Name:	Name:

Assam State Rural Livelihoods Mission Society (ASRLMS)

Undertaking

Name of SHG :

Unique Code :

Address :

Bank Name:

Bank A/C No.:

We the members ofSHG do hereby declare that the none of our members are associated with any other SHGs in any capacity and we have not availed any Revolving Fund (RF) of Capital Subsidy till date from the State or Central Govt. sponsored programme.

Signature of Secretary (SHG)

Signature of President (SHG)

Name.....

Name.....

Countersigned

Date:

BC/Gram Sevak / Gram Sevika

Name :

Designation:

- ii. With regard to those SHGs that had been formed under NRLM, the grant of Rs. 10,000/ under KAMS would be subject to their receiving the Revolving Fund of Rs 15,000/ and Community Investment Fund of Rs 50,000/-.
- iii. For selection of eligible SHGs for providing the Grant/capital subsidy in the subsequent Stages (i.e. from Stage II to Stage V), the loan sanction and disbursement letter from their respective bank branches must be submitted as documentary evidence.
- iv. In Non-Intensive Blocks, Block Development Officer (BDO) and in Intensive Blocks of ASRLMS, Block Project Manager (BPM) will be responsible for grading and selection of eligible SHGs for release of initial grants to the SHGs. Similarly, for release of Grant/Capital subsidy, concerned SHG will submit the loan sanction and disbursement evidence to BDO/BPM. The capital subsidy will be released directly to the loan account of the respective SHG.

9. Fund Requirement:

- (a) The fund required for implementation of the Scheme will be met from the State Plan (100%). A total of Rs.250.00 crore has already been earmarked for FY 2017-18 during the current year Budget 2017-18.
- (b) During 2017-18 only Rs. 250.00 crore will be drawn from the FY 2017-18.

10. Mechanism for disbursement of the benefit:

- a. The nodal agency (ASRLMS) will submit fund requirement to the Govt. of Assam as per norms of Govt. of Assam. The Nodal Agency will receive the fund in a separate bank account, opened for the Scheme only.
- b. For Non-intensive districts, ASRLMS will transfer the fund to DRDA/Zilla Parishad as per the target/requirement. DRDA/Zilla Parishad will transfer the fund directly to the bank account of the eligible SHGs electronically.
- c. For the Intensive blocks, where District Mission Management Unit (DMMU) is in existence, the funds will be transferred to the DMMU for release to the beneficiaries in their bank account. Where DMMUs are not set up as yet, the fund will be transferred to the beneficiary account directly from the State Mission Management Unit (SMMU).

11. Monitoring System:

The existing State Level Vigilance and Monitoring Committee constituted vide Notification No. RDD 361/2011/172 dated 04/04/2017 and the District Development Co-ordination and Monitoring Committee (DISHA) constituted vide Govt. Notification No. RDD 361/2011/142 dated 01/09/2016 shall cover the aspect of monitoring etc. under the supervision of Minister, Panchayat & Rural Development, Assam.

At district level, Project Director (DRDA)/CEO (Zilla Parishad) and District Project Manager (ASRLMS) will facilitate and monitor the effective implementation of the Scheme. They will also be responsible for sending report to all concerned authorities from time to time.

At block level, Block Development Officer (in non-intensive blocks) and Block Project Manager (in Intensive Blocks of ASRLMS) will be responsible for implementing the Scheme. They will create awareness about the scheme among the community for mobilization of poor households into SHGs. The Cluster Level Federations (CLFs) and Village Organizations (VOs) promoted under ASRLMS will also create awareness and monitor proper utilization of fund and repayment of bank loan by their member SHGs.

12. Audit and Evaluation:

Audit will be conducted along with the statutory audit as per existing Rules of ASRLMS.

Sd/- (Shri M.G.V.K. Bhanu, IAS)
Additional Chief Secretary to the Government of Assam
Panchayat & Rural Development Department

Memo No. RDD 193/2016/Pt/ 206 - A

Dated, Dispur the 29th January, 2018

Copy for information and necessary action to :-

- 1) The Accountant General (Audit), Assam, Maidamgaon, Beltola, Guwahati - 781029.
- 2) The Commissioner, Panchayat and Rural Development, Assam, Panjabari, Juripar, Guwahati - 781037.
- 3) The State Mission Director, Assam State Rural Livelihoods Mission Society, Navajyoti Nagar, S. N. Gogoi Path, Panjabari, Guwahati - 781037 with a request to circulate the Guidelines amongst all concerned.
- 4) The Additional Secretary to the Government, Political (Cabinet Cell) Department, Dispur, Guwahati - 6 for kind information and necessary action with reference to their endorsement dated 04/01/2018.
- 5) The Director, State Institute of Panchayat & Rural Development, Assam, Khanapara, Guwahati - 781022
- 6) The Director, Assam Government Press, Bamunimaidam, Guwahati for publishing the same in the next issue of the Assam Gazette.
- 7) PS to the Hon'ble Minister, Panchayat & Rural Development, Assam, Dispur.
- 8) SO to the Chief Secretary, Assam, Dispur for kind appraisal to the Chief Secretary.
- 9) PS to the Additional Chief Secretary to the Govt. of Assam, Panchayat & Rural Development Department, Dispur.
- 10) PS to Commissioner & Secretary to the Govt. of Assam, Panchayat & Rural Development Department, Dispur.
- 11) The Web Manager, Panchayat & Rural Development Department for uploading the Guideline in the Departmental website

By order etc.,

Joint Secretary to the Govt. of Assam,
Panchayat & Rural Development Department
29/1/18

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