

Rajasthan Gramin Aajeevika Vikas Parishad

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No. F: ()RGAVP/RD/2014-15/13472-531

Date: 12.08.2014

Office Order

Experiences & learning from field reflects that Community Investment Fund (Tranche 1 & 2) is supporting various livelihood activities & consumption needs of community. In order to make it more effective and for better implementation at field level, following guidelines should be followed:

I. Tranche 1

- SHG will repay to CDO as per the agreed norms between SHG & CDO.
- If CDO is not in existence, SHG will start repaying once CDO comes into existence. Till then, SHG will utilize the amount of Tranche 1 in Interloaning amongst SHG members.
- Once SHG has repaid the entire amount of Tranche 1 to CDO in installment, the CDO will transfer the amount of Tranche 1 i.e. Rs. 15000/ (Rs. Fifteen thousand only) to concerned SHG. After that, it will be treated as SHG corpus.

II. Tranche 2

- RRLP Resource/Intensive blocks: All SHGs of more than 6 months old, following Panchsutra and fulfilling criteria mentioned in fund management are eligible for Tranche 2, maximum upto Rs. 1.1 lac only. (Rs. One lac & Ten thousands only).
- NRLM/NRLP Resource/Intensive blocks: All SHGs of more than 6 months old, following Panchsutra and fulfilling criteria mentioned in fund management are eligible for Tranche 2, maximum upto Rs. 60,000/- only. (Rs. Sixty thousands only).

As per NRLM guidelines, SHGs which have completed 6 months and following *Panchsutra* but not received Tranche 1 (Revolving Fund) nor Tranche 2, shall receive Tranche 1 & Tranche 2 together after completing MCLP process.

III. Re-loaning by CDO

Community Institutions (SHG/CDO/Federation) are acting as mini bank for SHG members by providing returnable loan with help of Community Investment Fund (Tranche 1 & 2) from RGAVP. SHG members are repaying to SHG which in turn should repay to CDO. To maximize the benefit of funds available with CDOs, DPMU should facilitate CDOs in re-loaning to eligible SHGs.

Following points may be facilitated with CDOs during re-loaning process:

- SHG should be members of CDO.
- There should be no or minimum idle cash in SHG.
- SHG should put an application with credit demand to CDO.
- CDO should assess the demand based on *Panchsutra*, repayment history of SHG to CDO (in case SHG have availed fund earlier from CDO), utilization of fund by SHG and purpose for which fund is being sought from CDO.
- If CDO is satisfied with performance of SHG, it may sanction loan to SHG.
- CDO may formulate its own rule of re-loaning, however it is being advised that DPMU should nurture them in such a way that basic minimum rule as mentioned above should be there.

All DPMs are directed to take note of above mentioned guidelines and facilitate CDOs to follow the process.


(Rajeev Singh Thakur)


State Mission Director (LPs & SHGs)

No. F: ()RGAVP/RD/2014-15/ 13472 - 531

Date: 12/01/14

Copy to the followings for information and necessary actions:

1. P.S. to the Principal Secretary, RD&PR, GoR, Jaipur.
2. P.S. to the Secretary RD, GoR, Jaipur.
3. PA to SMD, LPs & SHGs, RGAVP.
4. Financial Advisor, HQ, Jaipur.
5. Project Director, LPs and SHGs, HQ, Jaipur.
6. All General Managers/ Specialists/ Managers, HQ, Jaipur.
7. All DPMs, RGAVP.
8. Manager (ME&L), HQ, Jaipur to upload on website.
9. Concern file


(Hardeep Singh Chopra)

Project Director (LPs & SHGs)