



From:  
Sri. P. Chinna Thataiah,  
Mission Director,  
MEPMA, A.P,  
Guntur.

To,  
All the Project Directors of MEPMA  
PD of GVMC & PO of VMC.

**Lr. Roc. No.540/BL/2017 Dated. 25-07-2017**

*Madam/Sir*

Sub: - APMEPMA – Proper utilization of Bank loans and Funds – Conducting of regular meetings and implementation of Digital Payments.

Ref:- GoAP Finance (Admin DI.IF/2017 Circular Memo No. 24024/19/Admin DI.IF/2017 dated 03.07.2017 (Copy Enclosed).

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During the field visits it is observed that the amount of loan sanctioned to the SHG is not reaching to the ultimate beneficiary properly. Few complaints received to our office about miss utilization and diverting of funds without the knowledge of the members which are under enquiry stage to take suitable action against the culprits. In this connection, we advise you to inform the field functionaries to follow the following guidelines scrupulously to have clear transparency and proper utilization of Bank loans and other benefits received from Government.

Community Organiser should have a meeting with all SHG members and discuss about the MCP before the loan is sanctioned. The resolution of the meeting should be submitted to the Bank with the member name, nature of activity, individual loan amount and their Savings Bank account number etc with a request to transfer the amount to the respective individual accounts. Again another meeting should be organized after receiving of Bank Loan/funds and see that the funds are properly utilized for L.H. activity and discuss on the recovery strategy.

The members shall be educated to draw the amounts through Debit Card or pay through/POS machines of the suppliers. The utilization of the amounts will be discussed in the next meeting and recorded in their registers.

Proper care should be taken to utilize the amount for their economic activities.

Yours faithfully

MISSION DIRECTOR

25/7

*25/7/17  
S.M.C (B.K.)*