

Code of Conduct

- Any woman joining as a member has to pay membership fee of Rs. 50/- to the Organization.
- Advance Interest of 1% and loan cover fee of 2% on the loan amount has to be paid by the member on each and every loan except Interest free Loan.
- Other than the fees mentioned above no other fees will be collected.
- Except for the loan installments as mentioned in the pass book and above mentioned fees members need not pay any extra amount in cash or kind to the staff or any other person.
- SKS staff should acknowledge each and every financial transaction in presence of members through receipt or entry in this passbook.
- Loan application forms will not be returned to the members as it is the property of the organization. Settlement of loan will be confirmed in the form of cancellation of promissory note.
- Any type of asset will not be required to be kept as collateral against any loan in Joint Liability Group (JLG) model.
- Loans can be prepaid with full interest after 40 weeks without attracting a preclosure fee of 2%.
- All the financial transactions of the Organization with the members are to be done only in the center meeting.
- SKS Staff should not use abusive language with members and with anybody else.
- SKS staff will not use any arm twisting tactics to collect the money.
- In case of any complaints please call _____ between 11:00 am to 8:00 pm, Monday to Saturday.
- Complaints can also be sent in the self addressed envelope available with your group leaders.