**MISSION FOR ELIMINATION OF POVERTY IN MUNICIPAL AREAS**
**MA&UD DEPARTMENT, GOVERNMENT OF TELANGANA**

O/o. the Mission Director
MEPMA, Telangana State

**CIRCULAR**
**Cir.No.195846/MEPMA-SUSV/ACS/1/2020**          **Dated: 03/02/2023**

Sub: MEPMA – Telangana – PATTANA PRAGATHI - DAY-NULM – SUSV – PM - SVANidhi – Digital on-boarding of digitally inactive SVs and Training – Organizing Bank wise Camps – Certain Instructions - Regarding.

Ref:-1. D.No.K-12020(2)/12/2021-PMS-B, Dt:1.2.23 of the JS, MoHUA, GoI
2. Instructions of the Hon'ble Minister, MA&UD, GoTS on development of SVs as a part of Pattana Pragathi Program launched on 24.02.2020.
3. This office Procs.No.195846/MEPMA-SUSV/ACS/1/2020, Dt:15.11.2020

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Attention to the sub & refs cited, the Jt. Secretary, MoHUA, GoI have informed that Digital Onboarding of the PM SVANidhi scheme beneficiaries is an integral and critical component of PMSVANidhi Scheme. It helps to build the credit profile of the SVs to facilitate formal credit for their future needs.

2. In this regard, as per the directions of MoHUA, GoI it is decided to conduct a special campaign in the caption **"Pattana Pragathi – Main Bhi Digital"** from 06.02.2023 to 16.02.2023 (Detailed action points given by GoI enclosed).
The following activities are to be taken up by ULBs in the camps:

- Coordinate with Bankers and Digital Payment Aggregators (DPA) at Dist. and ULB level for smooth conduct of digital on-boarding of SVs during camps.
- Mobilize all digitally inactive SVs to the camps (list may be downloaded from "Download Digitally Inactive SVs" report from PM SVANidhi portal
- Digital onboarding of SVs by issue of durable QR Code
- In case SVs are already using QR Codes, the details of their UPI ID and QR Codes need to be captured and uploaded in PMS portal by ULBs
- Ensure SVs come with their mobile phones, bank passbook & debit card for successful training on digital transactions and demonstration of penny drop transactions
- Educate the SVs for timely repayment of loans (EMIs) in order to be eligible for interest subsidy and for next higher tranche of loan
- SVANidhi se Samriddhi camps and Pattana Pragathi - Mai Bhi Digital Camps may be organized together
- Plan for IEC strategy to create awareness to SVs reg digital payments and benefits of digital transactions.

3. The indicative dates for bank wise camps to be organized in all ULBs:

| Sl. No. | Date of Camp | Name of the Bank | Sl. No. | Date of Camp | Name of the Bank |
|---------|--------------|------------------|---------|--------------|------------------|
| 1. | 06.02.2023 | SBI | 6. | 13.02.2023 | SBI |
| 2. | 07.02.2023 | UBI | 7. | 14.02.2023 | UBI |
| 3. | 08.02.2023 | APGVB | 8. | 15.02.2023 | Indian, Canara Banks |
| 4. | 09.02.2023 | TGB | 9. | 16.02.2023 | BOI, IOB, APGVB & other Public sector banks |

| 5. | 10.02.2023 | Streenidhi & all Private Sector Banks | | | |
|----|------------|-----------------------------------|--|--|--|

However, the ULBs may conduct more number of camps in consultation with Bankers and DPAs based on the number of beneficiaries in each ULB.

4. Further, vide ref 3$^{rd}$ cited, sanction was accorded for an amount of Rs. 1500/- (Rupees One Thousand Five Hundred Only) for each camp towards Logistic Arrangements [Chairs, Tables, Tent (if required), Drinking water, Stationary items, Misc. etc.] The same amount can be availed for organizing these camps.

5. Hence, the Commissioner, GHMC and MCs of all ULBs are hereby requested to coordinate with bankers, LDMs & DPAs and organize bank wise camps as per the schedule mentioned above and ensure Digital on-boarding of all digitally inactive SVs, digital training and penny drop transactions to SVs under PMSVANidhi Scheme. The camp wise details shall be submitted to undersigned in the prescribed format (enclosed) without fail for release of funds towards conduct of camps.
It is therefore requested to take necessary action in the matter.
Encls: 1. Action Points/ Guidelines
          2. Camps status format

**Dr N Satyanarayana I A S**
**MISSION DIRECTOR**

To
The Commissioner, GHMC
The MCs of all ULBs of Telangana
The PD, PD-DMC/ADMCs, MEPMA of all Dists of Telangana
The TMCs, MEPMA of all ULBs

Copy to the AC LBs of all Districts for information and n/action
Copy to all the Collector and District Magistrates in the state for information and n/action
Copy to the Convenor, SLBC, Telangana with a request to instruct LDMs and Controllers of all banks to coordinate with MCs and participate in the camps as per the action points.
Copy submitted to the Spl. Chief Secretary to Govt, MA&UD Dept, GoTS for favor of information
Copy submitted to the Jt. Secretary to Govt, MoHUA, GoI for favour of information

Signed by DR N
SATYANARAYANA I A S
Date: 03-02-2023 15:57:27
Reason: Approved

## Action Points for the State/UTs

• Advising ULBs to plan IEC strategy to create awareness about Digital Payment and benefits of digital transactions.

• To coordinate with the Banks &DPAs at State level for the smooth implementation of the campaign in your State during the' ' Camps

• Digitally inactive SVs are specially mobilized by the ULBs in batches in these camps for digital on boarding and training.

## Action Points for the ULBs

• Plan suitable IEC and put banners and posters to create awareness among Street Vendor about digital payments..

• To coordinate with the Banks and DPAs at district and local level for the smooth on boarding during camps or otherwise.

• Mobilize digitally inactive SVs in batches during the camps.

• 'Svanidhi se Samridhhi 'camps and 'Mai Bhi Digital 'camps may be organized together. ULBs which are not implementing Svanidhi se Samridhhi program would organize only ' Mai Bhi Digital camps'.

• In case SVs are already using QR Codes for digital payment, the details of their UPI ID and QR Code may be taken and the same should be shared with MoHUA. This UPI ID should have been issued in the name of SV.

• Ensure that SVs come with their mobile phone, passbook& debit card for successful training and demonstration of penny drop transactions.

• Please note that Banks and DPAs are expected to provide SVs.
  ✓ Durable QR Code
  ✓ UPI ID linking to SV's Savings bank accounts.
  ✓ Training and handholding for debit and credit transactions.
  ✓ Demonstrate through debit and credit penny drop transactions of ₹1 from and into SV's savings bank account.

## Action Points for the Banks

- Plan suitable IEC and put banners and posters to create awareness among Street vendor in your city for digitally onboarding of PM SVANidhi beneficiaries.
- Coordinate with the States and ULBs for the smooth implementation of the digital onboarding campaign.
- Take services of BCs / DPAs / third party service providers in case in-house capacity is not available with the bank / branch.
- Benefit under PIDF of RBI may be availed as SVs across Indian are eligible under PIDF scheme.
- Ensure the following during 'Mai Bhi Digital' camps
  - ➢ Create UPI IDs & provide a durable QR code to digitally inactive SVs.
  - ➢ In case of fresh loan disbursements, the UPI ID and QR Code should be provided at the time of disbursement itself.
  - ➢ Handhold and train the SVs for debit transactions using smartphone/ BHIM App / Debit Card and credit transactions using QR Code provided by you.
  - ➢ Demonstrate the same through Penny-drop transactions from and into SV's savings bank account.
  - ➢ Follow-up with SVs to bring about digital behavioral change.
  - ➢ Periodically share onboarding details like UPI IDs/ mobile nos with Ministry by updating the same on PMS Portal.

## Action Points for DPAs

- DPAs are expected to support banks and ULBs in their efforts to digitally onboard the Street vendors on their platform.
- They should deploy their field team where they have presence in the camp location for digital onboarding of SVs in consultation with banks and ULBs
- If possible, they should provide the details of onboarded SVs to respective banks or ULBs.

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## Guidelines to  Upload Digital Data on PMS Portal by LIs & ULBs

To upload digital onboarding details of Street Vendors on PMS Portal by ULBs and LIs.

### For Lenders via Completed Application Section (of Disbursed 1st loan)

1. Lenders will login into PMS Portal and go to "First Loan Completed Application Section"
2. Lenders can search PMS No. using filter and need to click on 'Gear Icon'
3. Then Lenders need to click on 'Edit Disburse Loan'
4. On the next screen, lenders can add new or modify existing UPI ID/ VPA. For this lender, need to select No. of UPI/VPA id from drop-down menu.
5. Then user need to Select "Payment Aggregator" and need to enter UPI/ VPA Id and can tick durable QR Code, if available.
6. System will not accept duplicate UPI ID entries, so lenders need to enter only unique UPI/ VPA ID.
7. Finally, Lenders need to click on 'Save' button.
8. Lenders can also update UPI/ VPA ID in bulk using "Annexure 5A - Disbursed and Update" option.

### For ULB's (either through Portal or the Mobile App)

1. ULB users will login into PMS Portal and go to "Upload Digital Data 2.0".
2. ULB users need to enter PMS No. and need to click "Fetch Details" button.
3. SV name will be auto populated and ULB user need to confirm SV name to proceed further. If name is not correct, then ULB needs to re-enter PMS Number.
4. Remarks will be shown that entered PMS ID is Digitally Active or Not
5. After Name Confirmation ULB users need to enter Mobile Number (mandatory) and need to enter UPI/ VPA ID or can upload image of QR Code or both.
6. It is mandatory to enter either UPI/ VPA ID or upload image of QR Code.
7. System will not accept duplicate UPI ID entries, so ULB's need to enter only unique UPI/ VPA ID.

8. Finally, ULB users need to Click on 'Submit' button.
9. ULB users can share either Fresh or Existing Digitally Onboarded data using this option.

**SV data to be collected during on-boarding camps to upload on PMS Portal**

| PMS No. |
| --- |
| SV Name |
| Mobile No. |
| UPI /VPA ID or QR Code image |

**Updated Status viewing in Digitally Inactive Street Vendor Report**

- LIs and ULBs / States can view and download report on Digitally Inactive SVs from the "Download Digitally Active/Inactive Applicant" report at Reports Section.
- On T+1, the LIs or ULBs update the UPI ID / VPA or QR Code, the status that "Account has been recently updated" and will be moved to Digitally Active Database once the same is confirmed by NPCI.

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