

Mission for Elimination of Poverty in Municipal Areas (MEPMA)
MA&UD Department, Government of Telangana

**O/o The Mission Director,
MEPMA, Telangana State,
Hyderabad.**

CIRCULAR

Lr.No. MEPMA-SEP/GENC/3/2018, Dated: 04.07.2020

Sub: MEPMA – Bank Linkage Programme – Implementation of Digital Micro Credit Plan - Operational guidelines issued - Reg.

SHG Bank Linkage Program is more than two decades old in the State. The program has made remarkable positive impact on social and economic life of the urban poor, there are certain concerns. The major cause of concern in SHG bank linkage is equal distribution of loans extended by banks among SHG members. This has sometimes resulted in under finance or over finance or even unwarranted finance. This practice needs to be discouraged as members whether in need or not are availing loans and this would not be conducive for income generation activities. It is time now to focus on setting up income Generating Activities/Enterprises with credit support from banks. Meeting the consumption needs of the members is also important. This can be met from the corpus of SHGs.

Keeping pace with the fast changing scenario of digitization and consequent enormous benefits, digitization of Micro Credit Plans is the first step towards developing an ecosystem for making similar facilities available to SHGs and their members. The attempt is to provide reliable and realistic assessment of each SHG member's existing livelihoods, resources institutional liabilities, appraisal of proposed economic activity, etc., to SHG, ALF, TLF, bankers and stakeholders with a view to helping them in taking appropriate credit related decisions quickly.

Accordingly, suitable templates have been developed to assess the livelihood requirement of members of SHGs. With a view to proper utilization of amount, MCP preparation process has been digitalized and made it online in MEPMA portal.

The operation of digital format of MCP will be commenced from 10th July, 2020. All SHG loan applications for Bank credit should invariably be accompanied by digitally generated MCP from 15th July, 2020.

The roles and responsibilities of the CO/TMC and DMC:

1. Micro Credit Plan (MCP)

- CO should prepare MCP in respect of the following SHGs:
 - a. SHGs which are in effective existence for more than six months and not availed bank loan.
 - b. SHGs fully repaid bank loans taken earlier and have not outstanding loan
 - c. SHGs whose CCLs are due for renewal i.e., CCLs sanctioned 12 months back.
 - d. For the SHGs which are mapped to ALF.
 - e. SHGs which are in MEPMA portal.
 - f. All Members of SHG are entered in portal.
- CO should educate and encourage SHG members to accessing loans only by those who are in need of credit.
- Resolution should be prepared according to need and requirement of SHG members.
- CO to prepare MCP in digital format following the SHG resolution.
- All the MCPs uploaded will be verified by the concerned TMC within/ 7 days and forward to bank.
- TMC can reject the MCP; However, TMC has to indicate reasons for rejection/suggestions for improvement.
- CO should attend to the remarks/suggestions of TMC.
- CO and TMC will be responsible for any shortcomings in the MCP.
- CO will take MCP printout and enclose it to the Bank loan documents with signature of all the SHG members and ALF-OB members.
- Only system generated MCP to be attached with Bank loan documents.
- After submission of loan application along with MCP to Bank Branch for sanction, the date of submission has to be indicated in login.
- **It should be ensured that loans are directly credit into SHG member's SB accounts by Banks/Branches.**

2. Asset verification

- After disbursement of Bank loan, SHG members should utilize loan for proposed activity in MCP approved by the ALF.
- SHG should disburse loans to members as per MCP and ensure utilization for the said purpose by members within 10 days.
- CO should undertake field visit for asset verification, enter his/her remarks and upload photograph of the Assets/activities taken up by the SHG members in the portal.

- 20% of assets are to be verified by the TMC.
- TMC should undertake physically verification of assets and record his/her remarks.
- The DMC should verify the assets physically and record his/her remarks @10%.

Note: All loans financed by the Banks in month to be verified by CO during the following month.

Ex. SHG loan disbursed by bank during January for IGA activities to be verified by CO 100% by end of February. TMC to be completed physical verification of assets @20% by end of March. Out of these, 10% will complete the physical verification by end of April. Record to be maintained for future verification.

3. Credit Linkage by the Bank.

- All loan documents submitted to the Bank during the previous month will become target for linkage for current month.
- The credit linkage data (performance) will be captured by TCS from the monthly "data sharing" by banks.
- Based on the data sharing the performance/No. of SHGs linked during the month will be captured and generated in report. Similarly the groups pending for credit linkage at the end of the month will be captured by the system and reported.
- For Non data sharing banks, disbursement details should be entered by the concerned CO by the end of the month.

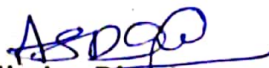

4. Conduct of CBRM meetings.

- As per RBI guidelines every Bank Branch has to conduct CBRM meeting once in a month.
- Depending upon the number of Bank branches operating in the area. Target for month is arrived at. The report indicates the CBRM meetings to be conducted during the month (target) meetings held (performance) during the month.
- Members of CBRM will take the list of NPAs from the respective bank and follow up in the SHG/ALF/TLF meetings.
- Ensure zero NPAs in all the bank branches.

Therefore, the Project Directors of MEPMA and Commissioners of all the ULBs are instructed to ensure preparation of digital MCPs and review the performance of field staff and initiate necessary corrective measures to improve the performance. As already

indicated above, all MCPs have to be prepared and generated only in digital format w.e.f.10th July 2020. All proposals/ applications for sanction of loans by SHGs to banks should invariably be accompanied by only digitally generated MCPs w.e.f 15th July 2020. It has to be ensured that SHG members utilize the bank credit as per the activities indicated in MCP.

(This has approval of the Mission Director, MEPMA)


for Mission Director
MEPMA


To

The Project Directors, MEPMA of all Districts.

The Commissioners of all ULBs in the state.

The Additional Commissioner, UCD, GHMC.

Copy to the Additional Collectors, Local Bodies in the state for information.

Copy to the Commissioner, GHMC for information.

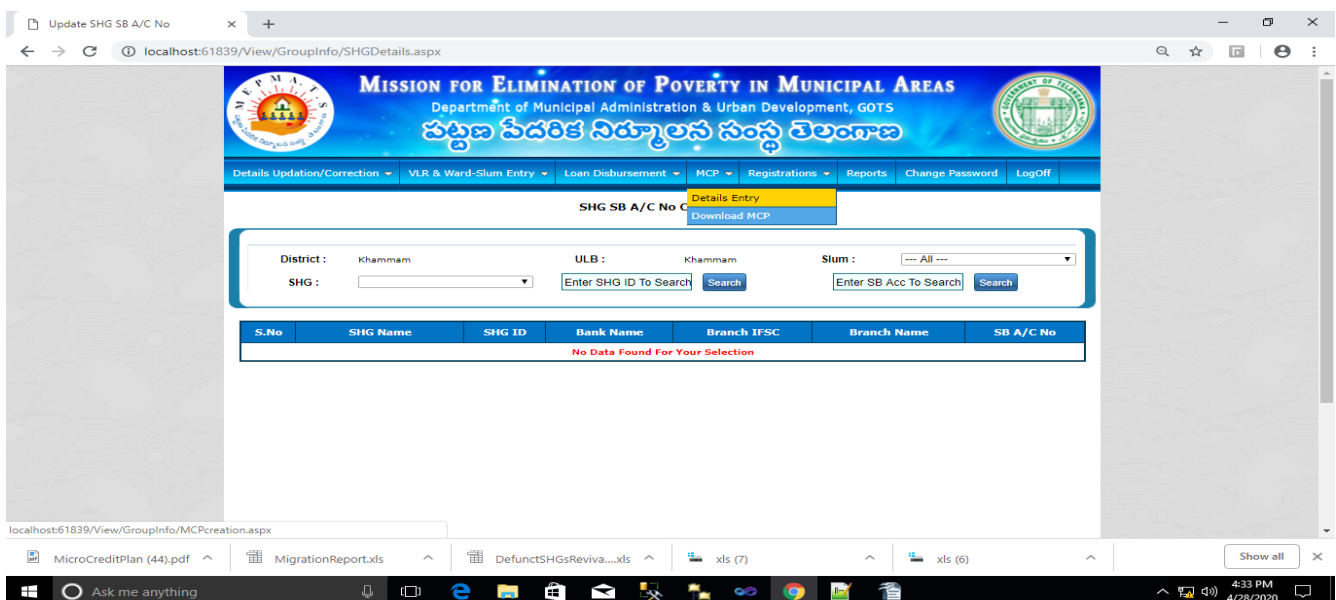
Copy to the Convener, SLBC with a request to communicate to all the Bank Controllers for information and necessary action.

Micro Credit Plan (MCP) User manual

Login into any PRP login .



After logged in you will get mcp screens in MCP tab



In mcp tab you will get 2 screens.

1.Details Entry

2.Download MCP

click on that “Details Entry” that screen will be opened

here 2 steps

1.SHG Corpus Details

The screenshot shows a web browser window with two tabs: 'Update SHG SB A/C No' and 'MCP Creation'. The address bar shows 'localhost:63881/View/GroupInfo/MCPcreation.aspx'. The main content area displays the 'SHG Corpus Details' form, which is divided into two sections: 'SHG Corpus Details' and 'Member Basic Details'. The 'SHG Corpus Details' section contains the following fields:

TLF Name	--Select--	ALF Name	--Select--
SHG Name	--Select--	Financial Year	2020-2021
Bank Name	--Select--	Branch	--Select--
IFSC	--Select--	SB Account Number	--Select--
CO Name	--Select--	RP Name	--Select--
SB A/C Balance (Rs)	--Select--	Term Loan O/S Bank (Rs)	--Select--
Loan O/S To Members (Rs)	--Select--	CCL Loan O/S Bank (Rs)	--Select--
Streehidhi Deposits (Rs)	--Select--	Streenidhi (Rs)	--Select--
BANK FD's (Rs)	--Select--	Other Loans Payable to ALF (Rs)	--Select--
Share Capital (Rs)	--Select--		
Loans From ALF Funds (Rs)	--Select--		
Internal Lending (Rs)	--Select--		

A 'SUBMIT' button is located at the bottom right of the form. The footer of the browser window shows 'Best Viewed in IE-7 1024*768', 'Copyright © 2013. All rights Reserved.', and 'Designed, Developed & Maintained by TATA CONSULTANCY SERVICES'. The Windows taskbar at the bottom shows the time as 3:49 PM on 7/9/2020.

In this screen user needs to select TLF then ALFs which are under that particular TLF will be loaded.

Then user needs to select ALF then SHGs which are under that ALF will be loaded.

After that user needs to select SHG then Bank Name, Branch Name, IFSC and Sb account number will be loaded automatically.

TLF Name	MAHATMAGANDHI	ALF Name	MATHER TERISSA(1000580021)
SHG Name	Om Sri(1000580020054)	Financial Year	2020-2021
Bank Name	AP GRAMEENA VIKAS BAN	Branch	KHAMMAM
IFSC	APGV4101	SB Account Number	1028094366
CO Name	--Select--	RP Name	
SB A/C Balance (Rs)		Term Loan O/S Bank (Rs)	
Loan O/S To Members (Rs)		CCL Loan O/S Bank (Rs)	
StreeNidhi Deposits (Rs)		Streenidhi (Rs)	
BANK FD's (Rs)		Other Loans Payable to ALF (Rs)	
Share Capital (Rs)			
Loans From ALF Funds (Rs)			
Internal Lending (Rs)			

SUBMIT

Then user needs to select CO Name and then enter RP Name of selected SHG.

After that user needs to enter ASSETS and Liabilities details of that selected SHG.

Then user should click on submit.

TLF Name	MAHATMAGANDHI	ALF Name	MATHER TERISSA(1000580021)
SHG Name	Om Sri(1000580020054)	Financial Year	2020-2021
Bank Name	AP GRAMEENA VIKAS BAN	Branch	KHAMMAM
IFSC	APGV4101	SB Account Number	1028094366
CO Name	GopajuUpendramma	RP Name	kond ramana
SB A/C Balance (Rs)	10	Term Loan O/S Bank (Rs)	10
Loan O/S To Members (Rs)	11	CCL Loan O/S Bank (Rs)	11
StreeNidhi Deposits (Rs)	12	Streenidhi (Rs)	12
BANK FD's (Rs)	13	Other Loans Payable to ALF (Rs)	13
Share Capital (Rs)	14		
Loans From ALF Funds (Rs)	15		
Internal Lending (Rs)	16		

SUBMIT

When you click on submit , you will get a message like below

localhost:63881 says
Successfully entered Corpus Details

OK

DISTRICT : KHAMMAM ULB : Khammam

SHG Corpus Details Member Basic Details

TLF Name	MAHATMAGANDHI	ALF Name	MATHER TERISSA(1000580021)
SHG Name	Om Sri(1000580020054)	Financial Year	2020-2021
Bank Name	AP GRAMEENA VIKAS BA	Branch	KHAMMAM
IFSC	APGV4101	SB Account Number	1028094366
CO Name	OopjuUpendramma	RP Name	konda ramana
SB A/C Balance (Rs)	10	Term Loan O/S Bank (Rs)	10
Loan O/S To Members (Rs)	11	CCL Loan O/S Bank (Rs)	11
Sreenidhi Deposits (Rs)	12	Sreenidhi (Rs)	12
BANK FD's (Rs)	13	Other Loans Payable to ALF (Rs)	13
Share Capital (Rs)	14		
Loans From ALF Funds (Rs)	15		
Internal Lending (Rs)	16		

SUBMIT

Now SHG corpus details entered successfully.

USER can update SHG corpus any number of times in a year.

2.MEMBER Basic Details:

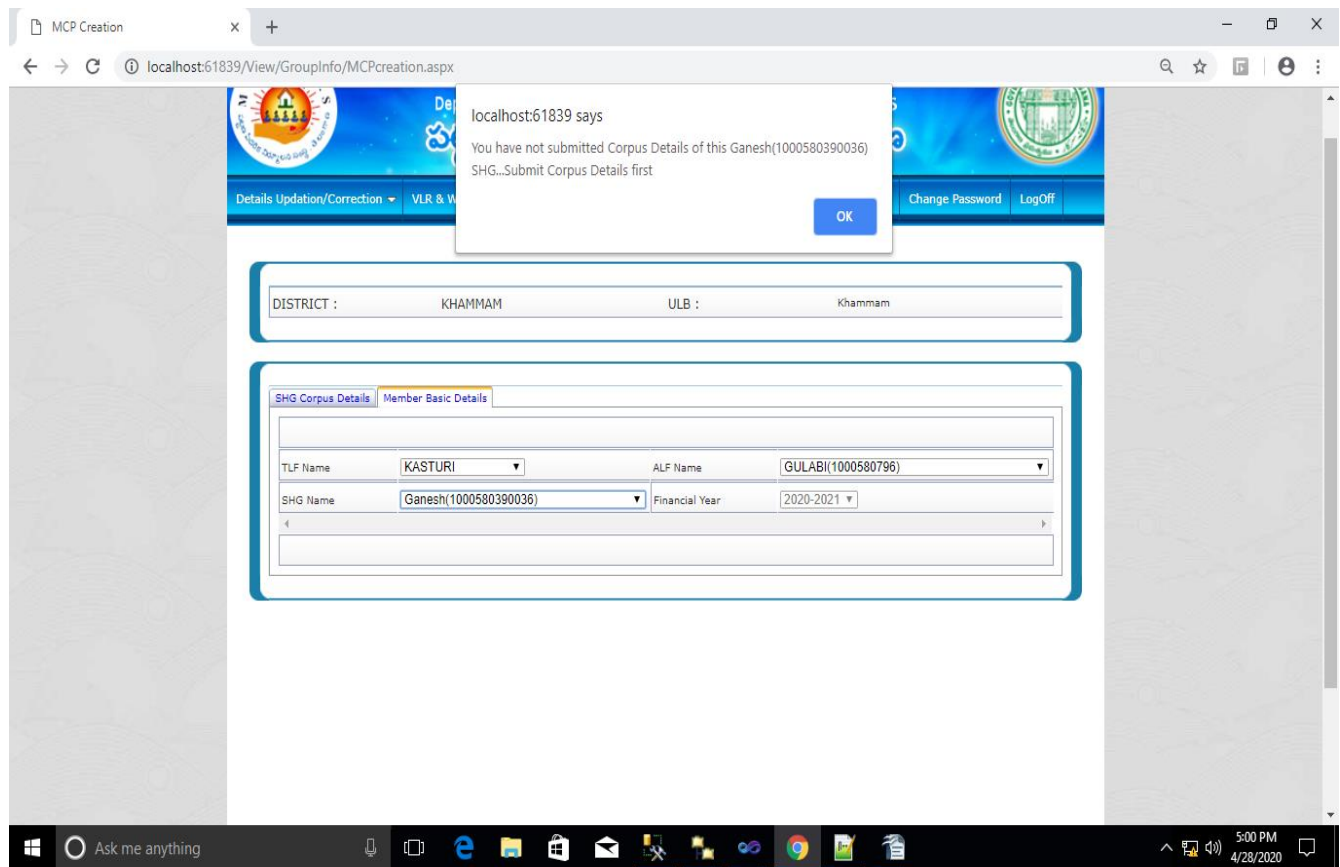
Here User can enter basic Details of members.

In this screen user needs to select TLF then ALFs which are under that particular TLF will be loaded.

Then user needs to select ALF then SHGs which are under that ALF will be loaded.

When user selects SHG , members will be loaded if only they have submitted corpus data of that particular SHG, in other tab that is SHG Corpus Details.

Then only they are able to enter member details, Otherwise they will get a message like below.



If they have already submitted SHG corpus details , then members will be loaded which are under that selected SHG.

Update SHG SB A/C No x MCP Creation x MicroCreditPlan (69).pdf x +

localhost:63881/View/GroupInfo/MCPcreation.aspx

MISSION FOR ELIMINATION OF POVERTY IN MUNICIPAL AREAS
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Details Update/Correction VLR & Ward-Slum Entry Loan Disbursement MCP Registrations Reports Change Password LogOff

Micro Credit Plan

DISTRICT : KHAMMAM ULB : Khammam

SHG Corpus Details Member Basic Details

TUF Name MAHATMAGANDHI ALF Name MATHER TER/SSA(1000680021)

SHG Name Om Sri(1000680020054) Financial Year 2020-2021

S.No	Member Name	Father/Husband Name	Social Category	SB Account Number	Bank Name	IFSC	Major Activity	Sub Activity	Total Outlay(Rs)	Member Contribution(Rs)	Loan(Rs)	
1			SC				--Select--	--Select--				SUBMIT
2			Others				--Select--	--Select--				SUBMIT
3	Bhagyam Allam	BALAJIAH A	OBC				--Select--	--Select--				SUBMIT
4	Durga Padarshi	HUSSAIN P	OBC	73006913230	AP GRAMEENA VIKAS BANK	APGV4150	--Select--	--Select--				SUBMIT
5	G BHIKSHMAVATHI S		OBC				--Select--	--Select--				SUBMIT
6	Gouramma Urmalla	RAMACHARY U	OBC	138110025091167	ANDHRA BANK	ANDB0001381	--Select--	--Select--				SUBMIT
7	Lalitha Guduguntla	HANUMANTHU G	SC				--Select--	--Select--				SUBMIT
8	Radhavarathi Reddappa	VASUDEVARAO A	Others	365102010965435	UNION BANK OF INDIA	UBIN0536512	--Select--	--Select--				SUBMIT
9	Raja Chilumula	Rambabu	SC				--Select--	--Select--				SUBMIT
10	Subhadra Jinaka	Reddy	SC				--Select--	--Select--				SUBMIT
11	Sivaroop Rani Kanukolu	SRINIVASARAO k	OBC	73006913172	AP GRAMEENA VIKAS BANK	APGV4177	--Select--	--Select--				SUBMIT
12	IT SUMITHA TALLA	MADHURABU T	OBC	07501010006949	ANDHRA	ANDB0000750	--Select--	--Select--				SUBMIT

Ask me anything 4:25 PM 7/9/2020

In this member name,father/husband name,social category,SB Account number ,Bank name,IFSC will be loaded automatically.

Here user needs to select major activity first,then sub activities which are under that major activity will be loaded.

Then user needs to select sub activity .

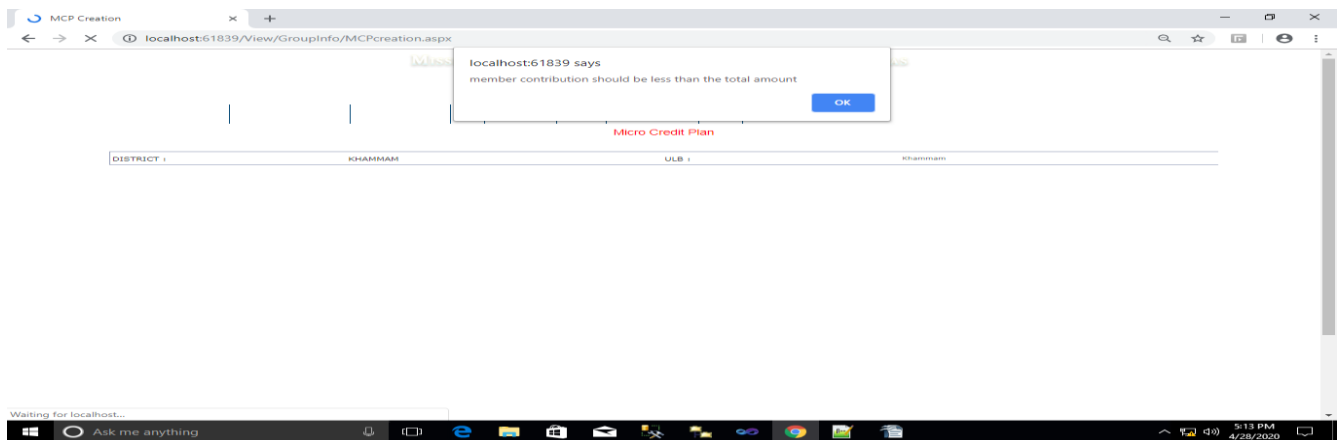
After that user needs to enter total outlay that is total amount in rupees.

Then user needs to enter member contribution in rupees.

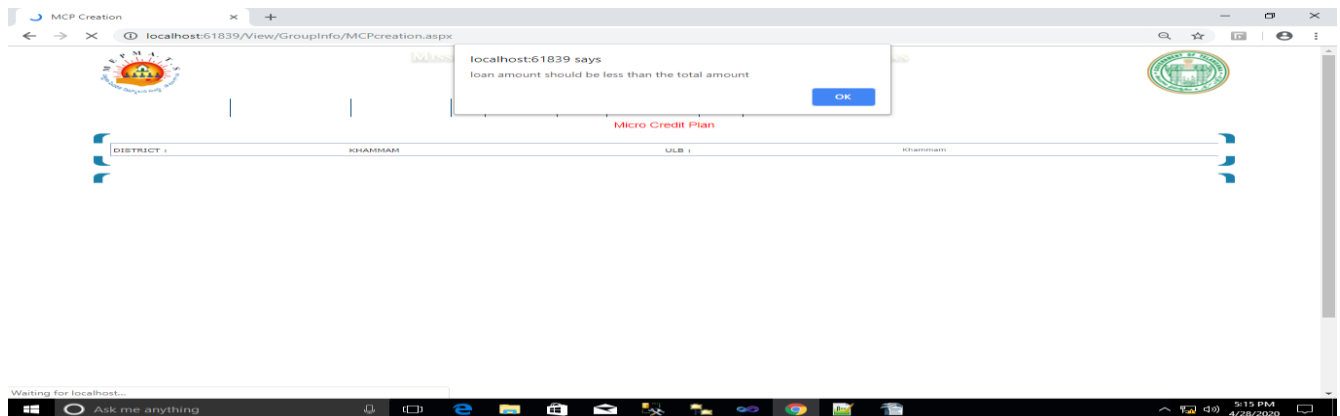
And then user needs to enter loan amount in rupees.

Total outlay should not be less than the member contribution and loan amount,otherwise user will get messages.

if member contribution is greater than total outlay user will get a message like below



if loan amount is greater than the total outlay then user will get a message like below



Total outlay should be sum of the member contribution and loan amount.

Then only user will allowed to submit those details.

When user click on submit then only the data will be submitted.

After submitting member details user will get a screen like below.

Update SHG SB A/C No MCP Creation MicroCreditPlan (69).pdf

localhost:63881/View/GroupInfo/MCPcreation.aspx

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Details Updation/Correction VLR & Ward-Slum Entry Loan Disbursement MCP Registrations Reports Change Password LogOff

Micro Credit Plan

DISTRICT : KHAMMAM ULB : Khammam

SHG Corpus Details Member Basic Details

TLF Name: MAHATMAGANDHI ALF Name: MATHER TERISSA(1000580021)

SHG Name: Om Sri(1000580020054) Financial Year: 2020-2021

S.No	Member Name	Father/Husband Name	Social Category	SB Account Number	Bank Name	IFSC	Major Activity	Sub Activity	Total Outlay(Rs)	Member Contribution(Rs)	Loan(Rs)	
1			SC				--Select--	--Select--				SUBMIT
2			Others				--Select--	--Select--				SUBMIT
3	Bhagyam Allam	BALAJIAH A	OBC				--Select--	--Select--				SUBMIT
4	Durga Padarthi	HUSSAIN P	OBC	73006913230	AP GRAMEENA VIKAS BANK	APGV4150	AGRICULTURE	LAND LEASING	100.00	70.00	30.00	
5	G BHIKSHMAVATHI		OBC				--Select--	--Select--				SUBMIT
6	Gouramma Urimalla	RAMACHARY U	OBC	138110025091167	ANDHRA BANK	AND80001381	--Select--	--Select--				SUBMIT
7	Lalitha Guduguntla	HANUMANTHU G	SC				--Select--	--Select--				SUBMIT
8	Padmaravathi Padarathu	VASUDEVARAO A	Others	365102010985435	UNION BANK OF INDIA	UBIN0536512	--Select--	--Select--				SUBMIT
9	Raja Chilumula	Rambabu	SC				--Select--	--Select--				SUBMIT
10	Subhadra Jinaka	Reddy	SC				--Select--	--Select--				SUBMIT
11	Sivaroopu Rani				AP GRAMEENA AS	APGV4177	--Select--	--Select--				SUBMIT

localhost:63881/View/GroupInfo/MCPcreation.aspx#

Ask me anything 4:28 PM 7/9/2020

When user click on “Download MCP”

Update SHG SB A/C No MCP Creation MicroCreditPlan (69).pdf

localhost:63881/View/GroupInfo/MCPcreation.aspx

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Details Updation/Correction VLR & Ward-Slum Entry Loan Disbursement MCP Registrations Reports Change Password LogOff

Micro Credit Plan

DISTRICT : KHAMMAM ULB : Khammam

SHG Corpus Details Member Basic Details

TLF Name: MAHATMAGANDHI ALF Name: MATHER TERISSA(1000580021)

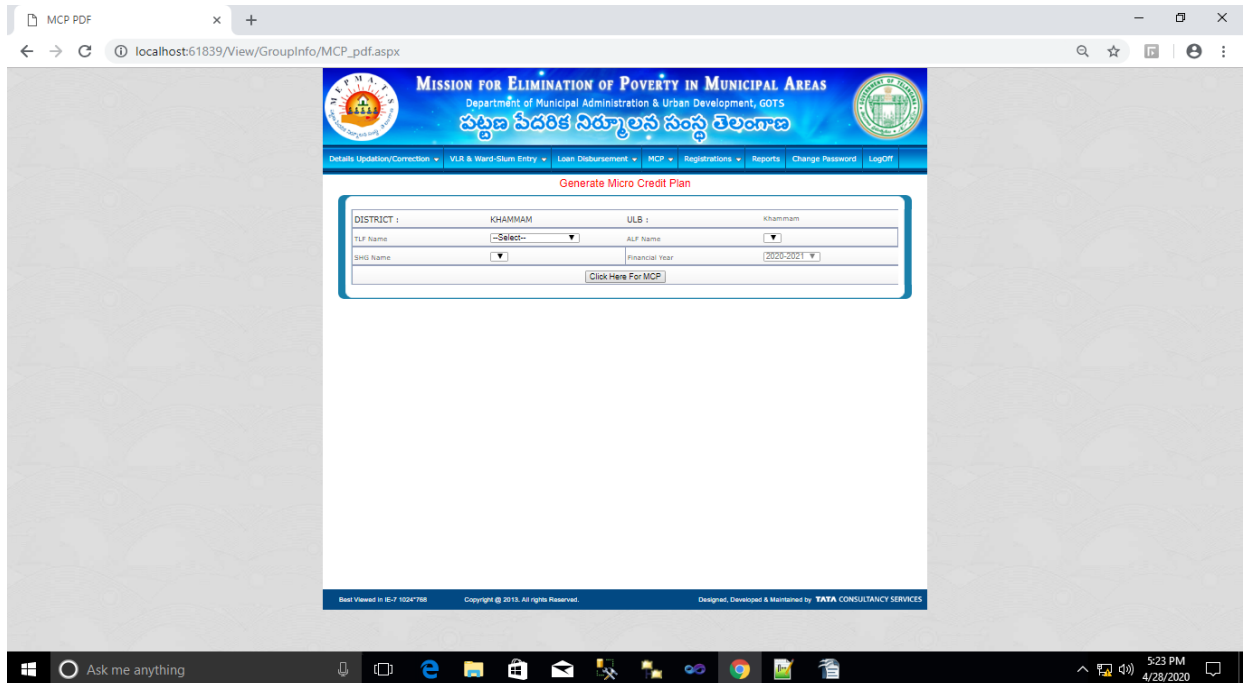
SHG Name: Om Sri(1000580020054) Financial Year: 2020-2021

S.No	Member Name	Father/Husband Name	Social Category	SB Account Number	Bank Name	IFSC	Major Activity	Sub Activity	Total Outlay(Rs)	Member Contribution(Rs)	Loan(Rs)	
1			SC				--Select--	--Select--				SUBMIT
2			Others				--Select--	--Select--				SUBMIT
3	Bhagyam Allam	BALAJIAH A	OBC				--Select--	--Select--				SUBMIT
4	Durga Padarthi	HUSSAIN P	OBC	73006913230	AP GRAMEENA VIKAS BANK	APGV4150	AGRICULTURE	LAND LEASING	100.00	70.00	30.00	
5	G BHIKSHMAVATHI		OBC				--Select--	--Select--				SUBMIT
6	Gouramma Urimalla	RAMACHARY U	OBC	138110025091167	ANDHRA BANK	AND80001381	--Select--	--Select--				SUBMIT
7	Lalitha Guduguntla	HANUMANTHU G	SC				--Select--	--Select--				SUBMIT
8	Padmaravathi Padarathu	VASUDEVARAO A	Others	365102010985435	UNION BANK OF INDIA	UBIN0536512	--Select--	--Select--				SUBMIT
9	Raja Chilumula	Rambabu	SC				--Select--	--Select--				SUBMIT
10	Subhadra Jinaka	Reddy	SC				--Select--	--Select--				SUBMIT
11	Sivaroopu Rani				AP GRAMEENA AS	APGV4177	--Select--	--Select--				SUBMIT

localhost:63881/View/GroupInfo/MCP_pdf.aspx

Ask me anything 4:35 PM 7/9/2020

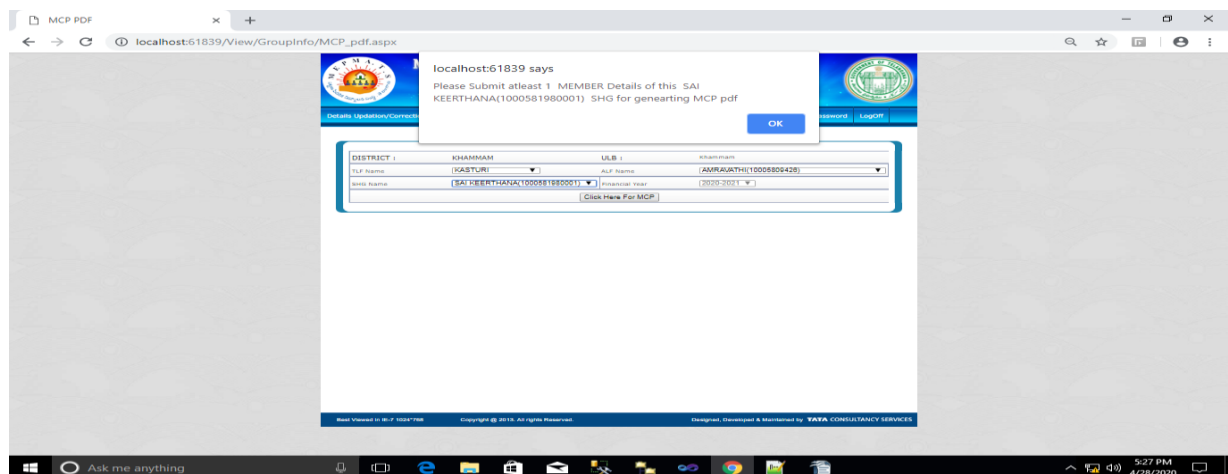
They will get a screen like below



here also user needs to select TLF then ALF then SHGs

when they select particular SHG it will shows a message only if atleast one member details are not submitted in member basic details.

That message will be like below.



if anyone member details are submitted in that SHG it will not shows above message.

MCP report is also available in SHG Reports section of all logins.

MCP Report is available in District wise and ULB Wise

The screenshot shows the MEPMA Reports interface. At the top, there is a header with the MEPMA logo and the text "MISSION FOR ELIMINATION OF POVERTY IN MUNICIPAL AREAS" and "Department of Municipal Administration & Urban Development, GOTS". Below this, there is a navigation bar with links: "Add Bank Branch Details", "Loan Closing & Conversion", "Users", "Reports", "Change Password", and "LogOff". The main content area is titled "MEPMA Reports" and contains a list of report categories: R1:VLR Reports, R3:Bank Linkage Reports, R5:SHG Reports, R7:TLF Reports, R9:CRPs Report, R11:TLBC Report, R2:NULM Reports, R4:Account Updation Reports, R6:ALF Reports, R8:Month Wise Reports, R10:Repayment Reports, R12:District-Municipal-Ward- Slum Report, R14:District-Municipal- Slum Report, R16:Fixed Principal-Interest Report-Term, R18:MisMatch Loans, R20:SEP-IG Application Status Report, R22:Employee Details, R24:SEP-G Reports, R26:Vulnerability Report, R28:Asset Report, and R30:SUH Reports. The R5:SHG Reports category is expanded, showing a list of sub-reports: R5.1:Defunct SHGs Revive Report, R5.2:SHG Formation Year wise Report, R5.3:SHG Member Count Report, R5.4:SHG Caste Report, R5.5:SHG Basic Report, R5.6:Corpus Report, R5.7:SHG Coverage Report, R5.8:Bank Wise SHGs List, R5.9:SHG Revolving Fund Report, R5.10: SHG Members Minority Status, R5.11: SHG RF Eligibility Report, R5.12:ShgRF EFMS Manual Report, and R5.13:MCP Count Details Report.

District wise MCP Status report

The screenshot shows the MCP Count Details Report. The table displays the following data:

S. No.	District Name	No. of MCP's Prepared	No. of PDF's Generated	Total MCP Amount(in Lakhs)
1	(Kotapalem)	0	0	0.00
3	Bhupalacally(Acharva	0	0	0.00
4	Gadval	0	0	0.00
5	Hyderabad	0	0	0.00
6	Jagtal	0	0	0.00
7	Kanpur	0	0	0.00
8	Kamareddy	0	0	0.00
9	Karimnagar	0	0	0.00
10	Khammam	1	1	0.00
11	Konjaram Bheem	0	0	0.00
12	Kandabadi	0	0	0.00
13	Mahabubabad	0	0	0.00
14	Mahabubnagar	0	0	0.00
15	Mancherial	0	0	0.00
16	Medak	0	0	0.00
17	Medchal-Malkajgiri	0	0	0.00
18	Nagarkurnool	0	0	0.00
19	Nalgonda	0	0	0.00
20	Nirmal	0	0	0.00
21	Nizamabad	0	0	0.00
22	Peddapalli	0	0	0.00
23	Rajanna (Sircilla)	0	0	0.00
24	Ranga Reddy	0	0	0.00
25	Rangareddy	0	0	0.00
26	Surampet	0	0	0.00
27	Vikarabad	0	0	0.00
28	Warangal	0	0	0.00
29	Warangal (Rural)	0	0	0.00
30	Warangal (Urban)	0	0	0.00
31	Yadadri	1	1	0.00
Total		1	1	0.00

ulb wise mcp count

Home MEPMA Reports MCP Count Report

localhost:63881/View/Reports/mcp_count_report.aspx

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Add Bank Branch Details Loan Closing & Conversion Users Reports Change Password LogOff

MCP Count Details Report

District : Khammam

S. No.	ULB Name	No. of MCP's Prepared	NO. of MCP's Generated	Total MCP Amount(in Lakhs)
1	Khammam	0	1	0.00
2	Madhira	0	0	0.00
3	Satupally	0	0	0.00
4	Tuzi	0	0	0.00
Total		1	1	0.00

Ask me anything 5:42 PM 7/9/2020