## MISSION FOR ELIMINATION OF POVERTY IN MUNICIPAL AREAS (MEPMA) MA&UD DEPARMENT, GOVERNEMENT OF TELANGANA

From To

The Mission Director, The Addl. Commissioner, UCD of GHMC, MEPMA, The Project Directors of MEPMA. (Warangal, Nizamabad, Karimnagar, Khammam, Peddapalli, Mahabubnagar, Mancherial,

Nalgonda, Adilabad, Bhadradri- Kothagudem, Siddipet, Suryapet, Miryalaguda, Jagtial

districts, Telangana State

Sir/Madam,

#### Lr.No. MEPMA-SEP/SN/2018, dated: 24/07/2020

Sub: MEPMA – Streenidhi – Appointment of SHG Women as Business Correspondent (BC) of State bank of India in urban areas – Guidelines – Reg. Ref: SN/FI/MEPMA/20-21, dated: 09.07.2020 from the Managing Director, Stree Nidhi Credit Cooperative Federation Ltd.

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In the reference cited, the MD, Stree Nidhi has informed that Stree Nidhi has forayed in to Business Correspondent (BC) activities in the State and is functioning as corporate BC to the State Bank of India and Union Bank of India. These banks have allotted 1080 BC points to Stree Nidhi and these points have been successfully established by engaging Village Level Entrepreneurs (VLEs), who are mostly SHG members. The services extended include not only banking services, but also Social Security payments, disbursement of pensions, MNREGS wages and other DBT services at the door step of the community. Some of the BC points are also extending Government to Citizen Services (Me-Seva) in the Villages in coordination with IT department of the State Government. VLEs are earning on an average monthly income of Rs. 11,000/- per VLE.

- 2. State Bank of India has requested Stree Nidhi to open 50 BC points in urban areas that include Municipal Areas (22) in the State and Metropolitan area of Hyderabad (28).
- 3. In this regard, the Project Directors of MEPMA and Addl. Commissioner, UCD of GHMC are instructed to identify BC points or Locations and complete the selection of eligible SHG

members willing to work as MEPMA Customer Service Point (CSP) for the State Bank of India by August 15<sup>th</sup> 2020 duly following the guidelines enclosed.

4. Further, the Municipal Commissioners of concerned ULBs are instructed to allot Government outlets or space on minimal rent basis to ensure viability. (Enclosed list of CSP points allotted)

DR N

SATYANARAYANA IAS

**MISSION** 

**DIRECTOR** 

Copy to:

The Municipal Commissioners of Warangal, Nizamabad, Karimnagar, Khammam, Peddapalli, Mahabubnagar, Mancherial, Nalgonda, Adilabad, Bhadradri- Kothagudem, Siddipet, Suryapet, Miryalaguda, Jagtial for necessary action.

The Commissioner, GHMC for information.

The Managing Director, Stree Nidhi Credit Cooperative Federation Ltd.

Signature valid

Digitally signed by Dr Satyanarayana IAS Date: 2020 07.24 10:12:51 IST Reason Approve

Urban CSP Points allotment					
Sl.No.	Name of the Town	No. of points allotted			
1	Hyderabad	28			
2	Warangal	5			
3	Nizamabad	2			
4	Karimnagar	1			
5	Khammam	2			
6	Ramagundem	2			
7	Mahabubnagar	2			
8	Mancherial	1			
9	Nalgonda	1			
10	Adilabad	1			
11	Kothagudem	1			
12	Siddipet	1			
13	Suryapet	1			
14	Miryalaguda	1			
15	Jagtial	1			
	Total	50			

### **Process for MEPMA Customer Service Points Selection**

#### 2.1 MEPMA CSP Center

- The MEPMA CSP centers shall be established near to SBI branch with a distance of min 0.5 KM to 3
   KM and 0.5 KM distance from the existing SBI CSP Point.
- We shall consider the MEPMA CSPs from SLFs which are in A and B grade only. The MEPMA CSP center and the MEPMA CSP shall be monitored by the respective SLF (to which the MEPMA CSP belongs to). If no A and B grade SLFs are present, then we shall go for the C, D, E and F grade SLFs), in that order.

#### 2.2 MEPMA CSP Eligibility Criteria

- Women who is a SHG member and in the age group of 21 to 45 years
- Minimum 12<sup>th</sup> qualification
- Permanent resident of that service area
- Should be invest min. Rs 50,000 towards the operationalization of MEPMA CSP center (In case of SC/ST, the investment is Rs. 25,000)
- Should be agreeable to all the terms and conditions of Stree Nidhi and execute agreement to this effect
- Should be agreeable to take loan wherever required and repay promptly and run the MEPMA CSP point in self-sustainable enterprise model
- In case of 'Scheduled Areas', only local candidates shall be considered for selection as MEPMA CSPs. The applicant shall obtain the 'local candidate' certificate from competent authority (MRO) and shall submit at the time of applying for MEPMA CSP selection.

#### 2.3 MEPMA CSP Exclusion Criteria

- Any type of employment with private, government organizations and NGOs shall be accepted only with the written consent stating their readiness to resign from the same upon successfully being selected as MEPMA CSP.
- Persons who have faced or currently facing any civil/criminal offences are

not eligible

Applicant who has any over dues pending with SLF, TLF, banks and Stree Nidhi
in past three months is not eligible

#### 2.4 MEPMA CSP Selection Process:

In order to complete the MEPMA CSP selection process, PDs are requested to follow the below guidelines.

#### 2.4.1. Role of Staff:

- Assign the MEPMA CSP points to DMC, RM, Manager/ Asst. Manager, StreeNidhi, for monitoring MEPMA CSP identification, receiving applications and selection of candidates. At least one of these staff along with DMC and concerned CO shall necessarily be present on the day of receiving applications from prospective candidates and list of all the applicants shall be prepared.
- Ranking of all the applicants shall be done by the staff as per the selection process guidelines, in the presence of SLF, OB, and ward members. These details shall be sent to PD, MEPMA.
- Staff shall also visit the Ward office/ULB and examine the possibility of establishing the MEPMA CSP center within Ward office/ULB premises based on space (minimum of 10 feet X 10 feet exclusively for the MEPMA CSP), electricity connection, condition of the building and location of the building (ease of access to customers).

#### 2.4.2. Ranking of the applicants

- After the applications are received as per the above criteria, ranking for all the applicants shall be prepared for each MEPMA CSP point based on the following procedure.
- Preference shall be given to Business Corresponding Agents (BCAs) who previously worked for the same bank only. In case of more than one such candidate, preference shall be given to highest qualification, SC/ST and highest marks in Intermediate in the order given.
- If no candidates with prior BCA experience for the same bank are not available, candidates with highest qualification shall be preferred. In case of more number of such candidates, preference shall be given to SC/ST candidates. Further, intermediate marks shall be the basis for selection process. That means, if 4

candidates P, Q, R and S (where P and Q are SC/ST; R and S are non-SC/ST) have equal qualification, then the person having highest marks in Intermediate among P and Q shall be preferred. Similarly, if two candidates X and Y (both are non-SC/ST) have equal qualification then candidate having highest marks in Intermediate among X and Y shall be preferred.

- All graduation courses shall be treated equally and similarly all post-graduation courses shall have equal consideration in selection process.
- **2.4.4.** PD, MEPMA, RM-StreeNidhi, DMC shall together prepare the final list of MEPMA CSPs to be placed at the MEPMA CSP centers from the list of applicants received from field, by ensuring reservation for all social categories broadly at the district level. The same shall be sent to StreeNidhi Head Office along with the following documents (scanned copies) for creation of MEPMA CSP and Bank portal logins. All the documents related to one MEPMA CSP shall be sent in single PDF file.
  - a. Savings Bank Account passbook copy (If the MEPMA CSP is not having the same shall be opened with the link branch)
  - **b.** AADHAR Card copy
  - c. Police Verification Certificate
  - **d.** Due diligence certificate.
  - e. ID proof and Address proof (Voter ID or Ration Card)
  - f. Proof of education qualification
- **2.5** A soft copy of the final list of candidates selected as MEPMA CSPs has to be sent in soft copy to StreeNidhi Head Office.
- **2.6** Ward office role is important in monitoring of the MEPMA CSP operations for delivery of services efficiently.
  - I. The selection will be subjected to the above criteria and may be in the presence of ward members. No Ward office resolution will be necessary.
  - II. Wherever space is not available in Ward office/ULB, MEPMA CSP may take premises on rent in nearby area.

Annexur

e l

#### **MEPMA CSP Selection Process Certification**

We hereby certify that the following 3 candidates were selected for considering them as MEPMA CSP according to the guidelines issued by the MEPMA/StreeNidhi, Head Office. The ward meeting was conducted on \_\_\_\_\_\_, and the EC meetings of SLFs concerned were subsequently

		n all the	eligible ALF			wards	of	the
		able space / not	·			premis	es M	EPMA
CSP	point may	be opened wi	thin Ward offi	ce/outside Wo	ard offi	ice/ULB	(strik	ce off
whi	chever is no	t applicable).						
S No	Applicant Name	Prior BCA Experience of same bank (Yes/No)	Education	Social Classification	'	rmediat Narks centage	Pr	iority
1	Applicant 1	No	Intermediate	SC		55		
2	Applicant 2	No	Graduation	ST		45		
3	Applicant 3	Yes	Graduation	\$C		42		
Sign	atures:		•				·	
S N	0	D	esignation			Name	Signo	ature
1	DMC /TM	C/RM-SN / HO St	aff / Manager	/Asst. Manag	ger			
2	DMC							
3	TMC							
4	СО							
5	SLF OB*							
6	SLF OB*							
	ndidate Self ter	SLF President / Tre			oonder			
	l,		re	esiding at	_, D.I	No		W/o ,
		Town/City, _	d	_	that I st	nall be b	oind b	y the

conditions, subject to my final selection as CSP to operate the MEPMA CSP center and request for considering my candidature as MEPMA CSP. I fully understand that the decision of MEPMA/StreeNidhi will be final in this regard.

Applicant Name:		
Applicant Signature:		
	SLF President Signature:	
	SLF Treasurer Signature:	
	SLF Secretary Signature:	
		Annexure III

# Advertisement Selection for MEPMA CSP Points

## Eligibility Criteria

. SHG Women Member

**Pamphlet Design and Specifications** 

- Minimum 12<sup>th</sup> qualification
- · In the age group of 21 to 45 years

Permo	anent resident of the village
· I GIIIIC	anem resident of the village
· Only	local candidates in Scheduled
Areas	
Last do	ate of Application:

Venue: \_\_\_\_\_Municipal office

Office,\_\_\_\_Town/City

# Signature valid

Digitally signed by Dr Satyanarayana IAS Date: 2020 07.24 10:12:17 IST Reason. Approve