

**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: 02/01/2021

Sub: MEPMA – Telangana – PATTANA PRAGATHI - DAY-NULM – Support to Urban
- Street Vendors – PM Street Vendor's AtmaNirbhar Nidhi, a Special Micro Credit Facility Scheme to Street Vendors – Sanction, Disbursement of loans, Digital onboarding of Street Vendors and Training – Organizing Bank wise Camps – Certain Instructions - Regarding.

Ref: 1. D.No. K-12020(4)/2/2020-PM SVA-B, Dt: 24.12.2020 of the Secretary MoHUA,
- GoI.
2. Instruction of the Secretary, MoHUA, GoI, during the VC held on 22.12.2020 & 30.12.2020.
3. Guidelines of PMSVANidhi.
4. Instructions of the Hon'ble Minister, MA&UD, GoTS on development of Street Vendors as a part of Pattana Pragathi Program launched on 24.02.2020.
5. This office Lr.No.195846/MEPMA-SUSV/ACS//1/2020 Date:23/12/2020
6. This office Procs.No.195846/MEPMA-SUSV/ACS/1/2020, Dt:15.11.2020

The attention of all the Municipal Commissioners in the state is invited to the references cited, the Secretary, MoHUA, GoI have informed that Digital onboarding of the Scheme beneficiaries is an integral component of PMSVANidhi Scheme. It helps to build the credit profile of the street vendors to facilitate formal credit for their future needs. Further, informed that, while lauding the progress of the Scheme, Hon'ble Prime Minister of India directed that Scheme should incentivize use of end-to-end digital transactions covering both the procurement of raw materials as well as collection of sale proceeds.

2. Further informed that, on analysis of digital transactions of the beneficiaries till November end, it has been observed that only 20% of the beneficiaries are digitally active and remaining have not conducted any digital transaction. You would appreciate that the digital transaction trail so created will help boost the State economy in addition to providing confidence to the Lending Institutions (LIs) for deeper engagement with the Street Vendors, who figure at the bottom of the urban economic pyramid.

3. In this regard, as per the directions of MoHUA, GoI it is decided to conduct a special campaign in the caption **“Pattana Pragathi – PMSVANidhi - Main Bhi Digital”** from 04.01.2021 to 22.01.2021 (Detailed guidelines given by GoI enclosed). The following activities are to be taken up in the camps:

- All the street vendors should be mobilized to the camps
- Sanction and disburse the remaining loan applications
- Digital onboarding of SVs
- Train the SVs regarding digital transactions
- Conduct Penny drop transaction
- Educate the SVs for timely repayment of loans (EMIs) in order to be eligible for

interest subsidy and for next higher tranche of loan

4. One Nodal Officer should be identified by each bank in all ULBs. The Zonal Offices of Banks to arrange sufficient number of trainers on the day of training. The LDMs should coordinate with all the nodal officers of banks in concerned district during the camps and ensure that digital training and penny drop transaction is conducted for each beneficiary.

5. Information of the trained beneficiaries to be shared on weekly basis by ULBs on the PMS Portal. A separate link would be provided in the ULB's Login to provide these details.

6. The indicative dates for bank wise camps to be organized in all ULBs on the following dates:

Sl. No.	Date of Camp	Name of the Bank	Sl. No.	Date of Camp	Name of the Bank
1.	04.01.2021	SBI	8.	15.01.2021	Indian Bank, Canara Bank
2.	05.01.2021	UBI	9.	16.01.2021	BOI, IOB, APGVB
3.	06.01.2021	APGVB	10.	18.01.2021	SBI
4.	07.01.2021	TGB	11.	19.01.2021	CBI, PNB, TGB
5.	08.01.2021	Streenidhi	12.	20.01.2021	All DCCBs
6.	11.01.2021	SBI	13.	21.01.2021	All Private Sector Banks
7.	12.01.2021	UBI	14.	22.01.2020	Other Public Sector Banks and Streenidhi

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

7. Further, vide ref 6th 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.]

8. Hence, the Municipal Commissioners of all ULBs are hereby instructed coordinate with bankers and LDMs concerned and organize bank wise camps as per the schedule mentioned above and ensure sanction, disbursement of pending applications, Digital on-boarding, training and penny drop transaction of all Street Vendors 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. Guidelines
2. Camps status format

**DR N
SATYANARAYANA
IAS
MISSION DIRECTOR**

To
The Municipal Commissioners of all ULBs of Telangana
The Project Directors, PD/DMCs, MEPMA of all Districts of Telangana

Copy to the Additional Collectors (LB) of all Districts for information and n/action
Copy to all the Collectors and District Magistrates in the state for information and n/action

Copy to the Convenor, SLBC, Telangana State with a request to instruct LDMs and
Controllers of all banks to coordinate with Municipal Commissioners and participate in the
camps as per the guidelines.

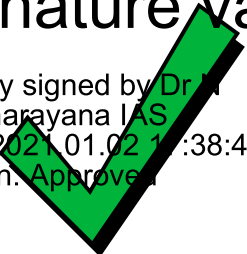
Copy submitted to the Principal Secretary to Government, MA&UD Department, Govt. of
Telangana for favor of information

Copy submitted to the Joint Secretary to Government, MoHUA, Govt. of India for favour of
information

Copy submitted to the Secretary to Government, MoHUA, Govt. of India for favour of
information

Signature valid

Digitally signed by Dr M
Satyanarayana IAS
Date: 2021.01.02 17:38:46 IST
Reason: Approved



दुर्गा शंकर मिश्र
सचिव
Durga Shanker Mishra
Secretary



भारत सरकार
आवासन और शहरी कार्य मंत्रालय
निर्माण भवन, नई दिल्ली-110011
Government of India
Ministry of Housing and Urban Affairs
Nirman Bhawan, New Delhi-110011

D.O. No. K-12020(4)/2/2020-PM SVA-B

December 24, 2020

Dear **CMD/CEO,**

I am happy to share that just within 23 weeks of the launch of PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme, more than 30.75 lakh applications have been received, out of these 16.6 lakh have been sanctioned and more than 12 lakh loans have been disbursed. I take this opportunity to wholeheartedly thank all the States/UTs for their diligent efforts in implementation of the Scheme.

2. Digital onboarding of the Scheme beneficiaries is an integral component of the Scheme. It helps build the credit profile of the street vendors to facilitate formal credit for their future needs. While lauding the progress of the Scheme, Hon'ble Prime Minister directed that Scheme should incentivize use of end-to-end digital transactions covering both the procurement of raw-materials as well as collection of sale proceeds.

3. However, on analysis of digital transactions of the beneficiaries till November end, it has been observed that only 20% of the beneficiaries are digitally active and remaining have not conducted any digital transaction. You would appreciate that the digital transaction trail so created will help boost the State/UT economy in addition to providing confidence to the Lending Institutions (LIs) for deeper engagement with the Street Vendors, who figure at the bottom of the urban economic pyramid.

4. Keeping the above facts in mind, Ministry has decided to launch a special campaign **मैं भी डिजिटल (Main Bhi Digital)** from January 4-22, 2021. As discussed during the video conference, the ULBs would draw a

Contd....

calendar of training for the beneficiaries in consultation with LIs and upload it on the PMS portal. Further, the LIs would share their State/UT level and ULB level Nodal Officers with the Ministry and States for uploading it on the portal.

5. This campaign should be used to disburse the remaining sanctioned cases and educate the SVs for timely repayment of loan EMIs in order to be eligible for next higher tranche of loan.

6. '**Main Bhi Digital**' would be implemented in a campaign mode following the norms of physical distancing, as prescribed by the Ministry of Health & Family Welfare. The detailed guidelines have been annexed for ready reference.

7. In this connection, I would urge you to kindly issue necessary instructions to the Regional Offices / Zonal Offices / Branches and review the progress. They may be instructed to provide wide publicity of this special drive. I am sure that under your leadership, this campaign will help mainstreaming the street vendors into formal urban economy.

Regards,

Encl: As above

Yours Sincerely,

(Durga Shanker Mishra)

The Chairman/ Managing Director / CEO,
All Public Sector Banks / Private Sector Banks /
Small Finance Banks / Regional Rural Banks/
Cooperative Banks / NBFC / MFIs
implementing PM SVANidhi Scheme

Detailed guidelines for Implementation of 'Main Bhi Digital' Campaign

- i. All the beneficiaries up to 31st December, 2020 would be covered in the special drive.
- ii. ULBs in consultation with banks to prepare a calendar for digital training in camp mode following physical distancing protocol.
- iii. Each Bank should participate in at least 3 full day camps for the training of their borrowers in each ULB during the fortnight (The numbers may be increased / decreased depending on the number of beneficiaries in each ULB)
- iv. Banks should share details of nodal officer by December 29, 2020 for each State/ ULB for the Special drive with the Ministry / State / ULB on the link provided on the PMS portal. A Separate link would be provided in the Bank' Login to provide these details.
- v. Zonal offices of Banks to arrange for sufficient number of trainers on the day of training.
- vi. A Nodal Officer from the ULB to be designated for coordinating with the LDM for the Special Drive. A Separate link would be provided in the ULB's Login to provide these details.
- vii. LDM to coordinate with the Nodal Officer of the to ensure that digital training and penny drop transaction is conducted for each beneficiary.
- viii. All 'Penny Drop Transactions' will be of Rs.1 denomination.
- ix. Monitoring Committee headed by District Magistrate/Municipal Commissioner will be overall in-charge for digital training and information sharing.
- x. Information of the trained beneficiaries to be shared on weekly basis by ULBs on the PMS Portal. A Seperate link would be provided in the ULB's Login to provide these details.
- xi. NPCI will furnish weekly progress of 'Penny Drop Transactions' to MoHUA.
- xii. MoHUA will review the progress with all the stakeholders on weekly basis.

Street Vendor Camps - Training, Sanction & Disbursement Details format

[illegible]