

GOVERNMENT OF ANDHRA PRADESH



SOP FOR JAGANANNA THODU 2021-22 (PHASE-III)

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Introduction:

Chiruvyaparulu engaged in vending on footpath, selling vegetables in pushcarts, selling tiffin and food items on the roadside and pavements, etc. require daily working capital in the range of Rs 2000/- to 5000/- and they end up taking loans at usurious interest rate ranging from Rs.3, 4 to Rs 10/-. Often people who are engaged in **traditional handicrafts** like lace work, kalamkari work, Etikoppaka toys, Kondapalli toys, leather puppets, potters, Bobbili Veena, Brass Craft articles, etc. are also forced to take loans at such exorbitant rates and suffer financially.

In order to ameliorate the financial hardship of the Chiruvyaparulu and the people engaged in the traditional handicrafts, the scheme **JAGANANNA THODU** is implemented to provide financial assistance up to Rs.10,000/- at 0% (**SUNNA VADDI**)

interest to such needy people, who can avail this facility whenever required by them.

Definition:

Persons engaged in small / petty business either on roadside / public area /footpath/private area

- Under any built-up structure less than 5 x 5 sq. ft (may consider up to 10 x10 as per the instructions of the Hon'ble Minister PR&RD, Mines & Geology and VS & WS and the Hon'ble Minister MA & UD and VS & WS in the meeting held on 29.09.2020)
- Mobile hawker / pushcart / street vendors
- Mobile vendor: Who carry out vending activities by moving from one place to another by means of wheel cart, bicycle, mobile vehicles etc.
- Stationary vendors: who carry out vending activities at specific locations (pavement, public and private places)
- Peripatetic Vendors: who carry out vending activities with a small basket on the shoulder or head and travels from one place to another Traditional Handicrafts involves production and sale of certain items that are traditionally made by certain communities either by hand using traditional technique or skill, from traditional material or confined to certain Geographies like lace work, kalamkari, etikopakka toys, kondapalli toys , leather puppets, Bobbili Veena, Brass craft articles and Chiruvyaparulu etc, the above list is illustrative not exhaustive.

Eligibility:

- Above 18 years
- Monthly Income less than Rs. 10,000/- in rural areas and Rs. 12,000/- in urban areas.

- Total land holding of the family should be less than 3 acres of wet land or 10 acres of dry land or 10 acres of both wet and dry land together.
- Having Identity card - Aadhar/Voter ID/ ID Card issued by the Government Organizations.
- Should not be having a shop (built up) which is greater than 5X5 Sq. ft (may consider up to 10 x10 as per the instructions of the Hon'ble Minister PR&RD, Mines & Geology and VS & WS and the Hon'ble Minister MA & UD and VS & WS in the meeting held on 29.09.2020)

Chronicle of Jagananna Thodu

The Government issued Orders vide G. O. Ms. No.1, GVWV & VSWS Department Dated. 29.05.2021. Hon'ble Chief Minister launched the program on 25.11.2020. Bankers disbursed loan amount Rs.535 Crs to 5.35 lakh beneficiaries in Phase-I. Again, on 8th June 2021, Hon'ble Chief Minister had launched Jagananna Thodu Phase-II and disbursed Rs.370 Crs to 3.70 lakhs beneficiaries. The Government committed to reimburse the interest to the beneficiaries. On 20.10.2021, Hon'ble Chief Minister launched interest reimbursement to the Jagananna Thodu beneficiaries and disbursed Rs.16.36 Crs to 4.50 lakh beneficiaries.

For effective monitoring and to achieve intended progress

Government had established GVWV & VSWS Department for effective coordination among newly positioned functionaries in all 15,004 Village/Ward Secretariats by mustering support from the concerned Departments. Government also entrusting many schemes to GVWV & VSWS Department for monitoring. It has Administrative structure at Head Office only with minimum staff, not at District and Mandal/ULB Level.

The SERP and the MEPMA are implementing many welfare schemes in Rural Areas and Urban Areas respectively which includes Bank Linkage and interaction with Banks. They have administrative structures at District/Mandal/ULB level to identify, guide and train the beneficiaries for enhancement of incomes and capacities duly extending support to the bankers.

The PD, DRDA at District Level with the assistance of following field staff is implementing the Welfare Schemes in Rural Areas:

- Area Coordinators
- Assistant Project Managers
- Community Coordinators
- Village Organization Assistants

The PD, MEPMA at District Level with the assistance of following field staff is implementing Welfare Schemes in Urban Areas:

- Technical Experts

- City Mission Managers
- Community Development Officers
- Community Organizers
- Resource Persons.

The SERP & MEPMA have well organized and established field level structure for implementation of Welfare Schemes which GVWV&VSWS Department doesn't have any Administrative Structure at District and Mandal/ULB Level. The primary objective of the establishment of Department is to deliver and monitoring of Welfare Schemes to realize the aim of the Government:

To deliver all Welfare Schemes to the eligible persons irrespective of Caste, Creed, Religion, Region, Gender and Political Affiliation in a transparent& corruption free manner at the doorsteps of the citizens.

SERP in Rural Areas, MEPMA in Urban Areas

- Jagananna Thodu 2021-22 Phase-III onwards the implementation of the Scheme shall be looked after by the SERP in Rural Areas, the MEPMA in Urban Areas.
- The interest reimbursement to the beneficiaries shall be handled by the GVWV&VSWS Department and extend necessary support to the SERP and MEPMA

Roles and Responsibilities of SERP & MEPMA

- Collection of applications duly deploying their field Staff and utilizing the services of Volunteers and Welfare Assistants / WWDS of Village/Ward Secretariats
- Sponsor applications to Banks
- Assist in completion of loan documentation to Banks / Streenidhi duly utilizing the services of Volunteers and Welfare Assistants / WWDS.
- Get Loan sanctions from the Banks and ensure to update sanctions in the logins provided to the Bank Branches
- Guide the beneficiaries to utilize the loans for productive purpose and ensure they should be fall in debt vicious circle.
- Motivate the Beneficiaries for payment of EMIs regularly on time
- Assist the Banks in recovery of loans.
- MEPMA shall explore the possibility to sponsor more number of applications under PM SVANidhi to various Banks.
- Issue of Smart ID cards (QR Code) to all eligible beneficiaries
- Bank accounts to be opened for those beneficiaries who have not having Bank accounts.

- Consider New Applications in addition to renewal of loans to existing beneficiaries.

Newly Constituted Urban Local Bodies

- Government had constituted following 15 new municipalities duly upgrading the existing Panchayats in exiting to the 110 Urban Local Bodies:

S. No	Name of the District	Name of the Municipality
1	Krishna	YSR Tadigadapa
2		Kondapalli
3	Nellore	Alluru
4		Buchireddypalem
5	Chittoor	B Kothakota
6		Kuppam
7	West Godavari	Chintalapudi
8		Akiveedu
9	Prakasam	Podili
10		Darsi
11	Kurnool	Bethamcherla
12	Guntur	Dachepalli
13		Gurajala
14	YSR Kadapa	Kamalapuram
15	Anantapur	Penukonda

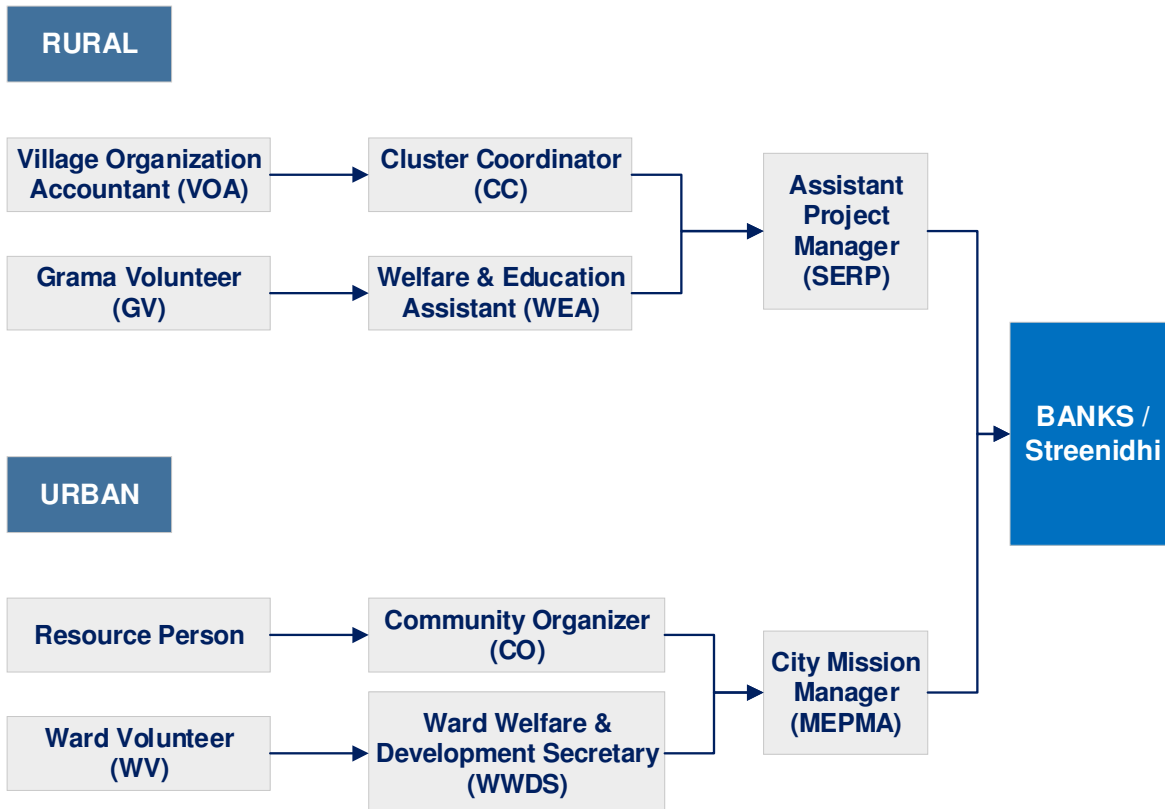
- In addition to the Newly constituted Municipalities some ULBs boundaries also extended duly merging neighboring Panchayats / part of Panchayaths
- In these newly constituted 15 Municipalities, the UPA Cell is not established, and activities are not yet taken up by the MEPMA. The SHGs data of newly constituted Municipalities and ULBs extended areas is also not yet migrated from SERP to MEPMA. In the newly constituted ULBs and ULBs extended areas also implementation of Jagananna Thodu program shall be looked after by the SERP only through its existing Organization Structure.

Roles and Responsibilities of GVWV&VSWS Department

- Development of Mobile/Web APP for capturing of Data duly providing login credentials to all the Stakeholders
- Technical Support to SERP & MEPMA
- Maintenance of Data
- Obtain loans data from the Banks / Streenidhi / PM SVANidhi
- Calculation of Interest for reimbursement to the beneficiaries
- Process file to Finance Department for sanction of Budget to 9 Welfare Corporations.

- Preparation of beneficiaries lists and send to 9 Welfare Corporations
- Ensure to transfer of interest amount to the beneficiaries
- Conduct of Beneficiary Outreach Program
- Monitoring of failure accounts.
- Yearly Targets will be fixed by the GVWV&VSWS Department
- Release funds to the districts for printing of ID cards and meeting other expenses if any

Workflow of Jagananna Thodu Phase – III Implementation:



Login Credentials to the Functionaries

- GVWV&VSWS Department shall maintain the Database and create necessary login credentials to the Functionaries involved in the above workflow. The SERP and MEPMA shall provide the particulars / designations of their functionaries from Village/Ward Level to Head Office Level for processing of the Data and Monitoring of the Progress. Further GVWV&VSWS Department already created necessary login credentials to all the Bank Branches.

- MD, Streenidhi shall provide their API link to the GVWV&VSWS Department for monitoring of progress.

Roles and Responsibilities of Joint Collectors (VWS&D)

- To Guide & Monitor the employees of SERP, MEPMA, Welfare & Education Assistants / WWDS and Volunteers
- Issue timely instructions to MPDOs and Municipal Commissioners
- Review with MPDOs / Municipal Commissioners, LDMs, Bank Coordinators, PDs DRDA and PDs MEPMA
- Fix the targets in the District amount the Mandal / ULBs and distribute among Bank Branches based on the availability of Bank Staff and scale of the Bank Branch.
- Coordinate with the Joint Collectors (Aasara & Welfare)
- Ensure to conduct DCC meetings and see to achieve the targets.
- Furnish reports to the District Collector and GVWV&VSWS Department
- Ensure the concerned officers shall follow the workflow mentioned above
- Ensure to get sanctions from the Banks and coordinate them to disburse loans on the day of launch duly making necessary arrangements for the launch of the programme.

Timelines

Following Timelines shall be followed for the implementation of Jagananna Thodu 2021-22 Phase-III

S. No	Name of the Activity	Timeline
1.	Knowledge Transfer from GSWs to SERP & MEPMA	02.12.2021
2.	Sharing of Beneficiaries data to SERP & MEPMA	03.12.2021
3.	Teleconference with Project Directors of DRDA and MEPMA	03.12.2021
4.	Identification of Beneficiaries	04.12.2021 to 12.12.2021
5.	Process the applications and complete the loan documentation with Banks / Streenidhi	Up to 15.12.2021
6.	Sanctions to be obtained from the respective Banks and Streenidhi	Up to 20.12.2021
7.	Phase –III Jagananna Thodu Launching by the Hon’ble CM	25.12.2021

Technical Team

If any Technical issues occurred while implementation of Jagananna Thodu Phase - III may contact the persons available in the following phone numbers:

- **Contact 1:** 9505394510
- **Contact 2:** 7731987582
- **Contact 3:** 7731987581

The necessary G. Os, Memos, Targets and FAQs are Annexed to this SOP for quick reference.

#ApprovedBy#

Director

GVWV&VSWS Department

To,

All the Joint Collectors (VWS&D)
All the Joint Collectors (Aasara & Welfare)
All the Municipal Commissioners
All the Project Directors, DRDA
All the Project Directors, MEPMA
All the DLDOs
All the MPDOs
All the LDMs
All the District Bank Coordinators

Copy to

The CEO, SERP
The Mission Director, MEPMA
The Managing Director, Streenidhi
The Convener SLBC
All the Bank Controllers

ANNEXURE-I : G.O. MS No.1

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Department of Grama Volunteers/ Ward volunteers & Village Secretariats / Ward Secretariats –**JAGANANNA THODU**– Interest Free (**SUNNA VADDI**) financial assistance of Rs.10,000/- and distribution of identity cards to “*ChiruVyaparulu*” and artisans engaged in traditional handicrafts – certain Guidelines- Orders- Issued.

DEPARTMENT OF GRAMA VOLUNTEERS/ WARD VOLUNTEERS & VILLAGE
SECRETARIATS / WARD SECRETARIATSG.O.Ms.No.01Dated:29-05-2020.

ORDER:

Chiruvyaparulu engaged in vending on footpath, selling vegetables in pushcarts, selling tiffin and food items on the roadside and pavements, etc. require daily working capital in the range of Rs 2000/- to 5000/- and they end up taking loans at usurious interest rate ranging from Rs.3, 4 to Rs 10/-. Often people who are engaged in **traditional handicrafts** like lace work, kalamkari work, Etikoppaka toys, Kondapalli toys, leather puppets, potters, Bobbili Veena, Brass Craft articles, etc. are also forced to take loans at such exorbitant rates and suffer financially.

In order to ameliorate the financial hardship of the chiruvyaparulu and the people engaged in the traditional handicrafts, the scheme **JAGANANNA THODU** is implemented to provide financial assistance up to Rs.10000/- at 0% (**SUNNA VADDI**) interest to such needy people, who can avail this facility whenever required by them.

2. **Definition:**

Persons engaged in small / petty business either on roadside / public area / footpath/private area

- Under any built up structure less than 5 x 5 Sft.
- mobile hawker / push cart / street vendors
- Mobile vendor: Who carry out vending activities by moving from one place to another by means of wheel cart, bicycle, mobile vehicles etc.
- Stationery vendors: who carry out vending activities at specific locations (pavement ,public and private places)
- Peripatetic Vendors: who carry out vending activities with a small basket on the shoulder or head and travels from one place to another

Traditional Handicrafts involves production and sale of certain items that are traditionally made by certain communities either by hand using traditional technique or skill, from traditional material or confined to certain Geographies like lace work, kalamkari, etikoppaka toys, kondapallitoys , leather puppets, Bobbili Veena, Brass craft articles and Chiruvyaparulu etc. (List is indicative)

3. **Eligibility:**

- Above 18 years
- Monthly Income less than Rs. 10,000/- in rural areas and Rs. 12,000/- in urban areas.
- Total land holding of the family should be less than 3 acres of wet land or 10 acres of dry land or 10 acres of both wet and dry land together.
- Having Identity card - Aadhar/Voter ID/ ID Card issued by the Government Organisations
- Should not be having a shop (builtup) which is greater than 5X5 Sqft.

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4. Operational Guidelines:

- **Survey / Identification process:**
 - Survey to be carried out through Ward / Village volunteers
 - All eligible persons list will be displayed in the ward / village secretariat for social audit
 - Final list of eligible beneficiaries will be displayed for continuous social audit
 - Any person who feels his name is not in the eligible list shall apply at the ward/ village Secretariat.
 - A portal shall be launched exclusively to monitor the scheme implementation in coordination with the bankers
 - Issue of Smart ID cards (QR Code) through Ward / Village volunteers to all eligible beneficiaries
 - Bank accounts to be opened for those beneficiaries not having Bank accounts by Ward/ Village volunteers.
- **Loaning process:**
 - Applications under this scheme to be received by Ward / Village Secretariats through village and ward volunteers
 - Applications to be forwarded to Banks by the District Collectors for processing after processing at Ward/ village secretariat
 - Banks to scrutinise the applications and sanction the loan amount as requested by the beneficiary upto Rs.10,000/-
 - Loans to be disbursed to beneficiaries through Direct transfer to *beneficiaries* account
 - Loans and Repayment transactions to be shared by banks to Department of Gram Volunteers / Ward Volunteers and Village Secretariats /Ward Secretariats on day to day basis.
 - Department of Grama and Ward secretariat will work out the interest payment procedure in consultation with the bankers

5. Implementing Agency:

- Department of Gram Volunteers / Ward Volunteers and Village Secretariats /Ward Secretariats
- Other departments like PR&RD, MA & UD, SERP,MEPMA ,Handlooms and Textile shall assist the implementing agency.

6. Public information/ Social Audit:

- List of Identified *Chiruvyaparulu* to be displayed in all Ward / Village Secretariats
- List of Identified *Chiruvyaparulu* to be displayed in the website <https://gramawardsachivalayam.ap.gov.in/gsws/home/main>

7. Grievance Redressed mechanism:

- State Level Grievance Cell to be established for Monitoring and resolution of Grievances
- Grievances to be registered through Ward / Village Volunteers and at Ward / Village Secretariats as part of the daily Spandana
- Grievances to be resolved by respective Ward / Village Secretariats,
- Grievances can also be raised to call center number 1902

-: 3 :-

8. The Director, Department of Gram Volunteers/Ward Volunteers and Village Secretariats /Ward Secretariats shall take further necessary action in the matter accordingly.

9. This order issues with the concurrence of Finance Department vide their U.O.No.FMU0ASD/140/2020, dated.29.05.2020

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

AJAY JAIN

PRINCIPAL SECRETARY TO GOVERNMENT

To

All the Spl.Chief Secretaries / Prl.Secretaries / Secretaries to Government
The Commissioner & Director,
Department of Gram Volunteers/Ward Volunteers and
Village Secretariats /Ward Secretariats.

All the other Heads of Departments
All the District Collectors in the State

Copy to:

The PR&RD Department
The MA&UD Department
The Industries & Commerce (Handlooms & Textiles) Department
The Finance (FMU-EFS&T, MA&UD, CRDA) Department
PS to Hon'ble Chief Minister.
PS to CS to Government of Andhra Pradesh.
PS to Hon'ble Minister (MA&UD).
PS to Hon'ble Minister (PR&RD).
PS to Hon'ble Minister(Ind&Comr)
Sf/Sc

//FORWARDED :: BY ORDER//

SECTION OFFICER

ANNEXURE-II : GO Rt. No.913

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Registration & Stamps Department- Jagananna Thodu – Providing Financial Assistance upto Rs.10,000/- for Chiru Vyaparulu and Artisans in traditional handicrafts with interest free loan-
Waiver of Stamp duty for Loan agreement/ Hypothecation agreement- Orders- Issued.

REVENUE (REGISTRATION.I) DEPARTMENT

G.O.Rt.No.913,

Dated: 28-11-2020

Read the following :

1. G.O.Ms.No.1, Department of Grama Volunteers / Ward Volunteers and Village Secretariats/ Ward Secretariats, dated.29.05.2020.
2. From the Commissioner & Director, GVVV & VSWS Department Lr. ROC No. COORD/G/GVVV& VSWS/2020, dated -09-2020.

ORDER:

In the reference 2nd read above, the Commissioner & Director, GVVV & VSWS Department has informed that Government vide G.O.Ms.No.1, GVVV & VSWS Dept, dt.29.05.2020 have launched a New Scheme "JAGANANNA THODU" to provide Financial Assistance up to Rs.10,000/- at 0% (SUNNA VADDI) interest for Chiruvyaparulu and people engaged in the traditional handicrafts, who can avail this facility as and when required by them.

3. He has further submitted that, the Deputy Secretary, GoI, Ministry of Housing & Urban Affairs vide his Lr.dt.19.07.2020 has requested all the State Governments to kindly review the existing rate of Stamp Duty for loans under PM-SVA Nidhi (Similar scheme implemented by Central Government) to street vendors in urban areas to restart their business affected due to COVID –19 lockdowns and either waive Stamp Duty completely or restrict it to an amount not exceeding an aggregate value of Rs.50/- both for Loan Agreement and Hypothecation Agreement executed either separately or combined.

4. The Commissioner & Director, GVVV & VSWS Dept. has further informed that, the Jagananna Thodu Scheme is meant for poor persons engaged in vending on footpaths, selling vegetables in pushcarts selling tiffin and / or food items on the road side and pavements etc. These persons are in the need of working capital in the range of Rs.2000/- to 5000/- and they depend on private persons who charge exorbitant rates.

5. The Jagananna Thodu Scheme facilitates a working capital loan up to Rs.10,000/- to the eligible poor / small / petty vendors with an intention to make them financially independent.

6. He has therefore requested to waive the Stamp Duty for Loan Agreement and Hypothecation Agreement or restrict it to an amount not exceeding an aggregate value of Rs.50/- both for Loan Agreement and Hypothecation Agreement executed either separately or combined, for the "JAGANANNA THODU" Scheme beneficiaries.

7. Government after careful examination have decided to exempt Stamp Duty at the time of Loan Agreement and Hypothecation Agreement to the "JAGANANNA THODU" Scheme beneficiaries.

8. The Following Notification will be published in extraordinary issue of the Andhra Pradesh Gazette, dated 30.11.2020.

NOTIFICATION

In exercise of the powers conferred by clause (a) of sub section (1) of Section 9 of Indian Stamp Act, 1899 (Act 2 of 1899), the Government of Andhra Pradesh, hereby exempt stamp duty on Loan Agreement and Hypothecation Agreement for the "JAGANANNA THODU" Scheme beneficiaries.

P.T.O.

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AMENDMENT

No Stamp Duty shall be leviable on the Loan Agreement and Hypothecation Agreement to the "JAGANANNA THODU" Scheme beneficiaries.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**Dr. RAJAT BHARGAVA,
SPECIAL CHIEF SECRETARY TO GOVERNMENT**

To

The Commissioner of Printing, stationary and store, purchases (Printing wing) Department,
AP, Vijayawada. (He is requested to publish the notification and furnish 100 copies to the
C&IG.(R&S), AP, Vijayawada and 25 copies to the Government)
The Commissioner & Inspector General, R&S, AP Vijayawada.

Copy to :

The Commissioner & Director, GVVV& VSWS Department, Vijayawada
The PR&RD Department
The Accountant General, AP, Hyderabad.

//FORWARDED::BY:ORDER//

SECTION OFFICER

ANNEXURE-III : Instructions on No Loan Documentation charges & Inspection charges

File No.GWS01-COOR/203/2020-GWS

Government of Andhra Pradesh

GVVW&VSWS Department, Tadepalle-522501, Guntur District

From, Sri Ajay Jain IAS, Principal Secretary to Government GVVW&VSWS Department	To, All District Collectors, All Joint Collectors (VWS&D), The Convener SLBC
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Sir/Madam,

Lr RoC. No.GWS01-COOR/203/2020-GWS 16/12/2020

Sub: - GVVW&VSWS Department - JAGANANNA THODU - No Loan Documentation Charges and Inspection Charges - Certain Instructions Issued - Regarding

Ref: - 1. G. O MS No.1 GVVW&VSWS Department, Dated.25.09.2020
2. Lr. RoC No. GWS01/COOR/G1., Dated 08.12.2020

&&&

Government of Andhra Pradesh has introduced a new Programme called 'JaganannaThodu' to provide financial assistance up to Rs.10,000 from the Banks at 'SunnaVaddi' interest to ChiruVyaparulu and traditional artisans in the reference 1st cited.

In the reference 2nd cited the GVVW&VSWS Department has issued certain detailed Operational Guidelines for implementation of JaganannaThodu Scheme.

It came to this Department's notice that the certain Bankers while disbursing Loans are charging/insisting for payment of Loan documentation charges and inspection charges or some Bankers are making debit entries in the Loan accounts of beneficiaries. The clarification was taken on the said issue from SLBC and they stated that there is no documentation charges up to loan amount of Rs. 2 Lakhs and no inspection charges up to Rs.25,000/- of loan amount.

In the Operational Guidelines issued by this Department Vide reference 2nd cited the same was mentioned in point No.7 stating that "**Physical Inspection of Units: No Physical inspection of units by the Bankers is necessary for sanction and disbursement of loan under Jagananna Thodu scheme**". Moreover, these units are inspected by the Welfare & Educational Assistants/ Ward Welfare & Development Sectaries or MA&UD / PR&RD Departmental staff. Hence there is no need to inspect

File No.GWS01-COOR/203/2020-GWS

again by the Bankers and charge some amount towards inspection charges which is burden to the beneficiaries who are belonging to economically very lower strata of the Society.

The SLBC Convener is requested to issue necessary instructions to all Bank Branches and if any amount is charged towards documentation charges and inspection charges same may be credited in to the beneficiaries' accounts.

Joint Collectors (VWS&D) are requested to review this item along with Jagananna Thodu Loan disbursement progress with LDMS, District Bank Coordinators, MPDOs and Municipal Commissioners and ensure not to charge any amount towards Loan documentation charges and inspection charges to Jagananna Thodu beneficiaries

District Collectors are requested to review with LDMS & issue necessary instructions to all the concerned and ensure to implement these instructions scrupulously.

These instructions shall be followed scrupulously without any deviation. If anybody deviated, it will be viewed seriously and brought to the notice of Higher authorities.

Yours Sincerely

AJAY JAIN I A S, PRLSECY(AJ), SECRETARY TO GOVT-GWS01

Principal Secretary to Government

Copy to

All Municipal Commissioners in the State
All the Project Directors, DRDA in the State
All the Project Directors, MEPMA in the State
All the Bank Controllers in the State
All the Bank Coordinators in the State
All the DLDOs in the State
All the LDMS the State
All the DPOs in the State
All the MPDOs in the State

Signed by Ajay Jain I A S
Date: 16-12-2020 17:29:12
Reason: Approved

ANNEXURE-IV : Memo

File No.GWS01-COOR/204/2021-GWS

Government of Andhra Pradesh
Department of Gram Volunteers / Ward Volunteers & Village
Secretariats / Ward Secretariats

Memo.No. GWS01-COOR/204/2021-GWS,1573988

Date: 27/11/2021

Sub :-	GVVW&VSWS Department - Jagananna Thodu shall be looked after by the SERP in Rural Areas & the MEPMA in Urban Areas and interest reimbursement to the beneficiaries by the GVVW&VSWS Department- Certain Orders issued -Regarding.
Ref: -	<ol style="list-style-type: none"> 1. G.O.Ms.No.01, GVVW&VSWS Department, Dt.29.05.2020. 2. G.O.Ms.No.156, GAD(Cabinet-II), Dt.21.12.2019. 3. eOffice File No. (1230591) GWS01-COOR0MISC/63/2020-GWS-GWS01 4. Instructions of the Secretary to Hon'ble Chief Minister in the meeting held on 17.11.2021 with SERP, MEPMA and GVVW&VSWS Departments.

In the reference 1st cited above, the Government of Andhra Pradesh introduced Jagananna Thodu scheme to extend Financial Assistance up to Rs.10,000/- to Chiruvyaparulu, Street Vendors and Traditional Artisans as Working Capital. The entire interest amount will be reimbursed by the Government.

2. Government had established GVVW&VSWS Department for effective coordination among newly positioned functionaries in all 15004 Village/Ward Secretariats by mustering support from the concerned Departments. Government also entrusting many schemes to GVVW&VSWS Department for monitoring. It has Administrative structure at Head Office only with minimum staff, not at District and Mandal/ULB Level.
3. The SERP and the MEPMA are implementing many Welfare Schemes in Rural Areas and Urban Areas respectively which includes Bank Linkage and interaction with Banks. They have administrative structures at District/Mandal/ULB level to identify, guide and train the beneficiaries for enhancement of incomes and capacities duly extending support to the bankers.

The PD, DRDA at District Level with the assistance of following field staff is implementing the Welfare Schemes in Rural Areas:

- i. Assistant Project Managers
- ii. Area Coordinators
- iii. Community Coordinators
- iv. Village Organization Assistants

The PD, MEPMA at District Level with the assistance of following field staff is implementing Welfare Schemes in Urban Areas:

File No.GWS01-COOR/204/2021-GWS

- i. Technical Experts
 - ii. City Mission Managers
 - iii. Community Development Officers
 - iv. Community Organizers
 - v. Resource Persons.
4. The SERP & MEPMA have well organized and established field level structure for implementation of Welfare Schemes which GVWV&VSWS Department doesn't have any Administrative Structure at District and Mandal/ULB Level. The primary objective of the establishment of Department is to deliver and monitoring of Welfare Schemes to realize the aim of the Government:
- To deliver all Welfare Schemes to the eligible persons irrespective of Caste, Creed, Religion, Region, Gender and Political Affiliation in a transparent & corruption free manner at the doorsteps of the citizens.*
5. In view of the above in the reference 3rd cited, the GVWV&VSWS Department has proposed that the Jagananna Thodu Scheme shall be looked after by the SERP in Rural Areas and the MEPMA in Urban Areas and the same was approved by the Hon'ble Minister PR&RD, Mines & Geology and VS & WS and the Hon'ble Minister MA & UD and VS & WS **vide Note Nos #58 & 59 of eoffice file No. (1230591) GWS01-COOR0MISC/63/2020-GWS-GWS01.**
6. The Proposal of the GVWV&VSWS Department is also approved by the Finance Department **vide file No. U.O.No.FMU0MISC/697/FMU.PR&RD, RWS/2019 of Finance Department at para-No. 35 of Note No# 26 of eOffice file No. (1230591) GWS01-COOR0MISC/63/2020-GWS-GWS01.**
7. In the reference 4th cited above, the Secretary to Hon'ble Chief Minister has reviewed with SERP & MEPMA and GVWV&VSWS Department on 17.11.2021 and issued certain instructions.
8. After considering all the above from hereafter the implementation of Jagananna Thodu shall be looked after by the SERP in Rural Areas, the MEPMA in Urban Areas. The interest reimbursement to the beneficiaries shall be handled by the GVWV&VSWS Department and extend necessary support to the SERP and MEPMA.
9. The Roles and Responsibilities of SERP, MEPMA and GVWV&VSWS Department are as follows.
- a. **SERP and MEPMA Roles & Responsibilities:**
 - i. Jagananna Thodu Scheme will be look after by SERP in Rural Areas and MEPMA in Urban Areas.
 - ii. Collection of applications duly deploying their field Staff and utilizing the services of Volunteers and Welfare Assistants / WWDS of Village/Ward Secretariats

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- iii. Sponsor applications to Banks and ensure to complete the loan documentation with Banks / Streenidhi duly utilizing the services of Volunteers and Welfare Assistants / WWDS.
- iv. MEPMA shall explore the possibility to sponsor more number of applications under PM SVANidhi to various Banks.
- v. Get Loan sanctions from the Banks and ready to disburse the loans on the day of launching.
- vi. Assist the Banks in completion of Loan Documentation and recovery of loans.

b. GVWV&VSWS Department Roles & Responsibilities:

- i. Development of Mobile APP for capturing of Data
 - ii. Technical Support to SERP & MEPMA
 - iii. Maintenance of data
 - iv. Obtain loans data from the Banks / Streenidhi / PM SVANidhi
 - v. Calculation of Interest for reimbursement to the beneficiaries
 - vi. Process file to Finance Department for sanction of Budget to 9 Welfare Corporations.
 - vii. Preparation of beneficiaries lists and sent to 9 Welfare Corporations
 - viii. Ensure to transfer of interest amount to the beneficiaries
 - ix. Conduct of Beneficiary Outreach Program
 - x. Monitoring of failure accounts.
10. The above Roles and Responsibilities are illustrative not exhaustive and GVWV&VSWS Department will issue necessary instructions as and when required.
11. The CEO, SERP, the MD MEPMA and the Director, GVWV&VSWS Department are requested to take necessary action, implement the Scheme most effectively and achieve the targets as prescribed by the Government.

Ajay Jain I A S

Special Chief Secretary

To

The CEO, SERP
The MD, MEPMA
The Director, GVWV&VSWS Department

Copy to

The Commissioner PR&RD
The Commissioner & Director of Municipal Administration
The Principal Secretary, PR&RD
The Special Chief Secretary, MA&UD
All the District Collectors

File No.GWS01-COOR/204/2021-GWS

All the Joint Collectors (VWS&D)
All the Joint Collectors (Aasara & Welfare)
OSD to Hon'ble Minister, MA&UD
OSD to Hon'ble Minister, PR&RD
P S to the Secretary to Hon'ble Chief Minister

ANNEXURE-V : Jagananna Thodu Phase-III Targets, District wise

Jagananna Thodu targets for Phase -III fixed as follows based on performance as on 01.09.2021

Jagananna Thodu Target for the Year 2021-22								
S. No	District	Rural			Urban			Total Target
		SERP			MEPMA			
		Streenidhi	Banks	Total	PM SVANidhi	Banks	Total	
1	Anantapur	22,856	17,319	40,175	17,157	8,576	25,733	65,908
2	Chittoor	24,362	26,275	50,637	18,618	4,982	23,600	74,237
3	East Godavari	22,249	40,318	62,567	28,614	310	28,924	91,491
4	Guntur	22,180	31,906	54,086	11,241	21,451	32,692	86,777
5	Krishna	20,730	17,591	38,321	12,541	6,944	19,485	57,806
6	Kurnool	20,729	18,647	39,376	16,954	7,275	24,229	63,605
7	Prakasam	22,688	25,747	48,435	10,992	8,429	19,421	67,856
8	SPSR Nellore	22,212	18,797	41,009	13,553	6,048	19,601	60,610
9	Srikakulam	16,690	21,357	38,047	4,010	7,518	11,528	49,575
10	Visakhapatnam	22,370	24,271	46,641	7,912	33,053	40,965	87,606
11	Vizianagaram	16,782	16,761	33,543	6,465	6,281	12,746	46,289
12	West Godavari	22,345	42,089	64,434	6,032	10,178	16,210	80,645
13	YSR Kadapa	24,925	15,621	40,546	21,836	10,236	32,072	72,618
Total		2,81,118	3,16,700	5,97,818	1,75,925	1,31,279	3,07,204	9,05,022

ANNEXURE-VI : FAQs

Jagananna Thodu Frequently Asked Questions

1) What is Jagananna Thodu ?

A scheme to assist Chiruvyaparulu and Artisans engaged in traditional handicrafts by extending working capital up to Rs. 10,000/- from Banks as Loan.

2) Who are Chiruvyaparulu ?

Persons engaged in :

vending on footpaths selling vegetables /fruits/articles in push carts/autos, selling tiffin and food items on roadside and pavements.

Mobile hawker /push cart/street vendors.

Persons vending articles by means of wheel cart/bicycle/mobile vehicle etc.,

Vending with small basket on the shoulder or head and moving from one place to other

3) Who are traditional artisans ?

The persons who are making a person in a skilled trade especially one that involves making things by hand in a traditional or not mechanized way using high quality ingredients , like the persons who are making lace work,kalamkari work , etikoppaka toys, kondapalli toys , leather puppets , potters, Bobbili Veena makers brass craft articles etc.,

4) How much assistance will be provided ?

The financial assistance up to Rs.10,000/- will be provided as interest free Bank Loan towards working capital .

5) Who will pay the interest?

Government will reimburse the interest to the beneficiaries who paid their EMIs on time within a period of one year.

6) What is the time period for re payment of loan?

The time period for repayment of loan is within a period of one year.

7) Who are eligible?

The persons engaged in small business and traditional artisans who fulfilled following conditions.

- a) Above 18 years
- b) Monthly income less than Rs.10,000/- in rural areas Rs. 12,000/- in urban areas.
- c) Land holding of the family should be less than 3 acres of wet land or 10 acres of dry land or 10 acres of both wet and dry land together.
- d) Having Identity Card (Aadhar ,VoterID or any ID issued by Government)
- e) Should not be having a shop built up area which is greater than 5*5 sft.

8) How do identify the beneficiaries?

Survey being conducted by village/ward volunteers and capture the data through the App given by GVWV &VSWS Department.

9) How do send eligible applications to Banks?

Based on the survey, the village welfare & Education Asst/Ward Welfare & Development Secretary will take printouts of only those who are eligible and willing to take loans from the surveyed data available in GSWS portal and submit to the Banks for sanction.

10) Can anybody apply for Jagananna Thodu directly to the Banks?

Yes. The persons fulfilled eligibility conditions can apply directly to the Banks.

11) Where do find Jagananna Thodu applications?

Jagananna Thodu applications are available in Village/Ward secretariats and may download from GSWS Portal

12) What is interest free loan?

Government will be reimbursed the interest to the beneficiaries who paid their all EMIs within a period of one year and directly transfer to their accounts.

13) Do the Banks sanction all applications sent to them?

No, Banks will sanction loan to the applicants who don't have any dues in any Bank. It is a solely the Bankers decision

14) Who will submit the eligible beneficiaries lists to the District Collectors?

MPDOs/Municipal Commissioners with the approval of Joint Collectors (VSW &D).

15) Is there necessity to prepare Jagananna Thodu District Credit action plan?

Yes, the MPDOs/Municipal Commissioners shall prepare Jagananna Thodu District Credit action plan under the guidance of Joint Collector (VWS &D).

16) How to know to send which application to which Bank Branch?

- a) Send all eligible beneficiaries' lists to the Lead Bank Manager.
- b) Lead Bank Manager will segregate beneficiary's lists and make it Bank Branch-wise.
- c) As decided by the Lead Bank Manager, send the eligible persons applications to the concerned Bank Branches.

17) If any eligible person don't have account in the concerned Bank Branch?

Open the account of the beneficiary duly extending assistance of Volunteers /Banking Correspondent/Welfare & Education Asst/Ward Welfare and Development Secretary.

18) Is there any necessity to give assistance to the Bankers for filling of Loan Documents?

Yes, It may necessary to extend the assistance of Volunteers /Banking Correspondent/Welfare & Education Asst/Ward Welfare and Development Secretary.

19) Do the Loan disburse immediately after sanction?

No, get sanctions from the Banks and ready for launch by the Hon'ble CM.

20) How frequently capture the loan sanctions data by the Welfare & Education Asst/Ward Welfare & Development Secretary?

Once in a week i.e., **every Friday** the Welfare & Education Asst/Ward Welfare & Development Secretary shall take particulars of loan sanctions and upload in the GWS portal by **Saturday**.

21) Is there is any necessity to get assistance of field functionaries of PD DRDA and PD MEPMA?

Yes, the involvement of field functionaries of PD DRDA and PD MEPMA is required as they are well known to deal with Banks for sanctioning of loans to the needy persons.

22) Who will direct the PD DRDA and the PD MEPMA to issue instructions to their field staff ?

The Joint Collector (VWS & D) may request the District Collector to issue instructions to PD DRDA and PD MEPMA and involve their field staff.

23) If I get Loan under Jagananna Thodu will I get loan under other schemes of banks since Rs.10,000/- is less and Banks are offering high amounts under other schemes like Personal Loan ,Vehicle Loan etc.

The beneficiaries will eligible for others loans also and there is no restriction on availing other loan. Maximum Loans is Rs.10000/- with interest reimbursement under Jagananna Thodu scheme. If banks are willing to sanction more amounts, the beneficiaries can avail but the interest reimbursement will be limited to Rs.10,000/- loan only.

24) If I get loan under Jagananna Thodu will I get benefit under other government schemes like YSR Chvutha , YSR Aasara , YSR Chethodu, YSR Kapu Nestham etc.,

YES, the person who got loan under Jagananna Thodu will get all benefits of Government welfare schemes based on his /her eligibility for the respective schemes.

25) If I want to avail loan under PM SANidhi can I eligible for Jagananna Thodu also

Both PM SANidhi and Jagananna Thodu schemes are same, but PM SANidhi is implementing by GOI for Urban areas only. Jagananna Thodu is implementing by Government of AP for both Rural and Urban. All PM SANidhi beneficiaries are the beneficiaries of Jagananna Thodu in Urban areas. Government of India will give interest reimbursement of 7% under PM SANidhi and the balance interest amount will be borne by the Government of AP under Jagananna Thodu. So no need of separate sanction of Jagananna Thodu from Banks who have been sanctioned loan under PM SANidhi.

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26. Is ID card needed for sanctioning of Jagananna Thodu Loan?

There is no need of ID Card for sanction of loan under Jagananna Thodu. But ID cards will be given to all Jagananna Thodu beneficiaries to do vending activity without any disturbance from the employees of Local Bodies and Police. The applications for eligible candidates will generate from GSWS portal along with QR code & application number. The welfare Assistant/ Ward Welfare and Development Secretary will take printouts from their GSWS logins. The same printed applications of eligible candidates only will submit to the banks for sanction of loans.

27. Are the logins given to the Bankers?

Yes, login credentials are given to all the Bank branches of 7509 for updating the data. The SLBC also communicated all these login credentials to the respective bank branches. Bankers after login into GSWS portal and they can search the applicant details with Aadhar number/Application number and they can update the data easily

28. On what basis the applications will sent to the banks for sanctioning of loan under Jagananna Thodu?

The applications of the eligible candidates will be sent to bank branches based on the Service Area of the Banks in Rural areas and where the applicants have Bank accounts in Urban areas, preferably near to the residence of the applicants.

The Municipal Commissioners/MPDOs/ Lead Bank Managers can send the applications duly considering the workload of the bank branches

If opening of new account is needed the respective banks will open the accounts and Volunteers / Community Coordinators/ Village Organization Assistants/ Resource Persons / Community Organizers / Welfare Assistant / Ward Welfare & Development Secretary / Bank Correspondents will assist in opening of bank accounts.

29. Is there any Technical Expert at district level to resolve technology issues?

Yes, the Technical team to address all the technical issues will be available on the following phone numbers:

Contact 1: 9505394510

Contact 2: 7731987582

Contact 3: 7731987581