

Opening Joint Accounts of Mothers and Students for JVD Scheme 2022-23 4th Quarter Releases

By

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Government of Andhra Pradesh
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New Joint Accounts to be opened

- **All the existing students for 2022-23 for releasing of 4th Quarter** shall open a new joint account along with his/her mother at the earliest so as to get the benefit of release of the next instalment of fee by the government. **(Except final year students and SC students)**
- The new joint account can be opened in any bank of their choice. However, opening of the new account in the branch where the mother already has her account is encouraged, as the mother is familiar with the branch and the staff working in the branch and her details are already available in their database.
- The account will be credited with fee and maintenance charges from the government in four instalments every year till the student completes his/her higher education.

Features of the new Joint Account

- i) The new joint account shall have the student as the primary account holder and the mother as the secondary account holder.
- ii) Operation of the joint account shall be done **BY BOTH** student and the mother.
- iii) Debit card shall not be issued for this joint account, as withdrawal of the money is to be done with the joint signature of both student and the mother.
- iv) Aadhaar number of mother cannot be seeded to this joint account for the purpose of DBT schemes, since the student is the primary account holder.

Features of the new Joint Account....

- iv) The new joint account has to be opened as a zero based account. No deposit is required to be paid for a zero-based account. (However, if the student and mother wants to open a regular savings account, it is left to their choice and they have to pay the initial deposit relevant for opening of a regular account).
- vi) Taking a cheque book on the joint account is left to the choice of the student and mother and it is not compulsory.
- vii) The new joint account will not be having net banking facility/online transaction facility.
- viii) In case of expiry of the mother, student and the father have to open the joint account.

Documents to be shown for opening of Joint Accounts

The following are the documents to be produced by the student and the mother at the time of opening of the new joint account.

- a. Three passport size photographs of both mother and student
- b. Aadhaar copy of student and mother (for proof of identity and address)
- c. Student ID card
- d. In case date of birth of student is not mentioned in his/her aadhar card, then date of birth certificate or any study certificate issued by the college wherein date of birth is mentioned.

Uploading of New Joint account details in Sachivalayam WEAs / WEDPs NavaSakam login

- After opening of the new joint account, a copy of the first page of the account has to be given in their village/ward secretariat for uploading of the pass book and for entering the new joint account details in the navasakam portal.
- The details of account numbers entered by WEA/WEDPS shall be checked and confirmed by the concerned Assistant Welfare Officer/HWOs, who is the CO (Coordinating Officer) for the college of the student , in their login in jnanabhumi portal.

Task on Hand /Quantities to be dealt with

- No of students to be covered with joint accounts for 2022-23 Academic Year for release of 4th quarter fee to them on Nov 28, 2023: 5,57,000

	Bank Name	No of mothers having their individual account in the Bank as of now
1	STATE BANK OF INDIA	173933
2	UNION BANK OF INDIA	139274
3	CANARA BANK	47380
4	ANDHRA PRAGATHI GRAMEENA BANK	46754
5	INDIAN BANK	40757
6	ANDHRA PRADESH GRAMEENA VIKAS BANK	39045
7	BANK OF INDIA	13613
8	BANK OF BARODA	12784
9	INDIAN OVERSEAS BANK	9833
10	CENTRAL BANK OF INDIA	6028

Preparatory Activities

- i) The Directorate of Social Welfare Department will share with SLBC/ Bank Coordinators the branch wise number of existing individual bank accounts of mothers along with name and mobile number of the mother to the banks, so that they can share the data with their Branch Managers as target for them to open new joint accounts.
- ii) SLBC will communicate the instructions to the Bank Coordinators, who in turn are requested to communicate the instructions to the Branch Managers
- iii) Social Welfare Department will share with the Districts the branch wise mother details so that they can assign a WEA/WEDPS/HWO to each branch for coordination with the beneficiaries.
- iv) District Collectors are requested to hold a special meeting with LDM and Bank Controllers and involve them for issuing instructions on the subject to their Branch Managers.

Preparatory Activities.....

- v) Each district welfare officer has to be designated as a coordinator for few banks for coordination and follow up.
- vi) Each WEA /WEDPS/HWO has to be assigned a branch for coordination with the Branch Manager and the mothers tagged to that branch for opening of the joint accounts.
- vii) Each WEA/WEDPS/HWO has to be given the list of mothers, branch wise, so that they can follow up with the mothers for visiting the branch along with their child for opening of the joint accounts as per schedule prepared in consultation with the branch coordinator.

Timelines

- i) Government desired that the next instalment of fee to be released on Nov 28, 2023 by the Hon'ble CM shall be credited in the new Joint Accounts of the mother and the student. Hence, all efforts are to be made to open the new accounts by that date.
- ii) All efforts are to be made to open the new accounts by **24.11.2023**.
- iii) Since each branch can open the new joint accounts at the rate of 100 per working day, the District Collectors can ensure preparation of a schedule, branch wise through the District Welfare Officers and LDMs and supervise the implementation of the schedule.