

Operational Guidelines for Amma Two Wheeler Scheme for Working Women

Dated: 20.01.2018

1. Objective and Outline of the Scheme:

It is a scheme to empower working women by enabling them to purchase women friendly two wheelers to ease their commute to their enterprises, places of employment, engagements with banks and community based institutions. Ease of use is a key consideration and therefore the vehicle is gearless/auto-gearless. The Differently Aabled may avail retro-fitted three wheeler scooters. Each year **one lakh** working women will be benefited through this scheme. The Scheme will be in operation from **2017-18 onwards**. A maximum subsidy of 50% of the cost of the two wheeler or Rs.25,000/, whichever is less, will be provided.

2. Area of operation: All Rural and Urban areas of Tamil Nadu

3. Subsidy: A beneficiary under this scheme will be provided with a maximum subsidy of 50% of the cost of the vehicle or Rs.25,000, whichever is less, to purchase a brand new motorized gearless / auto-gearless two wheeler whose engine capacity should not exceed 125cc. The balance cost, over and above the subsidy amount, has to be borne by the beneficiary through a bank/institutional loan or through her own funds.

4. Loan Facilities: The beneficiary can buy the vehicle of her choice from her own funds or by availing loans from Banks/Non-Banking Finance Companies (NBFCs) governed by the rules of the Reserve Bank of India (RBI). Reimbursement of subsidy to the beneficiary will be permitted in case the vehicle is purchased from her own funds, subject to the fulfillment of the other conditions specified for eligibility.

5. Choice of vehicle: The beneficiary can choose any brand new motorized gearless/auto-gearless vehicle of their choice subject to the maximum engine capacity of 125cc and which is eligible to be registered under the Motor Vehicles Act of 1988. The vehicle should have been manufactured on after 01.01.2018 and

comply with the latest emission norms. Details of all the vehicles provided under this scheme will be collated/gathered by the Project Director (PD), Tamilnadu State Rural Livelihoods Mission (TNSRLM) of the respective District and shared with the Transport department who shall not permit change in registration of ownership due to sale or other considerations without the prior permission of the PD, TNSRLM for a period of 3 years.

6. Eligible Beneficiaries under the Scheme: Women who are engaged individually or collectively as a group for a livelihood activity / wage employment and are commuting for a long distance and their earnings being the primary source of income for the family are the intended beneficiaries. This will also include (among others) the following categories.

- i. Women registered as workers in the Organized and Un-Organized sectors.
- ii. Women employed in Shops and Establishments.
- iii. Self-employed women involved in petty trades or otherwise.
- iv. Women working in Government Aided Organisations / Private Institutions / Government Projects / Community Based Organizations – Panchayats Level Federations(PLF) Village Poverty Reduction Committees (VPRCs), Mavatta Makkal Kattral Maiyam (Makamai), who are either on consolidated salary or daily wages or on contract employment.
- v. Banking correspondents/Banking Facilitators and ASHA workers.

7. Eligibility criteria:

- a) The beneficiary should be a native of and residing in Tamil Nadu, should be in the age group of 18 to 40 years and should know driving and possess a valid Two Wheeler / Learner License Registration (LLR) at the time of applying.
- b) The annual income of the beneficiary should not exceed Rs.2,50,000/- (Rupees Two lakhs fifty thousand only) and only one woman beneficiary is eligible to avail the

benefit in a family, who is willing to contribute the balance money for the purchase of the vehicle.

c) Should have appeared for the class 8th examination (Passed/Failed).

d) Priority will be given to the working women residing in remote places, hilly regions, women headed households, deserted women, destitute widows, differently abled women , Unmarried women aged above 35 years, Scheduled Caste/Tribes and Transgender.

e) Saving clause: if the applicant has applied with a Learner License Registraion(LLR) she should get a valid Two Wheeler Driving License before submitting the subsidy claim form. She should also attach a copy of the two Wheeler Driving License to the subsidy claim form, at the time of applying. Further, she should produce the original Driving License for official verification, as and when needed.

8. Allocation of Two Wheelers to Districts: Allocations to the districts with the break-up for urban and rural areas will be based upon the women population as per 2011 Census. The same criteria will be used to arrive at the allocation within the district. The existing norms of reservation for the SC/ST communities and for Differently Abled will be followed. Beneficiaries will be selected by Selection Committees headed by the Commissioner (Greater Chennai Corporation) in case of Chennai city and the District Collectors for the other districts. Equity between all local bodies in distribution of the subsidy will be ensured as far as possible by the selection committees while drawing up the final list,

9. Details of Reservation:

S.N.	Particulars	Percentage
1	Schedule Caste (SC)	21%
2	Schedule Tribes (ST)	1%
3	Differently abled	4 % (Across All Categories)

10. How to apply

- ✓ Applications will be made available at all Block Offices, Urban Local Body offices, and the Collectorates free of cost to the applicant. No application fee should be collected from the applicant. All the received applications should be in the prescribed format (Annexure C1)
- ✓ The application forms will be filled and submitted to the respective Block offices / Urban Local Bodies (ULBs) either in person or by Speed/Registered Post. Each of the Block offices for rural areas / ULBs for urban areas must open one or more designated counters as required for receiving the filled-in applications from 10.00 am to 5.00 pm on all working days. A unique application number will be assigned to each duly filled application form containing the ULB/RLB code followed by the running serial number within the ULB/RLB. Acknowledgement of receipt which is part of the application form will be filled in, signed and given to the applicant by mentioning the unique application number.
- ✓ In case of Corporations and larger municipalities, designated counters in more than one office may be opened for receiving the application from 10 am to 5.00 pm and the same shall be widely publicized,
- ✓ Block Development Officer (Village Panchayat) / Executive Officer (Town Panchayat) / Municipal & Corporation Commissioners will ensure the maintenance of a Receipt Register at all designated centers where the filled in application form are received.
- ✓ The filled in Application forms can be submitted either in person or by Registered/ Speed Post.

11. Documents to be submitted by the applicant along with the Application Form

Copies of the following documents should be submitted by the applicant along with the application form:-

- i. Proof for Age (18 to 40) / Date of birth

- ii. Proof for Residence (EPIC card, Driving License, Aadhar Card, Utility Bills etc., in the Applicant's name)
- iii. Driving License / Learner License Registration (LLR) issued by competent authority
- iv. Income Certificate issued by Employer / Self Certification
- v. Proof of Employment issued by the Employer/Organization/Project Head/Society in case of Wage / Salaried employment.
- vi. Aadhaar card.
- vii. Proof of Educational Qualification / Appearance for VIII standard exam (Transfer Certificate, SSLC etc.,)
- viii. Passport size photograph.
- ix. Proof to establish membership of priority category, wherever applicable.
- x. Community Certificate (in case of SC/ST category).
- xi. Differently Abled Identity Card issued by competent authority.
- xii. Quotation/Pro-forma invoice of the vehicle.

Note: Driving license / Learner License Registration (LLR) and age proof are mandatory at the time of submitting application. Any short comings should be intimated to the applicant in the acknowledgement slip (Annexure C1).

12 .Implementation Process

Step (i)

The District Collector must give proper advertisement through Press and Media releases, display of scheme details on Notice Boards in the Collectrates, Government offices in the districts to ensure awareness of the scheme.

Step (ii)

The applications will be received from the date of Press Release for a period of 15 days. The date for inviting applications will be uniform throughout the State.

Time schedule for implementing the scheme for 2017-18 is given in the serial number 14 below.

Step (iii)

Data Entry and Desk Verification: In all the Blocks/ULBs a separate counter will be functioning on all working days in the designated period between 10.00 am to 05.00 pm for receiving the applications and to provide acknowledgment (receipt attached to the application form). All the applications should be data entered on the same day or by the next day in the Block Office / ULB. The status of the same will be monitored by PD, TNSRLM on an everyday basis and daily reports will be sent to the Managing Director, Tamil Nadu Corporation for Development of Women (TNCDW) in the prescribed format.

The first level sorting of applications will be done for segregating incomplete applications, prime facie ineligible applications and multiple applications in the same name.

Step (iv) Field Verification

A. Rural Areas: All the Applications received from the Rural areas in the Districts will be given an Unique Application Number containing the District, Block and Village Panchayat code as per Annexure D1 (MNREGA CODE). After the basic scrutiny, only the eligible applications will be handed over to the Field verification team.

Field verification Team

Village Panchayat level	Panchayat Secretary Panchayat Level Federation Secretary VPRC Secretary
Recommending Authority	Zonal Deputy BDO

The field verification team will record their specific recommendations by verifying the eligibility criteria against the documents submitted along with the application. Copies of documents may also be collected during the field verification. The Check list for verification is given in Annexure C1.

Super Check: The District collector shall designate a nodal officer (not less than the rank of Assistant Director) for ensuring due diligence and to finalize the Block level beneficiaries list to be placed before the District Level Selection Committee.

B. Urban Areas : All the applications received from the Urban areas in the Districts will be given a Unique Application Number containing the District, ULB and Ward Numbers as given in Annexure D.

(i) Town Panchayats: The Assistant Director (Town Panchayats) shall prepare ward-wise proceedings for field verification of applications in each Town Panchayat in the district as mentioned below:

Field Verification:

There will be a two member team involved in field verification for Town Panchayat areas.

- Either one of these Town Panchayat Staff depending on staff strength – Junior Assistant/ Bill Collector/Overseer/Sanitary Supervisor
- Social Animator (Swachh Bharath Mission)

Recommending Authority:

Executive Officer of the concerned Town Panchayat will recommend the applications to be placed before the District Level Selection Committee

Super Check:

Assistant Director (Town Panchayats) and Assistant Executive Engineer (Town Panchayats) will randomly inspect and super-check the applications between them.

(ii) Municipalities and Corporations

The Municipal and Corporation Commissioners shall prepare ward-wise proceedings for field verification of applications as mentioned below:

Field Verification:

There will be a two member team involved in Field Verification.

- Bill Collector / Sanitary Supervisor
- Social Animators (Swachh Bharath Mission)

Recommending Authority:

Either one of these Municipality / Corporation Staff at the Ward - Sanitary Inspectors / Town Planning Inspectors / Revenue Inspectors will recommend the eligible cases to the District Level Selection Committee (Urban).

Super Check:

Municipal Engineers / Town Planning Officers / Revenue Officers / Sanitary Officers in Municipalities and Zonal Level Officers (Revenue, Health, Engineering) in Municipal Corporations will ensure super check of the applications

Greater Chennai Corporation

The field verification may be drawn from Ward level officials of Revenue, Sanitation, Engineering with the recommending authority from unit level. Super Check may be carried out by zonal level officers in the 15 zones.

Step (iv) Selection of Beneficiaries

After the process of verification and super check, the final list of eligible beneficiaries Village wise and Block wise (*in case of rural areas*) / Ward wise and ULB wise (*in case of urban areas*) will be selected by the District level Selection committee.

District Level Selection Committee (Rural)

The District Level Selection Committee (Rural) will be constituted with the following officials:-

1	District Collector	-	Chair Person
2	Project Officer, Mahalir Thittam	-	Member Secretary
3	Project Director, DRDA	-	Member
4	Deputy Collector (SSS)	-	Member
5	Regional Transport Officer	-	Member
6	Lead Bank Manager & Coordinators of Major Bank	-	Member
7	District Differently abled Welfare Officer	-	Member
8	District Adi-Dravidar Welfare officer	-	Member

District Level Selection Committee (Urban)

The District Level Selection Committee (Urban) will be constituted with the following officials:-

1	District Collector	-	Chair Person
2	Project Officer, Mahalir Thittam	-	Member Secretary
3	Regional Director of Municipal Administration	-	Member
4	Corporation Commissioner/Municipal Commissioner	-	Member
5	Assistant Director, Town Panchayats	-	Member
6	Lead Bank Manager / Coordinators of 2 Major Banks	-	Member
7	Deputy Collector (SSS)	-	Member
8	Regional Transport Officer	-	Member
9	District Differently abled Welfare Officer	-	Member
10	District Adi-Dravidar Welfare officer	-	Member

Selection Committee for Chennai Corporation

The Selection Committee for the Corporation of Chennai will be constituted with the following officials:-

1	Commissioner	-	Chair person
2	Deputy Commissioner(Education)	-	Member Secretary
3	Regional Deputy Commissioners / Zonal Officers	-	Member
4	Project Officer, Mahalir Thittam	-	Member
5	Deputy Collector (SSS)	-	Member
6	Regional Transport Officer	-	Member
7	District Differently abled Welfare Officer	-	Member
8	District Adi-Dravidar Welfare officer	-	Member
9	Lead Bank Manager & Coordinators of 2 Major Banks	-	Member

Note: In case of Chennai Corporation, Additional screening sub-committees may be formed depending upon the number of applications received.

Step (v) Subsidy

- If the applicant fulfils all the eligible conditions and is willing to buy the vehicle from her own funds she will be advised by the Selection Committee to submit her Subsidy Claim Form (Annexure C2) for releasing the subsidy . The subsidy will be released directly to her bank account after purchase of the vehicle and submission of proof of registration.
- If the applicant fulfils all the eligible conditions, and prefers to go in for a loan, her application will be sent to the Bank or vehicle financing company as per her choice.
- In the above both cases, the applicant is required to complete the purchase and claim the subsidy after submitting the documents within a period of 45 days of receipt of the order of the Committee.

Step (vi) Subsidy Claim in case of loan

In case of purchase through vehicle loan option, on receipt of the application, the Banker or the NBFC should independently process the loan application within 15 days. If the loan is sanctioned, the sanction order along with the subsidy claim form jointly signed by the beneficiary and finance company/bank manager should be sent to the Deputy Commissioner (Education's) office in case of Chennai Corporation and PD (TNSRLM)'s office in the case of the other districts with the copy of registration of vehicle within the next 30 days.

Subsidy under the Amma Two Wheeler Scheme will be back-ended. Banks/NBFCs should disburse the full cost of the vehicle as the loan. Banks/NBFCs should not charge interest on the subsidy portion of the loan amount and should be kept in the subsidy reserve fund account with the nodal branch of the concerned bank. Banks/NBFCs should not charge any interest on the subsidy held in the reserve fund account.

There shall be a maximum lock-in period of 24 months for claiming the subsidy amount. In the event of pre-closure, the subsidy can be adjusted immediately. These subsidy accounts have to be reconciled every 3 months with PD, TNSRLM.

Step (vii) Review at the State and District Level

The Amma Two-Wheeler scheme will be included as a subject in the State Level Bankers Committee (SLBC) and District Level Review Committee (DLRC) to review the progress of the scheme regularly apart from the regular reviews undertaken for the same.

Step (viii): Record Keeping

Deputy Commissioner (Education) in case of Chennai corporation and Project Director (TNSRLM) in case of other 31 Districts will safe keep all the related records and should produce them at the time of inspections and audit.

Step (ix): Facilitation

The Vehicle delivery, Vehicle Registration, Issue of RC Book, Vehicle Insurance, etc. will be facilitated by the Deputy Commissioner, Education/PD, TNSRLM with the concerned departments / banks / financial institutions

Step (x):

The decision of the District Level Selection Committee shall be recorded in writing.

The progress of the scheme will be monitored by the Commissioner (GCC) and District Collectors. PD, TNSRLM will designate an Assistant Project Officer each for rural and urban areas for coordinating all activities including receipt of applications, data entry, field verification, conduct of District Level Selection Committee and regularly report the progress to the District Collectors. They will send regular reports to the MD TNCDW on a daily basis in the prescribed format in Annexure E.

13. Conditions to Ensure Intended Usage of the Vehicle

The scheme is intended to provide vehicles for the beneficiary's own use only and the vehicle shall not be sold / transferred / gifted / lent-on-long-term basis to any other person for a minimum period of three years. Moreover, the list of vehicles purchased under this scheme will be communicated by the Project Director(PD), TNSRLM to the Regional Transport Officers who shall ensure that no transactions happen on these vehicles for 3 years.

14. Tentative date of Launch of the Scheme in 2017-18

1	Issue of Newspaper Advertisements/Press Note	-	20-01-2018
2	Receipt of applications at Block offices/ULBs starts on	-	22-01-2018
3	Last date for receipt of filled-in applications by 5.00 PM	-	05-02-2018
4	Date for completing field verification	-	10-02-2018
5	Date for completing District Level Selection Committee	-	15-02-2018
6	Date for Disbursement of First Lot of Vehicles	-	24-02-2018

Annexures:

1	Annexure A	-	District Wise Annual Allocation for 2017-18
2	Annexure B	-	Model Receipt Register Format
3	Annexure C1	-	Model Application Format & Checklist for Field Verification
4	Annexure C2	-	Model Subsidy Claim Form
5	Annexure D	-	Rural / Urban Codes
6	Annexure E	-	Format for Daily Reporting by PD/DC(Education)