



ଓଡ଼ିଶା ସରକାର
ମିଶନ ଶକ୍ତି ବିଭାଗ

GOVERNMENT OF ODISHA
DEPARTMENT OF MISSION SHAKTI

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Letter No.: 3003/MS
MS-FI-MISC-0002-2023

Date: 31/07/2023

From

Smt. Sujata R. Karthikeyan, IAS
Commissioner-cum-Secretary
Department of Mission Shakti

To

All Collectors
(30 Districts)

Sub: **Guideline on New Scheme Titled 'Mission Shakti Scooter Yojana'**

Madam/Sir,

Mobility is Empowerment.

2. In recognition of the contribution of Federation Leaders and Community Support Staff (CSS) towards women empowerment, State Government has announced "Interest Free Loan for purchase of scooter by Mission Shakti Federation Leaders and Community Support Staff".
3. Under this new scheme, the beneficiaries will receive interest free bank loan up to Rs. 1 lakh to purchase scooter (electric/petrol/hybrid) of their own choice with a maximum repayment period of 4 years (48 months). The beneficiary does not need to pay any margin money or down payment for availing the scooter loan upto Rs.1 lakh. The detailed field guideline on Mission Shakti Scooter Yojana is enclosed at **Annexure - I** for information and necessary action.
4. This Department is planning to launch the Mission Shakti Scooter Yojana shortly.
5. It is of paramount importance to submit adequate number of loan applications to bank branches by the eligible beneficiaries in time. In this connection, a common loan application form has been developed in consultation with banks. **Copy enclosed.** The field functionaries of Mission Shakti shall verify the loan documents and the same shall be recommended by Block Development Officer (BDO)/ Child Development Project Officer (CDPO).

In view of above, the field functionaries may be impressed upon to act swiftly and ensure that all eligible beneficiaries are covered under this new scheme. A coordination meeting may be organised at your level involving key stakeholders like Mission Shakti officials, Bankers, officials from Commerce & Transport Department, Federation leaders of the district.

The progress of loan documentation under the new scheme may be intimated to this Department on weekly basis as per the prescribed format. **Copy enclosed.**

Periodic review of the progress under Mission Shakti Scooter Yojana may be undertaken at your level.

Enclosure:

- i. Mission Shakti Scooter Scheme Guideline (Annexure - I)
- ii. Common Loan Application Form
- iii. Progress Reporting Format

Yours faithfully,



Commissioner-cum-Secretary

Memo No. 3004/MS Date: 31/07/2023

Copy along with enclosure forwarded Private Secretary to Hon'ble Minister of State, Women & Child Development and Mission Shakti for kind information of Hon'ble Minister of State, Women & Child Development and Mission Shakti.



Joint Secretary to Govt.

Memo No. 3005/MS Date: 31/07/2023

Copy along with enclosure forwarded to the Private Secretary to Principal Secretary, Commerce & Transport for kind information of Principal Secretary, Commerce & Transport Department.



Joint Secretary to Govt.

Memo No. 3006/MS Date: 31/07/2023

Copy along with enclosure forwarded to the Private Secretary to Principal Secretary, Finance for kind information of Principal Secretary, Finance Department.


Joint Secretary to Govt.

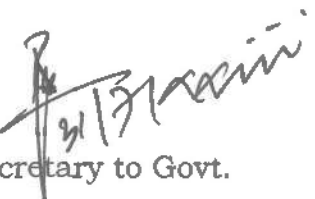
Memo No. 3007/MS Date: 31/07/2023

Copy along with enclosure forwarded to SMD cum CEO, Odisha Livelihoods Mission for kind information and necessary action.


Joint Secretary to Govt.

Memo No. 3008/MS Date: 31/07/2023

Copy along with enclosure forwarded to Director Institutional Finance, Finance Department for kind information and necessary action.


Joint Secretary to Govt.

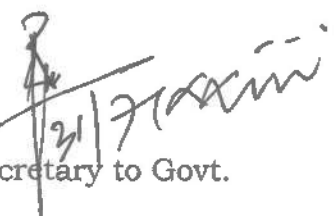
Memo No. 3009/MS Date: 31/07/2023

Copy along with enclosure forwarded to Convenor SLBC with a request to coordinate with partnering banks for successful implementation of the new scheme.


Joint Secretary to Govt.

Memo No. 3010/MS Date: 31/07/2023

Copy along with enclosure forwarded to Controlling Heads of Bank (who have executed MoU with Department of Mission Shakti for BLIS MIS Portal) for information and necessary action. It is requested to issue suitable instructions to the bank branches for effective implementation of the programme.


Joint Secretary to Govt.

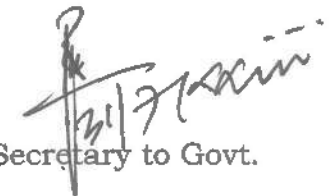
Memo No. 3011/MS Date: 31/07/2023

Copy along with enclosure forwarded to all CDO-cum-EO, Zilla Parishads and DSWOs for information and necessary action. It is requested to facilitate the conduct of All Stakeholders Coordination Meeting at the district level, ensure submission of the loan applications from eligible beneficiaries to the concerned bank branches in time and monitor the progress on periodic basis. Necessary steps may be taken to ensure that no eligible beneficiary is deprived of availing benefits under Mission Shakti Scooter Yojana.


Joint Secretary to Govt.

Memo No. 3012/MS Date: 31/07/2023

Copy along with enclosure forwarded to all BDOs, CDPOs and EOs for information and necessary action.


Joint Secretary to Govt.

Guideline on “Mission Shakti Scooter Yojana” for Field Functionaries

1. Overview:

Mobility is empowerment.

Mission Shakti promotes SHGs and their federations for strengthening of the women SHG network through several women empowerment initiatives of the Government, enabling a holistic and need-based socioeconomic development.

The Federation eco-system starting from village to district level is instrumental in acting as the support system for SHGs at the grassroots. There are around 1,25,000 Federation Leaders providing support to SHGs for need based products and services, training & capacity building, savings & credit services, periodic grading, livelihood promotion & convergence initiatives, business development services, marketing of SHG products, social services, lobbying & advocacy and supervising & implementing social development programmes.

In addition, there are around 75,000 Community support staff (including WSHG members as Business Correspondent Agents) supporting SHGs and their federation in critical areas namely Social inclusion, Financial Inclusion, Livelihood Promotion, Capacity & Institutional strengthening and Market connect etc.

The role of Federation Leaders and Community Support Staff (CSS) in planning, execution, handholding & monitoring with regards to strengthening of SHGs & their federations has been noteworthy.

In recognition of the contribution of Federation Leaders and Community Support Staff (CSS) towards women empowerment and for improving their mobility, the State Government has announced **“Interest Free Loan for purchase of Scooter by Mission Shakti Federation Leaders and Community Support Staff”**.

2. Expected Outcome:

- 2.1. Provisioning of interest free bank loans for purchase of scooter by two lakh Federation Leaders and CSS (including WSHG members acting as BCA)
- 2.2. Enhanced service delivery quality of federation leaders and CSS.
- 2.3. Improve mobility of Women in rural and urban areas for their day to day needs, to access Government services and perform their duties relating to Mission Shakti.

3. Targeted Beneficiaries:

- 3.1. 75,000 (CSS) Community Support Staff comprising Community Resource Person-Community Mobilization, Master Book Keeper, Prani Mitra, Krushi Mitra, Bank Mitra, Livelihood Support Person, Community Resource Person – Enterprise Promotion, Udyog Mitra, Business Development Service Provider including WSHG members acting as Business Correspondent Agent.
- 3.2. 1,25,000 Federation Leaders comprising Executive Members and Office Bearers of Gram Panchayat Level Federation (GPLF), Block Level Federation (BLF) /City Level Federation and District Level Federation (DLF).

4. Loan and Interest Subsidy Component:

- 4.1. The effective rate of interest will be 0% per annum for the entire amount of loan depending on cost of vehicle with a maximum of Rs. 1 lakh. Differential amount between maximum bank loan (up-to Rs. 1 lakh) and on road price of the vehicle shall be borne by the beneficiary. This is applicable from FY 2023-24.
- 4.2. Effectively the beneficiary shall repay the principal amount only to the bank for loan up-to Rs. 1 lakh.
- 4.3. The repayment will be maximum 48 monthly instalment (4 years). However, the beneficiary may opt for lesser repayment duration in consultation with the concerned bank.
- 4.4. There should not be any pre-payment penalty for the loan.

5. Participating Banks:

Scheduled Commercial Banks (Public Sector Banks, Private Sector Banks, and Regional Rural Banks) and Co-operative banks, who have executed MoU for BLIS MIS Portal, may participate and avail the interest subsidy under the scheme.

6. Role of Banks:

All partnering Banks, are required to furnish the details of credit sanction, disbursement and accrued interest portion on loan outstanding along with overdue details of the beneficiary across all districts in the desired format as suggested by the Department of Mission Shakti. The information should be provided on monthly basis to monitor the scheme and facilitate the settlement of the Interest Subsidy amount to Banks.

7. Modalities of Execution:

- 7.1. The field functionaries of Mission Shakti will identify the eligible beneficiaries, coordinate with beneficiary, bank, and other stakeholders and provide necessary handholding support towards documentation of the loan application.
- 7.2. The Loan documents shall be recommended by the concerned Block Development Officer (BDO)/ Child Development Project Officer (CDPO) and intimated to the bank branch for sanction of loans under the Scheme.
- 7.3. Based on recommendation, Banks to sanction and disburse the "Scooter Loan" directly to the two-wheeler dealer, with an intimation to Mission Shakti and the beneficiaries.
- 7.4. For more visibility of the scheme, a customized logo is to be installed in each two-wheeler supported under the scheme during delivery of the Scooter.
- 7.5. Monthly claims of the bank shall be settled by the Department of Mission Shakti within one month.
- 7.6. Banks shall claim the interest subsidy amount from the Department of Mission Shakti for the Scooter Loan on monthly basis.
- 7.7. The field functionaries of Department of Mission Shakti will support/help in recovery of any overdue from the loanee under the scheme as intimated by banks.

8. Source of Funding:

The scheme cost is being met from the State Plan.

9. Monitoring:

- 9.1. Orientation cum sensitization programs shall be conducted on Mission Shakti Scooter Yojana among beneficiaries, bankers, staff and other stakeholders at the District and Block/Project level.
- 9.2. For effective implementation of the scheme, periodic review shall be undertaken at the District and Block level under the Chairmanship of Collector and BDO at the block/project level respectively.

- 9.3. The quarterly review of the scheme shall be undertaken by DCC at the district level and BLBC respectively.
- 9.4. For effective implementation of the scheme, mid-term/concurrent/post scheme evaluation of the scheme may be conducted by Department of Mission Shakti through a third-Party Agency.
- 9.5. The best performing Districts shall be rewarded at State level for their outstanding performance and implementation.

10. Flow of Funds:

Government of Odisha>Department of Mission Shakti>Respective Banks

**APPLICATION FOR TWO-WHEELER VEHICLE LOAN
UNDER "MISSION SHAKTI SCOOTER YOJANA"**

(To be submitted along with documents as per the check list)

Name of the Bank:

Name of the Branch:

Space for Photo

A. For Office Use

Name of the Applicant	Customer ID	Application SI No.	Date of Application	Remarks

B. Applicant Information:

Name of the Applicant (In Block Letter)	First	Middle	Surname
Father's Name			
Husband's Name			
Date of Birth: (DD/MM/YYYY)		Age on date:	___ months ___ years
Gender	Female	Voter ID Card No.	
Aadhar No.		PAN Number	
Mobile No.		Email Id	
Driving License, number (If any)			
Current (Residential) Address		Permanent Address	
House/Plot No.		House/Plot No.	
Village/Town		Village/Town	
Post Office		Post Office	
Panchayat/Municipality		Panchayat/Municipality	
Block/City		Block/City	
District		District	
State		State	
PIN Code:		PIN Code:	
State:	Odisha	Nationality:	Indian

Educational Qualification (Under Matric / Matriculation / Intermediate / Graduation / Post Graduate & above)		
Individual Type (Designation) (District / Block Federation EC Member, GP/Ward level Federation EC Member, Community Support Staff and WSHG member as BCA)		
Name of the SHG		
SHG ID (as per MS MIS)		
Name of GPLF		
Name of the BLF		
Name of the DLF		
No. of months in present designation		

C. Banking/Existing Credit Facilities:

Applicant's Primary Account Details				
Account Number	Bank Name	Branch Name	Customer ID	Age of banking relationship with bank (Months and Years)
Existing Loan Details: (If any)				
Bank name	Loan Type	Loan Amount (Rs.)	EMI (Rs.)	Outstanding Loan Amount (Rs.)

D. Income Particulars

Particulars (monthly)	Amount in Rs
Income from Remuneration/ Sitting Fees/ Incentive etc.	Rs. _____
Income from (livelihood activities) or other source, if any	Rs. _____
Total Income	Rs. _____

E. Particulars of the two wheeler Proposed to be purchased:

Manufacturer			
Vehicle Model			
Type / Class of Two Wheeler			
Year of Manufacture (YYYY)			
i. Price of the Vehicle (Ex-showroom price, as per quotation)		Rs. _____	
ii. Add: Insurance Cost		Rs. _____	
iii. Add: Registration Cost		Rs. _____	
iv. Add: Accessories Cost		Rs. _____	
v. Less: Dealer/Manufacturer Discount (If any)		Rs. _____	
vi. Less: Margin Money (If any)		Rs. _____	
Amount of Loan required: (i+ii+iii+iv-v&vii)		Rs. _____	
Name & Address of the Showroom/Dealer/Seller to whom the payment is to be made.			
TIN of the Showroom/Dealer/Seller		Quotation No. & Date	
Proposed Repayment period (months) (maximum 48 months)		_____ months	
Proposed Equated Monthly Installment (EMI) (Only Principal amount)		Rs. _____	
Proposed Mode of Repayment (Standing Instructions/ Advance Cheque / etc.)			

F. Declaration:

- i. I hereby declare that all the particulars and information furnished in the application is true, correct and complete to the best of my knowledge.
- ii. I have no borrowing arrangements for the purpose except as indicated in the application form. I shall furnish all other information that may be required by Bank in connection with my application.
- iii. I undertake not to transfer the ownership of the scooter, until the full loan amount is repaid to the bank.

- iv. I agree that my loan, if sanctioned, shall be governed by the rules of _____ bank which may be in force from time to time.
- v. I further agree that, the bank may take appropriate safeguard/action for recovery of bank's dues.

I request for sanction of a term loan limit of Rs. _____ (rupees only) in my favour for purchase of two wheeler _____ (name of vehicle) under Mission Shakti Scooter Yojana to be availed from _____ Bank, _____ Branch as per the information furnished above.

In case the loan is sanctioned, I authorize _____ Branch, _____ Bank to remit the total cost of the vehicle (on road price) to M/s _____ with intimation to me.

Place:

Signature of the Applicant

Date:

Supporting Documents:

- 1) **Identity Proof** - Self certified copy of Voter's ID Card / Driving License/ PAN card / Aadhar Card / Passport
- 2) **Address/Residence Proof** – Self attested copy of recent Telephone Bill / Electric Bill / Property Tax Receipt (not older than 2 months) / Voter's ID card / Aadhar Card / Passport
- 3) **Recent Photos** (two copies)
- 4) **Quotation Details** (from Dealer / Seller)
- 5) **Any other documents** (specify)

**Block/Project Level Verification-cum-Recommendation Certificate from
Department of Mission Shakti**

I/We hereby certify that Miss/Mrs.W/o or D/o
.....presently residing in village/town.....is working
as a Federation Executive Member / Community Support Staff/ Women SHG member as
BCA in the capacity of (designation) Since the
year in (Name of the GPLF/BLF/DLF)
under Department of Mission Shakti.

Further, it is to certify that the statements/particulars in this application and the
documents submitted (as per list attached) are true, complete and correct to the best of
my knowledge and belief.

Considering, the request for two wheeler of the applicant, I/We recommend a loan
amount of Rs. _____(Rupees only) in favor of
Mrs..... towards purchase of Scooter (Model and Make name)
.....under Mission Shakti Scooter Yojana - "Interest Free Loan for purchase
of Scooter by Mission Shakti Federation Leaders and Community Support Staff".

Signature

Recommending Officer (BDO/CDPO)

Name:

Designation:

Block/Project:

(seal & signature)

Bank Acknowledgement for Loan Application

SI No. _____

Date: & Time of Receipt:

Received application from Ms/Mrs _____ for a two wheeler loan under Mission Shakti Scooter Yojana with a request loan amount of Rs. _____. This is for information and future reference.

Signature of the bank Officer/Manager
(Seal of the receiving branch)

