



# JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

## Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



1<sup>st</sup> Floor, Vidyut Bhawan-II Bailey Road, Patna - 800 021; Ph.: +91-612-250 4980; Fax: +91-612-250 4960, e-mail : info@brlp.in, Website: www.brlp.in

Ref: BRLPS/Proj-NF/1162/17/4778

Date: 06.03.2018

### OFFICE ORDER

Approval has been given by the competent authority on dated 05.03.2018 for the Aajeevika Gramin Express Yojana (AGEY) : Implementation Guidelines. The AGEY is to be rolled out in 17 blocks of 6 districts which are as follows:

S. No.	District	Blocks
1	Darbhanga	Baheri, Benipur & Darbhanga Sadar
2	Gaya	Barachatti, Bodhgaya, Khizasarai & Tankuppa
3	Muzaffarpur	Bochahan, Minapur, Muraul & Mushahri
4	Nalanda	Ben, Giriak & Rajgir
5	Patna	Dhanarua & Masaurhi
6	Vaishali	Jandaha

The concerned DPMs are directed to initiate the roll out of the Aajeevika Gramin Express Yojana (AGEY) in all the above mentioned blocks at the earliest.

By the order of CEO

AO cum SPM-Non Farm

(Rajiv Kumar Singh)

Encl :- AGEY Implementation Guidelines

Copy To:

1. CEO/OSD/CFO
2. All SPMs/SFMs/PM-NF
3. Concerned DPMs/FMs
4. Concerned Non Farm & ME Managers/YPs – Non Farm
5. IT Section



# ***AGFY Implementation Guidelines***

<b>Table of Contents</b>		
<b>S. No.</b>	<b>Particular</b>	<b>Page No.</b>
<b>1</b>	<b>Introduction</b>	<b>3</b>
<b>2</b>	<b>Salient Features</b>	<b>3</b>
<b>3</b>	<b>Financial Arrangement</b>	<b>4 to 5</b>
<b>4</b>	<b>Components of Implementation</b>	<b>5 to 7</b>
<b>5</b>	<b>Annexure - 1 - Tripartite Agreement</b>	<b>8</b>
<b>6</b>	<b>Annexure - 2 - Applicant Grading Sheet</b>	<b>9</b>
<b>7</b>	<b>Annexure - 3 - Loan Requisition Format (SHG to CLF/Nodal VO)</b>	<b>10</b>
<b>8</b>	<b>Annexure - 4 - Sample Repayment Schedule</b>	<b>11 to 12</b>
<b>9</b>	<b>Annexure - 5 - Route Prioritization Format</b>	<b>13</b>
<b>10</b>	<b>Annexure - 6 - Business Plan</b>	<b>14</b>
<b>11</b>	<b>Annexure – 7 – AGEY Application (For SHG Members)</b>	<b>15</b>

## INTRODUCTION

The Government of India has introduced a new sub-scheme under *Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)* entitled “*Aajeevika Grameen Express Yojana*” (*AGEY*) from the financial year 2017-18 with objectives of providing an alternative source of livelihoods to members of SHGs under DAY-NRLM by facilitating them to operate public transport services in backward rural areas and to provide safe, affordable and community monitored rural transport services to connect remote villages with key services and amenities (including access to markets, education and health) for the overall economic development of the area by making use of the supports available within the framework of DAY-NRLM.

## SALIENT FEATURES

Under this scheme identified CLF/Nodal VO shall provide an interest free loan to the SHG member selected by the CLF/Nodal VO for the purchase and maintenance of vehicle. The loan provided by the CLF//Nodal VO shall be repaid within six years by the beneficiary, from the date of disbursement, in a maximum of 72 monthly installments. Under this scheme, the beneficiary can purchase passenger vehicle only. Other features of this sub-scheme are as follows:

- The entire cost of running the vehicle shall be borne by the selected beneficiary.
- The responsibility of upkeep of all the statutory/regulatory requirement of running a commercial vehicle which includes, but not limited to – driver’s license, route permits, vehicle insurance etc., shall lie with the beneficiary and beneficiary only, till the ownership of the vehicle remains with them.
- While being operational under the selected beneficiary, if the vehicle is seized by the administration with the allegations of being an instrument in a criminal offence; the entire responsibility for this shall be borne by the beneficiary.
- The beneficiary shall run the vehicle within the defined route and time, as mentioned in the agreement (Annexure-1-Tripartite Agreement).
- Under no circumstances purchase of second hand (old) vehicle shall be allowed.
- The loan will be transferred in the beneficiary’s account only after submission of beneficiary’s business plan (Annexure-6) applicant grading sheet (Annexure-2) of the selected applicant and loan requisition (Annexure-3) by the respective SHGs to the CLF/Nodal VO.

- In case of conflict the decision taken by the respective CLF/Nodal VO shall be deemed final.

### FINANCIAL ARRANGEMENT:

Under this sub-scheme a maximum of Rs.8.00 lakh can be given as loan to each selected beneficiary, which includes a maximum of Rs.6.50 lakh for the purchase of vehicle and maximum of Rs.1.50 lakh for the maintenance of the same. However, the provision of loan for the maintenance of the vehicle is optional and the loan shall only be given if requisition for the same is submitted by the beneficiary. The limit of loan for the maintenance of the vehicle shall depend on the cost of the vehicle; limit of loan for maintenance of the vehicle can be referred from Table-1

Table - 1

S.No.	Cost of Vehicle	Limit of Loan for Maintenance of Vehicle
1	5.5 Lakh - 6.5 Lakh	Rs. 1,50,000/-
2	3.5 Lakh - 5.49 Lakh	Rs. 1,00,000/-
3	1 Lakh - 3.49 Lakh	Rs. 50,000/-

The entire amount of loan under AGEY must be repaid within 6 years from the date of disbursement (if the loan is availed in multiple tranches, i.e. if the loan for maintenance of vehicle is also taken, then the calculation of 6 years shall be valid from the date of disbursement of the first tranche). The repayment schedule would consist of a maximum of 72 monthly installments. If the loan is also taken for maintenance of the vehicle then the repayment schedule will get revised, as this sum would get added in the remaining principal of the first tranche (which would be the loan for purchase of vehicle). A sample repayment schedule could be found as Annexure-4.

As per the approved AAP of AGEY for the financial year 17-18 maximum of 6 vehicles can be purchased in each of the selected blocks. Under no circumstances can the number of vehicles exceed the limit mentioned above. The details of approved financial arrangement for AGEY is given in the following table:

S No.	Particulars	Unit/Amount
1	Total number of approved Blocks	17

2	Total number of approved Vehicles	102
3	Total approved budget	Rs.8.16 crore
4	Approved number of vehicles for each block	6
5	Approved budget for each block	Rs.48.00 lakh
6	Approved limit of loan for purchase of each vehicle for each block	Rs.6.50 lakh
7	Approved limit of loan for maintenance of each vehicle for each block	Rs. 1.50 lakh
8	Maximum limit of loan for each vehicle	Rs. 8.00 lakh

## COMPONENTS OF IMPLEMENTATION

1. Selection of routes based on transport network study
2. Selection of beneficiary by the VO.
3. The process of loan transfer and loan repayment

**1. Selection of routes based on transport network study:** The selection of most suitable routes which will be serviced by the vehicle purchased under AGEY shall be done based on a transport network study of the block. This study shall be carried out by the BPIU staff of the concerned blocks with the help of community members. On completion, a copy of this study shall be submitted to the district transport department and another copy to the DPCU.

- The study will focus on the availability and unavailability of vehicles on important routes of the villages.
- The selection of route shall be based on the needs of the community members.
- An evaluation of expected number of passengers must be done before selection of the route.
- Final list of at least 6 routes shall be prepared by the BPIU team and the final selection from among them shall be left to the respective CLF/Nodal VO from where the beneficiary is to be selected. The CLF/Nodal VO shall prioritize the importance of transportation from the shortlisted routes and each vehicle shall be given the option to run on either of the top two finalized routes. (Annexure -5 Route Prioritization format)

**2. Selection of beneficiary:** On the basis of transport network study, the nearest CLFs/VOs of the identified 6 routes shall be selected by the BPIU who will be entrusted with the responsibility of selection of beneficiary. After receiving the application of SHG members; CLF/VO shall select the final beneficiary from among its SHG members only. Only 6 beneficiaries can be selected in each of the blocks. The parameters on which the applicants will be shortlisted and

which will also serve as minimum requirement for the selection as beneficiary, shall be as follows:

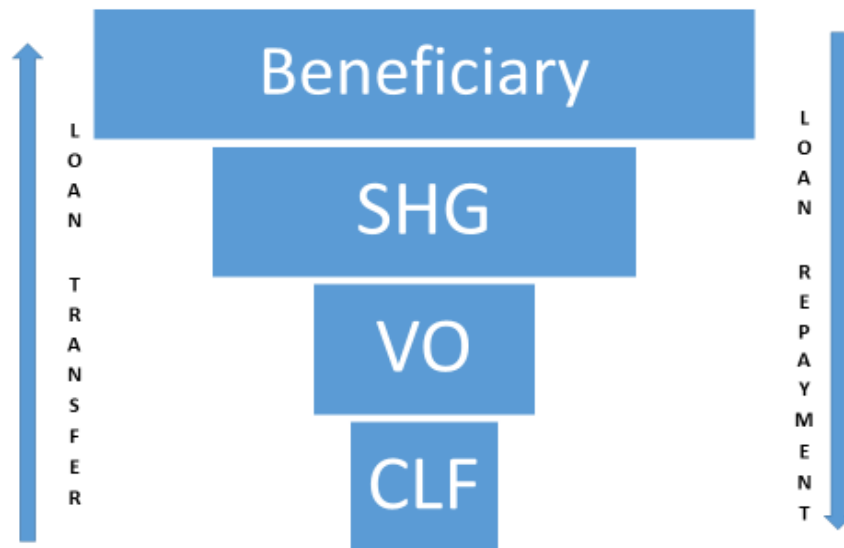
- i. The beneficiary must be a member of an SHG under Jeevika, and the SHG must be at least 1 year old.
- ii. The beneficiary must be a member of the VO of the concerned block where AGEY is to be implemented.
- iii. The beneficiary must have taken loan from their respective SHG; must have 90% loan repayment percentage as per the repayment schedule.
- iv. The beneficiaries must have an attendance of at least 80% in their respective SHGs.
- v. The beneficiary must be literate and at least 8<sup>th</sup> pass.
- vi. The member to be selected as beneficiary must possess a commercial driving license herself or one of her family member (husband, son & daughter only), who will potentially be the driver, must be in the possession of a commercial driving license.

The applicants must submit their application (Annexure-7) within stipulated time, as decided by concerned CLF/Nodal VO to their SHG. Community Mobilizer (Jeevika Mitra) shall aid the applicant in filling up the application. All the received applications must be submitted to the respective VO by the SHGs along with supporting documents & applicants' grading sheet (Annexure-2) for the screening of applications. After screening of applications, the grading sheets along with applications of all the applicants who fulfill selection criteria mentioned above shall be submitted to CLF/Nodal VO. The terms mentioned in the applicants' grading sheet (Annexure-2) shall also be applicable for screening of applicants. The list of shortlisted applicants with all the relevant documents shall be submitted to the concerned CLF/Nodal VO by the respective VOs. The CLF/Nodal VO will then review all the shortlisted candidates' documents and select the final beneficiary accordingly. The CLF/Nodal VO must publicly release the result of all the shortlisted candidates i.e. their scored marks in the grading sheet and the reason for selection/rejection in case of a tie.

**3. The process of loan transfer and loan repayment:** The loan and its repayment shall be routed through proper channels of the CBOs. After the selection of beneficiary from all interested applicants, the selected beneficiary would submit a business plan (Annexure-6) to its SHG and the quotation of vehicle which the applicant finds most suitable to run on the selected route. The BPIU staff shall assist the beneficiary in preparing the business plan and the selection of the most suitable vehicle. The concerned SHG shall then submit a loan requisition (Annexure-3) to its VO along with the grading sheet of the applicant, the business plan and the quotation of

the vehicle. The respective VO shall in turn submit it to its CLF/Nodal VO. The requisition will be reviewed by the CLF/Nodal VO. Upon successful review of the submitted requisition, grading sheet and business plan, the CLF/Nodal VO shall transfer loan amount to the concerned VO, who shall transfer it to the respective SHG. The SHG shall then transfer the loan amount in the beneficiary's account. From the date of submission of the business plan in the SHG, the final transfer of loan amount in the account of beneficiary shall be completed within 30 days.

The repayment of the loan must be ensured on time. The repayment needs to be completed in a maximum of 72 monthly installments. If the beneficiary stops the repayment of the loan for three continuous months, the CLF/Nodal VO will reserve the right to impose a fine for delayed payment. If the non-payment of loan continues for another 3 months, Loan Repayment Committee of the concerned VO & CLF/Nodal VO will evaluate the issue and upon deliberation it will decide the future course of action, which may include the decision to seize the vehicle and take necessary action to ensure the recovery of the loan. The following diagram represents the flow of funds for AGEY.





**Tripartite Agreement**

This tripartite agreement is being done today on dated \_\_\_\_\_ between \_\_\_\_\_  
VO/CLF. Block \_\_\_\_\_ Panchayat \_\_\_\_\_ Village \_\_\_\_\_ - First Party

Self Help Group \_\_\_\_\_, Village \_\_\_\_\_ Panchayat \_\_\_\_\_  
\_\_\_\_\_, Village \_\_\_\_\_ - Second Party.

and

Mrs \_\_\_\_\_ Father/Husband \_\_\_\_\_  
Block \_\_\_\_\_ Panchayat \_\_\_\_\_ Village \_\_\_\_\_ - Third Party.

Under this Tripartite Agreement, loan has been sanctioned for purchase of vehicle under the AGEY (Ajeevika Grameen Express Yojana) sub-scheme, by \_\_\_\_\_ CLF/VO (First Party) to Mrs \_\_\_\_\_ (Third Party) Father/Husband \_\_\_\_\_ who is member of \_\_\_\_\_ SHG. A loan of Rs \_\_\_\_\_ is to be given to the third party with following terms:

1. Loan will be approved under the condition that the vehicle will be driven in mentioned route and scheduled time as decided by the First Party.
2. It should be ensured by the Third Party that vehicle will be driven in the route mentioned by the First Party from (place) \_\_\_\_\_ to \_\_\_\_\_ between (time) \_\_\_\_\_ a.m. and \_\_\_\_\_ p.m.
3. If the third party is not going to be able to drive the vehicle in the mentioned route for a few days, then the first and second party must be informed about it by the third party.
4. The loan has been sanctioned to the third party on the condition that repayment shall be done as per repayment schedule, in the form of monthly instalments. If the third party stops the repayment of the loan for three continuous months, the first party reserves the right to impose a fine of Rs.1000/- for delayed payment. If the non-payment of loan continues for another 3 months (total 6 consecutive months), Loan Repayment Committee of the first party will evaluate the issue and upon deliberation it will decide the future course of action, which may include the decision to seize the vehicle and take necessary action to ensure the recovery of the loan.
5. While being operational under the supervision of the third party, if the vehicle is seized by the government administration with the allegations of being an instrument in a criminal offence; the entire responsibility for this shall be borne by the third party.
6. In case of conflict the decision taken by the first party shall be deemed final.
7. The responsibility of upkeep of all the statutory/regulatory requirements of running a commercial vehicle, which includes, but not limited to – driver's license, route permits, vehicle insurance etc., shall lie with the third party only, till the vehicle remains operational under their supervision.

Signature

Signature

Signature

First Party

Second Party

Third Party

Witness

<b>AGEY - Applicant Grading Sheet</b>				
<b>Name of Applicant -</b>		<b>Name of SHG -</b>		
<b>S.No.</b>	<b>Points of Evaluation</b>	<b>Basis of Evaluation</b>	<b>Max. Marks</b>	<b>Marks Obtained</b>
1	Age of the SHG (As per minutes register)	1-2 Years	1	
		> 2 Years	2	
2	Attendance in Weekly Meeting (To be verified by SHG OB Members)	80%-90%	1	
		90%-95%	2	
		> 95%	3	
3	Loan Amount Taken from SHG (As per Cash Book/Meeting Minutes of SHG)	< Rs.20,000	1	
		Rs.20,000 - Rs.50,000	2	
		> Rs.50,000	3	
4	Loan Repayment by The Member as per repayment schedule (To be verified by SHG OB Members)	= 90%	1	
		90%-99.99%	2	
		=100%	3	
5	Current Primary Household Income is Through Driving (To be verified by SHG OB Members)	No	0	
		Yes	2	
Total Marks			23	

**Note:**

- Among all the applicants, those who score the highest marks shall be declared beneficiary/beneficiaries. In case of a tie, decision taken by the CLF/Nodal VO shall be final.
- This format is to be filled by the concerned SHG with the help of CM (Jeevika Mitra).
- The grading sheet shall be filled only for those who fulfill other criteria as mentioned in the AGEY Implementation Guidelines.
- The grading sheet shall be submitted with supporting documents :
  - Photocopy of the 1<sup>st</sup> ever meeting minutes of SHG
  - Photocopy of Cash Book/Meeting Minutes which proves amount of loan taken by the applicant
- If more than one applicant scores the highest marks, the one belonging to the older SHG shall be given priority.
- Signature of SHG's OB members & CM (Jeevika Mitra) shall be considered as proof of verification Loan Repayment percentage by the applicant.

Signature of SHG OB Members

Signature of SHG's CM (Jeevika Mitra)

**AGEY – Application for Loan Approval (SHG to VO)**

To,

Office Bearers,

..... VO,

Village - .....,

Panchayat - .....,

Block - .....

Subject – Regarding approval of loan and transfer of required funds for purchase of vehicle under AGEY

Madam,

The following table contains the details of demand of loan amount of the beneficiary, for the purchase of vehicle under AGEY. It also has account details of the beneficiary.

S. No.	Particulars	Details
1	Name of the beneficiary	
2	Age of the beneficiary	
3	Beneficiary's Demand of Loan (in Rs.)	
4	Beneficiary's Contribution (in Rs.)	
5	Proposed Vehicle (Model)	
6	Cost of Vehicle (As per quotation, in Rs.)	
<b>Details of Beneficiary</b>		
1	Beneficiary's Bank a/c number	
2	Bank Name	
3	Branch Name	
4	IFS Code	
5	Driver's License (Self/Husband/Son/Daughter)	
6	Driver's License Number	

We request you to kindly review the details and transfer the loan amount at the earliest.

ATTACHMENTS – Applicant's Grading Sheet, Copy of Driver's License, ID Proof (AADHAR) of beneficiary & driver (if driver will be a relative of beneficiary) & Quotation of Vehicle.

Yours Sincerely,

Secretary, President &amp; Treasurer (.....SHG)

<b>Sample Repayment Schedule</b>				
<b>Loan Amount - Rs. 6,50,000/-</b>				
<b>Installment No.</b>	<b>Outstanding</b>	<b>Principal</b>	<b>Interest</b>	<b>Installment</b>
1	650000	9028	0	9028
2	640972	9028	0	9028
3	631944	9028	0	9028
4	622917	9028	0	9028
5	613889	9028	0	9028
6	604861	9028	0	9028
7	595833	9028	0	9028
8	586806	9028	0	9028
9	577778	9028	0	9028
10	568750	9028	0	9028
11	559722	9028	0	9028
12	550694	9028	0	9028
13	541667	9028	0	9028
14	532639	9028	0	9028
15	523611	9028	0	9028
16	514583	9028	0	9028
17	505556	9028	0	9028
18	496528	9028	0	9028
19	487500	9028	0	9028
20	478472	9028	0	9028
21	469444	9028	0	9028
22	460417	9028	0	9028
23	451389	9028	0	9028
24	442361	9028	0	9028
25	433333	9028	0	9028
26	424306	9028	0	9028
27	415278	9028	0	9028
28	406250	9028	0	9028
29	397222	9028	0	9028
30	388194	9028	0	9028
31	379167	9028	0	9028
32	370139	9028	0	9028
33	361111	9028	0	9028
34	352083	9028	0	9028
35	343056	9028	0	9028
36	334028	9028	0	9028
37	325000	9028	0	9028
38	315972	9028	0	9028

39	306944	9028	0	9028
40	297917	9028	0	9028
41	288889	9028	0	9028
42	279861	9028	0	9028
43	270833	9028	0	9028
44	261806	9028	0	9028
45	252778	9028	0	9028
46	243750	9028	0	9028
47	234722	9028	0	9028
48	225694	9028	0	9028
49	216667	9028	0	9028
50	207639	9028	0	9028
51	198611	9028	0	9028
52	189583	9028	0	9028
53	180556	9028	0	9028
54	171528	9028	0	9028
55	162500	9028	0	9028
56	153472	9028	0	9028
57	144444	9028	0	9028
58	135417	9028	0	9028
59	126389	9028	0	9028
60	117361	9028	0	9028
61	108333	9028	0	9028
62	99306	9028	0	9028
63	90278	9028	0	9028
64	81250	9028	0	9028
65	72222	9028	0	9028
66	63194	9028	0	9028
67	54167	9028	0	9028
68	45139	9028	0	9028
69	36111	9028	0	9028
70	27083	9028	0	9028
71	18056	9028	0	9028
72	9028	9028	0	9028
--	0	0	0	0

## AGEY - ROUTE PRIORITIZATION FORMAT

**Annexure-5**

Sr. no	Route Name	Total Distance Travelled (in KM)	Expected numbers of passengers	Predominant purpose of travelling (Livelihood/Studies/Other Work)	Total number of Villages on route	Total number of Schools on route	Total number of Hospitals on route	Does the proposed route connects with main route	Road condition of Proposed route(VG=Very Good/G=Good/B=Bad/VB=Very Bad)	Prioritize on the basis of need

Prioritization of routes shall be done on following basis:

- Necessity & need of the community members.
- Number of expected passengers on a certain route.
- Availability & Non-availability of roads.
- Access to major utility centers i.e. schools, hospitals, markets etc.

<b>AGEY - Business Plan</b>		
<b>S. No.</b>	<b>Particulars</b>	<b>Details</b>
1	Beneficiary's Name	
2	Name of the SHG	
3	Date of Formation of SHG	
4	Selected Route (From-To)	
5	Total One Way Distance of the Route (in K.M)	
6	Total One Way Trips Expected in a Day	
7	Expected Fair From a Single Trip	
8	Total One Way Trips Expected in a Month	
9	Total Expected Fair in a Month (7*8)	
10	Cost of Vehicle (As per quotation)	
11	Loan Demand	
12	Estimated Cost of Running the Vehicle in a Month	
13	Earnings (9-12)	
14	Expected Monthly Installment	

<b>AGEY - APPLICATION (For SHG Members)</b>		
<b>S. No.</b>	<b>Particulars</b>	<b>Details</b>
1	Name of the Applicant	
2	Name of the Husband/Father	
3	AADHAAR Number	
4	Address	
5	Name of the SHG	
6	Date of Formation of SHG	
7	Primary Source of Household Income	
8	Monthly Household Income	
9	Vehicle to be Driven by - (Self/Husband/Son/Daughter)	
10	Driver's License Number	

<b>LOAN HISTORY of APPLICANT</b>				
<b>S. No.</b>	<b>Amount of Loan Taken From SHG(In Rs.)</b>	<b>Repaid (Yes/No)</b>	<b>Outstanding (In Rs.)</b>	<b>Repayment % (As per repayment schedule)</b>

Total Amount of Loan (in Rs.)-

Net Repayment Percentage (in %)-

Signature of Applicant

**ATTACHMENTS –**

- Photocopy of AADHAAR
- Photocopy of Driver's License