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Government of India
Ministry of Rural Development
Department of Rural Development
<https://rural.nic.in/>
(Rural Livelihoods Division)

7th Floor, NDCC-II Building
Jai Singh Road, New Delhi

Dated: 26th September, 2023

To,

The SMD/ CEO, SRLMs
All the State/ UTs

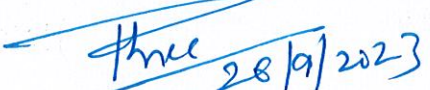
Sub: Revised Aajeevika Grameen Express Yojana (AGEY) guidelines

Madam/ Sir,

I am directed to share the revised guidelines of Aajeevika Grameen Express Yojana (AGEY), a component of SVEP umbrella project under DAY-NRLM .

This guidelines of AGEY issues with the approval of competent authority.

Yours faithfully,


(Raghvendra P Singh)
Director – RL

Encls: A/a

Copy to

1. All NROs
2. All State Anchors



**Aajeevika Grameen Express Yojana
(AGEY) Guidelines – Sep, 2023**

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1 Introduction

- 1.1 The Ministry of Rural Development (MoRD) is implementing the DAY-NRLM with the objective to eliminate rural poverty through innovative implementation strategies involving mobilisation and organisation of the rural poor. It focuses on the promotion of their financial and economic inclusion as well as promotion of convergence with other livelihood programmes. DAY-NRLM aims to promote efficient and effective CBOs, such as SHGs and their federations as institutional platforms of the poor as mediating institutions to boost their collective bargaining power, and to leverage resources to augment livelihoods and improve their quality of life.
- 1.2 In addition, the DAY-NRLM has an objective of achieving increased access to rights, entitlements and public services, diversifying risk and bettering social indicators of empowerment. DAY-NRLM has believed in harnessing the innate capabilities of the women from poor households and complementing them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country. DAY-NRLM facilitates livelihood opportunities to women who are members of Self-Help Groups (SHGs) in both traditional livelihood and non-traditional livelihood areas where women are engaged.
- 1.3 Rural transportation facilitates people's access to jobs, markets, schools, health care and other services; it supports the movement of essential goods into rural areas and the movement of agricultural produce to markets. Rural transportation services are often inadequate and fall short in meeting the demands of mobility. It is important to improve access to transport facilities for passengers and goods in an effort to stimulate economies and alleviate poverty, and this needs to be looked at in the context of mobility and accessibility of rural women.
- 1.4 The MoRD builds rural roads under PMGSY to facilitate the above mentioned access, however, it has been noticed that in remote villages, though roads have been constructed, there is no regular public transport plying on these roads, thereby defeating the purpose of the construction of these roads. The AGEY component of the SVEP umbrella schemes proposes to overcome this gap, by supporting plying of CBO monitored public transport vehicles (of appropriate passenger carrying capacity)
- 1.5 The Government of India is continuing the "Aajeevika Grameen Express Yojana" (AGEY) a component under the SVEP Umbrella schemes under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). While the AGEY was launched in the financial year 2017-18 it is being continued till 2025-26, to run concurrently with DAY-NRLM.
- 1.6 An evaluation study was done by NIRD&PR to understand the impact of the AGEY and its scope for further continuation.

- 1.7 The study found that the AGEY has largely fulfilled its mandates of providing alternate sources of livelihood to women by assisting them to run safe, affordable and community monitored transport services in backward and remote rural areas, connecting people to key services and amenities.
- 1.8 The key findings from the study revealed that the AGEY was found impactful in the rural areas among the beneficiaries [both Individual and Group] as well as the consumers. AGEY's unique outreach in remote villages, its positive impact on improving access to facilities (health, social and economic) for the targeted communities, support for marketing, employment generation, and access to opportunities in areas of economic growth makes the AGEY incredibly effective.
- 1.9 All the stakeholders of the AGEY had strongly endorsed the success of the AGEY program during the study. The study pointed out that the AGEY has given an opportunity to CBOs to work in a new domain to support livelihoods through public transportation services. The study results revealed vehicles were well accessed and distributed to the targeted beneficiaries and the majority of the vehicles are allocated to the backward and socio-economically poorer section of the society. The study recommended the further continuation of AGEY needs revised implementation guidelines with a robust monitoring framework.
- 1.10 These revised guidelines are based on the study finding and feedback from the states, The AGEY component of the SVEP umbrella schemes is proposed to continue till 2025-26 concurrently with the DAY-NRLM.

2 Objectives of Aajeevika Grameen Express Yojana (AGEY)

AGEY aims to

- 2.1 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 healthcare for the overall economic development of the area.
- 2.2 To provide an alternative source of livelihoods to members of SHGs under DAY-NRLM by assisting them to operate public transport services in backward rural areas.
- 2.3 To provide an opportunity to CBOs to work and also to support the livelihoods of SHG members in a new domain of public transport to address the limits to mobility and accessibility to public transport facilities faced by rural women.

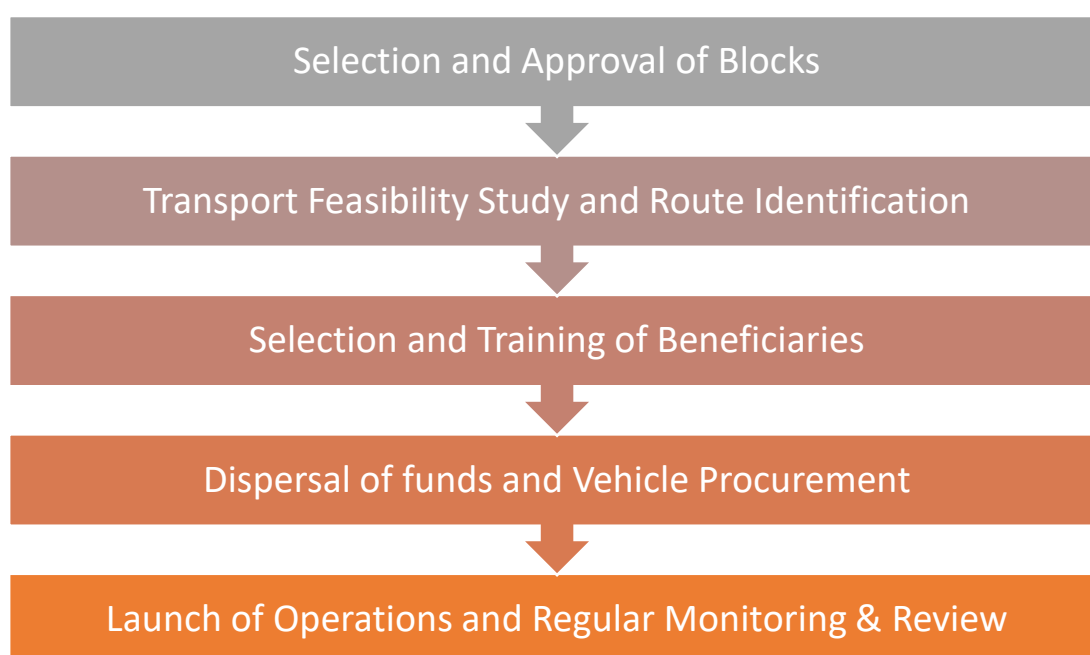
3 Salient features of Aajeevika Grameen Express Yojana (AGEY)

- 3.1 AGEY aims to provide alternate livelihood opportunities to community members by providing rural transport services to connect remote villages with key services and amenities including access to markets, education, and healthcare.

3.2 As the vehicles are to be provided in rural areas where the economic feasibility for operating commercial transport vehicles was low, the AGEY provides a provision of meeting the viability gap by providing an interest free loan to the SHG members/CBOs for the purchase of the vehicle and it is envisaged that this will help in the overall economic development of the area.

3.3 The AGEY is a demand based program and the states can seek to support vehicles in remote blocks (which meet the eligibility criteria defined in these guidelines) and villages of the state based on need and demand, which shall be assessed and approved by the EC of the MoRD.

AGEY Phase II – Overview Process Map



3.4 Key Processes under the program are:

- 3.4.1 The state shall identify villages and blocks where there is a gap in terms of vehicular connectivity.
- 3.4.2 The state shall undertake a route feasibility survey before finalising a route for the villages with no or little connectivity. Efforts must be made to converge with the state transport department and panchyati raj institutions.
- 3.4.3 Based on the route feasibility survey the appropriate vehicle (3 wheeler or 4 wheeler /passenger vehicle or goods vehicle) may be suggested for the route. The estimated P&L for the vehicle operations should be worked out and the viability gap should be estimated. According to the viability gap it should recommend SHG member owning the vehicle or the CBO owning the vehicle. A proposed business plan for the

operations of the proposed vehicle on the proposed route must be made.

- 3.4.4 Post step 3.4.3, the SRLM should take steps to motivate the CBOs and SHG members about the AGEY and the opportunity available.
- 3.4.5 Accordingly, the SRLM through the CBO network, should identify potential SHG members who'd be interested in and are eligible as per the norms given below, for buying and operating an AGEY vehicle.
- 3.4.6 The SRLM should club all the selected potential AGEY entrepreneurs and upto 2 CBO members from every CBO funding an AGEY vehicle into a batch and get them trained by RSETI or similar organisation for learning how to manage a business of running a vehicle. The states Capacity building budget may be used for the funding of these trainings.
- 3.4.7 The state should also make Standard Operating procedures and guidelines for selection of and operating a 3 wheeler (e-rickshaw) and 3 wheeler (fuel operated) and 4 wheeler as a business. These SOPs should clearly specify the cash flow needs for managing the vehicle and its related expenses, including lumpy and periodic expenses like changing of tyres, payment of taxes, renewal of permits, renewal of insurance policy etc, and suggest mechanisms to keep aside sums from the revenue earned for these expenses. It is critical that the operators understand and appreciate that cash in flows from the operation of the vehicle is NOT EQUAL to profit. The SOP on E-rickshaw may focus on the pre-conditions for successful operations of the e-rickshaw – access to regular power supply for battery recharging, access to spares and maintenance workshops etc.
- 3.4.8 The AGEY funds as per guidelines (Maximum of Rs. 8.5 lakhs for a community owned vehicle and Rs. 6.5 lakhs for an individual owned vehicle) as per the type of vehicle and ownership pattern proposed by the route feasibility report, may be transferred to the relevant CBO after the training for purchase of the vehicle.
- 3.4.9 The SHG beneficiary or the CBO shall purchase a new vehicle of any brand and model, which is suitable and has a good after sales and service network on or near the route of the vehicle using the AGEY funds. (Old/ Second hand vehicles shall not be supported under AGEY). A minimum of 10% of the cost of the vehicle has to be contributed by the beneficiary in case of an individual owned vehicle. The baseline information of each beneficiary and village should be clearly captured by the SRLM to compare and evaluate the impact of the AGEY post implementation.
- 3.4.10 The CBO should ensure and monitor the operation of the vehicle on the predefined route and at the pre-agreed frequency. The CBOs should also monitor the repayment of the loan or lease rent as the case may be and ensure that there are no defaults on the repayment.
- 3.4.11 The SRLM block team should enter the one time data of the vehicle, the starting and ending point of the defined route for the vehicle and one time details of the beneficiary.

- 3.4.12 The SRLM would also enter the monthly repayment data on the DAY-NRLM MIS portal, as well as the achievement of revenue and profit as compared to the business plan. The entry on the DAY-NRLM MIS portal shall be the basis for measuring the physical achievement of targets by the states. Non entry in the DAY-NRLM MIS portal shall make the state ineligible to apply for new vehicles under AGEY or to claim expenditure under AGEY.
- 3.4.13 The cost of the route transport survey, the business plan preparation and training costs should be borne by the SRLM under the Capacity Building head in its overall allocation under DAY-NRLM.

3.5 The States will have the following 2 options to implement the AGEY :

3.5.1 Option I:

- 3.5.1.1 Vehicle will be financed and owned by the Community Based Organisations (CBOs) out of the funds transferred under the AGEY. The vehicle will be purchased and owned by CBO and leased to SHG members. A tripartite lease agreement in non-judicial stamp paper to be signed between CLF/VO – SHG and SHG member. In case the amount under AGEY is not adequate, the CBO may take a top-up loan from a commercial financial institution as long as the operation of the larger and more expensive vehicle is financially viable.
- 3.5.1.2 The CBO, based on the route viability and identified type of vehicle, may buy the relevant vehicle using either the funds available under the AGEY or using a top-up loan from banks in case the vehicle cost is more than the maximum cost available under AGEY. The cost of interest on the top-up bank loan shall be borne by the CLF and recovered as part of the lease rental. In case the route viability survey finds out that the Rs. 2 lakhs for maintenance of the vehicle is not required for the viability of the vehicle, then the CBO with approval from the SRLM utilise the entire Rs. 8.5 lakhs for the purchase of the vehicle.
- 3.5.1.3 The beneficiary SHG member will operate the vehicle on the selected route and will pay a monthly lease rental to the CBO. Care will be taken to ensure that the monthly lease rental fixed is reasonable and supports viability of the enterprise for the SHG member and the cost of the vehicle is also recovered from the SHG member over a maximum period of 6 years. The SRLM in consultation with the CBO may decide if the beneficiary needs to be rotated periodically, or rotated based on a periodic evaluation of the performance of the beneficiary.
- 3.5.1.4 Interest will not be charged while recovering the cost through lease rental.
- 3.5.1.5 Annual cost of insurance, road tax, permit cost and annual maintenance cost like replacement of tyres would be borne by the CBO. The maximum funding for such items shall not exceed Rs. 2.00 lakhs per vehicle per CBO for the duration of the AGEY from 2022-23 to 2025-26. The expenditure on this account will be incurred by the CBOs, as per requirement with proper supporting documents as per the audit requirements of the CBOs.

- 3.5.1.6 The running cost of the vehicle and routine maintenance (i.e., fuel, oil, engine oil, servicing etc.) shall be borne by the SHG member who's operating the vehicle.
- 3.5.1.7 In the initial period till the CBO owns the vehicle, the vehicle shall be registered in the name of the CBO. This means that the CBO shall necessarily have to be a registered legal entity.. In case, the CBO is unregistered, the SRLM may take a call on registering the vehicle in the name of a nominated person from the CBO.
- 3.5.1.8 The decision regarding the ownership of the vehicle after the cost of vehicle is fully paid up through lease rental will be taken by the CBO, which may include transfer of ownership of the vehicle to the SHG member for a consideration or the sale of the vehicle to any other person or continue the operation of the vehicle on lease.

3.5.2 Option II:

- 3.5.2.1 CBO will provide an interest free loan from the Fund transferred under the AGEY to the selected SHG member for purchase of the vehicle. A tripartite agreement in non-judicial stamp paper to be signed between CLF/VO – SHG and SHG member.
 - 3.5.2.2 The SHG member will repay the loan over a maximum period of 6 years and bear all the costs connected with the operation of the vehicle, including annual cost of insurance, road tax, permit cost, maintenance cost and all other running costs of the vehicle (i.e., fuel, oil, etc.). Care will be taken to ensure that the monthly EMI fixed is reasonable and supports viability of the enterprise for the SHG member and the cost of the vehicle is also recovered from the SHG member over a maximum period of 6 years.
 - 3.5.2.3 The vehicle is registered in the name of the SHG member.
 - 3.5.2.4 Copies of all documents pertaining to the vehicle – RC, insurance, RTO permit etc. shall be kept with the lending CBO.
 - 3.5.2.5 In case the individual beneficiary has to buy a larger vehicle then she may take a top up loan from any bank and repay the bank loan directly. The hypothecation of the vehicle and other documentation needed for bank loan may be done.
- 3.5.3 In order to maximise the reach of AGEY and to increase the number of vehicles that can be supported under the allocated budgets, the SRLMs are expected to facilitate loans for the SHG members from banks under the Women Enterprise Acceleration Fund under DAY-NRLM, SIDBI Prayas enterprise financing program, PMEGP or any other bank loan product. Since the interest subsidy under the Women acceleration fund is limited to a maximum loan amount of Rs. 1.5 lakhs, this option may be used for funding cheaper vehicles like e-rickshaw etc. In case of mixed funding, partially from AGEY and partially from bank / PMEGP / any other convergence, the AGEY should ideally fund only the balance amount required for the viability of the vehicle as per the business plan.

- 3.5.4 The State is expected to facilitate the convergence with other state government schemes for availing part financial assistance and balance of the finance requirement would be met from the Fund of AGEY in any of the 2 options chosen by the state / CBO for the ownership and finance of the vehicle.
- 3.5.5 The SHG member shall repay the EMI to the bank and at the end of every quarter the CBO shall reimburse the interest amount (less the interest subvention amount) paid for the EMI to the entrepreneur. The state may transfer either the appropriate amount to the CBO (either the amount lent to the SHG member for purchase of the vehicle, or the amount used by the CBO for vehicle purchase + expected annual cost of maintenance / insurance and other regulatory expenses for a period of 2 years, or the cost of interest to be reimbursed to the SHG member for bank / other loans).
- 3.5.6 At least 20% of the total vehicles supported by the state under AGEY should have either part financing from banks or through convergence.
- 3.5.7 In case of savings in the maximum allocated cost per vehicle under AGEY (Rs.8.5 lakhs per vehicle) due to any reason – cheaper vehicle selected, part finance from convergence or from bank loan, the state may use the funds allocated to the state under AGEY to increase the number of AGEY vehicles to be provided in the state.
- 3.5.8 The fund transfer to the concerned CLFs shall be done by the SRLM using the Electronic Fund management and accounting solution (EFMAS) and Fund disbursement module (FDM) of the DAY-NRLM.

4 Operational details:

4.1 Block selection

- 4.1.1 The State wise distribution of the number of blocks allocated to each State will be decided based on the allocation criteria and past performance of the state under the AGEY.
- 4.1.2 The project blocks will be selected by the States based on the criteria given in the table below. All the non-negotiable criteria have to be met by the state and minimum 6 out of the 8 criteria have to be met in the block selected for AGEY implementation.
- 4.1.1 The state may sanction a maximum of 6 vehicles per block (or Rs.51 lakhs budget per block for AGEY) in the hill and NE states and a maximum of 4 vehicles per block (or Rs.34 lakhs budget per block for AGEY) in the remaining states. Backwardness, lack of transportation link and sustainability of service would be the other guiding factors in the selection of blocks and routes.
- 4.1.2 Blocks in which Start-up Village Entrepreneurship Programme (SVEP), Mahila Kissan Shashaktikaran Pariyojana (MKSP), producer collectives are being implemented may also be given priority in selection of blocks, provided they meet the block selection criteria in the table given below.
- 4.1.3 A maximum of 10% of the AGEY vehicles sanctioned to a state can be used to provide goods carrying vehicles/mobile sales outlets to FPOs/ PEs promoted under SRLM on the same terms and conditions as an individual beneficiary (the FPO/PE shall get an interest free loan for the vehicle which has to be repaid in a maximum of 72 monthly

instalments).The vehicles provided to the FPO's/ PE's also have to be financially viable and should be able to cover the cost of vehicle operations and EMI from the income generated / cost saved by the operations of the vehicle.

- 4.1.4 Villages in the selected block where existing vehicles are operating should not be selected under AGEY to avoid unfair competition with /unfair advantage over the existing vehicles which don't have benefit of interest free loans.
- 4.1.5 The list of blocks and villages where the AGEY shall be implemented shall need to be ratified by the MoRD basis the traffic study, route survey and the proposed business plan of the vehicle. The SRLM may submit these in lots of vehicles for ease of transaction.

		Block selection criteria for the states for AGEY			
			Others	NE	Hills states
Non negotiables	State readiness	Manpower at the state - Dedicated non farm SPM, PM and YP at the state (> 6 blocks)	Yes/No	Yes/No	Yes/No
Non negotiables	State readiness	Manpower at the state - Dedicated non farm 1 SPM, 1 PM at the state (3 to 6 blocks)	Yes/No	Yes/No	Yes/No
Non negotiables	State readiness	Manpower at the state - Dedicated non farm 1 PM at the state (< 3 blocks)	Yes/No	Yes/No	Yes/No
Non negotiables	State readiness	Manpower in the district for block where the AGEY is applied for- Dedicated DPM in place	Yes/No	Yes/No	Yes/No
Non negotiables	State readiness	Manpower in the block for the block where the AGEY is applied for - Dedicated BPM in place	Yes/No	Yes/No	Yes/No
Non negotiables	Block appropriateness	NPAs of the SHGs in the bank linkage portal (should be max 5%)	5%	5%	5%
	Block appropriateness	Minimum saturation of HH in SHG in the block before taking up AGEY	80%	60%	60%
	Block appropriateness	Minimum Villages entered with SHG mobilisation in the block	90%	90%	90%
	Block appropriateness	Is there a CLF in the block proposed ?	CLF	CLF	CLF
	Block appropriateness	Minimum years of federation of SHGs into BLF or CLF in the block before taking up AGEY	1	1	1
	Block appropriateness	Minimum RF disbursed as % of eligible SHGs in the block before taking up AGEY	75%	75%	75%
	Block appropriateness	Minimum CIF disbursed as % of eligible SHGs in the block before taking up AGEY	60%	60%	60%
	Block appropriateness	Minimum amount of CIF disbursed to the identified CLF which shall get the AGEY	50 lakh	50 lakh	50 lakh
	Block appropriateness	Minimum achievement of SHG bank linkage in the block before taking up AGEY	60%	50%	50%

* Exceptions may be approved by the competent authority. Data on the above criteria shall be as per DAY-NRLM MIS and bank linkage portal.

4.2 Identification of routes

- 4.2.1 The SRLMs will do a feasibility study and traffic survey in the selected blocks to identify the routes and the number and capacity of the vehicles which can be operated on a sustainable basis. Broad framework for feasibility study and traffic survey is shared as Annexure 1.
- 4.2.2 The feasibility study and traffic survey study could be done by CRP-EPs in the block or by the technical support agency to be empanelled by the state. The CRP-EPs need to be trained in building their expertise in transport network planning. The training could be done at RSETIs or at technical institutions. The cost of these trainings and studies can be met from the budget available for capacity building under DAY-NRLM as part of the state's annual allocation.
- 4.2.3 The traffic survey study should recommend multiple options of the routes after the feasibility study to the CBOs and CBO and BMMU may jointly select the final route. Format for the route assessment recommendation is attached as annexure 2.
- 4.2.4 Based on the confirmation of final routes, CLF/ VO selects the beneficiary for the final route selected.
- 4.2.5 The SRLMs through DMMU shall coordinate with the Transport Department for the issue of permit to the vehicle under the AGEY based on the findings of the traffic survey.

5 Financial arrangement

- 5.1 Depending on traffic potential, the type of vehicle and its capacity will be determined by the CBO for each route. The choice of vehicle could be either e-rickshaw, 3-wheeler or 4-wheeler. The maximum cost of each vehicle to be funded by AGEY funds shall be kept within a limit of Rs. 6.50 lakh or Rs. 8.5 lakhs in case of a CBO owned vehicle. In case any beneficiary / CBO/ FPO wants to buy a larger vehicle and the larger vehicle is financially viable, the vehicle owner may fund the top-up amount from either its own funds or from a loan from formal financial institutions like banks etc and repay the top-up loan directly.
- 5.2 The maximum tenure of the loan would be six years (72 months)
- 5.3 The state to ensure that provision under Option 1 mentioned above for the Annual cost of insurance, road tax, permit cost and annual maintenance cost like replacement of tyres would be borne by the CBO. The maximum funding for such items shall not exceed Rs. 2 lakhs per vehicle per CBO or 25% of the vehicle costs whichever is lower for the duration from 2022-23 to 2025-26. This amount needs to be included in the overall budget allocation of the state.
- 5.4 In order to avoid higher maintenance and operating cost only new vehicles shall be purchased. No second-hand vehicle will be purchased for operating the AGEY.
- 5.5 In case of individual ownership, minimum 10% of the cost of the vehicle must be contributed by the beneficiary as her contribution and to ensure she has skin in the game.

6 Selection of Beneficiary

6.1 Individual beneficiary: The individual beneficiary selection will be through a transparent process keeping in view the poverty status based on SECC data/criteria and capability of the SHG member to operate and manage the service. Essential requirements are:

6.2 The individual beneficiary must be:

6.2.1 A member of a SHG, and the SHG must be at least 1 year old

6.2.2 Should be a member of the SHG for minimum period of 1 year

6.2.3 Should have attended minimum 80% of the SHG meetings held the previous 12 months. (as evidenced from the minutes book)

6.3.4 Should have borrowed and repaid at least 1 SHG loan

6.3.5 Should not be a defaulter of a SHG or CIF loan or a bank loan

6.3.6 Preferably should live in the village where the vehicle route shall begin

6.3.7 Preferably should be willing to or should have a family member willing to drive the vehicle and should have a commercial driving license.

6.3 Special provisions for the NE states and J&K :

For the NE states and J&K where 2/3 of the rural population can be members of the SHG irrespective of their economic status, the SRLMs must ensure that the beneficiary selection under AGEY gives priority to such beneficiary for whom the vehicle shall be the primary source of income. For the NE and hill states it is mandatory that the SHG member or family member should be the driver of the proposed AGEY vehicle.

6.4 FPO/PE beneficiaries :

FPO/PE's which shall be allotted AGEY vehicles should fulfil the following criteria:

6.4.1 FPO/PE should have been in existence for atleast 1 year

6.4.2 The FPO/ PE should not have been provided a grant for purchase of vehicles as part of its government funding.

6.4.3 The FPO/ PE should be able to generate enough income/saving from the running of the vehicle to be able to repay the principal amount in EMI's to the CLF in a maximum period of 6 years. Should be a registered entity and should have maintained audited accounts for at least a year.

6.4.4 Should have atleast 60% of membership comprising of SHG members or their immediate family members.

6.4.5 FPO/PE should procure a goods carrying vehicle

6.4.6 A FPO/PE can procure a passenger vehicle only if the PE/FPO is in the business of tourism or other business that involves transport of customers.

6.5 CBO beneficiaries:

CBOs which shall be allotted AGEY vehicles should fulfil the following criteria:

6.5.1 The block should be eligible as per the eligibility criteria mentioned in this guideline. The CBO selected should have been recommended by the SRLM's district team, certifying the following points :

6.5.2 CBO should have been in existence for atleast 1 year.

6.5.3 CBO should have held regular monthly meetings as documented in the minutes book of the CBO.

6.5.4 Should preferably a registered entity.

6.5.5 The NPA on CIF/CEF/Livelihood fund loans for the CBO should be lower than 5%.

The CLF should give a signed declaration that only eligible beneficiaries as per these guidelines have been chosen under AGEY.

7. Application process

- 7.1 The applicants must submit their application to their SHG in the format as prescribed by SRLM within stipulated time, as decided by concerned CLF. A sample format of the application is attached as Annexure 3. States to formulate the application form as per their requirement.
- 7.2 BMMU/CRP-EPs/CRP's shall aid the applicant in filling up the application.
- 7.3 In case of multiple applications the CBOs may select one beneficiary based on an objective grading criteria. The BMMU may assist the CBOs in drawing up the grading criteria. An indicative framework for the grading is shared as Annexure 4. States may modify the grading criteria as per their requirement.
- 7.4 The CLF 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.

8. Onboarding of Beneficiary

8.1 Training and Capacity building

- 8.1.1 After the selection of beneficiary from all interested applicants, the selected beneficiary should undergo a training on the operation of a vehicle as a business.

- 8.1.2 The training shall include driving training, vehicle management & maintenance and understating economic viability in public transports. SRLMs in consultation with RSETIs to finalise the training modules according to available skill set and current capabilities.
- 8.1.3 SRLMs shall undertake the capacity building for CRP-EPs in the areas of feasibility study, traffic survey study, preparation of business plan, vehicle management & maintenance and understating economic viability in public transports.
- 8.1.4 SRLMs shall undertake the capacity building for their staff at State, District and Block levels for operating the AGEY.
- 8.1.5 Training and capacity building are mandatory for the beneficiary and CBO members before the vehicle is operationalised in the block.
- 8.1.6 The cost of these trainings can be met from the provision available for capacity building under DAY-NRLM.
- 8.1.7 Post the training she would submit a business plan to its SHG along with all the relevant documents including the quotation of the vehicle which the applicant finds most suitable to run on the selected route.
- 8.1.8 CRP-EPs will assist SHG members in the preparation of a Business plan as per the (Annexure-5).
- 8.1.9 SHG in turn submits the business plan with the supporting documents to VO and after verifying the same, VO recommends to CLF.
- 8.1.10 The BMMU staff shall assist the CLF in verifying all the documents.

9 Vehicle procurement:

- 9.1 AGEY does not support the purchase of old/second hand vehicles nor does it support the purchase of luxury vehicles for personal use. Luxury vehicles are defined as passenger vehicles costing more than Rs. 15 lakhs. The state may detail the list of passenger vehicles falling the luxury segment, based on the ground reality and needs of the state – like sedans / compact SUV etc. In case any vehicle in the luxury segment is procured, the need and utility for the same should be clearly mentioned and justified.
- 9.2 DAY-NRLM’s community procurement policy to be followed for the procurement in case of ownership of the vehicle by CBO.
- 9.3 No procurement policy needs to be followed in case of individual ownership of vehicle.
- 9.4 Kindly note that that all the vehicles would be commercial and not used as private vehicles.

10 Operation the vehicle

- 10.1. The salary of the driver shall be borne by the SHG member out of earning from the operation of the vehicle. In the interest of economic viability of the vehicle it is recommended that the beneficiary herself or her family member is the driver of the vehicle.
- 10.2 The lessee / operator shall run the vehicle on approved routes at predetermined frequency as jointly agreed between the CBO and the operator. The routes should be approved based on financial viability and the need for transport link.
- 10.3 All vehicles under the AGEY shall have a defined colour code and carry AGEY branding to ensure their identity and avoid diversion to other routes,
- 10.4 The charges per trip shall be fixed jointly by the operator and the CBO subject to rules / regulations of the Transport Department of the State Administration.
- 10.5 The CBO may fix some discounted fares for girls going to school or college.
- 10.6 Based on the transport survey and feasibility study, if any relaxation becomes necessary in the provisions of these guidelines in the case of LWE districts and other difficult areas, the proposals for such relaxation shall be submitted to the DAY-NRLM Empowered Committee for a decision.
- 10.7 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. CBOs, State or Central Government or its agencies shall not be liable for any accidents or damages arising from operation of the transport services envisaged under the AGEY and entire responsibility would be on the beneficiary. The above details need to be mentioned in the agreement with the beneficiary.

11 Documentation

- 11.1 The SHG member operating the vehicle shall ensure that all the necessary legal and statutory requirements for operating the vehicle such as valid permit, road tax payment, valid insurance policy etc., are met. The CBO may also check the validity of these documents.
- 11.2 CLF to keep a file for each of the vehicles with the following basic details - valid permit, road tax payment, valid insurance policy, copy of the licence, identity & address proof, tripartite agreement, SHG-VO recommendation, application form, business plan.
- 11.3 Annual insurance, pollution certificate, permit renewal etc to be collected on an annual basis and kept in the file for each vehicle. A copy of these documents must also be kept with the BMMU.

12. Loan repayment

- 12.1 The repayment of the loan must be ensured on time. The repayment needs to be completed in a maximum of 72 monthly instalments.
- 12.2 If the beneficiary stops the repayment of the loan for three continuous months, the CLF will reserve the right to impose a fine / penal interest for the delayed payment. CLF has the freedom to charge prevailing SBI FD annual rate interest as fine / penal interest for the default amount for the delayed period.

- 12.3 If the non-payment of loan continues for beyond 3 months, Loan Repayment Committee of the concerned VO & CLF 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.
- 12.4 The repaid instalments of AGEY loan to the CLF to be used for further purchase of vehicles, either under the same norms as detailed under AGEY or in case of saturation of vehicles connecting all the villages in the CLF, for interest bearing funding of vehicles or other livelihood activities, preferably related to the business support of the vehicles (eg. Tyre shops, repair shops etc)
- 12.5 Wherever feasible, the CLF should use the experience of funding AGEY vehicles to start funding more financially viable vehicles as an income generating activity for the SHG members.

13. Approval process

- 13.1 The SRLM shall propose the total requirement of funds for all the AGEY in the state in a financial year as part of its Annual Action Plan to the DAY-NRLM.
- 13.2 Annual Action Plan (AAP) submitted by SRLM's along with budget estimates which will be considered and approved by the DAY-NRLM Empowered Committee set-up under the Chairmanship of Secretary (Rural Development)

14. Release of funds

14.1 From Centre to State

- 14.1.1 The release of funds to the SRLMs would be based on the annual allocation as mentioned in the AAP or Supplementary AAP and approved by the EC of the MoRD. The state is expected to implement the AGEY component using the consolidated funds released under the SVEP umbrella of schemes.
- 14.1.2 All releases would be subject to the procedures and processes prescribed in the Framework document of DAY-NRLM. All the funds released would be as part of the AAP and shall follow the extant instructions of the DoE. The current conditions for release of funds are in four instalments per annum. The first instalment can be released as an advance; however the subsequent instalments must be linked with physical progress.
- 14.1.3 Funding pattern under the AGEY is currently 60% centre and 40% state. (Exception being 90% centre and 10% state for the North eastern states and Himalayan states). However, the same may change in case any new set of guidelines are notified by the government of India
- 14.1.4 However, currently the Ministry of Rural Development has the mandate to fund the program for the years 2022-23- till 2025-26 only.

14.2 From SRLM to CLFs :

- 14.2.1 The SRLM should plan and ensure that the funds are released to the CBOs in a timely manner so that the programme implementation does not suffer.
- 14.2.2 Under AGEY, a maximum of Rs. 6.5 Lakhs per vehicle may be provided to individual beneficiaries and a maximum of Rs. 8.5 lakhs per vehicle may be provided to CBOs who are beneficiaries.
- 14.2.3 State to release funds to CLFs using the consolidated funds released under the SVEP umbrella budget head.

14.3 From CLF to beneficiary :

- 14.3.1 The CLF to transfer the loan amount to the concerned VO, who shall transfer it to the respective SHG as needed. The SHG to then transfer the loan amount to the beneficiary's account in the case of individual ownership.
- 14.3.2 From the date of submission of the business plan to the SHG, the final transfer of loan amount to the account of the beneficiary shall be completed within 45 days.
- 14.3.3 The states may modify this fund routing procedure in the interest of time and may fund the beneficiary directly. However, the loan should be reflected in the books of the VO and SHG.
- 14.3.4 Similar pathway to be followed for CBOs/FPO/PEs also ensuring that the loan reflects in the books at every appropriate level.
- 14.3.5 All the Provisions of DOE and DAY-NRLM for financial management should be followed, including but not limited to using the FDM for funds transfer.

15. Roles and responsibility of stakeholders

15.1 Community Based Organisations (CBOs)

- 15.1.1 Identify the type of vehicle jointly with SHG members based on traffic potential survey and viability of operations.
- 15.1.2 To select the beneficiary
- 15.1.3 To ensure that the vehicle runs regularly on the defined route on the defined timing and is not diverted to other routes. CBO will also ensure that there is no sub-contracting of the vehicle by the SHG member.
- 15.1.4 Fix charges per trip jointly with the operator with provision for discounted fare for girls going to school or college. Also ensure that the operator charges only the agreed rates from the passengers. Fare discounts may also be allowed for differently-abled persons.
- 15.1.5 Ensure that all the legal and Statutory documents relating to the vehicle are kept updated and valid at all times. A separate file to be maintained for keeping the records of the vehicle supported.
- 15.1.6 Ensure that the vehicle operator takes proper care of the vehicle and pays the agreed rent / repayments on time. Ensuring regular service is done for the vehicle as per the manufacturer norms
- 15.1.7 Ensure that the VO members are trained in the management of transport vehicles on business lines. The training would be organised by the SRLM.

15.2 State Rural Livelihoods Missions

- 15.2.1 Select the block for implementation of the AGEY from among the intensive blocks of DAY-NRLM where well established CBOs are functioning and which are under connected.
- 15.2.2 Ensure that a rural transport network study is done for the selected block and routes are selected based on the connectivity gaps.
- 15.2.3 Select the CBO for implementation. Build the capacity in the CBO to decide on the vehicle lease rental to factor in lower maintenance costs in the first 1-2 years when the vehicle is new and is covered under the manufacturer's warranty.
- 15.2.4 Ensure that coordination and convergence is done with the State Transport Department to get the route permit allotted to the CBOs/SHG member/s based on the transport network study and also to provide other benefits available with the transport department to the AGEY.
- 15.2.5 Ensure that the State Transport Department gives a permit for carrying both passengers and goods by these vehicles subject to Motor Vehicle Regulations.
- 15.2.6 Ensure that the office bearers of the CBO and the Vehicle operator are provided training in transport business management and driving and maintenance aspects of vehicle.
- 15.2.7 Ensure that the operation of the vehicle is in the defined area and on the routes as specified by the CBO after the feasibility study.
- 15.2.8 Handhold the CBO and the operator so that they are able to manage the service in an economically sustainable manner.
- 15.2.9 Monitor the AGEY component and report progress to DAY-NRLM periodically and also upload details on DAY-NRLM-MIS.
- 15.2.10 Issue state specific guidelines for the implementation of the project
- 15.2.11 Appoint a State Nodal officer for the AGEY who will ensure coordination, provision of technical support and successful implementation of the component.

15.3 Community Resource Person – Enterprise Promotion (CRP-EPs) /Other CRP's

- 15.3.1 The feasibility study and traffic survey study could be done by CRP-EPs/CRP's in the block or by a competent technical agency selected by the state for this purpose.
- 15.3.2 CRPs shall aid the applicant (SHG member) in filling up the application.
- 15.3.3 CRP will assist SHG members in the preparation of a Business plan.

15.4 RSETI and other partner institutions

- 15.4.1 Developing module for the feasibility study, traffic survey study, preparation of business plan, vehicle management & maintenance and understating economic viability in public transport.
- 15.4.2 Undertaking training of CRP-EPs, beneficiary and SRLM team.

16 Convergence

16.1 SRLM/DMMUs to converge with the State/ Regional Transport Offices for the following activities:

- 16.1.1 Identification of routes.
- 16.1.2 Procurement of route permit.
- 16.1.3 Training of Beneficiaries (Drivers) on learning to drive and acquiring license for the same.
- 16.1.4 Any other inputs as found necessary.

16.2 SRLM/DMMU to converge with RSETI, and other NROs, Technical institutions for the following:

- 16.2.1 Training of CRPs on conducting route feasibility study.
- 16.2.2 Training and Orientation of interested applicants and family members who may be operating the vehicle on management of transport vehicles as a business including driving training
- 16.2.3 Refresher training for final beneficiaries on management of transport vehicles as a business.
- 16.2.4 Any other trainings as necessary.

16.3 SRLM/BMMU to converge with PRIs and local administration for the following :

- 16.3.1 Identification and selection of routes.
- 16.3.2 Preference to AGEY vehicles for government transport and procurement.

16.4 SRLM to converge with multiple partners for funding and allied activities

- 16.4.1 Other government schemes/ funds like PMEGP, District Mineral Fund etc.
- 16.4.2 Women Enterprise Acceleration Fund under DAY-NRLM.
- 16.4.3 Enterprise financing schemes of financial institutions like SIDBI Prayas enterprise financing program etc
- 16.4.4 CSR, NGO partners, civil society organisations etc.

16.5 SRLM / BMMUs to converge with State Discoms and other firms in the solar power sector

- 16.5.1 BMMUs to encourage beneficiaries with battery operated vehicles to adopt solar power towards cost savings. BMMUs to converge with local DISCOM branch to provide Central Financial Assistance/ Subsidy to beneficiaries under the Grid Connected Rooftop Solar Programme and other programmes
- 16.5.2 SRLMs to also explore partnerships with solar power firms for convergence possibilities including infrastructure such as charging ports and public charging stations.

16.5.3 There are subsidies available under the Ministry of Power for charging stations and battery swapping stations and the same may be developed as an enterprise opportunity for SHG members in states where feasible.

16.6 Other Convergences as seem viable

16.6.1 Multiple states have provided free/subsidised driving training for women and SRLM to explore options for the same.

17. Monitoring and Reporting

17.1 MIS

- 17.1.1 AGEY nodal officer for the state to be in charge of M&E for the state and report the same to DAY-NRLM.
- 17.1.2 Nodal officer to ensure that one time data collection as per the AGEY MIS is uploaded for every beneficiary and route.
- 17.1.3 State to ensure that the AGEY module for the effective monitoring and management of the component in the DAY-NRLM module is updated on a regular basis. The module has two components
- 17.1.4 Static information of AGEY Vehicle which includes collection of basic information of the vehicle and beneficiary. The baseline information of each beneficiary and village should be clearly captured by the SRLM to compare and evaluate the impact of the AGEY post implementation. This needs to be updated within 30 days from the date of purchase of vehicle.
- 17.1.5 Monthly information of AGEY Vehicle which includes monthly Tracking of Vehicle Information including status of repayment of loan.
- 17.1.6 SRLMs shall ensure that the MIS is updated for all the previous vehicles sanctioned earlier under AGEY and AGEY (CAP). If, this is not completed, then the AGEY component of Annual Action Plan (AAP) submitted to MoRD for approval, shall **not be** considered for approval.

17.2 Review at the State Level

- 17.2.1 A monthly progress report to be prepared on the performance of the AGEY in the state. The report should capture the details like whether the vehicle was operational during the month, monthly net income from AGEY vehicle, if the vehicle ran on the predefined route, loan repayment status, number of Kms operated etc.
- 17.2.2 The SRLM should specifically monitor (At the blocks and the district level also), the status of the following points with respect to the vehicles owned by the CBO's
 - 17.2.2.1.1 Time lease rent payments (if operated by an SHG member)
 - 17.2.2.1.2 Profitability (if operated by the CBO)
 - 17.2.2.1.3 Ownership status of the vehicle
 - 17.2.2.1.4 Operations of the vehicle by an SHG member or by the CBO itself
 - 17.2.2.1.5 Maintenance status of the vehicle
- 17.2.3 The nodal person for AGEY along with SPM and the State Mission Director (or their representative) shall review the progress of the AGEY every month.
- 17.2.4 Representatives from DMMU (DPM) and BMMU should ideally attend the meeting.
- 17.2.5 The SMD of the SRLM should review the progress of implementation at least once every quarter.

- 17.2.6 The intimation of the quarterly meeting along with the agenda shall be circulated by the state nodal person for AGEY at least 10 days prior to conduct of the meeting through email.
- 17.2.7 The meeting shall be minuted and the minutes of the meeting should be shared with all participants and concerned stakeholders, including NMMU, within 10-days of the meeting being held.

17.3 Review at the National Level

- 17.3.1 The nodal person supporting AGEY along with Lead – Non-Farm and the Mission Director (or their representative) shall review the progress of the AGEY at least once every quarter.
- 17.3.2 The intimation of the meeting along with the agenda shall be circulated by the nodal person for AGEY at NMMU at least 10 days prior to conduct of the meeting through email.
- 17.3.3 The meeting shall be minuted and the minutes of the meeting should be shared with all participants and concerned stakeholders within 10-days of the meeting being held.

18. Grievance Redressal

- 18.1** Conflicts in professional space are inevitable occurrences. However, it is in the best interest of all concerned that conflicts are resolved immediately. In cases where the conflicts cannot be resolved internally, a conflict resolution mechanism will be put in place for their timely resolution. In case of issues that cannot be resolved internally, a redressal committee will meet to understand the issue and arrive at a mutually acceptable decision.
 - 18.1.1** The SRLM should form a redressal committee at every district where the AGEY is being implemented.
 - 18.1.2** In case of conflict, the decision taken by the respective CLF shall be the first stage of resolution.
 - 18.1.3** In case it is not resolved, the redressal committee at the district comprising DMMU and selected representatives from the CLFs concerned will meet to arrive at a mutually acceptable decision.
 - 18.1.4** In case the redressal committee cannot arrive at a mutually acceptable decision, the final decision will rest with the SPM (non-farm livelihoods). In case the dispute still persists, the decision of the CEO/SMD of SRLM shall be final and binding on all parties.

Annexure 1: Suggested Broad framework for feasibility study and traffic survey

CRPs to be provided training in carrying out route feasibility survey and traffic study either with the assistance of RSETI or NRPs. The state should modify the survey as necessary and ensure that the same is available in the local language.

BMMUs & DMMUs with the assistance of Regional Transportation Office to identify villages with gaps in transportation access in the selected blocks. CRPs may discuss with the local community and PRI officials to compile a list of possible routes. CBOs to assist CRPs in this.

Backwardness, lack of transportation link and sustainability of service to be the guiding factors in the final selection of routes.

Route Feasibility Study

- 1 What is the normal traffic along this route?
 - a) Daily travel for work.
 - b) Student traffic along the route.
 - c) Travel for other irregular needs such as market / health care on average every day.
 - d) Weekend traffic along the route e.g. for leisure activities.
 - e) Volume of movement of goods along the route
- 2 Are there seasonal variations along the route? If yes, please explain.
- 3 Is there connectivity through this road to other major roads/highways
- 4 Key locations along the route
 - a) Healthcare facilities
 - b) Local/regional markets
 - c) Government offices

- d) Railway stations / Bus hubs
- e) Major towns / Market centers such as Mandis
- f) Any tourist hot spots
- g) Others

5 Current transport facility along the route

What are the current modes of transport available along the route and their capacity (if possible this may be accessed from the RTO also based on permits provided)

Vehicle	No. of Vehicles	No. of Seats	6-8 A.M	8-10 A.M	10-12 A.M	12 A.M – 4 P.M	4-6 P.M	6-10 PM
Bus								
Jeep								
Rickshaw								
Others								

6 Are there gaps in the transport service in the area

- a. What is the average waiting time for access to transport?
 - I. During peak hours (8 – 10 A.M and 4-6 P.M)
 - II. During non peak hours
- b. Are there students who have dropped out because of lack of safe transportation options? – Yes/No
 - I. How many students on average?
- c. Are there individuals who are unable to seek work due to lack of transport? – Yes/ No
 - 1. How many individuals on average

7 Cost of Transport

- a) What is the average one-way cost of transport along the route on sharing basis?
- b) What is the cost of hiring a private vehicle along the route, say for health care needs/goods transport?

8 Status of Roads

- a) Does the route have a pucca road?
- b) Is the road in good condition and accessible during all seasons including monsoons?
- c) What is the terrain along the route – level/hilly

Prioritisation of routes shall be done on following basis:

1. Current situation of the transportation facility
2. Necessity & need of the community members.
3. Number of expected passengers and volume of goods on a certain route
4. Availability & Non-availability of roads
5. Access to major utility centres i.e. schools, hospitals, markets/mandis etc

For the AGEY vehicle to be financially viable, the above study should be used to inform the ownership and mode of operation of the vehicle as detailed in the state guidelines provided in Annexure 3.

Annexure 2: Guidelines for vehicle selection and operation

Separate brief guidelines to be made by SRLM for the following categories of vehicles.

1. Battery operated 3 wheeler
2. Fuel operated 3 wheeler
3. Fuel operated 4 wheeler

Guidelines to include the following:

Enumerated list of representative cash flow needs including but not limited to

- a) Payment of taxes
- b) Renewal of permits
- c) Renewal of policies
- d) Periodic expenses such as vehicle servicing, replacement of tyres
- e) Buffer savings in order to deal with possible emergency repairs

SRLM to encourage AGEY beneficiaries to keep aside the above total from revenue earned over the first few months in order to be able to manage these expenses.

Additional guidelines for battery operated vehicles

- a) Mandatory access to 6-8 hours of power supply overnight or for the duration when the vehicle would normally be docked for charging.
- b) Access to specialised spare parts and maintenance workshops within a radius of 30 Kms from the operator's residence/allocated route

Vehicle Selection

The selection of the vehicle is dependent on the following criteria

- a) Average volume of traffic along the route selected – passenger and/or goods.

Where the average expected volume of passenger traffic is 4-5 per ride, 3 wheeler vehicles to be selected. Where this is greater, 4 wheelers may be selected. Similarly depending on capacity for goods, vehicle to be selected.

- b) Terrain of the area

Hilly areas and or difficult/rough terrain are not suited for electric vehicles and under such situations, fuel operated vehicles to be promoted. At the same time, electric vehicles, where otherwise feasible, to be promoted in plain regions.

- c) Profitability

Profit to be calculated for the route based on the required capacity. It is essential that within one year or at most 2 years along this route, this particular model of vehicle will be able to make a profit that is equal to the opportunity cost detailed

below. It is critical that the operators understand and appreciate that cash inflow from the operation of the vehicle is NOT EQUAL to profit.

Parameters	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
No of Days in a month the vehicle will be on road (X)							
No of Kilometre it will run per day (Y)							
Fare Rate Per Kilometre per member (M)							
Average passengers in vehicle (Q)							
Average Income per month (XYMQ)							
Total Income Per Year (B)							
Cost of fuel per litre (Z)							
Number of kms the vehicle will run (N)							
Fuel cost (XYZ/N)							
Annual expenses as per state guidelines							
Other expenses (if any)							
Total Expenses per year (C)							
Surplus per year (B-C)							

Example, monthly profit should be equal to or greater than opportunity cost to be calculated as Opportunity Cost = Rs. (2 X MGNREGS daily wage for the state X 10)

Further guidelines for vehicle selection

In addition to the aforementioned guidelines for vehicle selection, please note that the AGEY scheme is not intended to subsidise the purchase of personal luxury vehicles for SHG members but rather to support economically vulnerable families to earn a viable livelihood and to improve connectivity.

In order to ensure this the following points to be noted:

1. Total cost of vehicle to not exceed Rs. 12.75 lakhs, including the mandatory contribution from the SHG member / CBO.
 - (a) Maximum of Rs. 6.5 Lakhs may be provided to individual beneficiaries under AGEY and Rs. 8.5 Lakhs to CBO beneficiaries.
2. Vehicles considered to be luxury vehicles category to not be purchased.

Annexure: 3: Format of the SHG member application format to concerned CLF

Sl No	Particulars	Details
1	Name of the Applicant	
2	Name of the Husband/Father/Mother	
3	AADHAAR Number	
4	Address	
5	Age	
6	Education	
7	Name of the SHG	
8	Date of Formation of SHG	
9	Date of joining of SHG	
10	No. of SHG meetings held in the previous 12 months	
11	No. of SHG meetings attended in the previous 12 months	
12	Primary Source of Household Income	
13	Monthly Household Income	
14	Vehicle to be Driven by - (Self/Daughter/Husband/Son)	
15	Driver's Licence Number (if applicable)	
17	Bank account details - Bank name, branch name, account number, IFSC code,	

SHG loan history

Particulars	Amount of Loan Taken (In Rs.)	Date of loan taken	Repaid (Yes/No)	Outstanding (In Rs.)	Repayment % (As per repayments schedule)	Remarks
SHG loan 1						
SHG loan 2						
SHG loan 3						
Bank linkage						

Date:

Signature of Applicant

Supporting documents to be submitted

- 7** Driver's licence
- 8** Identity and address proof.

Note: SRLMs are encouraged to prioritise individuals willing to drive the vehicle themselves. Not only does this make the business more financially viable, this has important social benefits that must not be ignored. All support and handholding necessary for the SHG member to do the same to be provided by CRP-EPs and SRLM including identification of SHG members across the state/country who do the same.

Annexure 4: Suggestive Format of the SHG member applicants' grading sheet

Name of the applicant:

Name of the SHG:

SL No	Points of Evaluation	Basis of Evaluation	Max. Marks	Marks Obtained
1	SHG member in the SECC data/criteria	Yes	3	
		No	0	
2	Age of the SHG (As per minutes register)	>3	3	
		2-3	2	
		<2	1	
3	Attendance in Weekly Meeting (To be verified by SHG OB Members)	80%-90%	0	
		90%-95%	2	
		> 95%	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	SHG member / of immediate family member knows driving, has driving licence & is planning to drive the vehicle	Yes	3	
		No	0	

Note:

Among all the applicants, those who score the highest marks shall be declared beneficiary/beneficiaries. In case of a tie, the decision taken by the CLF shall be final.

This format is to be filled by the concerned SHG.

The grading sheet shall be filled only for those who fulfil other criteria as mentioned in the AGEY Implementation Guidelines.

If more than one applicant scores the highest marks, the one belonging to the older SHG shall be given priority.

Signature of SHGs President & CRP-EP shall be considered as proof of verification Loan Repayment percentage by the applicant, subject to verification by the SRLM officials.

Signature of SHG President

Signature of VO/CLF

Date:

Annexure-5: Format of the Business plan of the SHG member/ CBO to be supported by CRP-EPs

SHG Applicant Name:

SHG Name:

VO Name:

CLF Name:

Sl No	Particulars	Details
1	Basic profile of the village	Introduction to the area (district and block, terrain etc)
2	Mapping existing players	
3	Analysis of Distance travelled, Frequency, consistency of services, time of travel	
4	Selected Route (From-To)	
5	Customer base	
6	Total One Way Distance of the Route (in K.M)	
7	Total One Way Trips Expected in a Day	
8	Estimated No. of passengers per trip (Avg for the day – peak & non peak times)	
9	Expected fare from a single trip	
9	Total one way trips expected in a month	
10	Total expected fare in a month	
11	Cost of vehicle (As per quotation)	
12	Loan demand	
13	Estimated cost of fuel in a month	

14	Estimated cost of maintenance in a month	
15	Estimated cost of driver salary and other expenses in a month	
16	Estimated cash cost of other running the vehicle in a month (stand charges, facilitation charges etc)	
17	Estimated deferred monthly expense of the vehicle (tyre/ battery replacement, tax, insurance renewal etc)	
18	Cash profit (Pt.10 – Pt.13 – Pt.14- Pt.15-Pt.16- Pt.17)	
19	Expected monthly instalment (should be lower than or equal to 18)	
20	Training and skills needed	
21	Ancillary support systems	Service centres, Fuel stations/ Charging locations Mechanics/ workshops

Additionally, applicants to attach their training completion certificate as well as copy of driving license / learner's license.

Annexure 6: List of Orientations and Trainings – Summarised

1. Orientation to BMMUs/DMMUs from eligible blocks on AGEY.
2. Orientation to CRPs from approved blocks on AGEY as well as on managing commercial transport vehicle business.
3. Orientation to CBOs and members on AGEY as well as on commercial transport vehicle business by CRPs.
4. Training to CRPs on conducting transport route feasibility study.
5. One day formal orientation for interested applicants on AGEY and managing a commercial transport vehicle business.
6. Detailed training for approved beneficiaries on managing a commercial transport vehicle business including sessions with existing AGEY beneficiaries, preferably those who operate their vehicle themselves and CBOs that lease the vehicle.
7. Training on learning to drive for eligible beneficiaries who are willing to operate their own vehicles or female family members willing to do the same.