

**CIRCULAR MEMORANDUM OF THE DIRECTOR OF HANDLOOMS &  
TEXTILES AND APPAREL EXPORT PARKS, TELANGANA STATE,  
HYDERABAD**

**Rc.No.2216/2017-K**

**Date: 28 .06.2017**

Sub:- Handlooms & Textiles Department – Communication of guidelines for implementation Telangana Handloom Weavers Thrift Fund Saving and Security Scheme (TFSSS) launched on 24.06.2017 at Pochampally - Regarding.

Ref: G.o.Ms No.38 Industries and Commerce (TEX) Department dt.23.06.2017

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The immediate attention of the Assistant Directors (H&T) and Regional Deputy Directors (H&T) in the State is invited to the captioned subject and reference cited.

It is to inform that the Government of Telangana have allotted an amount of Rs.1200 Crores as special budget for Handlooms and Textiles Sector under BC Welfare, out of which Rs.60.00 Crores have been allotted for Telangana Handloom Weavers Thrift Fund Saving-cum-Security Scheme i.e "Nethanna ku Cheyutha".

In the reference cited, Government have issued orders increasing the State Government share towards the Thrift fund scheme from existing 8% to 16% to the Thrift fund account in order to implement the new version of Thrift fund Scheme called Telangana Handloom Weavers Thrift Fund Saving and Security Scheme (TFSSS) and also approved its operational guidelines.

Thus, the operational guidelines of the new version of Thrift fund Scheme called Telangana Handloom Weavers Thrift Fund Saving and Security Scheme (TFSSS) is communicated herewith for taking necessary action in the matter. Further, it is to inform that the existing scheme "Co-operative Weavers Thrift Fund scheme" stands hereby cancelled w.e.f from 30<sup>th</sup> June,2017 and eligible existing weavers has to be migrated to the new scheme.

The Assistant Directors are directed to conduct awareness campaigns in major villages of the Handloom Clusters in their districts and collect the application forms by 5<sup>th</sup> July and after due verification the eligible beneficiaries list may be submitted to Head Office in the prescribed proforma by 7th July 2017.

Encl: As above.

Sd/- Shailaja Ramaiyer  
Director (H&T) and AEPs.

//F.B.O.//

Deputy Director (H&T)

To

The Assistant Directors (H&T) and Regional Deputy Directors (H&T) in the State

## **Telangana State Weavers Thrift Fund Scheme**

### **Operational Guidelines**

GO Ms. Rt.No. 38 dated 23.06.2017 of Industries & Commerce Department	Circular Memo Rc.No.2216/2017-K Dated : 28.06.2017.
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#### **Title :**

The Telangana Handloom Weavers Thrift Fund Saving and Security Scheme (THWTFSSS) "Nethannaku Cheyutha".

#### **Objective :**

The basic objective of the scheme is to inculcate the Thrift and to provide Social Security to the Weavers engaged in Handloom activity. It is also intended to create lumpsum fund for their future requirements.

#### **Scope :**

The Scheme is applicable to all the Handloom Weavers engaged in the Weaving Handloom activity including Co-operative /Outside Co-operative fold and in allied pre-weaving / preparatory activities like Dyeing/ Designing/ Warping/ Winding /Sizing etc.

#### **Eligibility :**

The scheme applicable to all Handloom Weavers engaged in Weaving and Preloom /Preparatory work such as/ Dyeing/Designing/Warping/Winding/Ancillary weaving, who are above 18 years of age and earns at least 50% of his/her income from weaving.

#### **Mode of implementation of the Scheme :**

1. A member intending to avail the benefit under the scheme shall apply to the concerned Assistant Director (H&T) in the prescribed application (Annexure-Form-I).
2. On receipt of the application from a member the concerned Assistant Director (H&T) shall physically verify and decide on the application

admitting or refusing the member into the scheme. If rejected the Assistant Director (H&T) shall record the reasons for refusal.

3. The subscriber/member shall apply to the concerned Assistant Director (H&T) in a prescribed application form (as enclosed) to join the scheme.
4. After field verification the Assistant Director (H&T) after confirmation of the details given in the application form shall allow the applicant to join the scheme or reject his application showing the reasons.
5. The member has to declare his monthly average wages from handloom activity, on which the monthly installment is fixed for RD-1 and RD-2 accounts.
6. The weaver beneficiary and the Assistant Director (H&T) concerned will jointly open two (2) RD accounts i.e. RD1, RD2 respectively, in the nationalized bank in which the member is having the SB account of wages.
7. Basing on estimated matching contribution required, funds will be deposited in the main branches at state level of all bankers in which Thrift RD Accounts are opened and Weavers Thrift Fund Scheme is implemented for crediting State Government Matching Contribution into RD-II account of the beneficiary.
8. The member and Assistant Director (H&T) has to give authorization to the concerned Branch Manager that 8% of declared wage shall be transferred to the RD1 from the SB account of the member on or before 15<sup>th</sup> of every succeeding month. On confirmation of 8% wage amount credit into RD1 account 16% of the wage (double the contribution made by the member) shall be transferred to the RD2 account from the common account opened in the District Level Principal Bank.
9. The duration of the two (2) RD accounts is 3 years i.e., 36 months interest shall be allowed at the rate at which the respective bank pays interest as per RD rules.
10. If any member defaults in payment of his 8% contribution for a continuous period of 3 months will be declared as “defaulter” in all such cases the members are entitled to withdraw money both in RD1 and RD2 only at the end of 36 months period.

11. Each subscriber/member shall along with the application for admission into the prescribed form conferring the right to receive the amount that may stand to his/her credit the amount standing to his/her credit has become payable.
12. In case of death of the beneficiary nominee/legal heir/ of the member shall withdraw the amount as per the norms under RD schemes
13. Further, all RD rules of concerned bank shall be applicable in the scheme.

### **Selection of Beneficiaries :**

The Assistant Director (H&T) concerned shall receive the applications from the eligible persons engaged in the profession (weavers Dyeing/Designing/Warping/Winding/Ancillary weaving) on the on the Geo-tagged loom.

A field verification has to be done to know the factuality of the information given in the application by the applicant and ensure that genuine weavers and other preloom operators are selected to be benefited in the scheme. If the information furnished in the application is found to be incorrect, the Assistant Director (H&T) shall reject the application duly endorsing the reasons for rejection.

The Assistant Director (H&T) shall be cautious and maintain a genuine ratio between the no. of looms and the preparatory workers engaged on the looms while selecting the beneficiaries. The Assistant Director (H&T) and the concerned Territorial Officer shall be made responsible for any deviation in the selection of beneficiaries.

### **Monitoring :**

After selection of the beneficiaries the Assistant Director (H&T) shall see that RD-1, and RD-2 accounts are opened in the same Branch where the beneficiary is having SB account in which his wages are credited.

The Assistant Director (H&T) shall ensure the transfer of 8% of the declared wages from the SB account to the Joint RD-1 account on or before 15<sup>th</sup> of every month, on transfer of 8% of declared wages into the RD-1 account the Government matching 16% of the declared wage shall be transferred from the nodal account in the concerned nodal branch to the RD-

2 Account. No RD Account shall be withdrawn before the period of Maturity i.e. (36) months.

By the end of every month the Assistant Director (H&T) shall reconcile the transactions to the Joint RD-1 and RD- 2 and report to the Director of Handlooms & Textiles and keep record in the O/o. the Assistant Director (H&T).

Sd/- Shailaja Ramaiyer  
Director (H&T) and AEPs

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Deputy Director (H&T)

**MONTHLY PROGRESS REPORT ON IMPLEMENTATION OF TELANGANA STATE WEAVERS THRIFT FUND SCHEME FOR THE MONTH**  
**OF.....**

Sl.No	Name of the Beneficiary	Bank Account No.	Name of the Bank & Branch	Declared Wage	Amount 8% value Transferred to RD-1	Date of Transfer	Amount 16% value Transferred to RD-2	Date of Transfer	Remarks
1	2	3	4	5	6	7	8	9	10

Branch Manager  
 .....Branch

Assistant Director (H&T)  
 .....District

**-----DISTRICT STATEMENT SHOWING THE PARTICULAR OF THE BENFICIRIES SELECTED FOR THRIFT FUND CONTRIBUTION**

SI No	Name of the Weaver	Father Name	Name of the Village	Age	Geo-tag Number	Aadhar Number	Activity Weaing/ Dying/ Winding	SB A/c No.	Name of the Bank & Branch	IFSC Code	Declared Wage earned per month	Thrift Contribution 8%	Govt. Contribution in Rs.16%	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

Date: -----

Assistant Director (H&T)  
.....District