

REVISED OPERATIONAL GUIDELINES

NETHANNAKU CHEYUTHA

(TELANGANA STATE HANDLOOM WEAVERS THRIFT FUND SAVINGS & SECURITY SCHEME)

1.GO Ms. Rt.No. 38 dated 23.06.2017 of Industries & Commerce Department	1. Circular Memo.Rc.No.2216/2017-K, Dated :28.06.2017.
2. Govt. Memo No.2969/Tex.1/2017-1, dated:15.04.2021 of Ind & Com (Textile) Department	2. Circular Memo.Rc.No.1234/2021-K, Dt:17.08.2021

Title :

“Nethannaku Cheyutha” The Telangana State Handloom Weavers Thrift Fund Savings and Security Scheme (TSHWTFSSS).

Objective :

The basic objective of the scheme is to inculcate the habit of Saving and Thrift and to provide Social Security to the Weavers and Ancillary workers attached to Geo Tagged Looms and engaged in Handloom activity. It is also intended to create lumpsum fund for their future requirements.

Scope :

The Scheme is applicable to all Handloom Weavers and Ancillary workers / weavers engaged in Handloom weaving and ancillary works like (Dyeing/ Tieing Designing/ Warping/ Winding /Sizing etc) on the Geo tagged looms both in Cooperative fold and Outside cooperative fold .

Eligibility :

The scheme is applicable to all Handloom Weavers engaged in Weaving and Ancillary workers in Preloom /Preparatory work such as Dyeing/ Tieing / Designing/ Warping/ Winding/ Ancillary weaving etc., who are above 18 years of age as per Aadhar and attached to Geo tagged looms and earns at least 50% of his/her annual income from Handloom weaving / Pre-weaving and preparatory work.

Mode of implementation of the Scheme :

1. Registrations under the scheme will commence from **01.09.2021** onwards.
2. 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** for weaver; **Form-II** for Ancillary worker).
3. On receipt of the application from applicant the concerned Assistant Director (H&T) shall conduct field verification of the particulars given in the **Form-I and II** and decide on the eligibility of the application, and either admit or reject the Application Form. If rejected the Assistant Director (H&T) shall record the reasons for refusal.

4. 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.
5. The weaver beneficiary and the Assistant Director (H&T) concerned will jointly open two (2) RD accounts i.e. RD-1 & RD-2 respectively, in the Nationalized Bank/ DCCB/ Grameena Banks in which the member is having the Savings Bank account of wages.
6. The Assistant Director (H&T) will send eligible list of beneficiaries to the Head office with details as per **Form-III** (one time) and **Form-IV** (Monthly) enclosed with a request to release of funds.
7. The beneficiary and Assistant Director (H&T) has to give authorization to the concerned Branch Manager that 8% of declared wage shall be transferred to the RD-1 from the SB account of the beneficiary **on or before 15th** of every succeeding month. On confirmation of 8% wage amount credit into RD-1 account, 16% of the wage (double the contribution made by the member) shall be transferred to the RD-2 account from the Assistant Director (H&T) account.
8. The duration of the two (2) RD accounts is for 3 years i.e., 36 months and interest shall be allowed at the rate at which the respective bank pays interest as per RD rules. Further all RD rules of the concerned banks are applicable to the scheme.
9. If any member defaults in payment of his 8% contribution for a continuous period of 3 months, S/he 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.
10. In case of death of the beneficiary, nominee /legal heir of the member shall withdraw the amount as per the norms under RD schemes. Each beneficiary shall along with the application for admission indicate the Nominee in the prescribed form to whom the right to receive the amount that may stand to his/her credit has become payable.

Selection of Beneficiaries :

1. The Assistant Director (H&T) concerned shall receive the applications from **9th August, 2021** from the eligible persons engaged in the profession (Weavers / Ancillary workers working in Dyeing/ Tieing / Designing/ Warping/ Winding/ Ancillary weaving) on the Geo-tagged loom.
2. Every application should be affixed with Photo and all the details in the application should be completely filled including Surname and address. The age should be calculated as per Aadhar card and in case if the date of birth is not mentioned on the Aadhar card, 1st July, 2021 will be the cutoff date to indicate the present age of the beneficiary in the application form.
3. Field verification of the beneficiary's details by the Assistant Director (H&T) is mandatory to know the veracity of the information given in the application by the applicant and ensure that genuine and eligible weavers/ Ancillary workers only are selected. If the information furnished in the application is found to be incorrect / ineligible, the Assistant Director (H&T) shall reject the application duly endorsing the reasons for rejection.

4. The Assistant Director (H&T) shall be cautious and maintain a genuine ratio between the number 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 :

1. 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 Savings Bank account in which** his/her wages are credited.
2. 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 15th of every month. On transfer of 8% of declared wages into the RD-1 account the Government matching 16% share of the declared wage shall be transferred from the Assistant Director (H&T) account to the concerned RD-2 Account. No RD Account shall be withdrawn before the period of Maturity i.e. 36 months.
3. Total beneficiary list should be sent to the Head Office one time in **Form-III**. At the end of every month the Assistant Director (H&T) shall reconcile the transactions to the Joint RD-1 and RD-2 accounts and report to the Commissioner of Handlooms & Textiles, Telangana vide **Form-IV** and keep manual register in the O/o. the Assistant Director (H&T) concerned in **Form-V**.

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

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Assistant Director (H&T)