



Ministry of Housing and Urban Affairs
Government of India



**QUALITY COUNCIL[®]
OF INDIA**
Creating an Ecosystem for Quality

SVANidhi Se Samriddhi



IT TOOL USER MANUAL AND FAQs

PM-SVANidhi Se Samridhhi FAQs

For Street vendors:

- 1) Am I Eligible for Socio-Economic Profiling?

Answer: Any street vendor, who is a beneficiary of PM SVANidhi and has received a loan of Rs. 10,000 is eligible for socio economic profiling.

- 2) What are benefits and schemes available for me and my family member, under this program?

Answer: Street vendors and their family members will be cover under 8 central government schemes, depending on their eligibility:

1. PM Jeevan Jyoti Bima Yojana
2. PM Suraksha Bima Yojana
3. Pradhan Mantri Jan Dhan Yojana
4. Registration under Building and other Construction Workers (BoCW)
5. PM Shram Yogi Maandhan Yojana
6. One Nation One Ration Card
7. Janani Suraksha Yojana
8. PM Matru Vandana Yojana

- 3) During the profiling, my family member was not included, how can I include them after profiling?

Answer: Street vendor can approach their concerned ULB, where you are registered as street vendor, further ULB will take the necessary action.

- 4) How will I get to know for which scheme me and my family is eligible?

Answer: Once the profiling is completed and the form is accepted, the street vendor will receive a SMS on their registered mobile number. In case, the SMS is not received kindly contact the ULB for the same.

- 5) How will I apply for the schemes?

Answer: You will receive a call or message on your registered mobile number to attend the camp that is held for a week from 1st Monday of every month. You will be required to bring supporting documents for yourself and your family members as per the eligibility in the schemes. The documents would be collected by respective departmental officials and your application process for enrolment in the scheme would be initiated.

- 6) How will I get to know about the camp dates?

Answer: Normally, the camps are held for a week – starting from 1st Monday of every month. Moreover, you may contact your respective ULBs for the date and venue of camp or call on the toll-free number 1800 11 1979 to confirm the dates. Also, please be on a look out for hoardings, radio jingles, announcements for camp dates.

- 7) Am I eligible for 2nd term-loan if I have paid all my instalments?

Answer: Yes, you are eligible for 2nd term-loan, contact your bank for the same.

- 8) If Vendor/spouse is pregnant with first child which scheme is she eligible for and what are the benefits?

Answer: If vendor/spouse are pregnant with first child they will be eligible for PM Matru Vandana Yojana and Janani Suraksha Bima Yojana. Under PMMVY beneficiary will receive cash assistance of Rs 5000/-. Under JSY beneficiary will be given 500/- for institutional delivery.

9) While availing pension and insurance scheme do I have to pay the premium amount?

Answer: The beneficiary will have to pay the premium amount as the scheme guidelines.

10) What is the eligibility, documents required and benefits of availing the 8 schemes linked with Socio-Economic profiling?

Answer:

| S. No. | Scheme | Eligibility | Documents Required | Benefit of the Scheme |
|--------|--|--|---|---|
| 1. | Pradhan Mantri Jan Dhan Yojana | <ul style="list-style-type: none"> For persons, who do not have a bank account Any adult – 18+ years | <ol style="list-style-type: none"> Aadhar card If not, then address proof MGNREGA card, voter id card can also be considered | <ul style="list-style-type: none"> A basic savings bank deposit (BSBD) account RuPay debit card with accidental coverage of 2,00,000/- for accounts opened after 28.08.2018 No minimum balance to be maintained Interest is earned on deposited amount An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available. |
| 2. | Pradhan Mantri Jeevan Jyoti Bima Yojana | <ul style="list-style-type: none"> Age group: 18 – 50 Years Bank Account, with consent to auto-debit Rs. 436 every year, on or before 31st May | <ol style="list-style-type: none"> Aadhar – KYC for bank account Age Proof | <ul style="list-style-type: none"> Nominee to get a benefit of 2 lakhs in case of death of scheme beneficiary: <ul style="list-style-type: none"> Accidental deaths are covered from Day 1 of policy enrolment Death due to any other reason has a waiting period of 45 days |
| 3. | PM Suraksha Bima Yojana | <ul style="list-style-type: none"> Age group 18 – 70 Bank account, with consent to auto-debit Rs. 12 every | <ol style="list-style-type: none"> Aadhar – KYC for bank account Age Proof | <ul style="list-style-type: none"> Risk coverage of Rs. 2.00 lakh for accidental death and full disability and Rs. 1.00 lakh for partial disability |

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| | | year, on or before 31st May | | |
| 4. | Pradhan Mantri Shram Yogi Mandhan Yojana | <ul style="list-style-type: none"> For Unorganized Workers (UW) Entry Age between 18 to 40 years Monthly Income up to Rs 15000 Should not be an income taxpayer | <ol style="list-style-type: none"> Aadhaar card Savings Bank Account / Jan Dhan account number with IFSC Age Proof Attested copy of income certificate The applicants will have to make monthly contributions ranging between Rs 55 to Rs 200 till they attain the age of 60 years | <ul style="list-style-type: none"> Subscriber would receive a minimum assured pension of Rs 3000/- per month after attaining the age of 60 years and if the subscriber dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension as family pension |
| 5 | Registration under Building and other Construction Workers (BoCW) | <ul style="list-style-type: none"> Should be a construction worker Age: 18-60 yrs, and should have been engaged with any building or other development work for at least 90 days Should have a Saving Bank Account | <ol style="list-style-type: none"> Bank Account Age Proof Residence proof Details of dependent and employer's certificate of working for 90 days as construction worker and nomination form. | <ul style="list-style-type: none"> Quick help to the workers in case of any mishap or accident, Providing pensions, Issuing loans for house construction, Making payments related to premium for Group Insurance Scheme, Providing financial aid for children's education, Supporting workers by carrying their medical expenses in case of major ailment. |
| 6 | One Nation One Ration Card (ONORC) | <ul style="list-style-type: none"> Should have a Ration Card Ration card is from another City/ Town than the city of living | <ol style="list-style-type: none"> Bank Account Bank statement/ Passbook Age Proof Residence proof Copy of Ration card Passport size photo | <ul style="list-style-type: none"> The beneficiary will be able to buy subsidised food grains from any FPS across the country. |

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| 7 | Janani Suraksha Yojana (JSY) | <ul style="list-style-type: none"> All Pregnant Women in BPL category | <ol style="list-style-type: none"> 1. Bank Account 2. ID Proof 3. Aadhar card 4. BPL card 5. SC/ST certificate | <ul style="list-style-type: none"> BPL pregnant women, who prefer to deliver at home, are entitled to a cash assistance of Rs. 500 per delivery regardless of the age of pregnant women and number of children. |
| 8 | PM Matru Vandana Yojana (PMVY) | <ul style="list-style-type: none"> All Pregnant Women and Lactating Mothers, excluding PW&LM who are in regular employment with the Central Government or the State Governments or PSUs or those who are in receipt of similar benefits under any law for the time being in force | <ol style="list-style-type: none"> 1. Register under the scheme at the Anganwadi Centre 2. Copy of MCP Card (Mother and Child Protection Card), 3. Proof of Identity of Beneficiary and her Husband (Aadhaar Card or permitted Alternate ID Proof of both) and 4. Bank/ Post Office Account details of the beneficiary | <ul style="list-style-type: none"> Cash incentive of Rs 5000 in three instalments <ul style="list-style-type: none"> 1st instalment of Rs 1000/- on early registration of pregnancy at the Anganwadi Centre (AWC) / approved Health facility as may be identified by the respective administering State / UT 2nd instalment of Rs 2000/- after six months of pregnancy on receiving at least one ante-natal check-up (ANC) 3rd instalment of Rs 2000/- after childbirth is registered and the child has received the first cycle of BCG, OPV, DPT and Hepatitis - B, or its equivalent/ substitute The eligible beneficiaries would receive the incentive given under the Janani Suraksha Yojana (JSY) for Institutional delivery and the incentive received under JSY would be accounted towards maternity benefits so that on an average a woman gets Rs 6000/- |

For ULB Admins/ULB officials

1) Who can perform/ fill the socio-economic profiling application/ form?

Answer: ULB Admins cannot do the socio-economic profiling of the street vendors from their Admin ids. ULB Admins must create ULB official/ data enumerator login ids to perform the profiling activity.

2) If ULB Admin login credentials not with the ULB?

Answer: Contact your State Regional Coordinator. Use the below link to get the contact details of Regional Coordinator: <https://pmsvanidhi.qcin.org/account/help-desc>

3) Why do we need to put OTP before the profiling?

Answer: To start the profiling, data enumerators have to enter OTP to verify the number and street vendor.

4) Who all are profiled under 'SVANidhi Se Samriddhi' programme?

Answer: 'SVANidhi se Samriddhi' receives data from PM-SVANidhi portal (after loan disbursement); you are required to conduct the profiling of those street vendors and their family members.

5) What to do if the vendor's registered mobile number has changed while starting the profiling?

Answer: If the vendor registered mobile number has changed, there is an option to enter alternative mobile number.

6) What to do in case OTP is not received?

Answer: In such case contact your regional coordinator and share the mobile number on which OTP is requested.

7) If the portal is logged out, will the OTP be asked each time a form is filled out/ refilled?

Answer: Once you start filling out the form, please make sure that you save it. In case the form is under the 'Mapped to ULB' stage, you will need to resubmit the OTP, but if it is on the 'Assessment in Progress' stage, the OTP is not required.

8) The form is under 'assessment in progress' and cannot be submitted?

Answer: In such case, a pop-up message will occur before submitting the form. If the same is not resolved contact your RC and share the PMS ID.

9) After final submission of the profiling form by ULB official, can ULB Admin change or rectify any error?

Answer: Only ULB official/ data enumerator can rectify the profiling form, until the form is flagged. ULB Admins can only monitor these forms.

10) In how many days QCI will flag the form in case of any discrepancy found?

Answer: It will take 3-5 working days.

11) OTP will be captured once in the form or multiple times for every family member?

Answer: OTP will be sent to the vendor's mobile number to start the profiling process. OTP is not required to profile the vendor's family members.

12) How many photos are to be captured while profiling?

Answer: During the profiling, data enumerators have to click two photos of the street vendor. First photo will be the front face of the vendor and in the second photo they have to turn their face slightly to right. Make sure that the face should be same in both photos.

13) What to do when vendor has migrated to another state?

Answer: Raise this issue with MoHUA and share the PMS ID over the mail marking your regional coordinator

14) What to do if beneficiary is deceased?

Answer: Raise this issue with MoHUA and share the PMS ID over the mail marking your regional coordinator

15) What should we do If CLNO's are not attending the camps?

Answer: Take attendance during camps and in the next DLC meeting ask Municipal Commissioner/ District Magistrate to ask the reason for not attending the camps.

16) Profiling and scheme linkage is applicable for PM SVANidhi beneficiaries or for others too?

Answer: Profiling and scheme linkage is conducted only for the Vendors whose SVANidhi loan has been disbursed.

17) What are the tender guidelines for hiring third party data enumerators?

Answer: Please contact your SMM regarding this query.

18) What to do if vendor do not want to share personal information?

Answer: It is the responsibility of the ULB official to capture all the details. In case the vendor is not willing to disclose their information, you should encourage them and explain the benefits of profiling and scheme linkage.

19) Can we organise permanent camps for scheme linking?

Answer: It is advised that ULBs should organise the camps in the first week of every month. However, it is up to the ULB how they want to go for this activity. Also, if the camp is not being organised in the first week of the month, kindly communicate the same to Regional Coordinator through mail.

20) How can I add details of family members now, if they have been left at the time of profiling?

Answer: In the ULB official/data enumerator id, a feature has been added to add family members once the profiling is done.

Questionnaire Related Queries

- 1) **In Question- ‘Do you have a Certificate of Vending (CoV)?’ can we consider Letter of Recommendation as CoV?**

Answer: No, if the vendor does not have the CoV then mark ‘No’.

- 2) **If a person is residing currently in the vending city but his/ her Aadhar card is from any other city, will it be considered migration?**

Answer: Answer the Question- ‘Have you migrated here?’ based on the Vendor’s response. If a person says he/ she has migrated, mark ‘Yes’ or else mark ‘No’.

- 3) **In Question ‘Is your Ration card from the same city you are vending?’ the Vendor’s response is ‘No’ but the Ration card is from same city then what response should be selected?**

Answer: Answer the Question based on the Vendor’s response. If a person says his/ her ration card is from the same city, mark ‘Yes’ or else mark ‘No’.

- 4) **When filling out the response for EMIs for loan repayment in the last tab, should we consider only the PM-SVANidhi loan or should we consider any other loan taken by the vendor as well?**

Answer: No, we only consider the loan repayment status of PM SVANidhi loan only.

- 5) **In Telangana, “AAY or PHC” Ration Card is not available they just have BPL Card. How are they supposed to answer this question?**

Answer: Select "Others" and write ‘BPL Card’

- 6) **If the street vendor’s spouse is deceased or divorced, how do we fill spouse details?**

Answer: Under **additional personal information** tab **Q2.9 are you married** select the option of widow/divorced. Option the fill spouse details will be removed under family details tab.

For Nodal City Admin/Nodal city officials

1. What is the role of CLNOs?

Answer- CLNOs are responsible for the scheme linkage of PM SVANidhi beneficiary and their family members of the schemes they are eligible for.

2. How many CLNO login credentials will be provided to ULB?

Answer: ULB will be provided in total 5 login credentials pertaining to each Department/Ministry.

3. If CLNOs of different Ministry/ Department login credentials not with the ULB?

Answer: Contact your State Regional Coordinator. Use the below link to get the contact details of Regional Coordinator:

<https://pmsvanidhi.qcin.org/account/help-desc>

Also, the CLNO login credentials of all the ULBs in a particular state are also shared with their respective State Mission Manager (SMM).

4. What should we do If CLNO's loses their Login ID and Password?

Answer- Contact your Regional Coordinator (RC).

5. What should we do if CLNO's are not attending the camps?

Answer- Take attendance during camps and in the next District Level Committee (DLC) meeting ask Municipal Commissioner/ District Collector to ask the reason for not attending the camps.

6. Who will head the District Level Monitoring Committee? Municipal Commissioner or District Collector?

Answer- District level committee meeting can be headed by both. It will be organized by ULB and they have to further ask District collector or Municipal commissioner to invite CLNOs to the meeting.

7. If CLNOs have any query or issues, how can they get it resolved?

Answer: CLNO can raise these queries during DLC meeting which is organized before the camps or they can connect with their regional coordinator.

8. Can we organise permanent camps for scheme linking?

Answer- It is up to the ULB how they want to go for this activity. However, it is advised that ULBs organize the camps in the first week of the month.

9. How will the CLNO get the list of all the beneficiaries along with their bank names and account number?

Answer: Login through the login credentials, go to “**vendor scheme Tracker**” and click on “**export**” icon, an excel sheet will be exported with list of beneficiaries along with their bank names and account number.

10. In case the street vendor is not interested in availing the scheme benefit what action do CLNOs have to take?

Answer: In such case, CLNO have to reject the application and state the same reason while rejecting the application.

11. What action is to be taken if the beneficiary has migrated?

Answer: If the beneficiary has migrated then no action has to be taken and same has to be reported to MoHUA mentioning the PMS ID, vendor’s name and ULB name over mail.

Scheme Related Queries

1. Can a Vendor be eligible for multiple schemes for similar benefits?

Answer- Vendors may qualify for multiple schemes that provide similar benefits and may also benefit from both Janani Suraksha Yojana (JSY) and Matru Vandana Yojana (MVY).

2. What is reference number?

Answer- Reference number is a number through which the City Level Nodal Officer can uniquely identify the filled application forms of their respective Schemes.

3. What is SPAN ID in Shram Yogi Mandhan Yojana?

Answer- SPAN ID is “**Shram Yogi Pension Account Number**” is a 12-digit number which is mandatory to be entered while sanctioning the application for Shram Yogi Mandhan Yojana.

4. Why there is no need to change the status from eligible to applied in One Nation One Ration Card (ONORC)?

Answer- There is no application process in ONORC as the CLNO have to check the eligibility of the vendor on “**Mera Ration Application**”. Once the vendor is found eligible the Nodal Officer can click on ‘Sanction’ button.

5. What to do if the vendor has already availed the benefit of the scheme?

Answer: In such case, CLNOs have to check the documents and sanction the beneficiary for the same.

6. In which state ONORC is not applicable?

Answer: ONORC is not applicable in Assam and Chhattisgarh.

7. Do beneficiaries have to pay the premium amount for the pension and insurance scheme?

Answer: Yes, the amount premium will be paid by the beneficiary.

8. What are the eligibility questions asked during profiling?

Answer:

| S. No. | Scheme | Eligibility | Documents Required | Benefit of the Scheme |
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