

NO.F.2 (6-71)-PE/PR/2020/16513-564
 GOVERNMENT OF TRIPURA
 RD (PANCHAYAT) DEPARTMENT
 Tele No: 0381-232-4191, Fax: 0381-232-5450
 Website: trppanchayat.gov.in;
 E-mail: dir.panchayat-tr@nic.in
 DATED, AGARTALA, THE 28th SEPT'2020.

NOTIFICATION

The State Government in the RD (Panchayat) Department has approved guidelines for implementation of Special Drive for Shopkeepers in Rural Areas under Mukhyamantri Swanirbhar Yojana (Rural). The approved guidelines enclosed in Annexure-A are being taken up for implementation of all concerned.

This will take immediate effect.

[Handwritten Signature]
 28/9
 2020

(R. K. Noatia)
 Additional Secretary
 Government of Tripura
 RD (Panchayat) Department

To,

1. The Block Development Officer,
 Panisagar, Jubarajnar, Chandipur, Kumarghat, Ambassa,
 Durgachowmuhani, Kalyanpur, Teliamura, Bamutia, Mohanpur,
 Old Agartala, Dukli, Nalchar, Charilam, Boxanagar, Tepania,
 Amarpur, Rajnagar, Rupaichari, Jolaibari RD Block for information
 and necessary action please;

Copy to:-

1. The PS to the Hon'ble Chief Minister, Government of Tripura for kind information of the Hon'ble Chief Minister.
2. The PS to the Hon'ble Deputy Chief Minister, Government of Tripura for kind information of the Hon'ble Deputy Chief Minister.
3. The Chief Executive Officer, North Tripura ZP / Unakoti ZP / Dhalai ZP / Khowai ZP / West Tripura ZP / Sepahijala ZP / Gomati ZP / South Tripura ZP for kind information.
4. The Special Secretary to the Hon'ble Chief Minister for kind information.
5. The Executive Officer, Panisagar, Jubarajnar, Chandipur, Kumarghat, Ambassa, Durgachowmuhani, Kalyanpur, Teliamura, Bamutia, Mohanpur, Old Agartala, Dukli, Nalchar, Charilam, Boxanagar, Tepania, Amarpur, Rajnagar, Rupaichari and Jolaibari Panchayat Samiti / BAC for information.
6. The PS to the Secretary, RD (Panchayat) Department for kind information of the Secretary.

[Handwritten Signature]
 28/9
 2020

(R. K. Noatia)
 Additional Secretary
 Government of Tripura
 RD (Panchayat) Department

Mukhyamantri Swanirbhar Yojana (Rural)

Introduction:

There are some prominent markets in the rural areas and the livelihoods of the people related with the shop owners are dependent on income derived from these shops only. COVID-19 has significant impact on their business as the sales are reduced and problems of working capital have become acute. For speedy recovery of their business, it is proposed that maximum shopkeepers be brought in formal channel of economy by providing registrations under Trade License, avail insurance coverage and benefits of financial assistance under Central and State Government schemes. Government of India has also extended certain benefits to the shopkeepers as a part of Atmanirbhar Bharat Abhiyan.

1. Special Drive for Shopkeepers in Rural Areas:

The State Government in the RD (Panchayat) Department is of the view that there is a need to take certain administrative steps in time bound manner. The following steps will help them to become self-reliant – Swanirbhar and also contribute to the growth of the rural areas and the State economy.

i) Issue of trade license to shopkeepers in Camp mode:

The Government in the RD (Panchayat) Department has framed “The Tripura Panchayats (Taxes, Fees, Rates & Tolls) Rules-2011” for collection of taxes in PRI areas. Total 19,683 trade licenses (Retail & whole sales) have been issued by PRIs upto 30.05.2020. At present applicant shopkeepers have to submit application for trade license to the Gram Panchayats manually as no online system for the same is adopted till date. Therefore, it is proposed that Trade License Camps will be organized in specific high density market clusters by Panchayat Samiti /BAC with the help of market committee. The expenditure for organizing camp mode campaign may be borne from the Own Source Revenue (OSR) of the PRIs. The clusters which will be specially targeted by organizing camps are attached at Annexure-A.

a) **Documents required:** - The shopkeepers will be able to get Trade License by submitting the following documents only:-

- Trade License Application Form. (Enclosed)
- Aadhar Card or Voter Card (EPIC) – Xerox

b) **Fees Norms:** - As per present provisions, the shopkeepers have to deposit the following fees at the time of submission of applications.

- Whole Sales – Rs.100/- per year
- Retail sales – Rs.50/- per year
- Renewal Trade License after every two year at the aforesaid rates.



2. Applications by shopkeepers under AtmaNirbhar Bharat:-

Shopkeepers can apply for availing Emergency Credit line up to 20% of the entire outstanding credit. These loans will have 4 year tenure with moratorium of 12 months on Principal repayment. 100% credit guarantee cover is given by the Government to the Banks. Schemes can be availed till 31st October, 2020. No guarantee fee, no fresh collateral is required from the shopkeepers.

3. Applications by shopkeepers under Swavalamban Scheme:-

This scheme is launched by the State Government under which 30% subsidy (for women 35%) is given for loan upto Rs.1 crore for carrying out trade and business. However, the subsidy is capped at Rs.1 Lakhs per beneficiary. These applications are collected by the General Managers of Industries and Commerce Department and sponsored to the Banks. There is no income bar and qualification bar for availing the financial assistance. Any individual within the age group of 18-50 years can apply and only one person from one family is eligible under this schemes. Any individual, partnership category, SHG and Cooperatives are eligible for assistance under this scheme.

4. Applications for Business Loans through SC / ST / OBC / Minority Corporations:-

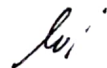
Term Loans shall be sanctioned to the shopkeepers who are members of the Scheduled Castes, Scheduled Tribes, Other Backward Classes, Religious Minorities for development of their business.

a. Applications under National Scheduled Castes Finance Development Corporation Loans:-

Shopkeepers can avail loans under Laghu Vyavasayi Yojana (LVY) component upto Rs.3 Lakhs if their annual income is below Rs.3 Lakhs. Applications are approved by the SC Welfare Sub-Committee of the concerned area.

b. Applications for loan from Tripura Scheduled Tribes Co-operative Development Corporation Ltd:

Business loan to un-employed Scheduled Tribe people resident of Tripura shall be sanctioned if the family income is under Rs.98, 000/- for rural sector. Loans period is 4 (Four) years and the rate of interest is 6%.



c. Applications for loan from Tripura OBC Co-operative Development Corporation:

Unemployed member of OBC community, who is permanent resident of Tripura, with family income less than Rs.3 Lakhs can avail loan upto Rs.5 Lakhs with 6% interest rate.

d. Applications for loan from Tripura Minorities Co-operative Development Corporation:

TMCDCL provides concessional credit for self-employment activities to the backward sections amongst the minorities comprising of Muslims, Christians (Non ST), Sikhs, Buddhists (Non ST), Paris & Jains. The benefits under the scheme are available for persons having annual family income of upto Rs.98,000/- in rural areas. As part of new initiative of NMDFC, additional household income eligibility criterion of upto Rs.6 Lakhs has been introduced to expand the coverage under its schemes. There are two categories of loans available with differential quantum of loan and interest rates for beneficiaries from different income groups.

Credit Line 1: is the existing stream of concessional credit, being disbursed on the basis of existing income limits, at the same concessional interest rate, although the quantum of credit has been increased keeping in view the inflationary pressures & field level demand brought out in the Impact Study & Beneficiary Verification reports.

Sl No.	Parameters	Scheme Details
1.	Loan Amount	Up to Rs.05.00 Lakhs
2.	Rate of Interest for beneficiaries	6% p.a
3.	Moratorium period	6 months
4.	Repayment period for beneficiaries	5 years

Credit Line 2: concessional credit is provided to the section of Minority population, defined on the basis of "Creamy Layer" criterion of OBC, i.e. with household income of Rs.6.00 Lakhs p.a. This group will get concessional credit at a higher rate of interest than available under Credit Line -1.

Sl No.	Parameters	Scheme Details
1.	Loan Amount	Up to Rs. 30.00 Lakhs
2.	Rate of Interest for beneficiaries	8% p.a for male beneficiaries, 6% p.a for women beneficiaries.
3.	Moratorium period	6 months
4.	Repayment period for beneficiaries	5 years

5. Registration of National Pension Scheme for Traders to get Rs.3000/- pension after 60 years age:

The scheme is meant for old age protection and social security of retail traders / shopkeepers and self-employed persons whose annual turnover is not exceeding Rs.1.5 Crore. It is a voluntary and contributory pension scheme, under which the 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. Family pension is applicable only to spouse.

6. Applications for Shop / Stock Insurance (Oriental / New India / National / Private Insurance) Companies:

Rural Local Bodies will facilitate applications by the Shopkeepers for Insurance Coverage of their building, inventory stock and burglary. For building, the sum insured must cover the full cost of rebuilding the property including architect fee etc and the cost of clearing away the debris and cost of meeting any new building regulations or by-laws. For contents, the sum insured should be the replacement value.

The Fire & Special Perils for sum insured of Rs.1 Lakhs requires premium of Rs.300-400/- for Pucca Construction and Rs.1200-1300/- for kutchha construction.

Similarly, Burglary Insurance for sum insured of Rs.1 Lakh requires a premium of Rs.200-300/- for pucca construction & Rs.600-700/- for kutchha construction.

Now, it is proposed that the State Government through its Rural Local Bodies may facilitate 100 percent coverage of all the shops under Fire & Burglary Insurance. The Shopkeepers not registered under GST that is shopkeepers having turnover less than Rs.20 Lakhs per year may be included in the scheme. It is expected that minimum amount insured for shops would be average Rs.2.5 to 3 Lakhs. For both insurance policies, the premium amount would be minimum Rs.1000/- for pucca construction and Rs.600/- for katchha construction.

The State Government may consider providing part / full premium amount to the insurance coverage of shops upto a ceiling of Rs.1000/- per shops for Fire & Burglary Insurance.

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Statement showing District, Block wise number of markets, no. of shpos to be covered in 1st phase under Mukhyamantri SwaNirbhar Yojana (Rural)

Sl.No	Name of District	Name of Block	Name of Market	No. of Shops	No. of shops to be covered in 1st Phase
1	North	Panisagar RD Block	Jalabasa Market	208	100
		Jubarajnagar RD Block	Tilthai Market	150	72
2	Unakoti	Chandipur RD Block	Dalugaoan Market	158	76
		Kumarghat RD Block	Fatikroy Market	217	105
3	Dhalai	Ambassa RD Block	Kulai Market	107	52
		Durgachowmuhani RD Block	Halhali Market	478	230
			Manikbhandar Market	352	170
4	Khowai	Kalyanpur RD Block	Kalyanpur Market	483	233
		Teliamura RD Block	Chakmaghat Purba Market	127	61
5	West	Bamutia RD Block	Gandhigram Market	227	109
		Mohanpur RD Block	Kamalghat Market	191	92
		Old Agartala RD Block	Khayerpur Market	238	115
		Dukli RD Block	Amtali Market	238	115
6	Sepahijal a	Nalchar RD Block	Paschim Nalchar Market	242	117
		Charilam RD Block	Bishramganj	480	231
		Boxanagar RD Block	Boxanagar Bazar	170	82
7	Gomati	Tepania RD Block	Dhajanagar Market	270	130
		Amarpur RD Block	Nutanbazar Market	156	75
8	South	Rajnagar RD Block	Barpathari Market	210	101
		Rupaichari RD Block	Dakshin Manubankul	140	67
		Jolaibari RD Block	Baikhora Market	346	167
Grand Total				5188	2500

Application for Permission of whole / Retail sale Trade License

From: - -----
(Name and address of the Applicant/s)

To,
The Secretary,
..... Gram Panchayat,
..... RD Block
..... District.

Subject: Application for permission of whole / Retail sale Trade License.

Madam / Sir,

I / We the undersigned is / are desirous of starting a business / Trade in the jurisdiction of your Gram Panchayat.

Following are the particulars of the business /trade / I / we intend to start

- 1. Name of the Applicant/s :
- 2. Address of the Applicant/s :
- 3. Nature of Business / Trade
(With Name & Style) :
- 4. Description of the premises in respect :
Of which permission is required :
- a) House No. ----- :
- b) Ward No. & Name :
- c) Other particulars for identifying the place :
- d) Area of the premises proposed to be utilized
for business / trade (in sq. mts) :
- 5. Annual rent of premises
(If the proposed Business / Trade is
in rented premises or leases) :

I / We declare that the above information is true to the best of my / our knowledge and belief. I / We am / are well aware that information given by me /us above is proved false / not true, I / We will hwve to face the punishment as per law & also all the permissions obtained by me / us shall be summarily withdrawn.

Signature of the applicant/s

This application should be supported by the following self attested documents

(a) EPIC of the Owner or Aadhar Card (b) Any other documents relevant to the matter, if required.