

No.UD-H(F)-10/99-NULM-Bankers-II  
Directorate of Urban Development  
Himachal Pradesh

-11586-11641

Dated: 29/8/17

From

Director  
Urban Development  
Himachal Pradesh

To

Deputy General Manager  
(Convenor -SLBC)UCO- Bank  
Shimla-Himachal Pradesh

Subject:-

**Convergence of SEP Component of DAY-NULM and Pradhan Mantri Mudra Yojna (PMMY)- Regarding.**

Sir,

Kindly refer to this office letter No. UD-H(F)-10/99-NULM-Bankers-II -2446-2501 Dated 08<sup>th</sup> May, 2017 regarding amendment in operational guidelines of DAY-NULM and extension of interest subsidy to MUDRA Beneficiaries (Copy enclosed).

Letter No. K-14014/38/2013-UPA(Vol.II)/FTS-13964 Dated 9<sup>th</sup> March, 2016 of Ministry of housing and Urban Poverty Alleviation, Govt. of India, states convergence of SEP Component of DAY-NULM with PMMY and Govt. of India has directed that Loans under SEP component of DAY-NULM be classified as MUDRA Loans and facility of MUDRA card be extended to the beneficiary of DAY-NULM Scheme (Copy enclosed).

The Ministry of Housing and Urban Poverty Alleviation, Govt. of India, in recent letter No.K-12015(11)/2/2017-UPA-1(EFSNo. 3027031) Dated 8<sup>th</sup> August, 2017 has directed that Applications for SEP Loans, cleared by the ULB Level Task Force may be considered as MUDRA Loan under PMMY (Copy enclosed).

You are, therefore, requested to advise all bankers to consider Applications under SEP Component of DAY-NULM Scheme as MUDRA Loans and the facility of Mudra Card be extended to the beneficiaries of DAY-NULM Scheme. This issue may also be included as one of the agenda in the upcoming meeting of SLBC, so that the necessary directions could be passed on to all the bankers.

Yours faithfully,



(Dr. D.K. Gupta)  
State Mission Director  
cum Director,  
Urban Development  
Himachal Pradesh

Copy to:

1. Commissioner, M. Corp. – Shimla and Dharamshala 2. All the Executive Officers/ Secretaries Municipal Councils/Nagar Panchayats in Himachal Pradesh are directed that Application under SEP of DAY-NULM, cleared by the ULB level Task Force may be submitted to banks under Pradhan Mantri Mudra Yojna.
2. **Director, (UPA-1)** Ministry of Housing and Urban Poverty Alleviation, Nirman Bhavan, New Delhi, w.r.t. letter no. K-12015(11)/2/2017-UPA-1(EFSNo. 3027031) Dated 8th August, 2017 for information Please.



State Mission Director  
cum Director,  
Urban Development  
Himachal Pradesh

File no. K-14014/38/ 2013-UPA (Vol. II)/ FTS - 13964  
Government of India  
Ministry of Housing and Urban Poverty Alleviation  
(UPA Division)

Nirman Bhavan  
New Delhi 110011  
Dated 7<sup>th</sup> March, 2016

To

Mission Directors (SULM) ,  
All States/UTs

Subject: Convergence of Self Employment Programme (SEP) component of Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) with Pradhan Mantri Mudra Yojana (PMMY)-reg.

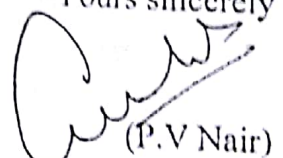
Dear Sir/Madam

The undersigned is directed to forward herewith a copy of Chairman, MUDRA'S letter no. 1077/MUDRA dated January 14, 2016, issued to the CMDs/CEOs of all the Public Sector Banks and Convenors of State Level Bankers Committees (SLBCs) on subject mentioned above.

2. It is requested that the matter may be taken up with the PSBs/SLBCs to dovetail the SEP component of DAY-NULM with PMMY so that loans under SEP component of DAY-NULM can be classified as loans under MUDRA loans and the facility of MUDRA card can be extended to all SEP beneficiaries. The reporting of financial and physical progress under SEP and reimbursement of interest subsidy may continue to be done as per extant procedure under DAY-NULM

(Encl: A/a)

Yours sincerely



(P.V Nair)

Under Secretary to the Govt. of India  
TF: 23061185

Copy to:

1. Secretaries (Urban Development) of all States/UTs.
2. SLBC Convener Banks of all States/UTs.
3. **Shri A. Udgata**, Chief General Manager-in-Charge, FIDD (RBI), 10th Floor, Central Office Building, Shahid Bhagat Singh Road, Mumbai-400 001.



File No. K-12015(11)/2/2017-UPA-1(EFS No. 3027031)  
Government of India  
Ministry of Housing & Urban Poverty Alleviation  
(UPA Division)

Room No.215-B, Nishan-Bhavan  
New Delhi, dated the 17 August, 2017

Diary No. 8312

17 AUG 2017

Director  
Of Urban Development

H/0917

JD

for Imp

To

Mission Director(DAY-NULM)  
All States/UTs.

circulate to  
all ULBs

Subject: Convergence of SEP component of DAY-NULM and Pradhan Mantri  
Mudra Yojana (PMMY) -regarding.

17/8

S Brige

& Satinder

I am directed to refer to this Ministry's letter of even number dated 9<sup>th</sup> March, 2016 (copy enclosed) on the above mentioned subject vide which all States/UTs were requested to take up the matter with PSBs/SLBCs to dovetail the SEP component of DAY-NULM with Pradhan Mantri Mudra Yojana (PMMY) so that loans under SEP component can be classified as loans under MUDRA loans and the facility of MUDRA card can be extended to all SEP beneficiaries.

2. Subsequently, operational guidelines of the SEP component were amended by stating that "banks may directly accept the loan applications of urban poor beneficiaries on the basis of relevant documents as per the guidelines of PMMY or any other such scheme without the need of having prior sponsoring from ULBs. The banks can send details of such loans sanctioned by them to ULBs for confirmation of their eligibility for interest subsidy under DAY-NULM. On confirmation of their eligibility, interest subsidy may be claimed from ULBs on the pattern of interest subsidy claim for beneficiaries sponsored by ULBs." The amended guidelines were circulated to all concerned vide this Ministry's letter dated 22<sup>nd</sup> August, 2016 (copy enclosed).

3. In addition to the above approaches for convergence, it is advised that as far as possible, applications for SEP loans cleared by the Task Force may be submitted to the Banks under PMMY. This will assist in bringing about a true convergence of the DAY-NULM and MUDRA Schemes and will also boost progress under SEP component of DAY-NULM. All States/UTs are requested to issue necessary directions to ULBs and SLBCs accordingly. Progress in this regard may also be intimated to the Ministry.

Yours faithfully,

A. Mittal

(Archana Mittal)  
Director(UPA-1)  
Tele # 2306 2127

File no. K-14014/38/ 2013-UPA (Vol. II)/ FTS – 13964  
Government of India  
Ministry of Housing and Urban Poverty Alleviation  
(UPA Division)

Nirman Bhavan  
New Delhi 110011  
Dated March, 2016

To

Mission Directors (SULM)  
All States/UTs

Subject: Convergence of Self Employment Programme (SEP) component of Deendayal  
Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) with  
Pradhan Mantri Mudra Yojana (PMMY)-reg.

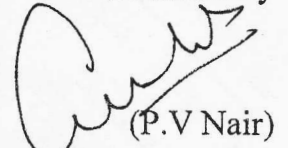
Dear Sir/Madam

The undersigned is directed to forward herewith a copy of Chairman, MUDRA'S  
letter no. 1077/MUDRA dated January 14, 2016, issued to the CMDs/CEOs of all the Public  
Sector Banks and Convenors of State Level Bankers Committees (SLBCs) on subject mentioned  
above.

2. It is requested that the matter may be taken up with the PSBs/SLBCs to dovetail the SEP  
component of DAY-NULM with PMMY so that loans under SEP component of DAY-NULM  
can be classified as loans under MUDRA loans and the facility of MUDRA card can be extended  
to all SEP beneficiaries. The reporting of financial and physical progress under SEP and  
reimbursement of interest subsidy may continue to be done as per extant procedure under DAY-  
NULM

(Encl: A/a)

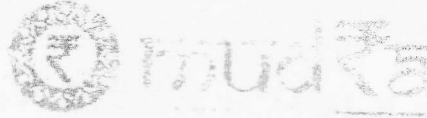
Yours sincerely

  
(P.V Nair)

Under Secretary to the Govt. of India  
TF: 23061185

Copy to:

1. Secretaries (Urban Development) of all States/UTs.
2. SLBC Convener Banks of all States/UTs.
3. **Shri A. Udgata**, Chief General Manager-in-Charge, FIDD (RBI), 10th Floor, Central  
Office Building, Shahid Bhagat Singh Road, Mumbai-400 001.



माइक्रो यूनित्स डेवलपमेंट रेंड रिफाइनांस एजेंसी लिमिटेड  
(सिडबी की महापुत्र संस्था)

MICRO UNITS DEVELOPMENT & REFINANCE AGENCY LIMITED

(A wholly owned subsidiary of SIDBI)

CIN : U65100DL2015PLC278078

No.1079 / MUDRA

January 14, 2016

The Chief Secretary,  
All States.

2971

Dear Sir/ Madam,

**Convergence of Government Schemes  
with Pradhan Mantri MUDRA Yojana [PMMY]**

We forward herewith a copy of letter no.1077/MUDRA dated January 14, 2016, issued to the CMDs / CEOs of all the Public Sector Banks [PSBs] / and Convenors of State Level Bankers Committees [SLBCs], on the captioned subject along with enclosures mentioned therein. We request you to please advise the concerned Departments in the State Government, to sponsor candidates supported under enterprise/ livelihood development and skill development programmes supported through GoI / State Government initiatives, to the banks for considering for funding under the Pradhan Mantri MUDRA Yojana [PMMY].

We have also advised the PSBs / SLBCs to place the letter in the SLBC meetings and also sensitize all the stakeholders about the possibility of such convergence, for successful implementation of the programmes.

Yours faithfully,

Sd/-

[Dr. Kshatrapati Shivaji]  
Chairman

Encl : Letter issued to CMDs/CEOs of PSBs

Endt. No. 1079-A / MUDRA of date

1. Shri Atal Dulloo, Joint Secretary & Mission Director, Department of Rural Development, Ministry of Rural Development, Government of India, Krishi Bhavan, New Delhi - 110 114.
- Shri B.K.Agarwal, IAS, Joint Secretary, Ministry of Housing and Urban Poverty Alleviation, Nirmal Bhawan, New Delhi - 110 011.

[Jiji Mammen]  
Chief Executive Officer

Regd Office: Ground Floor, Videocon Tower, Jhandewalan Extension, E-1, Rani Jhansi Road, New Delhi - 110055.

पंजीकृत कार्यालय : भुतल, विडियोकॉन टावर, झंडेवाली एक्सटेंशन, ई-१, रानी झॉंसी रोड, नई दिल्ली - 110055.

Corp. Office : MSME Development Centre, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. Tel: 022-67531100.

कारपोरेट कार्यालय : एमएसएमई विकास केंद्र, सी-११, जी-ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400051. टेली : 022-67531100.

www.mudra.org.in

By  
23/1/16.  
Sh. 11/1/16  
12. Jan 16.  
A. Mammen  
24/02/16





माइक्रो यूनियट्स डेवलपमेंट एंड रीफाइनांस एजेंसी लिमिटेड  
(सिडबी की सहयोग संस्था)

**MICRO UNITS DEVELOPMENT & REFINANCE AGENCY LIMITED**

(A wholly owned subsidiary of SIDBI)

CIN : U65100DL2015PLC278078

No.1077 /MUDRA

January 14, 2016

To CMDs / CEOs of all Public Sector Banks & SLBCs

Madam / Sir,

**Convergence of Government Schemes with Pradhan Mantri MUDRA Yojana [PMMY]**

As you are aware, Pradhan Mantri MUDRA Yojana [PMMY] launched by the Hon'ble Prime Minister on April 08, 2015, envisages funding for micro enterprises / small businesses with loan amount upto ₹.10 lakh. It is heartening to note that all the MUDRA partners have been putting earnest efforts, in the scheme.

In this connection, we would like to draw your attention to the various GoI and State Government programmes, extending support for creation of enterprise / livelihood and imparting training / skill development. There are several programmes under implementation, the major being National Rural Livelihood Mission [NRLM] implemented by the Ministry of Rural Development, Self Employment Programme [SEP], component of National Urban Livelihood Mission [NULM], Start-up Village Entrepreneurship Programme [SVEP] a sub-component to NRLM, training through RSETIs, National Skill Development Corporation [NSDC], accredited training institutions, etc. With a view to giving a boost to PMMY funding, for expanding micro-enterprises, leading to employment generation, it will be appropriate to dovetail the yojana with these initiatives. This will also ensure better candidates to banks for financing and who in turn, will be getting Government assistance, including subsidy.

We are glad to inform you that GoI has also been suggesting for such collaborations for their programmes. A copy of GoI's letters - DO.no.I-12011/01/2015-RL(C) dated January 06, 2016 from Ministry of Rural Development and DO.no.K-14014/38/2013-UPA(Vol.II) dated December 2015 from Ministry of Housing & Urban Poverty Alleviation are being enclosed herewith for ready reference. These letters / Instructions of GoI may be placed before the SLBC meetings and also be communicated to all the members of the SLBC.

We request you to advise all your field level functionaries to explore the possibility of converging with the Government programmes and ensure maximum coverage of such candidates under PMMY lending. We are also requesting the State Governments for a positive action from their side too.

A confirmation of your action in this regard, will be appreciated.

Yours faithfully,

*[Signature]*  
**[Kshatrapati Shivaji]**  
Chairman

Encl : 2 nos. of GoI letters

Regd Office: Ground Floor, Videocon Tower, Jhandewalan Extension, E-1, Rani Jhansi Road, New Delhi - 110055.

पंजीकृत कार्यालय : भुतल, विडियोकॉन टावर, झंडेवाली एक्सटेंशन, ई-१, रानी झंसी रोड, नई दिल्ली - 110055.

Corp. Office : MSME Development Centre, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. Tel.: 022-67531100.

कारपोरेट कार्यालय : एमएसएमई विकास केन्द्र, सी-११, जी-ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400051. टेली : 022-67531100.

www.mudra.org.in

*we may also  
write to  
state govt. Put up  
a letter by 29/1/16*

*Mr. Harvender  
A/O  
I.L. Put up  
A mail  
26/02/16*

*MSME*

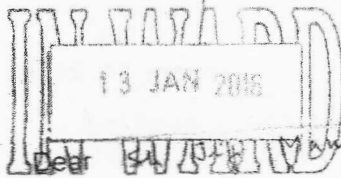
डॉ. के. अग्रवाल, आई.ए.एम.  
E. K. AGARWAL, I.A.M.  
Tel : 011-2308 4237  
Telefax : 011-2308 3549  
E-mail : bkrum@rediffmail.com



सत्यमेव जयते

राष्ट्रपति मंत्रालय  
भारत सरकार  
आवास और शहरी परिवर्तन विभाग  
निर्माण भवन, नई दिल्ली-110011  
JOINT SECRETARY  
GOVERNMENT OF INDIA  
MINISTRY OF HOUSING  
& URBAN POVERTY ALLEVIATION  
NIRMAN BHAWAN, NEW DELHI-110011

SR. No. 542



D.O.No. : K-14014/38/2013-UPA (Vol.II)  
December , 2015

Please refer Secretary (HUPA) D.O letter of even dated 10<sup>th</sup> December, 2015 (Copy enclosed), vide which the Ministry had requested for directions from Department of Financial Services (DFS) to MUDRA and other concerned Banks to classify loans under Self Employment Programme (SEP) component of National Urban Livelihoods Mission as MUDRA loans and to extend the facility of MUDRA card to all SEP beneficiaries. You are requested to take necessary action in this matter.

2. The progress regarding MUDRA loans is being captured through the PMMY portal and is being monitored at the highest level. The portal gives state-wise details of the number of loans and the amount sanctioned under Shishu, Kishore and Tarun categories of MUDRA loans. It is requested that a provision may be made to capture SEP loans as a sub category under MUDRA loans. This will help in understanding the benefit being made available to urban poor through MUDRA loans.

With regards,

Encl.: as above

Yours sincerely,

(B.K. AGARWAL)

Shri Jiji Mammen,  
Chief Executive Officer,  
MUDRA Bank  
MSME Development Centre,  
C-11, G-block, Bandra Kurla Complex,  
Bandra East, Mumbai - 400 051.



No.UD-H(F)-10/99-NULM-Bankers-II 2446-2501  
Directorate of Urban Development  
Himachal Pradesh  
Dated: 08.05.2017

From

Director  
Urban Development  
Himachal Pradesh

To

Deputy General Manager  
(Convenor –SLBC) UCO- Bank  
Shimla-Himachal Pradesh

Subject:-  
Sir,

**Extension of Interest Subsidy under MUDRA Yojna.**

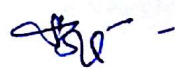
This is with reference to the Office Memorandum F.No. K-14012/15/2016-UPA/FTS-16320 dated 22<sup>nd</sup> August, 2016, issued by the Ministry of Housing and Urban Poverty Alleviation, Govt. of India.

It is stated that the Govt. of India vide aforesaid office memorandum has amended procedure for sponsoring of application (Clause 8.6), under Self Employment Programme of DAY-NULM. As per amended guidelines "Banks may directly accept the loan applications of urban poor beneficiaries on the basis of relevant documentation as per the guidelines of Prime Minister MUDRA Yojna (PMMY)" or any other such scheme without the need of having prior sponsoring from ULB. The bank can send details of such loans sanctioned by them to ULBs for confirmation of their eligibility for interest subsidy under DAY-NULM. On confirmation of their eligibility, interest subsidy may be claimed from ULBs on the pattern of interest subsidy claim for beneficiaries sponsored by ULBs" (Copy enclosed).

As you know, PMMY is a major initiative by the Govt. of India to facilitate and promote new micro enterprises, by providing hassle free credit facility; Interest subsidy under DAY-NULM scheme will be an additional incentive to the beneficiaries of MUDRA Yojna and encourage them for establishment for micro enterprises.


You are, therefore, requested to advise all bankers operating in urban areas of Himachal Pradesh to claim interest subsidy (over and above 7% of interest) from concerned Municipal Corporation/Municipal Council/ Nagar Panchyats, in the better interest of urban poor/beneficiaries of MUDRA Yojna.

Yours faithfully,

  
(Dr. D.K. Gupta)  
Director,  
Urban Development  
Himachal Pradesh

**Copy for information and necessary action to:**

1. Commissioner, M. Corp. – Shimla and Dharamshala
2. All the Executive Officers/ Secretaries Municipal Councils/ Nagar Panchayats in Himachal Pradesh.

  
Director,  
Urban Development  
Himachal Pradesh



**F.No.K-14012/15/2016-UPA/FTS-16320**  
Government of India  
Ministry of Housing and Urban Poverty Alleviation  
(UPA Division)  
\*\*\*\*\*

Nirman Bhawan, New Delhi,  
Dated: 22<sup>nd</sup> August, 2016

**OFFICE MEMORANDUM**

**Subject: Amendments in Operational Guidelines of Deendayal Antyodaya Mission-National Urban Livelihoods Mission (DAY-NULM) regarding.**

The undersigned is directed to refer to the above mentioned subject and to say that the following clauses of the Operational Guidelines of DAY-NULM stand amended with the approval of Governing Council (GC) held on 19<sup>th</sup> July, 2016.

**1. Operational Guidelines of Self-Employment Programme (SEP) under DAY-NULM**

The operational guidelines of Self-Employment Programme (SEP) component of Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) issued vide O.M. No. K-14014/58(10)/2012-UPA dated 18<sup>th</sup> December 2013 as amended vide letter No. K-14014/37/2010-UPA (Pt-I)/FTS-14403 dated 15<sup>th</sup> June, 2016 are being further amended as follows:

SN	Existing Provision	Amended Provision
1.	<b>Clause 2. Selection of Beneficiary:</b>  The Community Organisers (COs) and professionals from Urban Local Body (ULB) will identify the prospective beneficiaries from among the urban poor. The community structures formed under Social Mobilisation & Institutional Development (SM&ID) component of DAY-NULM viz: Self Help Groups (SHGs) and Area Level Federations (ALFs) may also refer prospective individual and group entrepreneurs for purpose of financial assistance under SEP to ULB. The beneficiaries may directly approach ULB or its representatives for assistance. Banks may also	<b>Clause 2. Selection of Beneficiary:</b>  The Community Organisers (COs) and professionals from Urban Local Body (ULB) will identify the prospective beneficiaries from among the urban poor. The community structures formed under Social Mobilisation & Institutional Development (SM&ID) component of DAY-NULM viz: Self Help Groups (SHGs) and Area Level Federations (ALFs) may also refer prospective individual and group entrepreneurs for purpose of financial assistance under SEP to ULB. The beneficiaries may directly approach ULB or its representatives for assistance. Banks may also identify prospective beneficiaries at their end and send such cases directly to ULB.

SN	Existing Provision	Amended Provision
	identify prospective beneficiaries at their end and send such cases directly to ULB.	The Banks may also use their empanelled Business Correspondents (BCs) and Business Facilitators (BFs) to increase the outreach. Due diligence will be undertaken as per the Banks' policy, in this regard.
2.	<p>Clause 3 Educational Qualifications and Training Requirement</p> <p>Clause 3.4</p> <p>Any cost incurred on training of beneficiaries under this component is to be met out of EST&amp;P component budget.</p>	<p>Clause 3.4: Follow-up entrepreneurial support to Individual and Group entrepreneurs:</p> <p>After financing to Individual and Group beneficiaries, the ULB will also arrange to conduct follow-up Entrepreneurship Development Programme (EDP) as and when required. Such programme should preferably be conducted once in six months for each beneficiary who has been given loan.</p> <p>During the follow-up EDP, problems and issues faced by beneficiaries should also be discussed and solutions should be given.</p>
3.	<p>Clause 5 Procedure for interest subsidy to Banks</p> <p>Clause 5.5</p> <p>The State Level Bankers' Committees (SLBCs) has the option of evolving any alternative procedure of aggregating/ sanction of claims in consultation with the State government.</p>	<p>Clause 5.5:</p> <p>Nodal Agency for releasing interest subsidy:</p> <p>A public sector bank may be engaged by each State as nodal bank in consultation with the convener of the respective State Level Bankers' Committee (SLBC).</p> <p>All the Banks will consolidate data regarding interest subsidy from their branches and upload on the portal of Nodal Bank. The nodal bank, after verification, will transfer the interest subsidy to the bank branches. The State/UT will deposit some funds in advance in this nodal bank, which will</p>

SN	Existing Provision	Amended Provision
		<p>release funds to the bank branches as per guidelines of DAY-NULM. Nodal bank will regularly render account of reimbursement to the SULM. This procedure will be followed in all the three types of loans i.e. SEP (I), SEP (G) and SHG-Bank Linkage.</p> <p>The State/UT government has the option of evolving any alternative procedure of aggregating/ sanction of claims in consultation with the State Level Bankers' Committees (SLBCs).</p>
4.	<p><b>Clause 6 Sub component 4.1 Individual Enterprises (SEP-I) Loan and Subsidy</b></p> <p><b>Clause 6.4</b></p> <p><b>Collateral on Bank loan</b></p> <p>No collateral required. As per RBI Circular RPCD.SME &amp; NFS. BC. No. 79 / 06.02 .31/2009-10 dated May 6, 2010 banks are mandated not to accept collateral security in the case of loans upto 10 lakhs extended to units in the MSE sector (Annexure-I). Therefore, only the assets created would be hypothecated/ mortgaged/ pledged to banks for advancing loans. The banks may approach Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) setup by Small Industries Development Bank (SIDBI) and Government of India for the purpose of availing guarantee cover for SEP loans as per the eligibility of the activity for guarantee cover (Details of the</p>	<p><b>Clause 6.4. Collateral Guarantee on Bank Loan:</b></p> <p>No collateral required. As per RBI Circular RPCD.SME &amp; NFS. BC.No. 79 /06.02.31/2009-10 dated May 6, 2010 banks are mandated not to accept collateral security in the case of loans upto 10 lakhs extended to units in the MSE sector (Annexure-I). Therefore, only the assets created would be hypothecated/ mortgaged/ pledged to banks for advancing loans. The banks may approach Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) setup by Small Industries Development Bank (SIDBI) or any other appropriate Guarantee Fund for the purpose of availing guarantee cover for SEP loans as per the eligibility of the activity for guarantee cover (Details of the scheme of CGTMSE are at Annexure-II).</p>



SN	Existing Provision	Amended Provision
	scheme are at Annexure-II)	
5.	<p><b>Clause 7 Sub component 4.2 Group Finance (SEP-G) Loan and Subsidy</b></p> <p><b>Clause 7.5</b></p> <p><b>Collateral Guarantee on Bank Loan:</b></p> <p>No collateral guarantee required. Only the assets created would be hypothecated / mortgaged/ pledged to banks for advancing loans. The banks may approach Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) as detailed in Para-6.4.</p>	<p><b>Clause 7.5. Collateral Guarantee on Bank Loan:</b></p> <p>No collateral guarantee required. Only the assets created would be hypothecated / mortgaged/ pledged to banks for advancing loans. The banks may approach Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) or any other appropriate Guarantee Fund as detailed in Para 6.4.</p>
6.	<p><b>Clause 8 Procedure for Sponsoring of Applications</b></p> <p><b>Clause 8.6</b></p> <p>Banks may also identify beneficiaries as per the eligibility criterion and receive the intent letter. The applications received directly by the banks will be referred to the ULB. The applications in this case will also form a part of the waiting list.</p>	<p><b>Clause 8.6:</b></p> <p>Banks may directly accept the loan applications of urban poor beneficiaries on the basis of relevant documents as per the guidelines of Prime Minister MUDRA Yojana (PMMY) or any other such scheme without the need of having prior sponsoring from ULB.</p> <p>The banks can send details of such loans sanctioned by them to ULBs for confirmation of their eligibility for interest subsidy under DAY-NULM. On confirmation of their eligibility, interest subsidy may be claimed from ULBs on the pattern of interest subsidy claim for beneficiaries sponsored by ULBs. The subsidy will be transferred directly to the loan account of DAY-NULM beneficiaries. This procedure will also be Direct Benefit Transfer (DBT) compliant.</p>

SN	Existing Provision	Amended Provision
7.	<p><b>Clause 8. Procedure for Sponsoring of Applications</b></p> <p><b>Clause 8.7</b></p> <p>ULB will call the beneficiaries in order of the waiting list to complete requisite documentation including filling of Loan Application Form (LAF), activity details, identity proof, address proof, bank account details etc. The SULM may develop a Loan Application Form (LAF) in suitable format in consultation with State Level Bankers Committee (SLBC) convenor bank. The same LAF may be utilised across the State.</p>	<p><b>Clause 8.7:</b></p> <p>ULB will call the beneficiaries in order of the waiting list to complete requisite documentation including filling of Loan Application Form (LAF), activity details, identity proof, address proof, bank account details etc.</p> <p>To verify the identity of the beneficiary, her/his Aadhaar number will also be brought on record. If beneficiary does not have Aadhaar card, any other unique identification document like voters' card, driving license etc. will be taken from the beneficiary and s/he will be helped to obtain Aadhar card as soon as possible.</p> <p>The SULM may develop a Loan Application Form (LAF) in suitable format in consultation with State Level Bankers' Committee (SLBC) convenor bank. The same LAF may be utilised across the State/UTs.</p> <p>The Loan Application Form (LAF) will contain basic data in respect of economic status of the beneficiary and her/his family. This data will be such that it can be used to analyse impact of the benefits on her/his economic status at a later stage.</p>
8.	<p><b>Clause 12 Sub component 4.3 Interest Subsidy on SHG Loans (SHG Bank Linkage)</b></p> <p><b>Clause 12.2</b></p> <p>As per Master Circular on SHG-Bank Linkage Programme by Reserve Bank of India.</p> <p>(RPCD.FID. BC.No. 10/12.01.033/2013-14 dated 01 July 2013 -</p>	<p><b>Clause 12.2:</b></p> <p>As per Master Circular on SHG-Bank Linkage Programme by Reserve Bank of India (RBI/2016-17/03 FIDD.FID.BC.No.06/12.01.033/2016-17 dated 01 July, 2016 - Annexure-III) and subsequent revisions. RBI has instructed the banks for SHG bank linkage.....</p>

SN	Existing Provision	Amended Provision
	<p>Annexure-III) RBI has instructed the banks for SHG bank linkage.</p> <p>.....</p>	
9.	<p><b>Clause 12 Sub component 4.3 Interest Subsidy on SHG Loans (SHG Bank Linkage)</b></p> <p><b>Clause 12.10</b></p> <p>RBI guidelines for prompt repayment are as follows:</p> <p>(a) For Cash Credit Limit to SHGs:</p> <p>(i) Outstanding balance shall not have remained in excess of the sanctioned limit/drawing power continuously for more than 30 days.</p> <p>(ii) There should be regular credits in the account. In any case there shall be at least one customer induced credit during the month.</p> <p>(iii) Customer induced Credits during a month shall be sufficient to cover the interest debited during the month.</p> <p>(b) For Term Loan to SHGs:</p> <p>A term loan account where all of the interest payments and/or instalments of principal were paid within 30 days of the due date during the entire tenure of the loans would be considered as an account having prompt payment.</p> <p>The prompt payment guidelines will continue to be guided by RBI guidelines on the subject in future.</p>	<p><b>Additional clause is as follows:</b></p> <p><b>Clause 12.10. Type of Loan Facility:</b></p> <p>SHGs can avail either Term loan or a Cash Credit Limit (CCL) loan or both based on the need. In case of need, additional loan can be sanctioned even though the previous loan is outstanding.</p> <p><b>Clause No 12.10 in existing guidelines shall be renumbered as 12.11</b></p>



SN	Existing Provision	Amended Provision
10.	<p><b>Clause 13 Sub component 4.4 Credit Card for enterprise development</b></p> <p><b>Clause 13.2</b></p> <p>In order to support the micro-entrepreneurs to meet their working capital and miscellaneous credit needs, NULM will facilitate access to Credit Cards through banks</p>	<p><b>Clause 13.2:</b></p> <p>In order to support the micro-entrepreneurs to meet their working capital and miscellaneous credit needs, <b>DAY-NULM</b> will facilitate access to Credit Cards or <b>MUDRA Card</b> through banks.</p>
11.	<p><b>Clause 13 Sub Component 4.4 Credit Card for enterprise development</b></p> <p><b>Clause 13.3</b></p> <p>The SULM in consultation with the State Level Bankers Committee (SLBC) will finalise the norms, limits and specifications for issuance of credit card to the individual entrepreneurs. The General Credit Card Scheme (GCC), which is being implemented by all scheduled commercial banks or any other variant of credit cards for enterprise development of banks in urban areas, may be explored by SULM and SLBC for the same. The details of revised GCC scheme as per RBI notification is provided at Annexure-IV</p>	<p><b>Clause 13.3:</b></p> <p>The SULM in consultation with the State Level Bankers Committee (SLBC) will finalise the norms, limits and specifications for issuance of credit card or <b>MUDRA Card</b> to the individual entrepreneurs. The General Credit Card Scheme (GCC), which is being implemented by all scheduled commercial banks or any other variant of credit cards for enterprise development of banks in urban areas, may be explored by SULM and SLBC for the same. The details of revised GCC scheme as per RBI notification is provided at Annexure-IV</p>
12.	<p><b>Clause 15 Funding Pattern</b></p> <p><b>Clause 15.1</b></p> <p>Funding under this component will be shared between the Centre and the States in the ratio of 75:25. In case of special category States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram,</p>	<p><b>Clause 15.1:</b></p> <p>Funding under this component will be shared between the Centre and the States as per the general norms under <b>DAY-NULM</b>.</p>

SN	Existing Provision	Amended Provision
	Nagaland, Sikkim, Tripura, Jammu & Kashmir, Himachal Pradesh and Uttarakhand) this ratio will be 90:10 between the Centre and States.	
13.	Clause 16 Monitoring and Evaluation	<p><b>Additional Clause 16.3:</b></p> <p>All the SEP beneficiaries should be visited periodically to assess the impact of the benefit and also to know any problem being faced by them.</p> <p>The Community Organisers (COs) should visit all the beneficiaries in their jurisdiction at least once in three months.</p> <p>The Project Officer/ technical experts at CMMU level should visit at least 50% of the beneficiaries once in three months.</p> <p>The observations during the field visit should be kept in record and be uploaded on MIS also.</p>
14.	Clause 16. Monitoring and Evaluation	<p><b>Additional Clause 16.4:</b></p> <p>During the field visits mentioned above, data on economic status of the beneficiaries should be collected and compared with similar data given in loan application form, to assess the impact of the benefit on the beneficiaries.</p>
15.	Clause 16. Monitoring and Evaluation	<p><b>Additional Clause 16.5:</b></p> <p>Impact analysis studies may also be conducted at suitable intervals to assess the impact of benefit under SEP on the economic status of the beneficiaries.</p>

## 2. Operational Guidelines of Employment through skill training & Placement (EST&P) under DAY-NULM

The operational guidelines of Employment through Skill Training & Placement (EST&P) component of Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) issued vide O.M. No. F.No. K-14014/58(8)/2012-UPA dated 13th December, 2013 as amended vide the following O.Ms, viz.,

- a. K-14014/58(8)/2012 -UPA/FTS-7791 dated 8th June 2015
- b. K-14011/7/2013-UPA/FTS-9789 dated 3rd August 2015
- c. K-14014/3/2015-UPA/FTS 12523 dated 18th February 2016

is being further amended as follows:

SN	Existing Provision	Amended Provision
1.	<b>Clause 5: Skill Training Providers</b>  <b>5.1 Identification</b>	<b>Additional Clause 5.1 (vii) :</b>  <b>Convergence of EST&amp;P with PMKVY 2.0</b>  In order to bring about convergence and synergy, the EST&P component of DAY-NULM can be dovetailed with the modified PMKVY, where States/UTs can undertake skill training in convergence with PMKVY, in addition to implementing the EST&P component as is being done currently by them through the existing skill infrastructure.  States/UTs can take up the responsibility for mobilising candidates for the PMKVY while MoSDE/NSDC will be responsible for selecting Training Providers, ensuring quality of trainers and training, alignment with common norms, etc.  Under such arrangement, the States/UTs can directly provide funds for skill training of urban poor candidates under EST&P to National Skill Development Fund (NSDF), which is the Trust under the MoSDE, or to NSDC.



### 3. Operational Guidelines of Social Mobilization & Institutional Development (SM&ID) under DAY-NULM

The operational guidelines of the Social Mobilization & Institutional Development (SM&ID) component of Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) issued vide O.M. No.K-14011/1/2013-UPA, dated 11th December 2013 as amended vide O.M. nos. K-14011/7/2013-UPA/FTS-9789 dated 3rd August, 2015 and K-14011/2/2012-UPA/FTS 5196 dated 19<sup>th</sup> February 2016 are further amended as follows:

SN	Existing Provision	Amended Provision
1.	<p><b>Clause 4. Membership of SHGs</b></p> <p>Under NULM, Self Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under NULM. SHGs may consist of 10 to 20 members. These groups need not to be registered. Normally, women SHGs will be formed, however male SHGs of handicapped persons will be allowed to be formed. The objective is to organise all the urban poor families into SHGs, however, those areas may be taken up first where urban poor are concentrated.</p>	<p>Under DAY-NULM, Self Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under DAY-NULM. SHGs may consist of 10 to 20 members. In hilly tracts/regions and predominantly tribal dominated areas where communities are dispersed, smaller groups of less than 10 members may also be formed. These groups need not to be registered. Normally, women SHGs will be formed, however male SHGs of handicapped persons will be allowed to be formed. In case of persons involved in vulnerable occupations like rag pickers, rickshaw pullers, sanitation workers etc., activity based SHGs of male members may also be formed. The objective is to organise all the urban poor families into SHGs, however, those areas may be taken up first where urban poor are concentrated.</p>
2.	<p><b>Clause 6 Box 2: Panchsutra for a good SHG:</b></p> <ol style="list-style-type: none"> <li>1. Regular savings</li> <li>2. Regular meetings</li> <li>3. Regular accounts-</li> </ol>	<p><b>Amendment in Box 2: Panchsutra for a good SHG:</b></p> <ol style="list-style-type: none"> <li>1. Regular meeting</li> <li>2. Regular Saving</li> <li>3. Regular Internal Lending</li> </ol>

SN	Existing Provision	Amended Provision
	<p>bookkeeping and accounting</p> <p>4. Regular repayments</p> <p>5. Adherence to rules and regulations of the SHG</p>	<p>4. Regular loan repayments</p> <p>5. Regular Bookkeeping</p>
3.	<p><b>Clause 13 (Formation of SHGs: Engagement of Resource Organization):</b></p> <p>The experts hired under City Mission Management Unit (CMMU) along with the community organizers will work at the field level for formation of Self Help Groups under DAY-NULM. The services of ASHA / Anganwadi workers and other community level functionaries under various schemes / programmes of the Central and State Governments may also be utilised for this purpose</p>	<p>The experts hired under City Mission Management Unit (CMMU) along with the community organizers will work at the field level for formation of Self Help Groups under DAY-NULM. The services of ASHA / Anganwadi workers and other community level functionaries under various schemes / programmes of the Central and State Governments may also be utilised for this purpose. The expenditure on handholding, training and nurturing of the SHGs formed by CMMU/COs can be made from SM&amp;ID funds, within the limit of Rs. 10,000 per SHG.</p>
4.	<p><b>Clause 16:</b></p> <p>The functions of the RO are as follows:</p>	<p><b>Addition of new Clauses 16.6, 16.7 and 16.8:</b></p> <p><b>16.6 <u>Implementing Community Managed book of accounts for SHGs:</u></b> ROs will facilitate identification of one bookkeeper per SHG and one senior bookkeeper per ALF. Book keepers to be provided adequate training in phased manner for maintaining book of accounts. Initial classroom training should be for at least 5 days. This should be followed by monthly refresher training and on the job training by ROs on regular basis. The gap between two trainings should not be more than 45 days. The States will adopt uniform format</p>

SN	Existing Provision	Amended Provision
		<p>for books of accounts as being used under DAY-NRLM (Annexure VIII). However, some modifications may be made as per local requirements.</p> <p><b>16.7 <u>Developing Internal CRPs (Community Resource Persons):</u></b> ROs will facilitate identification of 2 active women out of 15-20 SHGs and develop them as internal CRPs. Internal CRPs may be the active member of SHGs who have established them as role model and who are willing to provide their services to the poor community. These active women are to be provided for at least 30-45 days training in phased manner. This will include engagement with external CRPs for 10-15 days, classroom training and exposure visit to better performing Self Help Groups/Area Level Federations/City Level Federations. After completion of the training, the Internal CRPs will be assessed by External CRPs/ROs. If necessary, additional inputs will be provided. After clearing assessment criteria, Internal CRPs can be engaged for conducting social mobilization process in other areas.</p> <p><b>16.8 <u>Reporting by ROs:</u></b> Every month, the ROs will provide report of activities performed by them to ULBs. The ULBs /State Mission Management Unit will organize monthly review meeting to assess the progress of ROs. If required, the ROs will be provided training and field exposure for effective implementation of SM&amp;ID activities.</p>
5	<p><b>17. Selection of ROs</b></p> <p>17.4 Care must be taken to ensure that the RO chosen is experienced in working with</p>	<p><b>Clause 17: Selection of ROs</b></p> <p>17.4 Care must be taken to ensure that the RO chosen is experienced in working with the poor at the grass-root level and</p>



SN	Existing Provision	Amended Provision
	the <b>urban</b> poor at the grass-root level and preference must be given to ROs with a proven track record on this.	<p>preference must be given to ROs with a proven track record on this.</p> <p><b>Additional new Clause 17A:</b>  <u>Engagement of Community Resource Persons (CRPs):</u>            DAY-NRLM has developed successful model of Community Institutions and Community Resource Person (CRPs) which can be useful for DAY-NULM also for implementing SM&amp;ID activities. To widen the scope of social mobilization, DAY-NULM may consider to engage CRPs from DAY-NRLM areas to support Social Mobilization activities under DAY-NULM. The services of such CRPs may be taken by entering MoU with State Rural Livelihoods Mission/State Urban Livelihoods Mission/Federations at the State level or at ULB level.</p>
6	<b>Clause 22: Opening of Bank Accounts</b>	<p><b>Additional new Clause 22.4:</b>            All the beneficiaries should be covered with various benefits under Prime Minister Jan Dhan Yojana. The SHGs and ALFs will be made aware about the process of opening bank account under this scheme and its related benefits.</p>
7	<p><b>Clause 23: Affordable Insurance (Health, Life and Pension)</b></p> <p>23.1 SULM should ensure maximum coverage under to the existing/ on-going insurance schemes of Government of India such as Rashtriya Swasthya Bima Yojana (RSBY) for health insurance, Janashree Bima Yojna (JBY) <b>for Life Insurance</b>, any state specific insurance schemes and micro insurance</p>	<p><b>Clause 23: Affordable Insurance (Health, Life and Pension)</b></p> <p>23.1 SULM should ensure maximum coverage under to the existing/ on-going insurance schemes of Government of India such as Rashtriya Swasthya Bima Yojana (RSBY) for health insurance, Janashree Bima Yojna (JBY), Pradhan Mantri Jivan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana any state specific insurance schemes and micro insurance products.</p>

SN	Existing Provision	Amended Provision
	products.	
8	<p><b>Clause 25: Revolving Fund Support to Self-Help Groups (SHGs)</b></p> <p>A one-time Revolving Fund support of Rs.10,000 will be provided to urban poor SHGs, which have not availed such support earlier. A SHG should be functional for a period of <b>6 months</b> with at least 70% of SHG members should be urban poor to become eligible for Revolving Fund support under NULM. The RF is also available to existing SHGs formed under SJSRY, which have not availed the same</p>	<p><b>Clause 25: Revolving Fund Support to Self-Help Groups (SHGs)</b></p> <p>A one-time Revolving Fund support of Rs.10,000 will be provided to urban poor SHGs, which have not availed such support earlier. A SHG should be functional for a period of <b>3 months</b> with at least 70% of SHG members as urban poor to become eligible for Revolving Fund support under DAY-NULM. The RF is also available to existing SHGs formed under SJSRY, which have not availed the same.</p>
9	<p><b>Clause 26:</b></p> <p>The SHG can route its application (in prescribed format Annexure-V) for revolving fund through ROs to ULB. The ULB will check the application and requisite documents/records of the SHG like number of meetings held and minutes recorded since inception, collections made from members towards group savings &amp; regularity in savings, collection and amount of savings mobilized etc. before sanctioning and releasing the Revolving Fund to eligible SHG. ULB may take some random sample check of RF applications for field level verification if required for due</p>	<p><b>Initially</b>, the SHG can route its application (in prescribed format Annexure-V) for revolving fund through ROs to ULB. The ULB will check the application <b>along with grading of the SHG</b> before sanctioning and releasing the Revolving Fund to eligible SHG. <b>Once the Area Level Federations come into existence, they will grade the SHGs on regular basis and forward their applications to ULBs.</b> ULB may take some random sample check of RF applications for field level verification if required for due diligence. The RF will be transferred directly into the bank account of the respective SHG by ULB.</p>

SN	Existing Provision	Amended Provision
	<p>diligence. The RF will be transferred directly into the bank account of the respective SHG by ULB.</p>	
10	<p><b>Clause 55 (Component 1.5):</b> A pool of CRPs, Professionals, Civil Society organisations, resource agencies with domain expertise and experience (e.g. issues like bank linkage, bookkeeping and accounts, micro-planning, micro-investment process, roles and responsibilities of members, etc.) should be identified and engaged for providing capacity building inputs to the community institutions.</p>	<p>A pool of CRPs, Professionals, Civil Society organisations, resource agencies with domain expertise and experience (e.g. issues like bank linkage, bookkeeping and accounts, micro-planning, micro-investment process, roles and responsibilities of members, etc.) should be identified and engaged for providing capacity building inputs to the community institutions. <b>States may utilize the community master trainers and resource persons developed under DAY-NRLM to conduct training under DAY-NULM. These Community Master Trainers from NRLM may also be engaged with Training Agencies for providing training to mission staff and community.</b></p>
11	<p><b>Clause 57: Monitoring &amp; Evaluation</b></p> <p>The SMMU at the State level and CMMU at the ULB level will closely monitor progress of activities / targets under this component, undertake reporting and evaluation. The SULM and the ULB/executing agencies shall report timely progress in formats prescribed by the Mission Directorate from time-to-time, indicating the cumulative achievement monthly and upto the end of the quarter and key issues in implementation.</p>	<p>The SMMU at the State level and CMMU at the ULB level will closely monitor progress of activities / targets under this component, undertake reporting and evaluation. <b>The experts and officials at SMMU, CMMU and COs will undertake regular field visits to monitor the performance of ROs, assess quality of the community institutions and providing handholding support for effective functioning of SHGs and Federations.</b> The SULM and the ULB/executing agencies shall report timely progress in formats prescribed by the Mission Directorate from time-to-time, indicating the cumulative achievement monthly and upto the end of the quarter and</p>

SN	Existing Provision	Amended Provision
		key issues in implementation.
12	<p><b>Annexure III Checklist of Functional SHGs</b></p> <p>Point 3: Meetings: Minimum Once in a week</p> <p>Point 8: Maintenance of Records</p> <ul style="list-style-type: none"> <li>• There should be a record of every meeting in the minute book with signature / thumbprint of all members</li> <li>• Every meeting should have a record of attendance</li> <li>• Savings and internal loans register should be updated in every meeting</li> <li>• Bank passbook to be updated once a month</li> </ul>	<p><b>Annexure III : Checklist of Functional SHGs</b></p> <p>Point 3: Meetings: Minimum Once in a week</p> <p><b>Members are sitting in a circle.</b></p> <p><b>Chairperson is selected in each meeting for conducting the proceedings of meeting</b></p> <p><b>Minutes of meeting are recorded in the meeting itself and are read out loudly by book-keeper/office bearers.</b></p> <p><b>Social agenda is included in SHG meeting</b></p> <p>Meeting to be held in the house of each member on rotation basis</p> <p>Agenda of meeting will be decided by SHGs. This may include - attendance, saving, internal lending, loan repayment, information of income &amp; expenditure, benefits under different components of DAY-NULM, rights &amp; entitlements, benefits under government programmes, social issues etc.</p> <p><b>Point 8: Maintenance of Records</b></p> <p><b>Book keeper is identified for the SHG.</b></p> <p>There should be a record of every meeting in the minute book with signature / thumbprint of all members</p> <p>Every meeting should have a record of attendance</p> <p>Savings and internal loans register should be updated in every meeting</p> <p>Bank passbook to be updated once a month</p>
13	<p><b>Annexure IV</b></p> <p>Model Framework for engagement of Resource Organizations (ROs) for the formation of SHGs under NULM</p>	<p><b>Addition of Annexure IV 'A'</b></p> <p><b>Indicative measurable outcomes related to payment of ROs.</b></p>

SN	Existing Provision	Amended Provision
14		<b>Addition of Annexure IX</b> Indicative training modules for ALFs, CLFs, CRPs and COs

#### 4. Operational Guidelines of Support to Urban Street Vendors (SUSV) under DAY-NULM

The operational guidelines of the Support to Urban Street Vendors (SUSV) component of Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) issued vide O.M. No. F. No. K-14014/1/2013-USD dated 13th December 2013, have been amended.

The relevant clauses of the Operational Guidelines of SUSV, have been amended as follows:

SN	Existing Provision	Amended Provision
1.	<p><b>Clause 4.5:</b></p> <p>Under this sub-component, financial support will be provided to the ULB for preparation of City Street Vending Plan which will contain the following:</p> <ul style="list-style-type: none"> <li>(i). profile of street vending trades and activities;</li> <li>(ii). spatial distribution of street vending activities;</li> <li>(iii). earmarking of space or area for vending zones;</li> <li>(iv). determination of vending zones as restriction- free vending zones, restricted vending zones and no-vending zones;</li> <li>(v). estimates of holding capacity of vending zones, which is the maximum number of street vendors who can be accommodated in any vending zone;</li> <li>(vi). understanding of key challenges, constraints and</li> </ul>	<p><b>Amendment in Clause 4.5</b></p> <p>Under this sub-component, financial support will be provided to the ULB for preparation of City Street Vending Plan as per the provisions of The Street Vendors (Protection of Livelihoods and Regulation of Street Vending) Act, 2014.</p>



SN	Existing Provision	Amended Provision
	<p>issues relating to street vending; and</p> <p>(vii). Possible solutions and potential street vending areas.</p> <p>The Street Vending Plan will also take into account the natural markets where sellers and buyers naturally congregate for the sale and purchase of products and services. The Plan will be developed after consultations with Street Vendor's representatives and other relevant stakeholders.</p>	
2.	<p><b>Clause 4.24 Access to Credit:</b></p> <p>The Self Employment Programme-Individual Enterprises (SEP-I) component of NULM provides financial assistance to urban poor in the form of interest subsidy on bank loans for setting up individual enterprises. In accordance with SEP guidelines, loans can be made available to the identified urban poor street vendors at 7% rate of interest. The modalities and procedure for availing loans for poor street vendors will be similar as detailed out in SEP-I component.</p>	<p><b>Amendment in Clause 4.24 Access to Credit</b></p> <p>The Self Employment Programme of DAY-NULM provides financial assistance to urban poor in the form of interest subsidy on bank loans for setting up individual enterprises and <b>group enterprises</b>. In accordance with SEP guidelines, loans can be made available to the identified urban poor street vendors at 7% rate of interest. The modalities and procedure for availing loans for poor street vendors will be similar as detailed out in <b>SEP component</b>.</p>
3.	<p><b>Clause 7 Funding Pattern</b></p> <p>Up to 5% of the total NULM allocation of the State can be spent on implementation of this component of NULM (excluding any cost incurred on training and access to credit which will be met from EST&amp;P and SEP components respectively). Funding pattern of</p>	<p><b>Amendment in Clause: 7 Funding Pattern</b></p> <p>Up to 5% of the total DAY-NULM allocation of the State can be spent on implementation of this component of <b>DAY-NULM (excluding any cost incurred on access to credit which will be met from SEP components</b></p>

SN	Existing Provision	Amended Provision
	Central and State share will be in the ratio of 75:25. In case of north eastern states (Arunachal Pradesh, Assam, Manipur, Meghalaya, Tripura, Mizoram, Nagaland, Sikkim) and special category states (Jammu and Kashmir, Himachal Pradesh and Uttarakhand) this will be in the ratio of 90:10.	respectively).

## 5. Operational Guidelines of Scheme for Urban Homeless (SUH) under DAY-NULM

The operational guidelines of the Scheme for Urban Homeless (SUH) component of Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) issued vide O.M. issued vide O.M. No.K.-14014/58 (19)2012-USD dated 13<sup>th</sup> December 2013 and subsequent amendments were issued vide the following:

1.O.M.No.E-14013/1/2013/USD Dated:7<sup>th</sup> Dec-2015.

2.O.M.No.K-14011/7/2013-UPA Dated:3<sup>rd</sup> Aug-2015

3.O.M.No.G-24011/4/2015-UPA Dated:2<sup>nd</sup> Feb2016.

4.O.M.No.K.14011/2/2012-UPA Dated :19<sup>th</sup> Feb2016.

As amended above, the relevant Clauses of the Operational Guidelines of SUH have been amended further as follows:

SN	Existing Provision	Amended Provision
1.	<p><b>Clause 3.3 (d)</b></p> <p><b>Special Shelters:</b> Taking into account special needs for segments of homeless persons, such as old persons without care, mentally ill, recovering patients and their families etc. special shelters may be provided.</p>	<p><b>Amendments in Clause 3.2.d</b></p> <p><b>Special shelters:</b> Taking into account special needs for segments of homeless persons, such as old persons without care, mentally or <b>physically challenged</b>, recovering patients and their families, <b>attendants of the patients admitted in hospitals</b> etc special shelters may be provided.</p>

SN	Existing Provision	Amended Provision
2.	<p><b>Clause.5</b></p> <p><b>Linkages with Entitlements</b></p> <p>Shelters will be a space for convergence and provisions of various entitlements of social security, food, education and health care systems. All homeless persons, in shelters should be given priority under various schemes, and government programmes. An illustrative list where such convergence is desirable is given below:</p> <ul style="list-style-type: none"> <li>● Identity Proof &amp; Postal Address, Elector's Photo Identity Card (EPIC), etc.</li> <li>● Old age, widows and disability pensions</li> <li>● BPL Cards, PDS ration Cards etc.</li> <li>● Bank or post office Account</li> <li>● ICDS service</li> <li>● Admission to government schools</li> <li>● Rashtriya Swasthya Bima Yojana</li> <li>● Admission to public hospitals for health care</li> <li>● Linkage to Rajiv Awas Yojana</li> <li>● Free Legal Aid</li> </ul>	<p><b>Amendments in Clause.5</b></p> <p><b>Linkages with Entitlements</b></p> <p>Shelters will be a space for convergence and provisions of various entitlements of social security, food, education and health care systems. All homeless persons, in shelters should be given priority under various schemes, and government programmes. <b>The Shelter Management Agencies and Committees would be responsible to ensure the availability of various entitlements and benefits to the homeless.</b> An illustrative list of <b>schemes / benefits</b> where such convergence is desirable is given below :</p> <ul style="list-style-type: none"> <li>● Identity Proof &amp; Postal Address,</li> <li>● Elector's Photo Identity Card (EPIC), <b>Aadhaar Card etc.</b></li> <li>● Old age, widows and disability pensions</li> <li>● BPL cards, PDS Ration cards, etc.</li> <li>● Bank , post office, <b>Jan Dhan Yojana Accounts</b></li> <li>● ICDS services</li> <li>● Admission to government schools</li> <li>● Admission to public hospitals for health care</li> <li>● Free Legal Aid</li> <li>● Rashtriya Swasthya Bima Yojana</li> <li>● Pradhan Mantri Suraksha Bima Yojana,</li> <li>● Pradhan Mantri Jeevan Jyoti Bima Yojana,</li> <li>● Pradhan Mantri Awas Yojana-Housing for All</li> <li>● Skill Training under <b>DAY-NULM &amp; Prime Ministers Kaushal Vikas Yojana</b></li> <li>● Pradhan Mantri Mudra Yojana, SEP component of DAY-NULM.</li> <li>● Identity card / vending certificates to homeless street vendors.</li> <li>● Rehabilitation of disabled schemes of Ministry of Social Justice and empowerment.</li> <li>● Referral services for women &amp; Children in distress with <b>SWADHAR, UJJAWALA,</b></li> </ul>

SN	Existing Provision	Amended Provision
		<p>SABLA, One stop centre, Women Helpline Scheme schemes of MoW&amp;CD.</p> <ul style="list-style-type: none"> <li>• Subsidy under PDS.</li> <li>• Direct Benefit Transfer under various Govt. schemes.</li> </ul>
3.	<p>Clause:5.</p> <p>Linkages with Entitlements</p>	<p>Additional Clause 5.1.</p> <p>Linkages with Entitlements</p> <p>Shelters are not the destiny for the homeless; Working men/ women's hostel, rental housings, affordable /social housings may also be promoted by the states/ ULBs for mainstreaming homeless.</p>
4.	<p>Clause:6.</p> <p>Location of Shelters</p>	<p>Additional Clause:6.4.</p> <p>Location of shelters</p> <p>The ULBs may plan the shelter along with City Livelihood Centre (CLC) under DAY-NULM at one place to efficiently utilise the land/ building and to integrate the services/ scheme benefits</p>
5.	<p>Clause 9.1</p> <p>Project Proposal</p> <p>The shelters under this scheme would be established by the State/ULBs and operated either by them or through agencies identified by the State or ULBs. Convergence / dovetailing of this scheme with similar programmes for urban homeless being implemented by States/UTs will be permissible.</p>	<p>Amendments in Clause 9.1</p> <p>Project Proposal</p> <p>The shelters under this scheme would be established by the State/ULBs and operated either by them or through agencies identified by the State or ULBs. Convergence / dovetailing of this scheme with similar programmes for urban homeless being implemented by States/UTs will be permissible. The State/UTs may also construct shelters with CSR support and other donations. If required the name of the corporate/ donor can be displayed on the shelter. For these shelters also the O&amp;M support can be availed under</p>

SN	Existing Provision	Amended Provision
		<p><b>DAY-NULM</b></p>
6.	<p><b>Clause 9.4.</b></p> <p><b>Project Proposal</b></p> <p>For construction of new shelters and for refurbishment, it will be the responsibility of the State Government/ULB to bring in the land. Many a times, unused land may be available with Railways, Bus stands, Port Trusts, hospitals, NGOs, charitable trusts or any other such organisations; and States of ULBs may not be owning that land. In such circumstances, States/ ULBs may enter into an arrangement with the concerned organisation for use of land for construction and maintenance of shelters with or without formal transfer of ownership. All the necessary clearances and approvals for the land must be obtained prior to preparation of the proposal. The cost of the land acquisition is not eligible for funding under the scheme.</p>	<p><b>Amendments in Clause 9.4.</b></p> <p><b>Project Proposal</b></p> <p>For construction of new shelters and for refurbishment, it will be the responsibility of the State Government/ULB to bring in the land. Many a times, unused land may be available with Railways, Bus stands, Port Trusts, hospitals, NGOs, charitable trusts or any other such organisations; and States of ULBs may not be owning that land. In such circumstances, States/ ULBs may enter into an arrangement with the concerned organisation for use of land for construction and maintenance of shelters with or without formal transfer of ownership. All the necessary clearances and approvals for the land must be obtained prior to preparation of the proposal. The cost of the land acquisition is not eligible for funding under the scheme. <b>In view of the shortage of land in cities, vertical designs may be considered by the States/UTs to accommodate more homeless</b></p>
7.	<p><b>Clause:13</b></p> <p><b>Monitoring and Evaluation</b></p>	<p><b>Additional clause:13.7</b></p> <p><b>Monitoring and Evaluation</b></p> <p>To address security issues and ensure monitoring of shelters for vulnerable groups, CCTV camera may be installed at entry and exit points of shelters.</p>



2. This issues with the approval of Hon'ble Minister for Housing and Urban Poverty Alleviation.

*A. Mittal*  
(Archana Mittal)  
(Director, UPA-I)  
Tel: 011-23062127

To,

Principal Secretary/ Secretary (UD)  
of all the States/UTs

Mission Directors (DAY-NULM)  
All States/UTs

Copy to:

1. Ms. Anjuly Chib Duggal, Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi 110001.
2. Shri Rajiv Gauba Secretary, M/o Urban Development, Room No. 122, C-Wing, Nirman Bhawan, ND-1.
3. Shri Jitendra Shankar Mathur, Secretary, M/o Rural Development, Krishi Bhavan, Dr. Rajendra Prasad Road, New Delhi - 110001.
4. Dr. Subash Chandra Khuntia, Secretary, Department of School Education & Literacy, M/o HRD, Shastri Bhawan, New Delhi - 110001
5. Shri Shankar Aggarwal, Secretary, M/o Labour & Employment, Room No. 112, Shram Shakti Bhawan, Rafi Marg, New Delhi-110001
6. Shri K.K. Jalan, Secretary, M/o Micro, Small & Medium Enterprises, Room No. 169, Udyog Bhawan, Rafi Marg, New Delhi - 110011
7. Ms. Leena Nair, Secretary, M/o Women and Child Development, Shastri Bhawan, New Delhi
8. Ms. Anita Agnihotri, Secretary, Department of Social Justice & Empowerment, M/o Social Justice & Empowerment, Shastri Bhawan, Dr. Rajendra Prasad Road, New Delhi - 110001.

9. **Shri Rohit Nandan**, Secretary, Ministry of Skill Development & Entrepreneurship, 2nd Floor, Shaheed Bhagat Singh Marg, Shivaji Stadium, Connaught Place, New Delhi- 110001
10. **Shri Uma Shankar**, Chief General Manager, FIDD, Reserve Bank of India, 10th Floor, Central Office Building, Shahid Bhagat Singh Road, Mumbai-400 001.
11. **Shri G.R.Chintala**, Chief General Manager, Micro Credit Innovations Department (MICD), 4th Floor, 'D' Wing C-24, 'G' Block Bandra Kurla Complex Bandra (East) Mumbai - 400 051
12. **Shri Jiji Mammen**, Chief Executive Officer, Mudra Bank, MSME Development Centre, C-11, G-Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051
13. **Shri S.Ramadorai**, Chairman, NSDA & Chairman of the Board, NSDC, , B-2, Pusa Road, Opposite Pillar No. 95, New Delhi -110005.
14. **Shri Amitabh Kant**, CEO, NITI Aayog, Sansad Marg, New Delhi - 110001.

**Copy for information to:**

1. PS to Hon'ble Minister (UD, HUPA& PA)
2. PS to Hon'ble Minister of State (UD, HUPA& PA)
3. PS to Secretary (HUPA)
4. JS & FA, M/o UD & HUPA, Nirman Bhawan, New Delhi
5. Joint Secretary (HFA) , Ministry of HUPA