



साख प्रबंधन विभाग

TO ALL OFFICES

February 06, 2015

Loan & Advances Circular No. 07/2015

Priority Sector Lending – Restructuring of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) as National Urban Livelihood Mission (NULM).

Reserve Bank of India, Central Office, Mumbai has issued Circular RBI / 2014-15/177 RPCD.GSSD.CO.No.26 / 09.16.03 / 2014-15 dated August 14, 2014 incorporating guidelines on **Restructuring of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) as National Urban Livelihood Mission (NULM)**.

2. The Government of India, Ministry of Housing and Urban Poverty Alleviation (MoHUPA), has restructured the existing Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and launched the National Urban Livelihood Mission (NULM). The Self Employment Programme (SEP) component of NULM will focus on providing financial assistance through a provision of interest subsidy on loans to support establishment of Individual & Group Enterprises and Self-Help Groups ((SHGs) of urban poor.

3. The existing provision of capital subsidy for USEP (Urban Self Employment Programme) and UWSP (Urban Women Self-Help Programme) components of SJSRY has been replaced by interest subsidy for loans to Individual enterprise (SEP- I), Group enterprise (SEP- G) and Self Help Groups (SHGs)

4. We have been advised by the Ministry that the NULM is under implementation w.e.f. September 24, 2013 in all district headquarters (irrespective of population) and all the cities with population of 1 lakh or more and that SJSRY was to remain operational till March 31, 2014. Accordingly, capital subsidy as per SJSRY guidelines will be extended on bank loans for setting up of individual and group enterprises under USEP and UWSP components of SJSRY, till March 31, 2014.

5. The operational guidelines of the Self Employment Programme (SEP) component of NULM, are annexed.

All concern are advised to note the guidelines on Restructuring of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) as National Urban Livelihood Mission (NULM) for meticulous compliance.

GENERAL MANAGER

Encl: As above.



## PRIORITY SECTOR LENDING - SPECIAL PROGRAMMES

### National Urban Livelihood Mission (NULM) .

1. Introduction
2. Selection of Beneficiary.
3. Educational Qualification and Training Requirement.
4. Pattern of Financial Assistance
5. Procedure for interest subsidy.
6. Sub-Component 4.1 Individual Enterprises (SEP-I)-Loan & Subsidy.
7. Sub-Component 4.2 Group Enterprises (SEP-G)-Loan & Subsidy.
8. Procedure for sponsoring of Applications.
9. Task force at ULB level.
10. Linkage with Credit Guarantee Scheme (CGS) of Ministry of Micro Small & Medium Enterprises (MSME).
11. Progress Reporting for SEP - I & SEP- G.
12. Sub-Component 4.3 interest subsidy on SHG Loans (SHG- Bank Linkage).
13. Sub-Component 4.4 Credit Card for enterprise development.
14. Sub-Component 4.5-Technology, Marketing and other Support.
15. Funding Pattern.
16. Monitoring and Evaluation.



## **PRIORITY SECTOR LENDING - SPECIAL PROGRAMMES**

### **National Urban Livelihood Mission (NULM) .**

1. Introduction
2. Selection of Beneficiary.
3. Educational Qualification and Training Requirement.
4. Pattern of Financial Assistance
5. Procedure for interest subsidy.
6. Sub-Component 4.1 Individual Enterprises (SEP-I)-Loan & Subsidy.
7. Sub-Component 4.2 Group Enterprises (SEP-G)-Loan & Subsidy.
8. Procedure for sponsoring of Applications.
9. Task force at ULB level.
10. Linkage with Credit Guarantee Scheme (CGS) of Ministry of Micro Small & Medium Enterprises (MSME).
11. Progress Reporting for SEP - I & SEP- G.
12. Sub-Component 4.3 interest subsidy on SHG Loans (SHG- Bank Linkage).
13. Sub-Component 4.4 Credit Card for enterprise development.
14. Sub-Component 4.5-Technology, Marketing and other Support.
15. Funding Pattern.
16. Monitoring and Evaluation.

These are operational guidelines for Component 4 "Self Employment Programme (SEP)" of National Urban Livelihoods mission (NULM) only. To be read along with the Mission document/Main Guidelines of NULM and may make reference to operational guidelines of other components of NULM

## **COMPONENT 4: SELF-EMPLOYMENT PROGRAMME (SEP)**

### **1. Introduction:**

1.1. This component will focus on financial assistance to individuals/groups of urban poor for setting up gainful self-employment ventures/ micro-enterprises, suited to their skills, training, aptitude and local conditions. The component will also support Self Help Groups (SHGs) of urban poor to access easy credit from bank and avail interest subsidy on SHG loans. The component will further focus on technology, marketing and other support services to the individuals, group entrepreneurs, SHG members and Urban street vendors/ hawkers engaged in micro enterprises for their livelihoods. The component will also facilitate credit cards for working capital requirement of the entrepreneurs.

1.2. The underemployed and unemployed urban poor will be encouraged to set up small enterprises relating to manufacturing, servicing and petty business for which there is considerable local demand. Local skills and local crafts should be particularly encouraged. Each Urban Local Body (ULB) should develop a compendium of such activities/projects keeping in view skills available, marketability of products, costs, economic viability etc.

1.3. The percentage of women beneficiaries under SEP shall not be less than 30 percent. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/town population of poor. A special provision of 3 percent reservation should be made for the differently-abled under this programme. In view of the Prime Minister's 15-Point Programme for the Welfare of Minorities, at least 15 percent of the physical and financial targets under this component shall be earmarked for the minority communities.

**2. Selection of Beneficiary:** 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 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.

**3. Educational Qualifications and Training Requirement:** No minimum educational qualification is required for prospective beneficiaries under this component. However where the identified activity for micro-enterprise development requires some special skills appropriate

training must be provided to the beneficiaries before extending financial support by linking for training under Component 3: **Employment through Skills Training and Placement (EST&P)**. Financial assistance should be extended only after the prospective beneficiary has acquired required skills for running the proposed micro-enterprise.

3.1. Such training may not be necessary if the beneficiary has already undergone training from a known institution, registered NGO/Voluntary Organisation or trained under any government scheme provided requisite certificate is produced. In case the beneficiary has acquired requisite skills from family occupation such cases should be certified by the ULB before extending financial assistance.

3.2. Entrepreneurship Development Programme (EDP): In addition to skill training of the beneficiaries, the ULB will also arrange to conduct Entrepreneurship Development Programme for 3-7 days for individual and group entrepreneurs. The EDP will cover basics of entrepreneurship development such as management of an enterprise, basic accounting, financial management, marketing, backward and forward linkages, legal procedures, costing and revenue etc. In addition to above topics the module should also include group dynamics, allocation of work, profit sharing mechanism etc. for group enterprises.

3.3. The EDP module may be developed and finalised by State Urban Livelihoods Mission (SULM) supported by State Mission Management Unit (SMMU) with assistance of an empanelled institution/agency or consulting firm and same may be utilised for conducting training programme by the ULB. This EDP training may be arranged through institutions such as Rural Self Employment Training Institutes (RSETI), reputed institutions engaged in entrepreneurship development/ training, management/ educational institutes, reputed NGOs engaged in entrepreneurship development/ training etc.

3.4. Any cost incurred on training of beneficiaries under this component is to be met out of EST&P component budget.

**4. Pattern of Financial Assistance:** The financial assistance available to urban poor in setting up individual and group enterprises will be in the form of Interest subsidy on the bank loans. Interest subsidy, over and above 7% rate of interest will be available on a bank loan for setting up of individual or group enterprises. The difference between 7% p.a. and the prevailing rate of interest will be provided to banks under NULM. Suitable certification from banks will be obtained in this regard.

#### **5. Procedure for interest subsidy:**

5.1. All branches would be eligible for getting interest subvention under the scheme.

5.2. After disbursement of loan to the beneficiaries, the concerned branch of the bank will send details of disbursed loan cases to ULB along with details of interest subsidy amount.

5.3. The settlement of claims made by banks would be done on quarterly basis by the ULBs, however the submission of claims should be monthly. The ULB will check the data at their end and will release the interest subsidy amount (difference between 7% p.a. and prevailing rate of interest) to the banks.

5.4. A prescribed format for interest subsidy claims for loans under this component enclosed at (Annexure-V).

5.5. The State Level Bankers Committees (SLBCs) have the option of evolving any alternative procedure of aggregating/ sanction of claims in consultation with the state government.

5.6. The pending claims should not be more than a quarter. In case the claims of the banks are not settled for a period of 6 months, SLBC is empowered to stop the scheme temporarily in selected cities subject to clearance of claims by such ULBs. In such eventualities, the claims settlement should prospectively be given to the Lead Bank of District concerned.

#### **6 Sub-Component 4.1-Individual Enterprises (SEP-I)-Loan & Subsidy**

6.1 An urban poor individual beneficiary desirous of setting up an individual micro- enterprise for self-employment can avail benefit of subsidised loan under this component from any loans are as follows

6.2 **Age:** The prospective beneficiary should have attained the age of **18 years** at the time of applying for loan

6.3 **Project Cost (PC):** The Maximum unit project cost for individual micro-enterprises cases is Rs 200,000/- (Rs Two Lakhs)

6.4 **Collateral on Bank Loan:** No collateral required in MSE sector as per bank guidelines. Therefore only the assets created would be hypothecated/mortgaged/pledge to bank for financing only. The bank may approach Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) setup out 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 scheme are at Annexure-II). Presently, bank is not eligible for CGTMSE coverage from CGTMSE Trust, however after bank becoming eligible for getting the CGTMSE coverage ROs/BOs strive for CGTMSE coverage of all eligible activity/cases.

6.5 **Repayment:** Repayment schedule ranges from 5 to 7 years after initial moratorium of 6-18 months as per norms of bank.

#### **7. Sub-Component 4.2-Group Enterprises (SEP-G) -Loan & Subsidy**

A Self Help Group (SHG) or members of an SHG constituted under SJSRY/ NULM or a group of urban poor desirous of setting up a group enterprise for self-employment can avail benefit of subsidized loans under this component from any bank. The norms/specifications of group micro-enterprises loans are as follows

7.1 **Eligibility:** The group enterprise should have minimum 5 members with a minimum of

**70% members from urban poor families.** The application/ intent to set up a group enterprise by beneficiaries/ group members should preferably be referred by the community structures viz: SHG/ ALF formed under SJSRY/NULM.

**7.2. Age:** All members of the group enterprise should have attained an age of 18 years at the time of applying for bank loan.

**7.3 Project Cost (PC):** The Maximum unit Project Cost for a group enterprise is 10,00,000(Rs Ten Lakhs)

**7.4. Loan:** Project cost less the beneficiary contribution (as specified by Bank) would be made available as loan amount to the group enterprise by the Bank.

**7.5 Collateral Guarantee on Bank Loan:** No collateral guarantee required. Only 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-5.4.

**7.6 Repayment:** Repayment schedule ranges from 5 to 7 Years after initial moratorium of 6-18 months as decided by bank.

## **8. Procedure for Sponsoring of Applications:**

8.1. The application for individual and group enterprise loans will be sponsored by the Urban Local Body (ULB) which will be the sponsoring agency for the individual and group enterprise.

8.2. The ULB will create awareness regarding through mass media campaigns, IEC activities, advertisements in local newspapers, City Livelihoods Centres (CLCs) etc. The ULB may also disseminate information regarding this component through active involvement of Resource Organisations and its field staff.

8.3. The beneficiaries desirous of seeking financial assistance for setting up an enterprise can submit an application of intent to the concerned ULB officials on a plain paper with basic details viz: Name, Age, Contact details, Address, Aadhaar details (if any), amount of loan required, bank account number (if available), type of enterprise/ activity, category etc. The intent could also be sent by mail /post to the ULB office. The ULB shall accept such intents throughout the year.

8.4. The community structures formed under Social Mobilisation & Institutional Development (SM&ID) component of NULM viz: Self Help Groups (SHGs)/ Area Level Federations (ALFs) may also refer prospective individual and group entrepreneurs for purpose of financial assistance under SEP to ULB.

8.5. On submission/receipt of the intent from the beneficiary the respective ULB will enter the details in a register/or MIS if available and hence will generate a waiting list of beneficiaries. The ULB will issue an acknowledgement to the beneficiary with a unique registration number, which may be used as a reference number for tracking the status of application.

8.6 Branches may also identify beneficiaries as per the eligibility criterion and receive the intent letter. The applications received directly by the branches will be referred to ULB. The applications in this case will form a part of waiting list

8.7. ULB will call the beneficiaries in order of the waiting list to complete requisite documentation including 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) conveners bank. The same LAF may be utilised across the State.

8.8. The applications completed in all respect will be sent to the TASK force constituted at ULB level for scrutiny, which will call the prospective beneficiaries for an interview before recommending or rejecting the application or call for additional information from the applicant if required.

8.9. The case duly recommended by the task force will be forwarded by th ULB to the concerned banks for further processing. Such cases recommended by task force have to be processed by concerned banks with in a time frame of 15 days. As these cases are already recommended by the task force, such cases should be rejected by banks only in exceptional circumstances.

8.10. The branches will send a periodic report to the ULB on the status of the applications received. In case of MIS being used, the branches may be allowed to update the status of application online in addition to manual report.

## 9. Task Force at ULB Level

9.1. A Task Force may be constituted at ULB level for recommending cases for individual and group enterprises for onward transmission to the banks by the ULB..The Chief Executive Officer (CEO)/ Municipal Commissioner of ULB will be responsible to constitute the Task Force and will be **The Chairman** of the Task force. There could be **more than 1 task force** at ULB level depending upon the size/population of the ULB. The indicative composition of the Task Force is as follows

Sr. No.	Task Force at ULB Level	Role
1	Chief Executive Officer (CEO) ULB/ Municipal Commissioner of ULB/ or any representative authorized by CEO ULB	Chairman
2	Lead District Manager (LDM	Member
3	City Project Officer (CPO), ULB/ or any authorized representative of ULB	Member Convener
4	Representative from District Industries Centre (DIC)	Member
5	Senior Branch Managers (Max-2) of banks	Member
6	Representatives(2) of Area Level Federation / City Level Federation	Member



9.2 The ULB will forward the applications to the task force, which will be scrutinized based on experience, skills, viability of activity, scope of the activity etc. Thereafter the task force will shortlist the applications and call for the interview of the applicants..

9.3 The task force will then recommend the applications if found suitable, reject if found unsuitable or ask the beneficiary to submit further requisite information for re-examination on case to case basis.

#### **10. Linkage with Credit Guarantee Scheme (CGS) of Ministry of Micro Small & Medium Enterprises (MSME)**

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 eligibility of the activity for guarantee cover. The details of the scheme are provided at **Annexure- II**. The Reserve Bank of India(RBI) in its circular dated 06th May 2010 has also directed the banks to take Credit Guarantee Scheme cover ad of collateral security(**Annexure-I**)

#### **11. Progress Reporting for SEP-I & SEP-G**

11.1 The ULB will prepare a data sheet of the app TASK force along with their status details of the sanction, disbursement and rejection (along with reasons) after validating the same with the respective banks. This data sheet will be sent to SULM on a monthly basis.

11.2 The SULM will compile all the reports received from respective ULBs and will communicate to M/o HUPA on a monthly basis.

11.3. SULM must ensure that progress under SEP is reviewed in every SLBC regard to SEP may be taken up by SULM with SLBC convenor bank for effective coordination and implementation.

#### **12 Sub -Component 4.3- Interest Subsidy on SHG Loans (SHG-Bank Linkage)**

12.1 Linking of SHGs with banks have been emphasized in the Monetary policy of Reserve Bank of India and Union Budget announcements from time to time and various guidelines in this regard have been issued by the Reserve Bank of India(RBI) to banks. To scale up the SHGs linkage programme and make it sustainable, banks have been advised to consider lending to SHGs as part of their mainstream credit operations both at policy and implementation level.

12.2. As per Master Circular on SHG-Bank Linkage Programme by Reserve Bank of India (RPCD.FID. BC .No. 10/12.01.033/ 2013-14 dated 01 July 2013- **Annexure-III**) RBI has instructed the banks for SHG bank Linkage. SHG Bank Linkage includes Opening of **Savings Bank Account** of Self Help Groups (whether registered or unregistered), which are engaged in promoting habit of savings among their members as a starting point. Thereafter the SHGs may be sanctioned **Savings Linked Loans** (varying from a saving to loan ratio of 1:1 to 1:4) after due assessment or grading by banks. However, in case of matured SHGs, loans may be given beyond the limit of four times the savings as per the

discretion of the bank. The RBI has also instructed that the advances to SHGs irrespective of the purposes for which the members of SHGs should be included by the banks as part of their lending to the weaker sections. Please also refer our SHG circular for detailed guidelines.

12.3. Under Social Mobilisation & Institution Development (SM&ID) component of NULM the ULB will do necessary groundwork to open bank accounts and facilitating access to Revolving Fund (RF). The ULB may also engage Resource Organisation (RO) for the purpose or may directly facilitate SHGs through its staff. **(Concept & Formation of SHGs, ROs and Revolving Fund has been detailed out in Social Mobilisation & Institutional Development (SM&ID) component of NULM).**

12.4. With a view to provide access to credit at affordable rate of interest to the urban poor, NULM will provide interest subsidy for SHGs accessing bank loan. The interest subsidy will be the difference between the prevailing rate of interest charged by the bank and 7% per annum, on all loans to SHGs of urban poor. This difference in interest amount on SHG loan (between the prevailing rate of interest and 7% per annum) will be reimbursed to banks.

12.5 An additional 3 percent interest subvention will be provided to all **Women SHGs (WSHGs)**, who repay their loan in time. The Interest subsidy will be subject to timely repayment of the loan (as per the loan repayment schedule) and suitable certification obtained from banks by the ULB. The additional 3% interest subvention amount will be reimbursed to the eligible WSHGs. The banks should credit the amount of 3% interest subvention to the eligible WSHGs accounts and thereafter seek the reimbursement.

12.6. The ULB through its field staff or Resource Organisation (ROs) will facilitate filling of loan applications for eligible SHGs to access credit from the banks. The ULB will be responsible to forward the Loan application of the SHGs to the concerned banks with requisite documentation. The ULB will maintain area wise, bank-wise, ROs/ Staff wise data of SHGs loan applications forwarded to the banks. The same will be sent to SULM on a monthly basis.

12.7. The banks will send the details of disbursed loan cases to the ULB along with the calculation details of the interest subsidy amount. The ULB will check the data at their end and will release the interest subsidy amount on quarterly basis to the banks following a similar procedure as mentioned in **Para 5**. The prescribed format for claiming the additional interest subvention is enclosed at **(Annexure-VI)**.

12.8. In order to ensure effective SHG-Bank Linkage under NULM, the SULM will monitor and review the progress with banks on regular basis and co-ordinate with SLBC for interest subsidy/ subvention on SHG Loans in the state. Active involvement of State level Bankers Committee (SLBC) and lead banks may be ensured for sensitization of bank and branch staff for financial inclusion of urban poor.

12.9. It may be noted that the identification, selection, formation and monitoring of SHGs who are to get interest subvention would be the responsibility of State/ U LBs and banks would not be liable for wrong identification of SHGs who get interest subvention.

12.10. RBI guidelines for prompt repayment are as follows

**12.10. 1. For Cash Credit Limit to SHGs:**

- i. Outstanding balance shall not have remained in excess of the sanctioned limit/ drawing power continuously for more than 30 days.
- ii. There should be regular credits and debits in the account. In any case there shall be at least one customer induced credit during the month.
- iii. Customer induced credits during a month shall be sufficient to cover the interest debited during the month.

**12.10.2. For Term Loan to SHGs:** A term loan account where all of the interest payment and/or installments 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.

The prompt payment guidelines will continue to be guided by RBI guidelines on the subject in future.

**13 . Sub- Component 4.4- Credit Card for enterprise development**

13.1. The financial assistance to the individual entrepreneurs through subsidised loan for setting up of enterprises under NULM could be viewed as initial impetus to facilitate livelihood support to the urban poor. However the individual entrepreneurs require further financial support in terms of working capital to make the enterprise economically sustainable. This may include immediate and short term monthly requirement of cash for meeting expenses for purchase of goods, raw materials and other miscellaneous expenditures etc. The micro-entrepreneur does not have a regular fixed monthly cash inflow/income to meet expenses arising out of entrepreneurial activities. Also to approach a financial institution for such immediate requirement, requires procedural documentation and consumes a lot of time. This need for working capital credit is generally met from informal sources of credit (including money lenders) which is typically available at high rate of interest.

13.2. 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.

13.3. 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**. Please refer to Loan & Advances Circular No.36/13 dated 11.12.2013

13.4. The ULB will identify the prospective beneficiaries and will facilitate linkages with banks for issuance of credit cards. The focus is to initially facilitate issuance of credit card to cover all the beneficiaries who have availed financial assistance under SEP. Additionally other beneficiaries who are running their own business but have not availed assistance under SEP may also be covered if they satisfy the norms of issuance of credit cards.

13.5. The targets for the same may be decided at ULB level and the progress under this component is aggregated at SULM level and communicated to M/o HUPA periodically.

#### **14. Sub- Component 4.5–Technology, Marketing and Other Support**

14.1 Micro entrepreneurs often need support in order to grow and sustain their businesses. Support needed may be for establishment, technology, marketing, and other services. Micro entrepreneurs who run very small businesses may need to gain a better understanding of what the market needs, demand of the products produced by them, prices, where to sell, etc. Support services under this component are envisaged with a view to provide an encouraging environment for development of micro enterprises.

14.2 The City Livelihoods centers (CLCs) established under NULM will offer services to the micro-enterprises such as in establishment (licenses, certificates registration, legal services etc.), production, procurement, technology, processing, marketing, sales, packaging, accounting etc. for long term sustainability. CLC will also provide support in taking up feasibility/ assessment studies on market demand and market strategy for products and services of micro-enterprises.

14.3 All SEP individuals and groups enterprises can avail the services from CLCs as per the norms of CLCs. The CLCs with support of ULB may also tie up with various other government schemes which offer services and benefits for micro-enterprise development for the benefit of prospective beneficiaries.

14.4 The SULM may arrange for the additional funds/professionals assistance for the purpose of providing above services to CLCs.

#### **15. Funding Pattern**

15.1. 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, Nagaland, Sikkim, Tripura, Jammu & Kashmir, Himachal Pradesh and Uttarakhand) this ratio will be 90:10 between the Centre and States

15.2. The Ministry will allocate funds to the states on annual basis based on the targets assigned to the states. The states in consultation with the respective SLBCs and ULBs will decide the targets and corresponding funds will be allocated to ULBs so that full reimbursement to the banks on account of interest subvention is settled during the financial year and no subvention amount overdue or pending with the states. Interest subvention under the scheme will be restricted to the allocated budget for FY 2013-14. The Scheme will be resumed for FY 2014-15 after M/o HUPA gets its budget allocated for the year 2014-15.

#### **16. Monitoring and Evaluation**

16.1. 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 up to the end of the quarter and key issues in implementation.

16.2. In addition, under NULM, a comprehensive and robust IT-enabled NULM MIS will be established for tracking targets and achievements. States and ULBs will be required to submit their progress reports online and may also use this tool to monitor progress on the ground. In the spirit of proactive disclosure of information and ensuring transparency under NULM, key progress reports under SEP will also be made available in the public domain in a timely manner.

mbgopatxaro@gmail.com

WSTUB psraches 16 M B B B .

S. N.	BRANCH	SOL ID	Mobile No
1	Amhara	7307	9771464307
2	Anandpur	7308	9771464308
3	Ashiana Nagar	7409	9771464409
4	Bakhtiyarpur	7487	7781004487
5	Barahpur	7309	9771464309
6	Bardiha	7310	9771464310
7	Barh	7311	9771464311
8	Bhagwanganj	7499	7781004499
9	Bhakhara	6913	7991596913
10	Bihta	6978	7070196978
11	Bikram	7430	9771464430
12	Biranchi	7508	7541807508
13	Birhana	7312	9771464312
14	Brahampur	7548	7541807548
15	Byapur	7483	7781004483
16	Chitkohra	7517	7541807517
17	Daniyawa	7551	7541807551
18	Dhiwar	7313	9771464313
19	Dulhinbazar	7314	9771464314
20	Duttmai	6971	7070196971
21	Fatuha	7315	9771464315
22	Gaurichak	7546	7541807546
23	Gausganj	6882	9523596882
24	Gosain Tola	7423	9771464423
25	Jethuli	7316	9771464316
26	Kab	7317	9570717541
27	Kadirganj	7446	9771464446
28	Kanhaul	7445	9771464445
29	Kankarbagh	7321	9771464321
30	Karbigahiya	7426	9771464426
31	Keshari Nagar	6912	7091596912
32	Khemnichak	6953	7091596953
33	Lakhna Bazar	7482	7781004482
34	Maharajganj	7491	7781004491
35	Mahuli	6872	7485096872
36	Malsalami	7416	9771464416
37	Mankurha	6914	7091596914
38	Masahari	7550	7541807550
39	Masaurhi	7318	9771464318
40	Nasriganj	7463	7781004463
41	Naubatpur	7428	9771464428
42	Noon Ka Chauraha	7561	7541807561
43	Noora	7319	9771464319
44	Pabheri More	7549	7541807549
45	Paliganj	7320	9771464320
46	Phulwari Sharif	7411	9771464411
47	Ramjaipal Nagar	7417	9771464417
48	Rukunpura	7322	9771464322
49	Sabalpur	6873	7485096873
50	Sahri	7323	9771464323
51	Sakraicha	6862	7485096862
52	Salimpur	7324	9771464324
53	Sikaria	7325	9771464325
54	Simara	7547	7541807547
55	Surajpura Karjan	7422	9771464422
56	Usari	7462	7781004462