

बिहार सरकार
नगर विकास एवं आवास विभाग

प्रेषक,

चैतन्य प्रसाद (भा.प्र.से.)
प्रधान सचिव,
नगर विकास एवं आवास विभाग।

सेवा में,

नगर आयुक्त, सभी नगर निगम
कार्यपालक पदाधिकारी,
सभी नगर परिषद एवं नगर पंचायत।

पटना, दिनांक

विषय:-

प्रधान मंत्री मुद्रा (PMMY) योजनान्तर्गत बैंकों द्वारा किये गये वित्त पोषण के ऑकड़ा को दीनदयाल अन्त्योदय योजना-राष्ट्रीय शहरी आजीविका मिशन (DAY-NULM) के स्वरोजगार कार्यक्रम (SEP) घटक की उपलब्धि में शामिल करने के संबंध में।

महाशय,

उपर्युक्त विषय के संबंध में कहना है कि दीनदयाल अन्त्योदय योजना-राष्ट्रीय शहरी आजीविका मिशन (DAY-NULM) शहरी गरीबों के उत्थान के लिए एक महत्वपूर्ण कार्यक्रम है। इस योजना के Self Employment Programme (SEP) घटक के तहत लाभुकों को स्वरोजगार के लिये बैंक से वित्त पोषण कराया जाता है। भारत सरकार के UPA मंत्रालय ने अपने पत्रांक K-14012/15/2016-UPA/FTS-16320 दिनांक- 22.08.2016 के कडिका 8.6 (प्रति संलग्न) के द्वारा उपर्युक्त प्रोग्राम में कुछ महत्वपूर्ण संशोधन किये हैं, जो निम्नवत है :-

1. प्रधान मंत्री मुद्रा योजना (PMMY) के अन्तर्गत बैंक द्वारा SEP घटक का आवेदन ULB के टास्क फोर्स से अग्रसारण के बिना भी सीधे स्वीकार किया जा सकता है।
2. बैंक ऋण स्वीकृति के उपरान्त उसकी पूर्ण विवरणी ULB को प्रेषित करता है तथा ULB बैंक की कृत कार्रवाई को संपुष्ट करता है। संपुष्टिकरण के उपरान्त बैंक सूद अनुदान की राशि ULB से दावा कर सकता है। उपर्युक्त प्रक्रिया SEP ऋण के तीनों उप-घटक यथा SEP-I (व्यक्तिगत), SEP-G (समूह) तथा SHG - Bank Linkage (स्वयं सहायता समूह) के लिये लागू है।

उल्लेखनीय है कि बैंकों के द्वारा प्रधानमंत्री मुद्रा योजना (PMMY) के अन्तर्गत शहरी गरीबों का वित्त पोषण किया जा रहा है, परन्तु इस ऑकड़े को DAY-NULM के SEP घटक की प्रगति में शामिल नहीं किया जा रहा है। विदित हो कि DAY-NULM के SEP घटक की प्रगति लक्ष्य के अनुरूप काफी कम है।

अतः आयुक्त / कार्यपालक पदाधिकारी, सभी नगर निकाय को निदेश दिया जाता है कि अपने क्षेत्रान्तर्गत सभी बैंकों के साथ TASK FORCE की बैठक का आयोजन करके इस संबंध में उन्हें अवगत कराया जाय तथा प्रधानमंत्री मुद्रा योजनान्तर्गत बैंकों द्वारा किये गये वित्त पोषण का विवरण प्राप्त करके DAY-NULM के SEP घटक की उपलब्धि में शामिल किया जाय।

कृपया इसे सर्वोच्च प्राथमिकता दी जाय।

अनु०-यथोक्त।

विश्वासभाजन,

ह०/-

प्रधान सचिव,

नगर विकास एवं आवास विभाग।

ज्ञापांक :- 04/NULM-05/16/ 07

पटना, दिनांक...06/01/17.....

प्रतिलिपि:-संयोजक, SLBC भारतीय स्टेट बैंक, गाँधी मैदान, सभी अमरणी जिला प्रबंधक को सूचनार्थ एवं आवश्यक कार्यार्थ प्रेषित।

2/1/2017
प्रधान सचिव

बिहार सरकार
नगर विकास एवं आवास विभाग

प्रेषक,

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कार्यपालक पदाधिकारी,
सभी नगर परिषद एवं नगर पंचायत।

पटना, दिनांक ०६/०१/१७

विषय:—

प्रधान मंत्री मुद्रा (PMMY) योजनान्तर्गत बैंकों द्वारा किये गये वित्त पोषण के ऑकड़ा को दीनदयाल अन्त्योदय योजना—राष्ट्रीय शहरी आजीविका मिशन (DAY-NULM) के स्वरोजगार कार्यक्रम (SEP) घटक की उपलब्धि में शामिल करने के संबंध में।

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1. प्रधान मंत्री मुद्रा योजना (PMMY) के अन्तर्गत बैंक द्वारा SEP घटक का आवेदन ULB के टास्क फोर्स से अग्रसारण के बिना भी सीधे स्वीकार किया जा सकता है।
2. बैंक ऋण स्वीकृति के उपरान्त उसकी पूर्ण विवरणी ULB को प्रेषित करता है तथा ULB बैंक की कृत कार्रवाई को संपुष्ट करता है। संपुष्टिकरण के उपरान्त बैंक सूद अनुदान की राशि ULB से दावा कर सकता है। उपर्युक्त प्रक्रिया SEP ऋण के तीनो उप-घटक यथा SEP-I (व्यक्तिगत), SEP-G (समूह) तथा SHG - Bank Linkage (स्वयं सहायता समूह) के लिये लागू है।

उल्लेखनीय है कि बैंकों के द्वारा प्रधानमंत्री मुद्रा योजना (PMMY) के अन्तर्गत शहरी गरीबों का वित्त पोषण किया जा रहा है, परन्तु इस ऑकड़े को DAY-NULM के SEP घटक की प्रगति में शामिल नहीं किया जा रहा है। विदित हो कि DAY-NULM के SEP घटक की प्रगति लक्ष्य के अनुरूप काफी कम है।

अतः आयुक्त / कार्यपालक पदाधिकारी, सभी नगर निकाय को निदेश दिया जाता है कि अपने क्षेत्रान्तर्गत सभी बैंकों के साथ TASK FORCE की बैठक का आयोजन करके इस संबंध में उन्हें अवगत कराया जाय तथा प्रधानमंत्री मुद्रा योजनान्तर्गत बैंकों द्वारा किये गये वित्त पोषण का विवरण प्राप्त करके DAY-NULM के SEP घटक की उपलब्धि में शामिल किया जाय।

कृपया इसे सर्वोच्च प्राथमिकता दी जाय।

अनु०—यथोक्त।

विश्वासभोजन,
०७/०१/२०१७
प्रधान सचिव,

नगर विकास एवं आवास विभाग।

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 19th 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 18th December 2013 as amended vide letter No. K-14014/37/2010-UPA (Pt-1)/FIS-14403 dated 15th June, 2016 are being further amended as follows:

SN	Existing Provision	Amended Provision
1.	<p>Clause 2. Selection of Beneficiary:</p> <p>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</p>	<p>Clause 2. Selection of Beneficiary:</p> <p>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.</p>

SN	Existing Provision	Amended Provision
	<p>identify prospective beneficiaries at their end and send such cases directly to ULB.</p>	<p>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.</p>
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&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/ULB will deposit some funds in advance in this nodal bank, which will</p>

bank will regularly reimburse it to the SULM. This procedure will be followed in all the three types of loans i.e. SEP (I), SEP (C) and SHG-Bank Linkage.

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).

4. **Clause 6 Sub component 4.1 Individual Enterprises (SEP-I) Loan and Subsidy**

Clause 6.4

Collateral on Bank loan

No collateral required. As per RBI Circular RPCD.SME & 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

Clause 6.4. Collateral Guarantee on Bank Loan:

No collateral required. As per RBI Circular RPCD.SME & 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).

SN	Existing Provision	AMENDED PROVISION
	scheme are at Annexure-II)	
5.	<p>Clause 7 Sub component 4.2 Group Finance (SEP-G) Loan and Subsidy</p> <p>Clause 7.5</p> <p>Collateral Guarantee on Bank Loan:</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>Clause 7.5. Collateral Guarantee on Bank Loan:</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>Clause 8 Procedure for Sponsoring of Applications</p> <p>Clause 8.6</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>Clause 8.6:</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>

Clause 8.7

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.

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.

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.

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.

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.

8. Clause 12 Sub component 4.3 Interest Subsidy on SHG Loans (SHG Bank Linkage)

Clause 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 -

Clause 12.2:

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.....

SN	Existing Provision	Amended Provision
	Annexure-III) RBI has instructed the banks for SHG bank linkage.	
9.	<p>Clause 12 Sub component 4.3 Interest Subsidy on SHG Loans (SHG Bank Linkage)</p> <p>Clause 12.10</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>Additional clause is as follows:</p> <p>Clause 12.10. Type of Loan Facility:</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>Clause No 12.10 in existing guidelines shall be renumbered as 12.11</p>

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 Bhawan, 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.