

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

BACKGROUND -

The Ministry of Rural Development (MoRD), Government of India launched the National Rural Livelihood Mission (NRLM) by restructuring Swarna Jayanti Gram Swarajgar Yojana (SGSY) with effect from 01st April 2013 (RBI Circular No. RBI/2012- 13/559 dated 27 June 2013). NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) w.e.f. March 29, 2016.

OBJECTIVE -

The DAY-NRLM is the flagship program of Government of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods.

KEY FEATURES –

1) **Financial Assistance to the Individual/SHGs** - DAY-NRLM, MoRD, will provide Revolving Fund (RF), Community Investment Support Fund (CIF) & Interest Subvention for Women SHGs.

In order to facilitate women SHG members to graduate to entrepreneurs, banks may consider extending loans up to ₹10 lakh to individual members of select matured well performing SHGs (SHGs which are more than 2 years old and have accessed at least one dose of bank loan with timely repayment) as per their lending policy.

2) **Women SHGs and their Federations** -DAY-NRLM promotes affinity-based women Self Help Groups (SHGs). Women SHGs under DAY-NRLM consist of 10-20 members. In Remote tribal areas, this number may be a minimum of 5 members.

3) **Participatory Identification of Poor (PIP)**

4) **Promotion of Institutions of the poor**

5) **Strengthening all existing SHGs and federations of the poor.**

6) **Emphasis on Training, Capacity Building and Skill Building.**

7) **Rural Self Employment Training Institutes (RSETIs)**

Eligibility Criteria for SHGs to avail loans –

1) All members of the group enterprise should have attained an age of 18 years at the time of applying for bank loan.

2) SHGs should be in active existence for at least 6 months as per their books of accounts (and not from the date of opening of S/B account).

3) SHGs should be practicing 'Panchasutras' i.e., Regular meetings, Regular savings, Regular inter-lending, Timely repayment and up-to-date books of accounts.

4) SHGs should qualify as per grading norms fixed by NABARD.

5) SHGs may avail either Term Loan (TL) or a Cash Credit Limit (CCL) or both based on their requirement.

For detailed information, visit the webpage <https://nrlm.gov.in>