

Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)

BACKGROUND -

The Government of India, Ministry of Housing and Urban Poverty Alleviation (MoHUPA), restructured the existing Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and launched the National Urban Livelihoods Mission (NULM) in 2013. NULM has been under implementation w.e.f. September 24, 2013 in all district headquarters (irrespective of population) and all the cities with population of 1 lac or more.

The Mission with enhanced scope was renamed as “**Deendayal Antyodaya Yojana -National Urban Livelihoods Mission (DAY-NULM)**”.

OBJECTIVE -

The Self Employment Program (SEP) of NULM focuses on providing financial assistance through provision of interest subsidy on loans to support establishment of Individual & Group Enterprises and Self-Help Groups (SHGs) of urban poor, with a view to improving the livelihood opportunities for the poor in urban areas.

KEY FEATURES –

- 1) SEP provides Financial Assistance (Loan) to individuals/groups:
 - i) Individual Rs. 2.00 lac
 - ii) Group (SHG) Rs. 10.00 lac.
- 2) SEP also supports Self Help Groups (SHGs) of urban poor to access easy credit from bank.
- 3) The underemployed and unemployed urban poor will be encouraged to set up small enterprises relating to manufacturing, service, and small business.
- 4) Interest subsidy will be available on a bank loan for setting up of individual/ group enterprises.
- 5) Entrepreneurship Development Program (EDP)
- 6) Employment through Skills Training and Placement (EST&P)

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) The **Community Organizers (COs)** and professionals from **Urban Local Body (ULB)** will identify the prospective beneficiaries from among the urban poor. The application for individual and group enterprise loans will be sponsored by the Urban Local Body (ULB).
- 3) A Task Force constituted at ULB level will scrutinize the applications based on experience, skills, viability of activity, scope of the activity.
- 4) Women beneficiaries under SEP shall not be less than 30 percent.
- 5) Project Cost (PC): The Maximum unit Project Cost for an individual micro enterprise is Rs. 2.00 lac & Group will be eligible for max loan Rs. 2.00 lac/member or Rs. 10 lac, whichever is lower.
- 6) Individual/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://nulm.gov.in>