

National Urban Livelihood Mission(NRLM)

Ministry of Housing & Urban Poverty Alleviation, GoI, has re-designed and re-structured Swarnjayanti Shahari Swarojgar Yojana (SJSRY) into National Urban Livelihood Mission (NULM).

NULM will be rolled out in a phased manner – Phase I (2012-2014), Phase II (2014-2017) and Phase III (2017-2022). It will be implemented in all states, covering all cities of a population of 100,000 and above as per the 2011 census and District Headquarters towns with less than 1 lakh population.

The **NULM scheme** has been **rolled out in the state from 01.04.2014**.

The central objective of NULM is to reduce poverty among the urban poor through the promotion of diversified and gainful self-employment and wage employment opportunities, leading to increased income on a sustainable basis. Its adopt five-point strategy:-

- Enhancing and expanding existing livelihoods options of the urban poor;
- Building skills to enable access to growing market-based job opportunities offered by emerging urban economies;
- Training for and support to the establishment of microenterprises by the urban poor – self and group;
- Ensuring linkages to shelter, basic services and empowerment to promote sustainable approaches to poverty alleviation; and
- Building capacity of the urban poor, their institutions and the machinery involved in the implementation of livelihoods development and poverty alleviation programmes.

Economic Assistance/Financial Norms/Ceiling

- **Formation of SHGs:** Rs.10,000 per SHG to be given to NGOs/CBOs/Facilitators/Animators/ Private sector, etc. towards group formation and development and basic financial inclusion.
- **Interest Subsidy:** Subsidy on interest rate above 7% per annum for all eligible BPL individuals or SHGs, having more than 70 percent members from BPL, who have availed loans from mainstream financial institutions based on prompt loan repayment. This subsidy cannot be availed in conjunction with capital subsidy.

- **Revolving Fund:** As a corpus to SHG at Rs.10,000 per SHG, and Rs.50, 000 per Area Level Federation (ALF). SHG level corpus support is to be given to all SHGs that have not received the revolving fund earlier. Only those SHGs with more than 70% BPL members are eligible for this.

- **Community Investment Fund:** Central pool support of Rs. 1,000 crores, to start with, to be provided as corpus to State level Community Investment Funds subject to matching state share. CIF will be assist in capitalizing poor households, leveraging external funds, catalyzing product innovations etc.

Eligibility Criteria for financial Assistance

- Beneficiary should have attained the age of 18 years at the time of applying for loan.

- In case of group, it should have minimum 5 members with a minimum of 70% members from urban poor families. All members of the group enterprise should have attained an age of 18 years on date of applying of loan.

Project Cost: The Maximum unit Project Cost for Individual micro enterprises cases is Rs.2.00 lacs & group Rs 10.00 lacs

प्रधानमंत्री रोजगार सृजन कार्यक्रम (PMEGP):

योजना का विस्तृत दिशा निर्देश / विवरण

लिंक - <http://www.kvic.org.in/PDF/PMEGPscheme.pdf>

Objective: To generate sufficient employment in Rural & Urban i

Eligibility: Rural & Urban unemployed above 18 year.

For Manufacturing Projects (Manufacturing) cost above 10.00 lacs & Service projects above Rs. 5.00 lacs, minimum education qualification is 8th pass.

Loan Limit: As per project cost, subjected to maximum ceiling limit

For Service projects - Rs. 10.00 lacs

For manufacturing projects - Rs. 25.00 lacs

Project cost includes capital expenditure & one cycle of working capital. Project cost does not include land cost.

Subsidy:

In Urban area:

For General - 15%

For SC/ST/Minorities/OBC/Women/Ex-serviceman/PH - 25%

In Rural area:

For General - 25%

For SC/ST/Minorities/OBC/Women/Ex-serviceman/PH - 35%

अनुसूचित जाति-जनजाति हेतु विशेष केन्द्रीय सहायता योजना (SCA for SC & ST)

Objectives: Provide financial assistance to SC/ST for generating economic resource for self employment

Eligibility:

- Applicant should be BPL from SC/ST category
- Bonafied resident of the State
- Age above 18 year
- Annual Income of applicant should not be above Rs. 20000/- (Rural Area) & Rs. 21400/- (Urban Area)

It includes various Banking & Non-banking Schemes. Banking schemes are as under:

- **Package of Practice (POP)**
 - Includes various activities (micro enterprise/service/small business), which generate sufficient income.
 - In Rural as well as Urban area
 - Subsidy :- 50% of project cost subjected to maximum Rs. 10000/- (Remaining amount through Bank Credit)
- **Auto Rickshaw**
 - Financial assistance for Auto Rickshaw to SC –BPL.
 - Applicant must have a driving license for Auto.
 - Unit cost is Rs. 50000/- for Petrol Auto Rickshaw & Rs. 80000/- for Diesel Auto Rickshaw.
 - Subsidy :- 50% of project cost subjected to maximum Rs. 10000/- (Remaining amount through Bank Credit)
- **Individual Pump set**
 - Financial assistance to SF/MF from SC category BPL for development of irrigation facilities.
 - Capacity of Pump set 5 h.p. to 10 h.p. with supporting accessories.
 - Only BIS mark Pump set is financed.
 - Application through Block Development Officer (BDO)
 - Subsidy :- 50% of project cost subjected to maximum Rs. 10000/- (Remaining amount through Bank Credit)
- **Improved Cattle (Buffalo/Cow)**
 - Financial assistance to SC category BPL for dairy development activities.
 - Construction of shed for animal by applicant.
 - 3 improved breed of cow/buffalo
 - Unit cost for improved buffalo is Rs. 31000/- and cross breed cow is Rs. 26300 decided.
 - Subsidy :- 50% of project cost subjected to maximum Rs. 10000/- (Remaining amount through Bank Credit)

स्वावलम्बन योजना (Swavalamban Yojana):

As per Budget Announcement 2004-05, any Primary pass SC unemployed youth (Beneficiary) availing financial assistance from Banks under any scheme of SCST Corporation is also eligible for 5 % Interest subsidy on applicable interest rate on bank loan.

मैला ढोने वालों के पुनर्वास हेतु स्वरोजगार योजना (SRMS):

योजना का विस्तृत विवरण

लिंक – [http://nskfdc.nic.in/SRMS%20Scheme%20\(Revised\).pdf](http://nskfdc.nic.in/SRMS%20Scheme%20(Revised).pdf); & [http://nskfdc.nic.in/SRMS\(Revised\).html](http://nskfdc.nic.in/SRMS(Revised).html);

Some of the silent features of the Scheme are:

- ❖ Cash assistance of Rs. 40,000/-, payable in monthly installment of Rs. 7,000/- after the identification of manual scavenger.
- ❖ Max. Project Cost – Rs. 10.00 Lac and Rs. 15.00 Lac, in case of sanitation related projects.
- ❖ Interest -5% up to Rs.25000 & 6% above Rs.25000/
- ❖ Maximum Subsidy 3.25 Lakh

Revised General Credit Card (GCC) Scheme

योजना का विस्तृत विवरण

सर्कुलर - Circular/RBI/2013-14/389:RPCD.MSME & NFS.BC.No.61/06.02.31/2013-14

लिंक: http://www.rbi.org.in/scripts/BS_CircularIndexDisplay.aspx?Id=8603;

1. Objectives

The objective is to increase flow of credit to individuals for entrepreneurial activity in the non-farm sector provided through the General Credit Card.

2. Eligibility

All non-farm entrepreneurial credit extended to individuals, which is eligible for classification under the priority sector guidelines.

3. Coverage

The scheme shall cover the entire country.

4. Nature of financial accommodation

Any credit facility extended under the Scheme would include both working capital and term loan requirements of entrepreneurs. The GCC, preferably, may be issued as a Smart card / Debit card (Biometric smart card compatible for use in the ATMs / Hand held Swipe Machines and capable of storing adequate information on entrepreneur's identity, assets and credit profile etc.). Wherever the accounts are not digitized, the GCC may be issued as a card/pass book or a credit card cum pass book incorporating the name, address, photograph of the holder, particulars of borrowing limit, validity period etc. for the time being which will serve both as an identity card as well as facilitate recording of the transactions on an ongoing basis.

5. Quantum of credit limit

There will be **no ceiling** on the loan amount as long as the loan is for the purpose of non-farm entrepreneurial activity and is otherwise eligible for classification as priority sector. The limits should be fixed on the basis of risk assessment on a case to case basis.

6. Security

Security norms will be applicable as per Reserve Bank guidelines on collateral free lending for micro and small units issued from time to time.

7. Rate of Interest

To be decided by banks in terms of their Board approved policies within the overall guidelines issued by Reserve Bank on interest rates from time to time.

अन्य योजनाएँ:

- **बुनकर क्रेडिट कार्ड**

लिंक - http://handlooms.nic.in/hl_wcc_scheme.pdf

- **मुख्यमंत्री स्वावलम्बन योजना**

लिंक-http://rajind.rajasthan.gov.in/msy_2013.pdf

- **प्रधानमंत्री आदर्श ग्राम योजना**

लिंक - <http://www.sje.rajasthan.gov.in/PMAGY/PMAGY.htm>

- **विस्वास योजना**

लिंक - <http://www.sje.rajasthan.gov.in/Schemes/index.htm>

- **अवैद्य शराब के व्यवसाय में लिप्त व्यक्तियों/परिवारों के पुनर्वास हेतु नवजीवन योजना**

लिंक - <http://www.sje.rajasthan.gov.in/Orders/Navjeevan%20guidline.PDF>