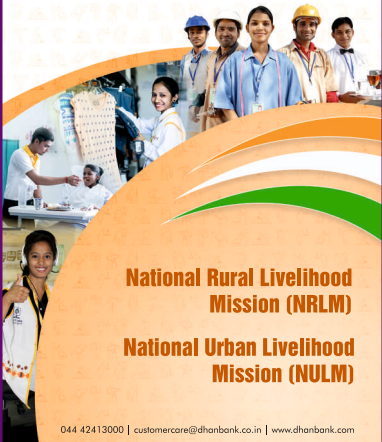


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**National Rural Livelihood
Mission (NRLM)**

**National Urban Livelihood
Mission (NULM)**

044 42413000 | customercare@dhanbank.co.in | www.dhanbank.com

National Rural Lively Hood Mission (NRLM) & National Urban Lively Hood Mission (NULM) for Procedures & Guidelines

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

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| <p>Scheme –DAY NRLM</p> | <p>The Ministry of Rural Development, Government of India has launched National Rural Livelihood Mission (NRLM) as a flagship programme for poverty reduction by restructuring Swarnajayanti Gram Swarozgar Yojana (SGSY) effective from April 1, 2013 and renamed as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) in 2016. The DAY-NRLM has been specially focusing women empowerment through SHG/Federation etc and enabling them to access a range of financial services for their livelihood.</p> |
| <p>Implementing Districts/ Operational Area</p> | <p>250 identified districts in category 1 and remaining in Category 2. Kerala- Malappuram, Palakkad, Wayanad, Idukki. (Category 1 Dist.) Category 1 The bank shall lend to the women SHGs @7% up to an aggregated loan amount of ₹300,000/- and would be sub vented the difference of interest between 7% and weighted average to the maximum of 5.5 %. An additional interest subvention of 3% is also available on prompt repayment by these SHGs, reducing the effective rate of interest to 4% for women SHGs. Category 2 The bank shall lend to Women SHGs at lending rates. The difference between the bank lending rates and 7% for loans up to ₹ 300,000/-, would be subvented directly in the loan accounts of the Women SHGs by SRLMs</p> |
| <p>Implementing Districts/ Operational Area Implementing Agency</p> | <p>The components of DAY-NRLM would be implemented, either through the SRLMs / partner institutions / NGOs in each State. SRLM is State Rural Lively-hood Mission, promoted by State Govt for co-ordination and implementation of National Rural Lively-hood Mission (NRLM) schemes. In Kerala, State Kudumbasree Mission is acting as SRLM; In Tamil Nadu it's TNSRLM.</p> |
| <p>Beneficiaries of the Scheme</p> | <p>Women SHGs under DAY-NRLM consist of 10-20 persons. For special SHGs (Groups in the difficult areas, disabled persons, in remote tribal areas, this number may be a minimum of 5 persons)</p> |
| <p>Facilities & Purpose</p> | <p>(i) Term Loan (SHG Linkage Loan) or (ii) Cash Credit (CC) or Both Additional loans may be sanctioned even though the previous loan is outstanding, based on the repayment track and performance Purpose The loans may be used by members for meeting social as well as consumption needs, or to finance any viable common in come generating activities.</p> |

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| Eligible SHGs | <ul style="list-style-type: none"> (i) Women SHGs should be in active existence at least since the last 6 months as per the books of account of SHGs and not from the date of opening of S/B account. (ii) SHGs should be practicing 'Panchasutras' i.e. Regular meetings; Regular savings; Regular inter-loaning; Timely repayment; and Up-to-date books of accounts; (iii) Qualified as per grading norms fixed by NABARD/IBA. (iv) The existing defunct SHGs are also eligible for credit if they are revived and continue to be active for a minimum period of 3 months (v) It is desirable that will ful defaulters should not be financed under DAY-NRLM and non-will ful defaulters should not be debarred from receiving the loan |
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2) DAY- NULM - "Deendayal Antyodaya Yojana -National Urban Livelihoods Mission (DAY-NULM)

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| DAY- NULM | <p>The Government of India, Ministry of Housing and Urban Affairs (MoHUA), restructured the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and launched the National Urban Livelihoods Mission (NULM) in 2013, 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. The Mission with enhanced scope was renamed as "Deendayal Antyodaya Yojana -National Urban Livelihoods Mission (DAY-NULM)" Interest subsidy for loans under this schemes are for (i) Individual enterprise (SEP-I) (ii) Group enterprise (SEP-G) and (iii) Self Help Groups (SEP-SHGs).</p> |
| Beneficiaries of the Scheme | <p>1. Individuals 2. group of urban poor for self-employment 3. SHGs 4. Women SHGs.</p> <p>The percentage of women beneficiaries under SEP shall not be less than 30 percent. A special provision of 5 percent reservation should be made for the differently-abled with priority to women</p> |
| Facilities under the scheme | <p>(i)Term Loan (i) Cash Credit, or Both as required</p> |
| Mode Of Application to Urban Local Bodies (ULB) and Submission to Banks | <p>The beneficiaries seeking financial assistance for setting up an enterprise can submit the application to the concerned ULB officials on a plain paper with basic details. Bank shall ensure the groups have undergone special skills appropriate training before extending financial support</p> <p>ULBs shall forward the application to the Branch and to process within a time frame of 15 days. The application shall be rejected by banks only in exceptional circumstances as these cases are already recommended by the task force.</p> |