



राज्य शहरी आजीविका मिशन, (एस०यू०एल०एम०) उ०प्र०  
(राज्य नगरीय विकास अभिकरण, - सूडा उ.प्र.)

प्रथम तल, पर्यटन भवन, विपिन खण्ड, गोमती नगर, लखनऊ 226010

दूरभाष एवं फ़ैक्स: 0522-2307798 e-mail:nulmup@gmail.com website:www.sudaup.org



पत्रांक: 503 / 241 / एनयूएलएम / तीन / 2001 (SEP)

दिनांक: 05-7-16

सेवा में,

- 1 समस्त जिलाधिकारी / अध्यक्ष,  
जिला नगरीय विकास अभिकरण,  
उत्तर प्रदेश।
- 2 समस्त परियोजना निदेशक / सिटी प्रोजेक्ट आफिसर,  
जिला नगरीय विकास अभिकरण /  
शहर मिशन प्रबन्धन इकाई,  
उत्तर प्रदेश।

विषय— दीनदयाल अन्तोदय योजना (डी०ए०वाई०) राष्ट्रीय शहरी आजीविका मिशन के घटक स्वरोजगार कार्यक्रम(एस०ई०पी०) के संशोधित दिशा निर्देश के संबंध में।

महोदय / महोदया,

दीनदयाल अन्तोदय योजना (डी०ए०वाई०) राष्ट्रीय शहरी आजीविका मिशन के घटक स्वरोजगार कार्यक्रम(एस०ई०पी०) के अन्तर्गत व्यक्तिगत एवं समूह ऋण (एसईपी-आई एवं एसईपी०-जी) हेतु आवास एवं शहरी गरीबी उपशमन मंत्रालय, भारत सरकार द्वारा पत्रांक-14014 / 37 / 2010-यूपीए(Pt-1) / एफटीएस-14403, दिनांक जून, 2016 द्वारा संशोधन किये गये हैं।

भारत सरकार द्वारा उपलब्ध कराये गये संशोधित दिशा-निर्देश आपको इस निर्देश के साथ संलग्न कर प्रेषित किये जा रहे हैं कि व्यक्तिगत एवं समूह ऋण के अन्तर्गत ऋण उपलब्ध कराने की कार्यवाही कराने का कष्ट करें।

संलग्नक: यथोक्त

भवदीय

(शैलेन्द्र कुमार सिंह)  
मिशन निदेशक

पत्रांक एवं दिनांक तदैव

प्रतिलिपि— निम्नलिखित को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित:—

- 1 सचिव, आवास एवं शहरी गरीबी उपशमन मंत्रालय, नई दिल्ली, भारत सरकार।
- 2 समन्वयक, एस०एल०बी०सी०, बैंक आफ बडौदा, गोमतीनगर, लखनऊ।
- 3 समस्त परियोजना अधिकारी / सहायक परियोजना अधिकारी, जिला नगरीय विकास अभिकरण, उत्तर प्रदेश।
- 4 समस्त, शहर मिशन प्रबन्धक, शहर मिशन प्रबन्धन इकाई, उत्तर प्रदेश।
- 5 सहायक वेब मास्टर सूडा को सूडा की वेबसाइट पर अपलोड हेतु।

(शैलेन्द्र कुमार सिंह)  
मिशन निदेशक

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K-14014/37/2010-UPA (Pt-1)/FTS-14403  
 Government of India  
 Ministry of Housing and Urban Poverty Alleviation  
 UPA Division  
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31/05/16  
24/06/16

Nirman Bahwan, New Delhi,  
Dated the June, 2016

**Shri Shailender Kumar Singh**  
 Director, State Urban Development Agency  
 Government of Uttar Pradesh  
 Navchetna Kendra 10, Ashok Marg,  
 Lucknow - 226 001

**Subject: Amendment in Clause 6 & 7 of Operational Guidelines of Self-Employment Programme (SEP) component of Deendayal Antyodaya Mission-National Urban Livelihoods Mission (DAY-NULM) regarding.**

I am directed to refer to the above mentioned subject and to say that the following clauses of operational guidelines of the 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 18<sup>th</sup> December 2013 has been amended with the approval of Hon'ble Minister as indicated in the table given below.

<b>Clause 6: Sub-Component 4.1-Individual Enterprises (SEP-I) - Loan &amp; Subsidy.</b>	
<u>Existing Provision</u>	<u>Amended Provision</u>
Clause 6. Sub-Component 4.1- Individual Enterprises (SEP-I) - Loan & Subsidy.	Additional clauses are as follows:  <b>Clause 6.6. Margin Money:</b> No margin money should be taken for loans up to Rs. 50000 and for loans ranging from Rs 50,000 - 10 lakhs, preferably 5% should be taken as margin money and it should in no case be more than 10% of the Project cost.  <b>Clause 6.7. Type of Loan Facility:</b> <del>Bank may extend finance to individuals for capital expenditure in the form of Term Loan and Working Capital loans through Cash Credit. Banks may also extend Composite Loans consisting of Capital Expenditure and Working Capital components, depending upon individual's requirement.</del>

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**Clause 7: Sub-Component 4.2-Group Finance (SEP-G) - Loan & Subsidy.**

SN	Existing Provision	Amended Provision
1.	<p><b>Clause 7. Sub-Component 4.2-Group Enterprises (SEP-G) -Loan &amp; Subsidy.</b>                      A Self Help Group (SHG) or members of an SHG constituted under SJSRY/ NULM or a group of urban poor desirous of setting up a group enterprise for self-employment can avail benefit of subsidised loans under this component from any bank.</p>	<p><b>Clause 7. Sub-Component 4.2-Group Finance (SEP-G) -Loan &amp; Subsidy.</b>                      A Self Help Group (SHG) or members of an SHG constituted under SJSRY/ DAY-NULM or a group of urban poor for self-employment can avail benefit of subsidised loans under this component from any bank.</p>
2.	<p><b>Clause 7.1. Eligibility:</b>                      The group enterprise should have minimum 5 members with a minimum of 70% members from urban poor families. The application/ intent to set up a group enterprises by beneficiaries/ group members should preferably be referred by community structures viz: SHG/ ALF formed under SJSRY/NULM.</p>	<p><b>Clause 7.1. Eligibility Criteria:</b>                      The group should have minimum 5 members with a minimum of 70% members from urban poor families. <b>More than one person from the same family should not be included in the same group.</b></p>
3.	<p><b>Clause 7.4. Loan:</b>                      Project Cost less the beneficiary contribution (as specified by bank) would be made available as loan amount to the group enterprise by the bank.</p>	<p><b>Amended / Additional clauses in 7.4 are as follows:</b></p> <p><b>Clause 7.4.1. Type of Loan:</b>                      Loan can be extended either as a single loan to the group functioning as one borrowing unit or each member of the group can be provided individual loans based on mutual trust and collateral substitute among the group. The principles laid down in the RBI circular on "Budget (2014-15) Announcement Financing of Joint Farming Groups of 'Bhoomi Heen Kisan' dated 13<sup>th</sup> November, 2014" and subsequent revisions should be followed in case of loans to a group.</p> <p><b>Clause 7.4.2. Type of Loan Facility:</b>                      Bank may extend finance to groups for capital expenditure in the form of Term Loan and for Working Capital, through Cash Credit Facility. Banks may also extend Composite Loans for Capital Expenditure and Working Capital, depending upon Group's requirement.</p>

		<p><b>Clause 7.4.3. Loan and Margin Money :</b>  Project Cost less the beneficiary contribution (<b>Margin Money</b>) would be made available as loan amount to the group enterprise by the bank. <b>No margin money should be taken for loan up to Rs. 50000 and for higher amount loans, preferably 5% should be taken as margin money and it should in no case be more than 10% of the project cost.</b></p>
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Yours faithfully,

*Archana Mittal*

**Shri Sri Prakash Singh**  
Secretary (UD)  
Govt. of Uttar Pradesh,  
Room No.825, 8<sup>th</sup> floor, Bapu Bhawan,  
Lucknow - 226 001

Archana Mittal  
(Director, UPA-I)  
Tel: 011-23062127

1. **Principal Secretary (UD)** of all the States/UTs for information.
2. **Shri A. Udgata**, Chief General Manager-in-Charge, FIDD, Reserve Bank of India, 10th Floor, Central Office Building, Shahid Bhagat Singh Road, Mumbai-400 001.
3. **Shri Jiji Mammen**, Chief Executive Officer, Mudra Bank, MSME Development Centre, C-11, G-Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051

Copy for information to:

1. Joint Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi 110001.

Copy to (Officers in the Ministry of HUPA):

1. PS to Hon'ble Minister (UD, HUPA & PA)
2. PS to Hon'ble Minister of State (UD, HUPA & PA)
3. PS to Secretary (HUPA)
4. JS & FA, M/o UD & HUPA, Nirman Bhawan, New Delhi
5. Joint Secretary (HFA), Ministry of HUPA