



राज्य शहरी आजीविका मिशन, (एस०यू०एल०एम०)

(राज्य नगरीय विकास अभिकरण, - सूडा उ.प्र.)

7/23, सेक्टर-7, गोमती नगर विस्तार, निकट डायल 100, गोमती नगर, लखनऊ 226002

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पत्रांक 457 /241/NULM/Teen/2001/Svanidhi

दिनांक 23/06/2020

महत्वपूर्ण/समयबद्ध

सेवा में,

1. समस्त नगर आयुक्त/सिटी प्रोजेक्ट आफिसर,
नगर निगम/शहर मिशन प्रबन्धन इकाई, उ०प्र०।
2. समस्त अधिशासी अधिकारी,
नगर पालिका परिषद/नगर पंचायत, उ०प्र०।

विषय:-पीएम स्वनिधि योजना के अन्तर्गत 01 जुलाई, 2020 से ऋण उपलब्ध कराये जाने एवं समान हित समूह (Common Interest Group-CIG) के दिशा निर्देश के संबंध में।

जाँची
23/06/2020

महोदया/महोदय,

प्रधानमंत्री स्ट्रीट वेण्डर्स आत्मनिर्भर निधि (पीएम स्वनिधि) योजना हेतु विस्तृत दिशा निर्देश शासनादेश संख्या-993/नौ-9-20-96ज/20 दिनांक 12 जून, 2020 द्वारा निर्गत किये गये हैं।

दिनांक 22 जून, 2020 को भारत सरकार द्वारा आयोजित वीडियो कॉन्फ्रेंस के माध्यम से पीएम स्वनिधि योजना के क्रियान्वयन हेतु यह अपेक्षा की गई है कि दिनांक 23 जून, 2020 से योजना के सभी हितधारकों (स्टेक होल्डर) के साथ बैठक आयोजित की जाए। उक्त बैठक में योजना से संबंधित बिन्दुओं का व्यापक प्रचार-प्रसार प्रारम्भ किया जाये ताकि प्रदेश के समस्त नगर निकायों में 01 जुलाई, 2020 से ऑनलाईन पोर्टल पर आवेदन भरने/अपलोड की प्रक्रिया प्रारम्भ की जा सके।

भारत सरकार द्वारा समान हित समूह (Common Interest Group-CIG) के गठन के दिशा निर्देश उपलब्ध कराये गये हैं, उक्त दिशा निर्देशानुसार समस्त नगर निकायों में सी०आई०जी० गठन की प्रक्रिया प्रारम्भ की जाए, ताकि अधिक से अधिक पथ विक्रेताओं को लाभान्वित किया जा सके।

अतः अनुरोध है कि उपरोक्तानुसार बैठकों का आयोजन प्रारम्भ कराते हुए समान हित समूह (Common Interest Group-CIG) के गठन की प्रक्रिया को ससमय पूर्ण करने का कष्ट करें, जिससे 01 जुलाई, 2020 से अधिक से अधिक शहरी पथ विक्रेताओं द्वारा ऑनलाईन फार्म भरने की प्रक्रिया प्रारम्भ हो सके।


संलग्नक:- यथोपरि।

भवदीय


% (उमेश प्रताप सिंह)
मिशन निदेशक

प्रतिलिपि निम्नलिखित को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित :-

1. निदेशक, स्थानीय निकाय निदेशालय, उ०प्र० को इस अनुरोध के साथ प्रेषित कि अपने स्तर से भी संबंधित को निर्देशित करने का कष्ट करें।
2. समस्त जिलाधिकारी/अध्यक्ष, जिला नगरीय विकास अभिकरण, उ०प्र०।
3. समस्त परियोजना अधिकारी, डूडा उ०प्र० को इस निर्देश के साथ प्रेषित कि उपरोक्तानुसार समयबद्ध रूप से कार्यवाही करना सुनिश्चित करें।
4. सहायक वेब मास्टर, सूडा को वेबसाइट पर अपलोड करने हेतु।


% (उमेश प्रताप सिंह)
मिशन निदेशक

दुर्गा शंकर मिश्रा
सचिव

email
19/6/2020

Durga Shanker Mishra
Secretary



सत्यमेव जयते



भारत सरकार
आवासन और शहरी कार्य मंत्रालय
निर्माण भवन, नई दिल्ली-110011
Government of India
Ministry of Housing and Urban Affairs
Nirman Bhawan, New Delhi-110011

No. 54 P.S.U.D./2020

D.O.No. K-12017(30)/2/2020-UPA-II-UD-Part (1)
June 17, 2020

Dear Principal Secretary,

As you are aware, Ministry of Housing and Urban Affairs has launched PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi), a Special Micro-Credit Facility scheme for providing affordable working capital loan to street vendors to help resume their livelihoods that have been adversely affected due to Covid-19 lockdowns. The Guidelines of PM SVANidhi have already been forwarded to you and are available at the Ministry's website.

2. As indicated in Para 12 of the Guidelines, Joint Liability Groups (JLGs) of street vendors have better chances of getting loans from the Lending Institutions due to better cohesion and repayment performance. It is also mentioned that the Common Interest Groups (CIGs) of street vendors, already formed by certain States, can be converted into JLGs to enhance their chances of securing loan.

3. Further, for the guidance of the ULBs to follow a uniform process for the formation of CIGs of street vendors, Ministry has prepared a detailed guideline to enable ULBs to form and sustain such CIGs (copy attached).

4. I would, therefore, request you to kindly issue necessary directions to the ULBs, to initiate the process of formation of the CIGs of the street vendors in a big way, which can be later be converted as JLGs by the lending institutions to extend credit under PM SVANidhi from July 1st, 2020.

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22/06/20

Director
SUDH
Director
L & B
is necessary
action

(दीपक कुमार)
प्रमुख सचिव
नगर विकास, राष्ट्रीय राजधानी
एवं पंचायती राज मंत्रालय, नई दिल्ली

Dr. Kumar

Regards,
AD/ASD / Prog. Office

Yours Sincerely,
D. Mishra

Encl: As Above

19/6/2020
Principal Secretary - UD : All States / UTs

(Durga Shanker Mishra)

19/6/2020

Adv. copy given to ASD SUDH & Prog. Office

Guidelines on
Common Interest Groups of Street Vendors

I. Background

The COVID-19 pandemic and consequent lockdowns have adversely affected the livelihoods of the Street Vendors (SVs). To facilitate working capital requirement for resuming their business, Ministry of Housing and Urban Affairs has launched the PM Street Vendor's AtmaNirbar Nidhi (PM SVANidhi). The scheme facilitates an initial working capital loan up to Rs. 10,000 with an interest subsidy @ 7 percent on regular repayment. In addition, it incentivizes good repayment behaviour and rewards digital transactions.

Lending Institutions (LIs) prefer offering loans to community groups, in which repayments are a joint liability of the members and the peer trust and pressure results in a better repayment performance. Accordingly, ULBs are advised to encourage the street vendors to form Common Interest Groups (CIGs), with a view to facilitate their conversion later. JLGs are formed by the lending institutions for the purpose of lending where the liability of repayment is jointly owned.

II. Rationale

CIGs are formed by members of similar occupations, conducting business in the same cluster/ vending area. The unifying factor is their innate desire to improve livelihoods through collective action by accessing formal credit and quality improvement.

III. Objectives of CIG

Formation of CIGs of urban street vendors is expected to enable them to:

- a. leverage group strength for availing funds either individually or as a group from formal sources at affordable cost for business purposes,
- b. adopt such practices collectively, that would facilitate betterment of the vending value chain, achieve economies of scale and enhanced level of livelihood opportunities for the members,

- c. build leadership skills in members to contribute for collective well-being, and
- d. help members to access social security and welfare schemes of the Government.

IV. Formation of CIGs of Street Vendors (SVs)

- a. Geographical contiguity of vending shall be the basic criterion i.e. SVs, vending in the same ward/ cluster/ vending zone, may form a CIG.
- b. SVs should, preferably, be involved in selling similar goods/ services.
- c. Number of members in a group may range from 5 to 20, preferably 10.
- d. Members should possess a valid Certificate of Vending (CoV)/ Provisional CoV, Identity Card (ID)/ Provisional ID or Letter of Recommendation issued by Urban Local Body (ULB)/ Town Vending Committee (TVC).
- e. Mixed groups of male/ female/ transgender/ differently abled persons will be permitted.

V. Mobilizing and Nurturing of CIGs

- a. ULBs/ TVCs may encourage and facilitate formation of CIGs of SVs by utilising the services of Community Resource Persons (CRPs)/ Resource Organisations (ROs)/ Community Organisers (COs) etc., who should create awareness on PM SVANidhi, provisions of the Street Vendors Act, 2014, group activities, financial literacy, various welfare schemes and entitlements, and handhold on formulation of business plan, etc
- b. The ULBs may decide on federating the CIGs at higher levels, e.g. at the ward and town level, as per their specific context at appropriate stages.

VI. Functions of CIG

1. Group Meetings

- a. CIGs shall hold regular meetings on issues of mutual interest. The periodicity should be decided by the group (preferably every fortnight).
- b. The CIG shall open a savings bank account in the name of group.

2. Leadership

- a. In its first meeting, members should select a leader (President) from among themselves to represent them and a Treasurer.

3. Group-Savings by CIGs

- a. CIG members need to be encouraged to save regularly.
- b. Minimum savings and monthly amount may be fixed in the first CIG meeting. Preferably, a minimum of Rs. 1,000/- per month by the group with a monthly contribution of at least Rs. 100/- by each member should be remitted to group's account before 10th of each month.
- c. The group can sub-lend among its members, as per the terms of lending decided by the group.
- d. Records related to savings, sub-lending and repayment of loan should be maintained by the leader of the group.

4. Group Borrowings

- a. The members of CIGs can avail loans from the LIs, individually or as a group.
- b. In case the loan is applied by the CIG as a group:
 - A. CIG, functioning as one borrowing unit, would require all the members to jointly execute the document(s) and own the debt liability.
 - B. In case, a few members of CIG want to avail loans, they would act as a JLG, as required by the LIs, for the purpose of availing loan and own the liability of repayment jointly.

VII. Maintenance of data on CIGs

- a. Provisions will be made in the NULM MIS for capturing data on CIG formation e.g. Name of CIG, ULB/ location, type of vending, number and basic details of members, details of loan(s) availed, either as full group/ as JLG/ individually etc. within the module for the SUSV component.
