

No. O-17024/187-UPA-I-UD (part I) [E-9056711]  
M/o Housing and Urban Affairs  
(UPA Division)  
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Room No. 324-C, Nirman Bhawan,  
New Delhi 110011  
Dated January 28, 2019

To

Chairman and Managing Director  
All DAY-NULM Participating Banks

Subject: Shehri Samridhi Utsav (SSU) - Participation by Banks

Sir / Madam,

As you are aware, Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) is a flagship scheme of the Ministry of Housing & Urban Affairs (MoHUA), being implemented with active collaboration from the States. The Mission aims to alleviate urban poverty and ensure that India's urban growth is inclusive. Under the Self Employment Programme (SEP) component of the Mission, loans to urban poor are available from banks, for which interest subvention is available.

2. This Ministry is organizing a DAY-NULM Pakhwada, a fortnight of events focusing on urban livelihoods, from 1st February 2019 to 15th February 2019. During the DAY-NULM Pakhwada, a festival of urban prosperity — 'Shehri Samridhi Utsav' — will be celebrated throughout the country. Various activities are organized at the National, State and Urban Local Body (ULB) level (a copy of DO Letter issued to State Missions is enclosed for information).

3. One of the activities at the ULB Level is organization of 'Loan Camps' by Banks which will have twin objectives of:

- a. Facilitating loans to urban poor under DAY-NULM
- b. Expanding outreach of other financial inclusion products, namely savings, insurance and pension, through appropriate government schemes: Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Suraksha Bima Yojana and Pradhan Mantri Jeevan Jyoti Yojana.

4. The preparatory task of survey of identification of SHG members, not covered under the above schemes, and necessary documentation has already been undertaken during the period November 2018 to January 2019. In the loan camps, these benefits are planned to be distributed to eligible SHG members and urban poor.

5. Since this will be a potent platform to provide financial inclusions and linkages to the un-served/under-served urban poor segments, banks are advised to issue necessary directions to their zonal / circle and bank offices, to actively participate in the Utsav.

6. For any further clarifications in this regard, banks may contact any of the following from the Ministry of Housing & Urban Affairs:

- a. Ms Pallavi Sen, TSU, DAY-NULM, at Mobile No: 9958097547
- b. Mr. Mayank Mohan Mishra, NMM, DAY-NULM, at Mobile No: 7905760137
- c. Mr. Vijay Singh, Mission Executive, DAY-NULM, at Mobile No: 8889995867.

Yours Sincerely,

(Niraj Kumar)

Director (NULM)

Tel No: 011 2306 2850

Copy to:

To All DAY-NULM Participating Banks



**SANJAY KUMAR, IAS**  
Joint Secretary  
and Mission Director (DAY-NULM)  
GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS



संजय कुमार, आई.ए.एस.  
संयुक्त सचिव  
एवं मिशन निदेशक (दी.अ.यो.-रा.श.आ.मि.)  
भारत सरकार  
आवासन और शहरी कार्य मंत्रालय

**D.O No. O-17024/187/2018-UPA-I-UD**  
**Dated the 18<sup>th</sup> October, 2018**

Dear Sir,

The Deendayal Antyodaya Yojana- National Urban Livelihood Mission (DAYNULM) is being implemented by this Ministry since 2014. In order to increase the coverage and visibility of the Mission, the Ministry is celebrating a **DAY-NULM 'Pakhwada'** named '**Shehri Samridhi Utsav**', scheduled not later than the first fortnight of **February, 2019**. The objective of Shehri Samridhi Utsav is to unite all DAY-NULM stakeholders and create a strong momentum for the Mission by implementing a number of high-impact initiatives.

2. While the culminating events for these activities would be held during the Pakhwada during first fortnight of February 2019, the preparatory activities should be started as per the timelines mentioned below. You are requested to give inputs on the proposed activities and action taken thereon.

Proposed Activities for DAY-NULM Pakhwada are given below –

**1. City Level Activities**

**1.1 Strengthening Safety Net for the Urban Poor:** A survey will be conducted to identify eligible SHG members who are not covered under the relevant government schemes i.e. Jan Dhan Yojana, Pradhan Mantri Jeevan Jyoti Yojana, Pradhan Mantri Suraksha Bima Yojana, Swachh Bharat Mission - Urban, Pradhan Mantri Awas Yojana, Pradhan Mantri Ujjwala Yojana, access to nutrition (National Nutrition Mission), etc.

The survey would be started on 1st November 2018 and camps would be organized for linking the eligible members with the welfare schemes, during the Pakhwada. Community Organizers (COs), Resource Organizations (ROs) and Area Level Federations (ALFs) may be engaged to conduct the survey.

**1.2 Rally of SHGs to spread awareness about DAY-NULM:** SHG members will conduct a rally with banners, placards etc. to spread awareness about DAY-NULM, especially among the urban poor communities, not covered by the Mission. The SHGs would march through the city culminating in a public function where prominent local personalities would be invited. The SHG rallies may be organized on 1st February in State Capitals, and subsequently in all other cities where DAY-NULM is being implemented, in a staggered manner throughout the Pakhwada.

**1.3 Drive to form SHGs of informal sanitation workers:** A drive to form new SHGs, especially for vulnerable occupation sectors such as informal sanitation workers, manual scavengers, waste pickers etc. will be taken up intensively over the next 3 months.



1.4 Shehri Sahbhagita Manch (ULB – ALF meetings): It is essential to create a platform for SHG federations to engage with Urban Local Bodies (ULBs) systematically – for emancipation of SHGs and strengthening the grassroots urban democracy. Shehri Sahabhagita Manch is proposed to be established for regular meetings of ULB officials with SHG federations to discuss local planning, grievances, progress of DAY-NULM etc. First round of Shehri Sahabhagita Manch meetings will be held during the Shehri Samridhi Utsav.

1.5 Adoption of shelters by colleges: Each shelter established under the Shelters for the Urban Homeless (SUH) component will be mapped to a degree/intermediate college located nearby. This preparatory activity must be started on 1st November 2018. States/UTs will send the list of colleges mapped to each shelter by 15th November 2018. The first round of visits by student will be organized during the Pakhwada.

Adoption shelters by colleges would lead to better implementation and transparency in addition to creating a healthy interactive environment for shelter residents and a good learning experience for students. Indicative activities to be taken up by students may include – drive by students to bring identified urban homeless to the shelters, fortnightly visits on rotation by student volunteers, documenting the stories of the inmates, celebrating festivals with shelter inmates, outings/walks with elderly residents etc. Students would also prepare reports on the shelter facilities with photographs and submit it to the respective Shelter Management Committees and Executive committees for follow up action.

1.6 Loan camps by banks: An intensive drive would be conducted from 1st November to clear pending loan proposals, prepare loan applications with the help of ROs, COs, CRPs and organize loan camps in the vicinity of slums. Targets will be allocated for fast processing of loan applications received at the camps. EDP training may be organized for all those who have availed SEP loans (or whose loans have been sanctioned). ULBs should prepare a dossier of pending cases and send them to the lead bank with a copy to the respective branches for follow up.

During the Pakhwada, the sanction letters will be handed over to the beneficiaries.

1.7 Drive to Provide Identity Cards to Street Vendors: So far, about 15 lacs street vendors have been identified but only 6 lacs have been given identity cards. An intensive drive should be taken up as a preparatory activity to complete the identification of vendors. A public function may be arranged during Shehri Samridhi Utsav to handover Identity Cards along with SEP loans sanction letters to Street Vendors, RPL certificates to street food vendors etc.

1.8 Job Mela: Job Mela should be arranged in all the cities having more than 5,00,000 population during the Pakhwada. The States not having cities above 5 lacks population, should organize Job Mela in two cities of their choice. Detailed implementation plans and list of employers to be invited for each job fair should be intimated to MoHUA by 15th November 2018. Job melas should cover wage employment as well as apprenticeship programs.



## 2. State Level Activities

2.1 Street Food Festival: A street food festival to celebrate the local street food culture and cuisine may also be organized to support the street food vendors. Training of street food vendors with a focus on health and hygiene considerations has implications, not only for the livelihoods of vendors, but also the health of the community. Each State may conduct Recognition of Prior Learning (RPL) for street vendors in any 2 cities. A formal RPL proposal should be submitted to NSDC through MoHUA in this regard. Roll out of RPL program should be completed by 31st January, culminating in FSSAI certification and provision of vendor kits.

2.2 Exhibition of SHG products: States should organize an exhibition for sale of SHG products at the State Capitals and other major cities. Various avenues for raising funds from corporate sponsors may be explored by States for these exhibitions.

2.3 Recruitment and Training of CRPs: Intensive drive should be conducted for recruitment and training of cadres of City Resource Persons (CRPs). Each State may develop a CRP policy, defining the process for recruitment and training, norms for remuneration, allocation of responsibilities, and mechanism of monitoring of CRPs. States may also enter into MOUs with other states for training of new CRPs.

3. A Video Conference is being organized on 23rd October 2018, to discuss the States' inputs on Shehri Samridhi Utsav. States are requested to share their inputs in advance and participate in the Conference. The notice for video conference is attached for reference.

Encl: As above.

Yours sincerely,

(Sanjay Kumar)

To,  
The Principal Secretary (Urban Development)  
All States/UTs

Copy to: All State Mission Directors, SULM