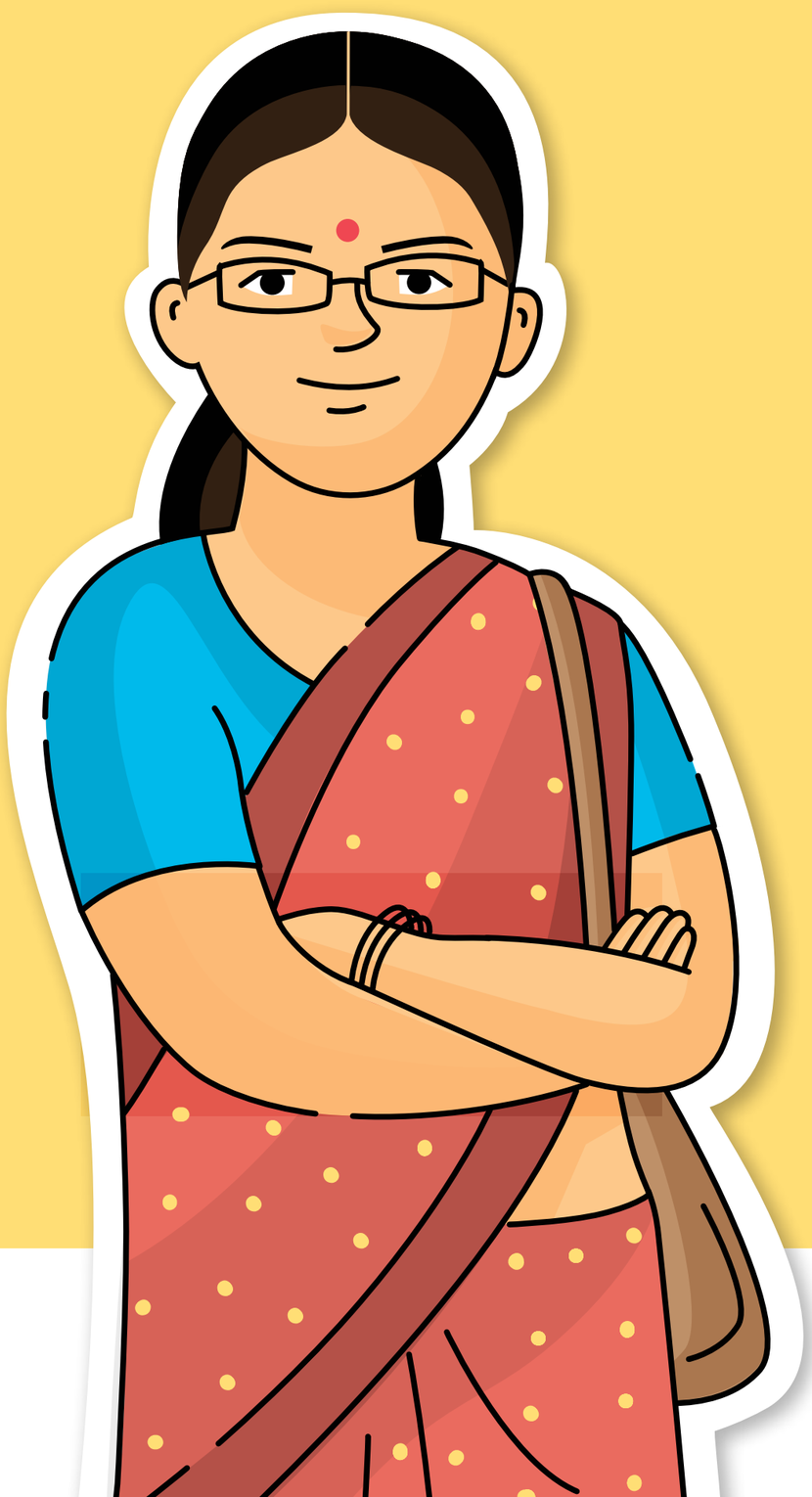
प्रगति दीदी के नुस्खे

स्वच्छता कर्मचारियों की आर्थिक उन्नति



Ministry of Housing and Urban Affairs
Government of India

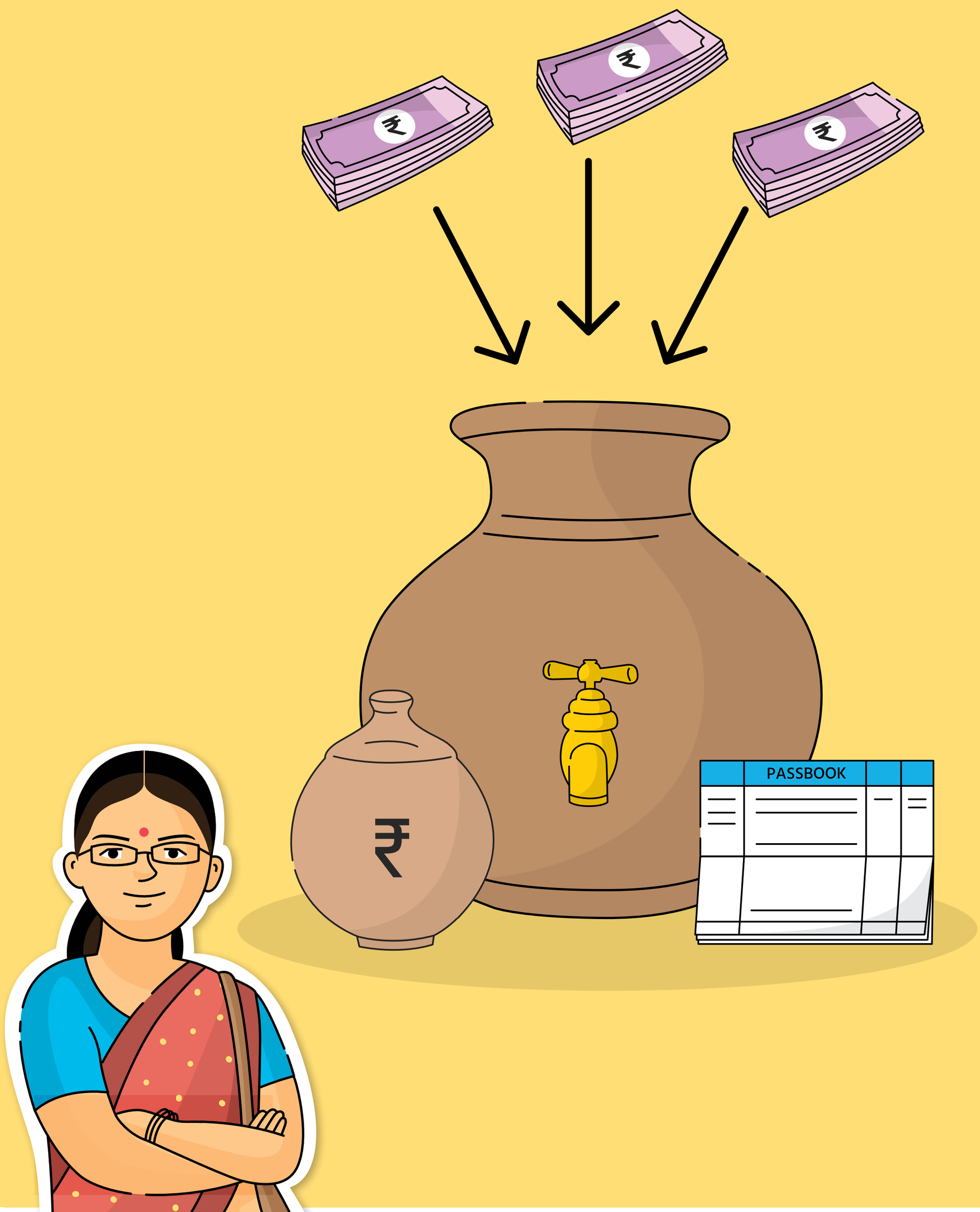
DAY-NULM
Deendayal Antyodaya Yojana
National Urban Livelihoods Mission

150 YEARS OF CELEBRATING THE MAHATMA

स्वच्छ भारत
एक कदम स्वच्छता की ओर

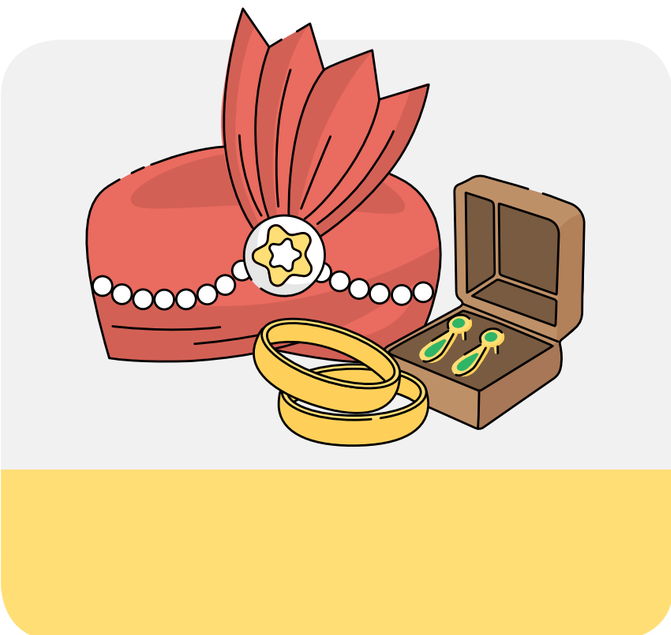
मॉड्यूल 1

पैसे की भाषा को समझना



परिवार

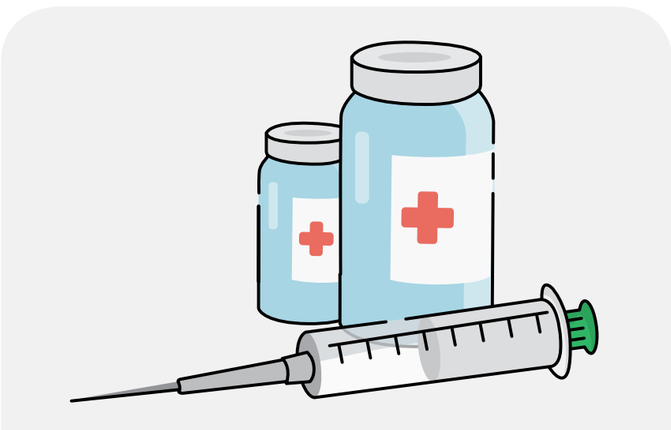
जीवन में होने वाली घटनायें और खर्च



विवाह

बच्चे का जन्म

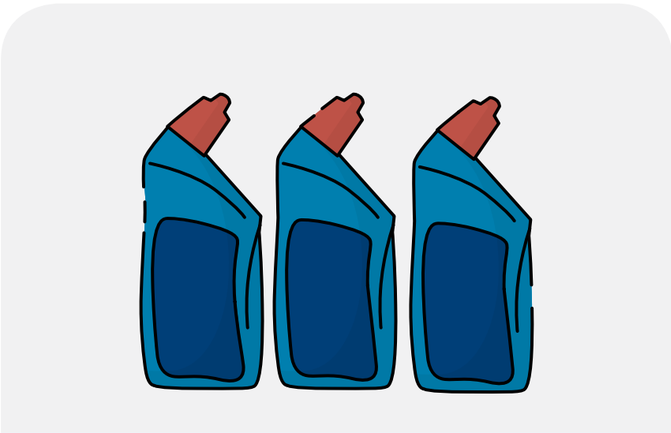
शिक्षा



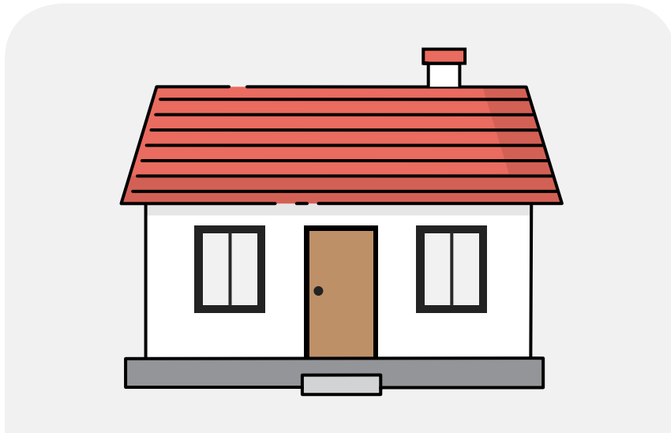
दवाई

कपड़े

त्यौहार

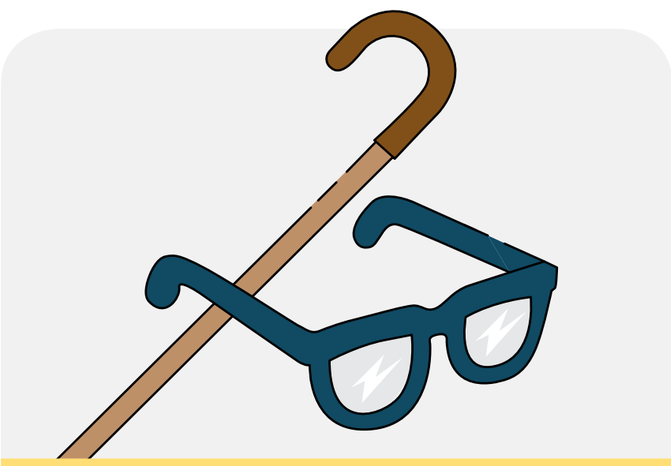


व्यापार में पैसा लगाना



घर खरीदना

संपत्तियाँ

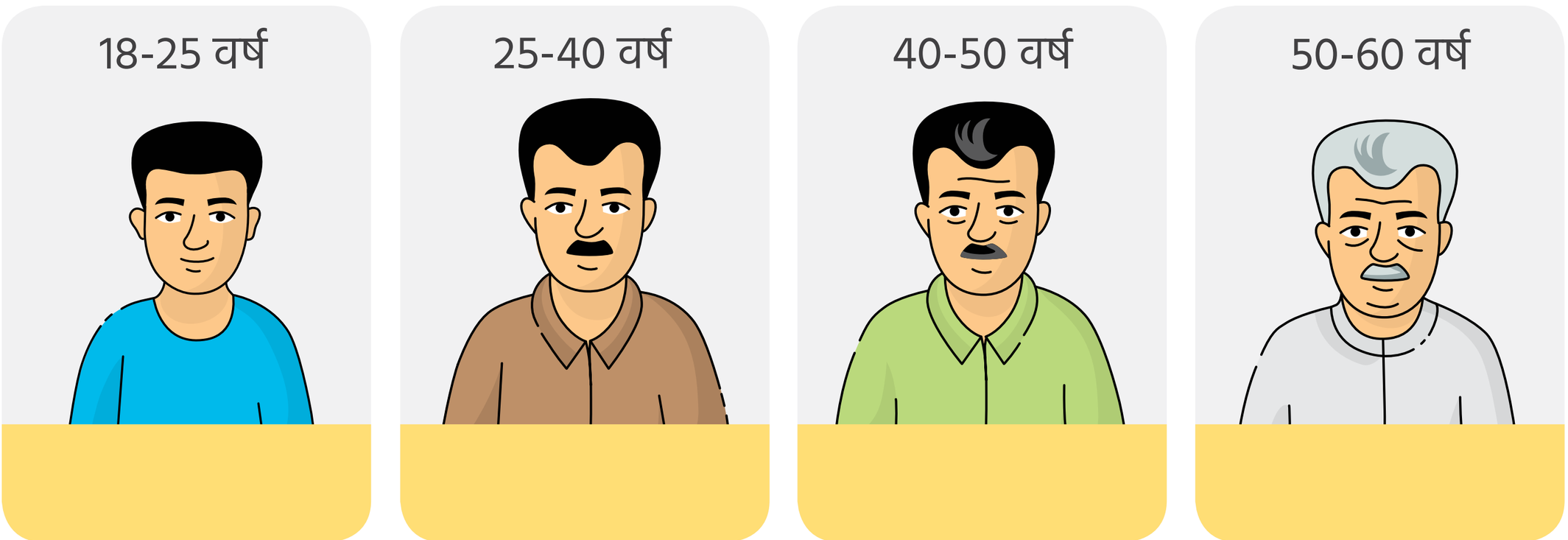


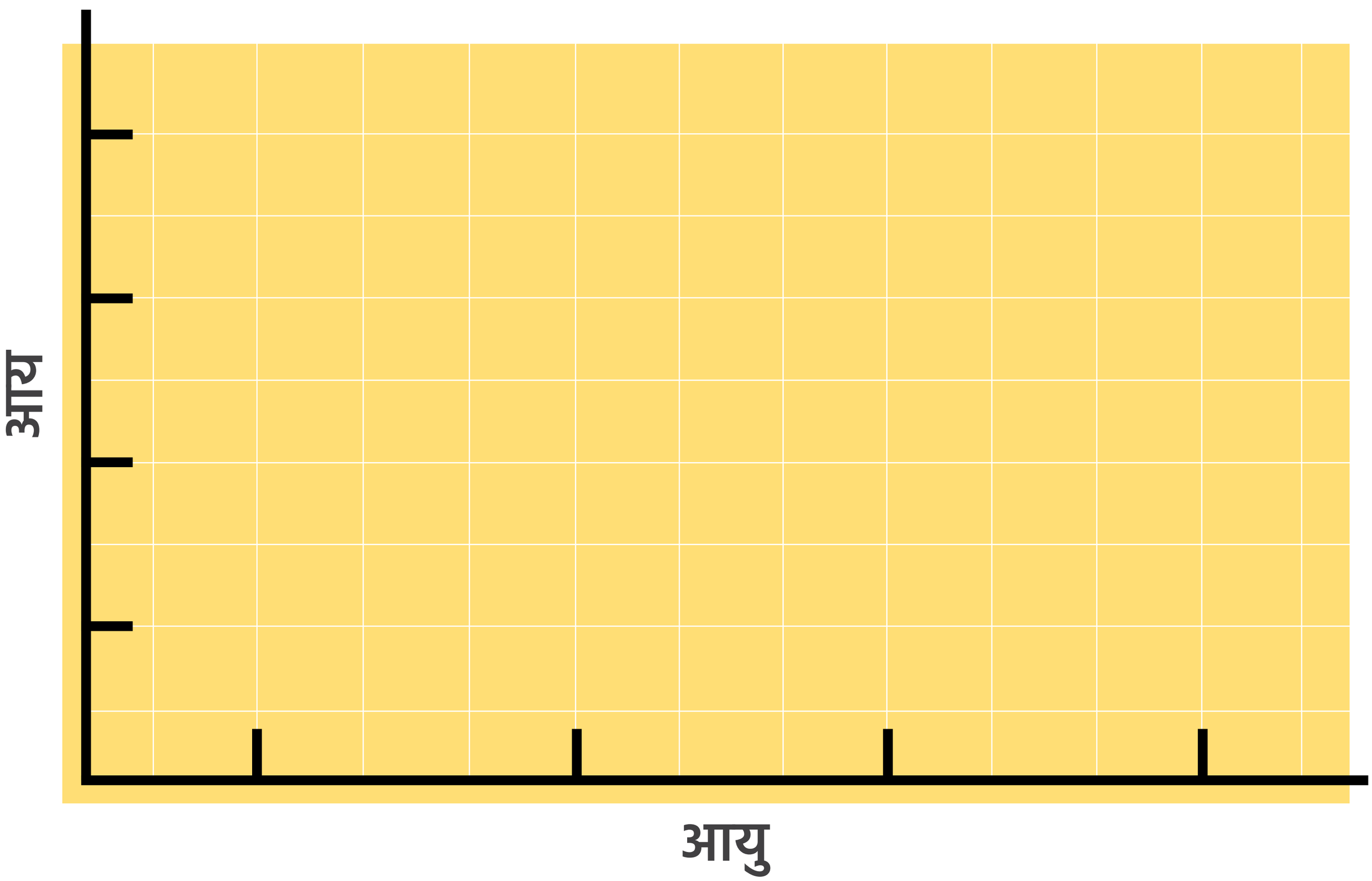
बुढ़ापा

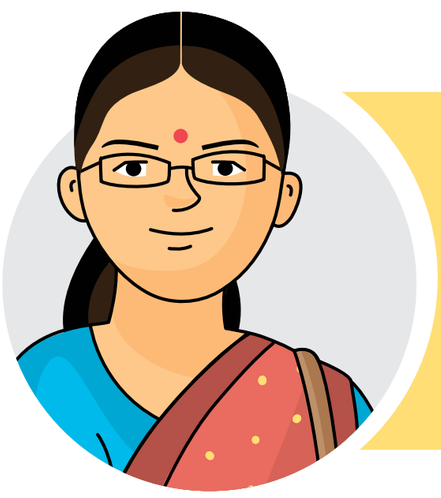
घर की मरम्मत

मृत्यु

अलग-अलग उम्र में आय

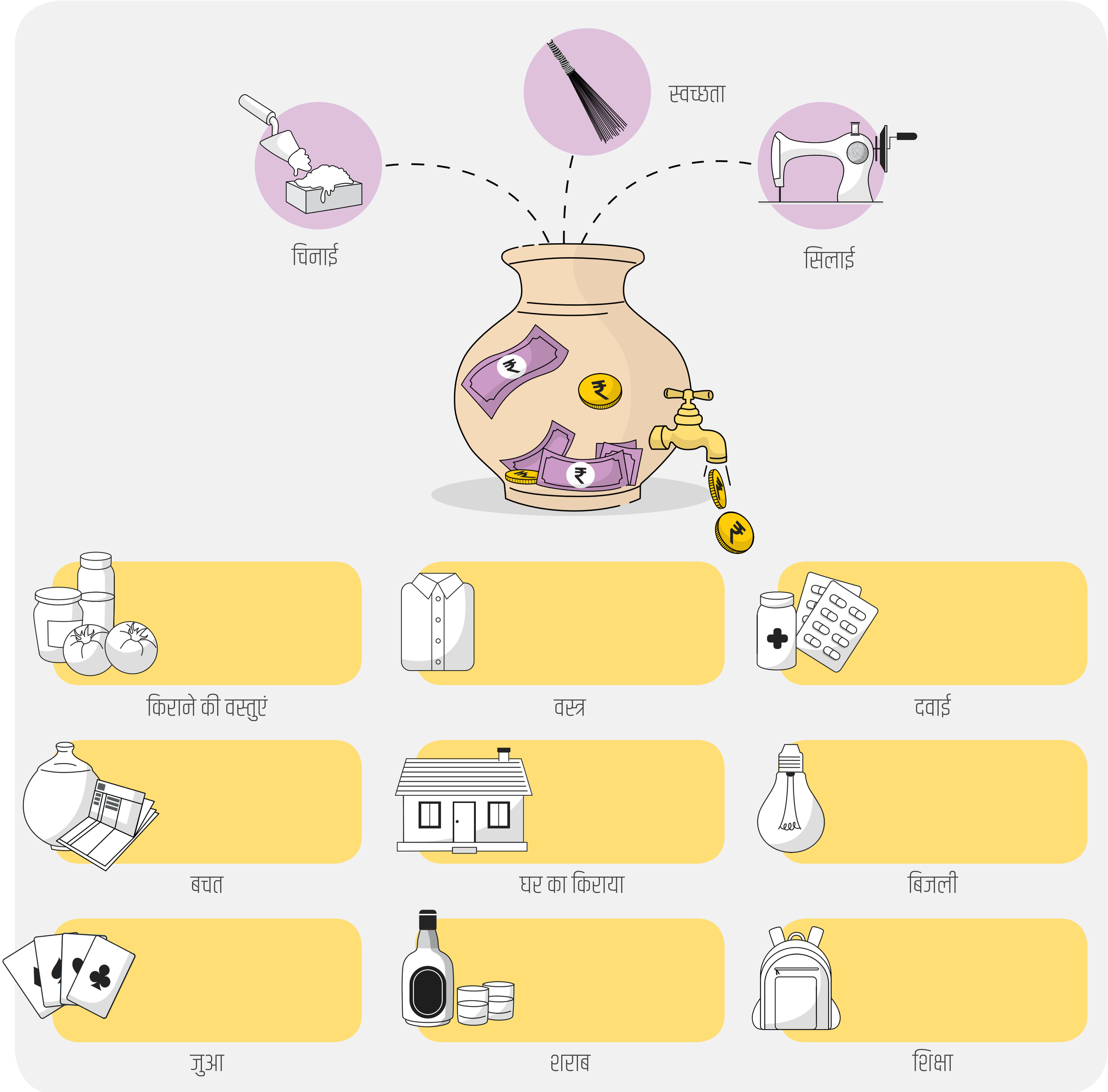


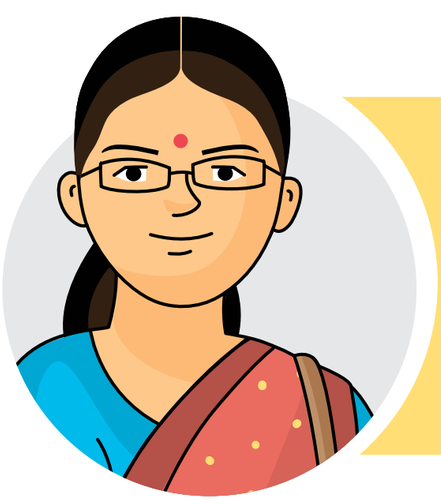




पूरे जीवन के लिए अपने आय की योजना बनाएं

आमदनी के साधन और खर्च के कारण

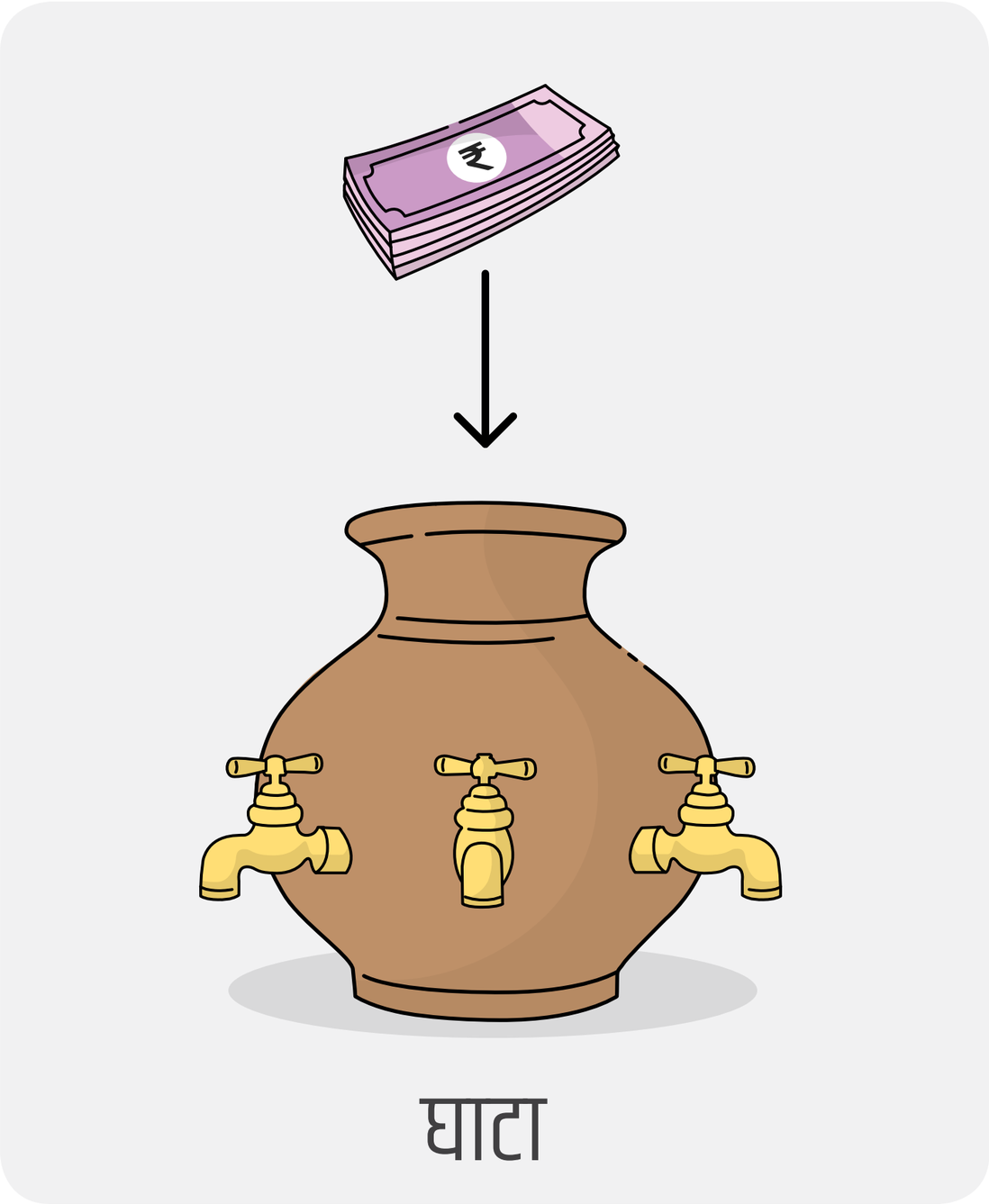




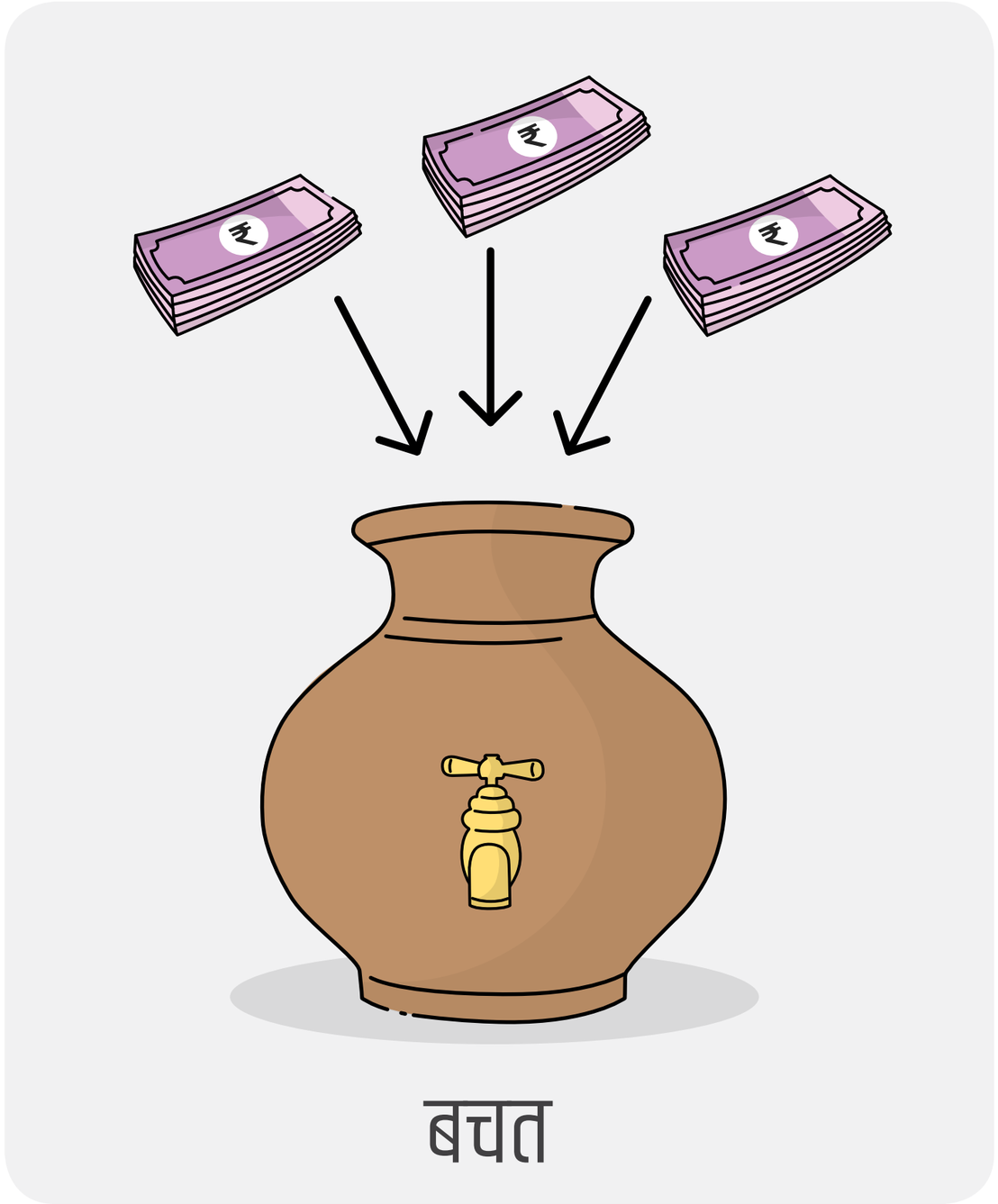
हम अपने खर्चों से अधिक कमाते हैं या कम?

आमदनी और खर्च

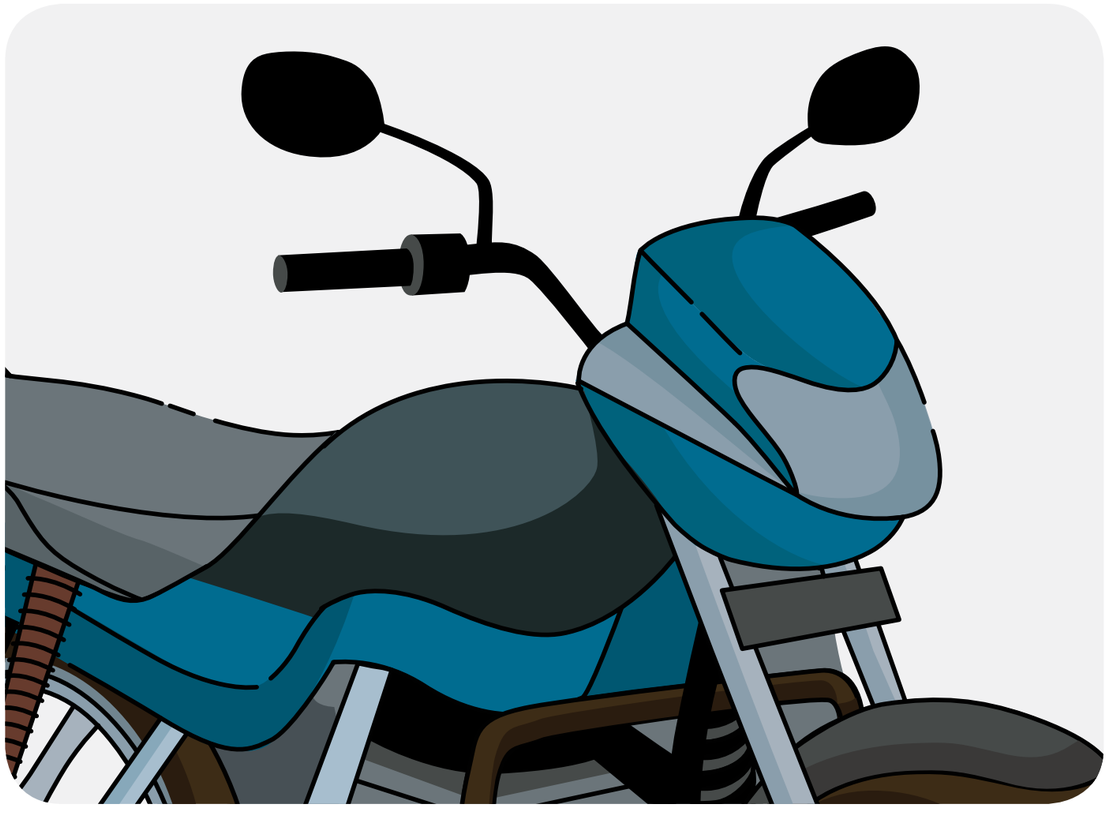
कम आय अधिक व्यय



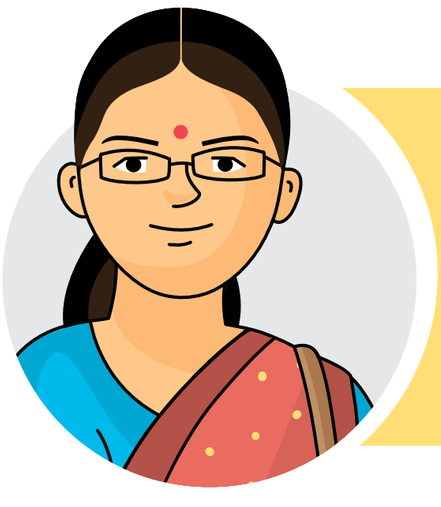
अधिक आय कम व्यय



खर्चों को पूरा करने के लिए ज़ेवर बेचना

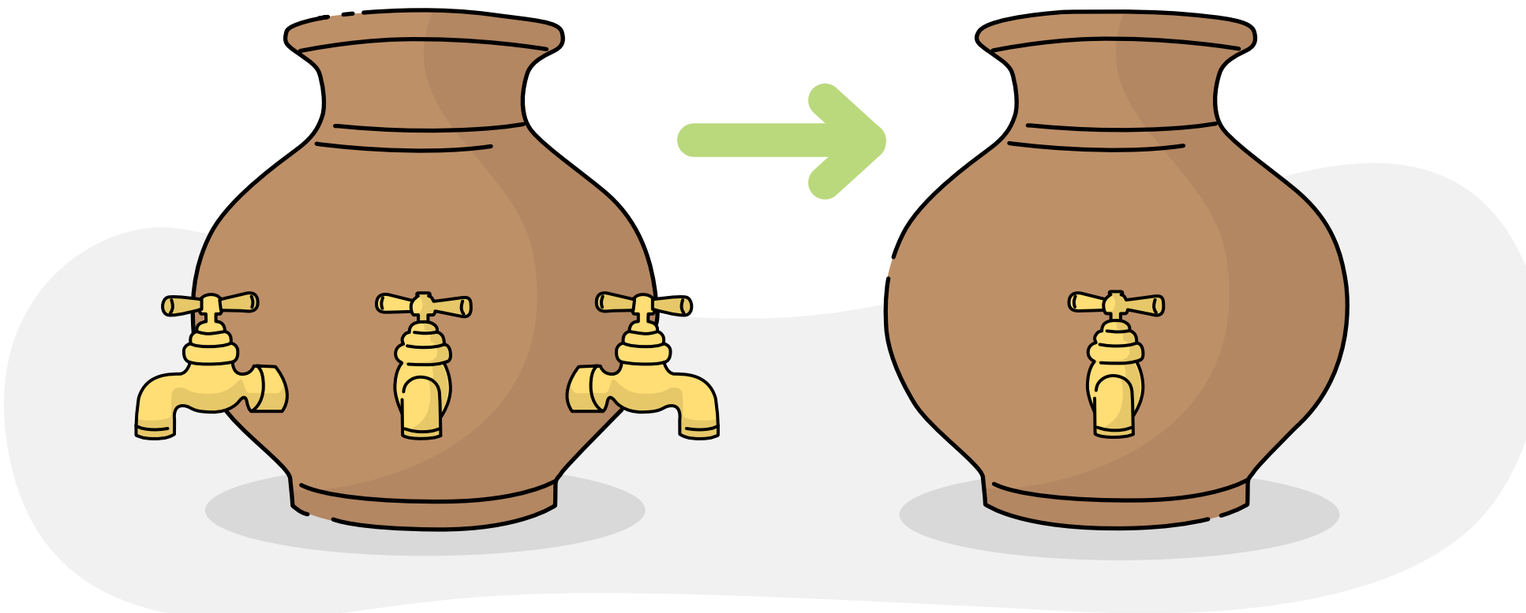


बचत से नई मोटरसाइकिल खरीदना

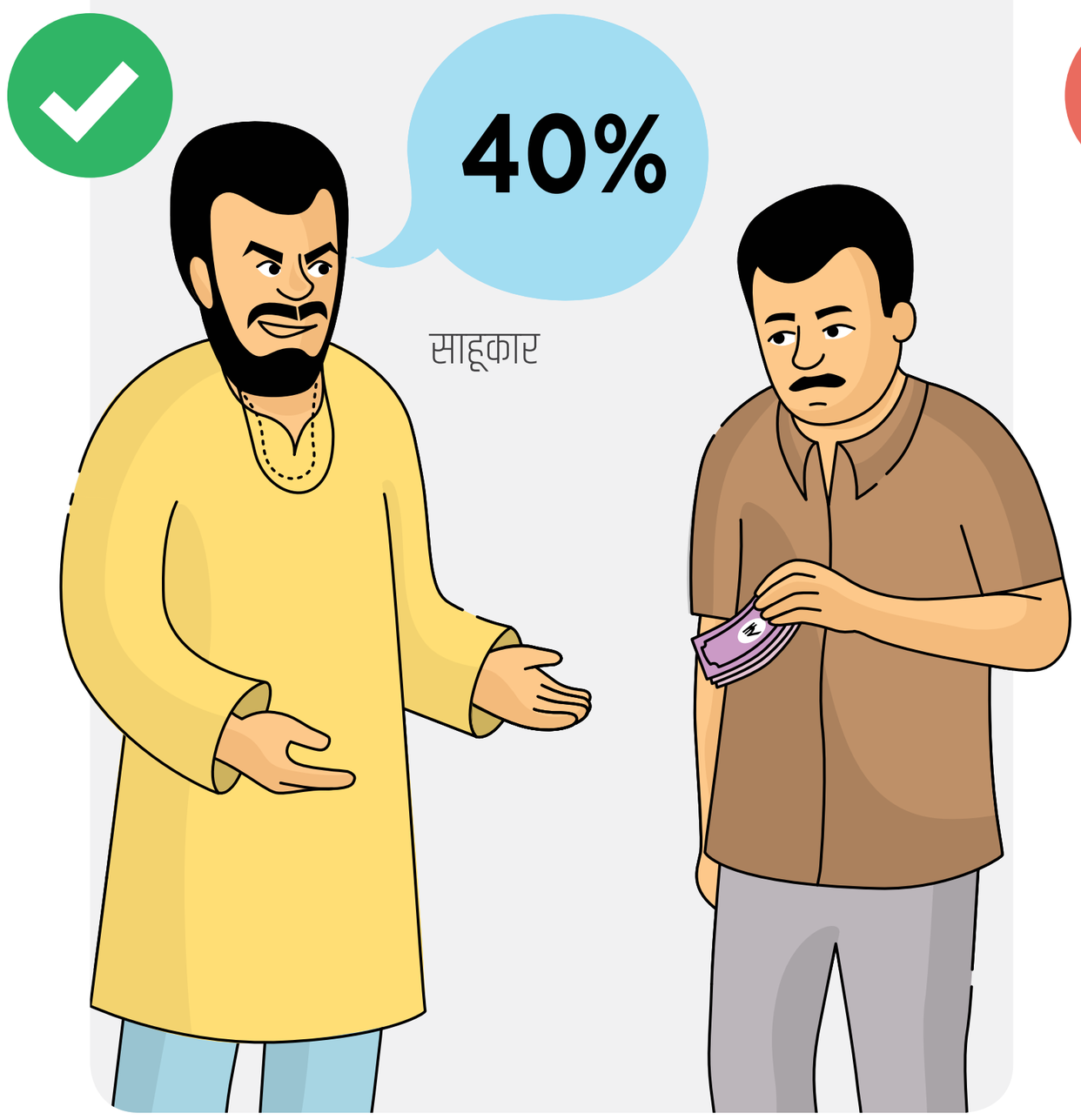


अपने सामर्थ्य अनुसार जीवन बिताएं

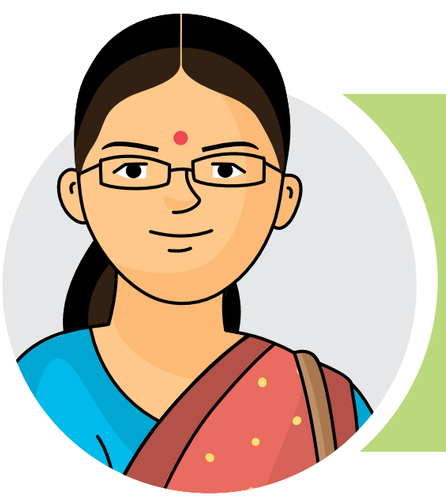
खर्चे कम करें



उच्च ब्याज वाले ऋणों को पहले चुकता करें

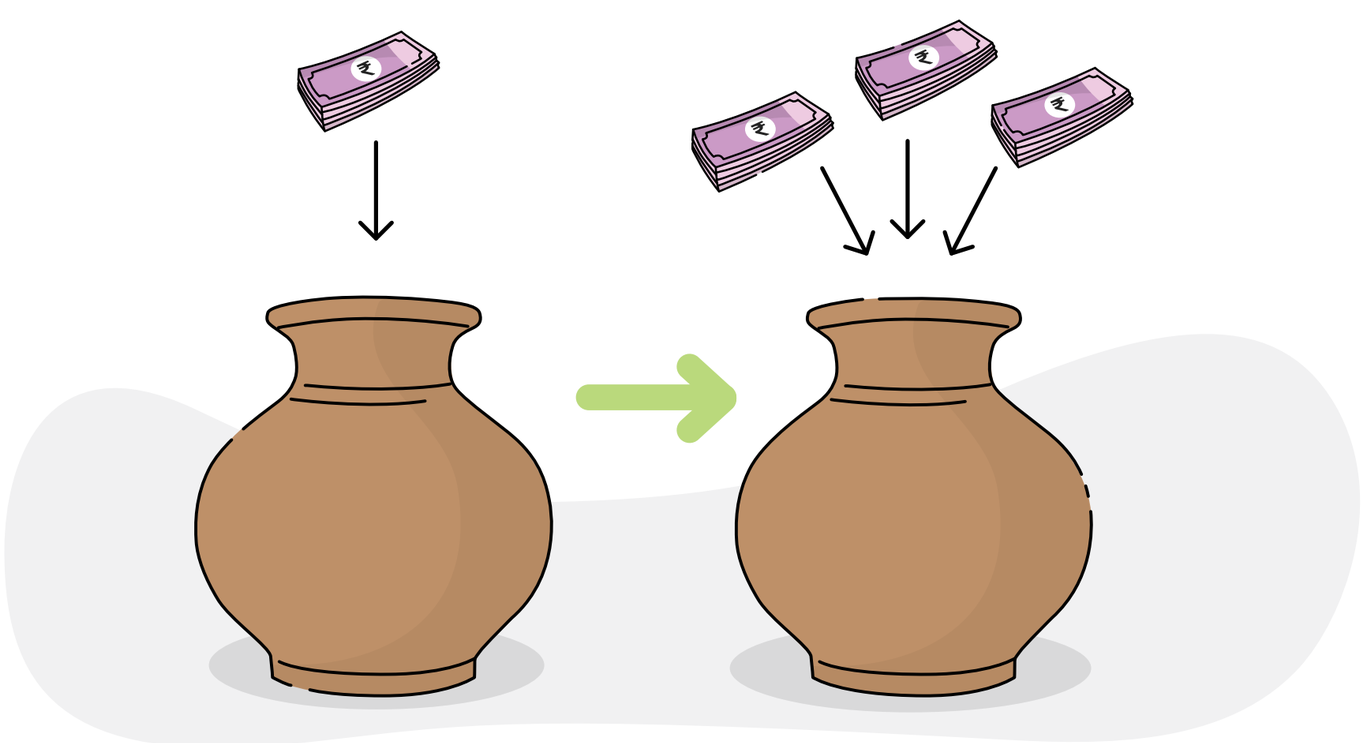


अनावश्यक खर्चों में कटौती करें



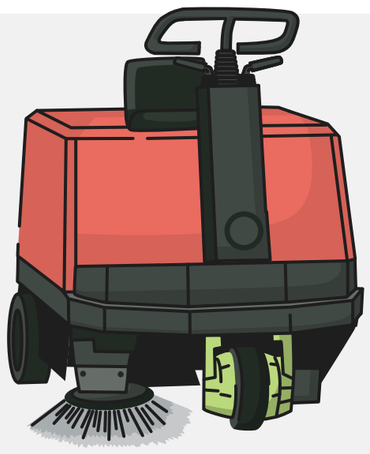
अनावश्यक खर्चों को कम करें एवं बचत को बढ़ाएँ

आय बढ़ाएँ

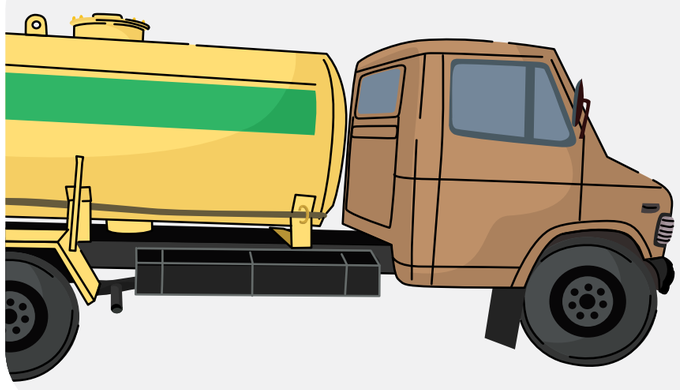


मौजूदा व्यवसाय को बेहतर करें

प्रशिक्षित और प्रमाणित सफाई कर्मचारी

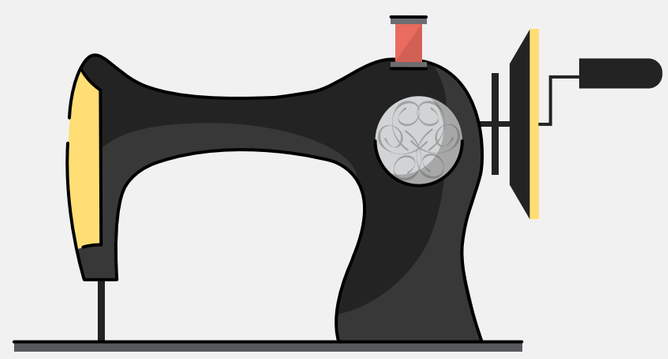


यंत्रीकृत सफाई

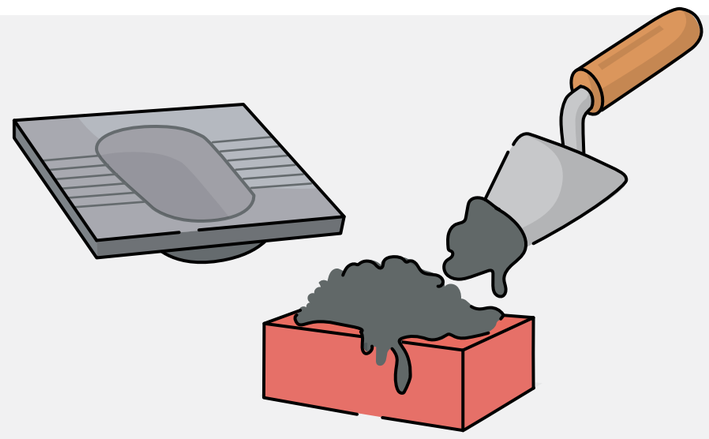


वैक्यूम ट्रक ऑपरेटर

नये कौशल सीखें

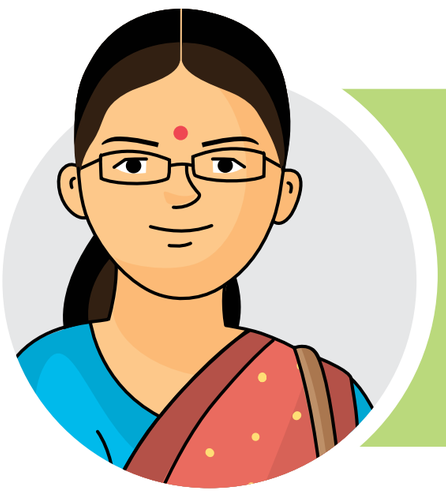


सिलाई



चिनाई

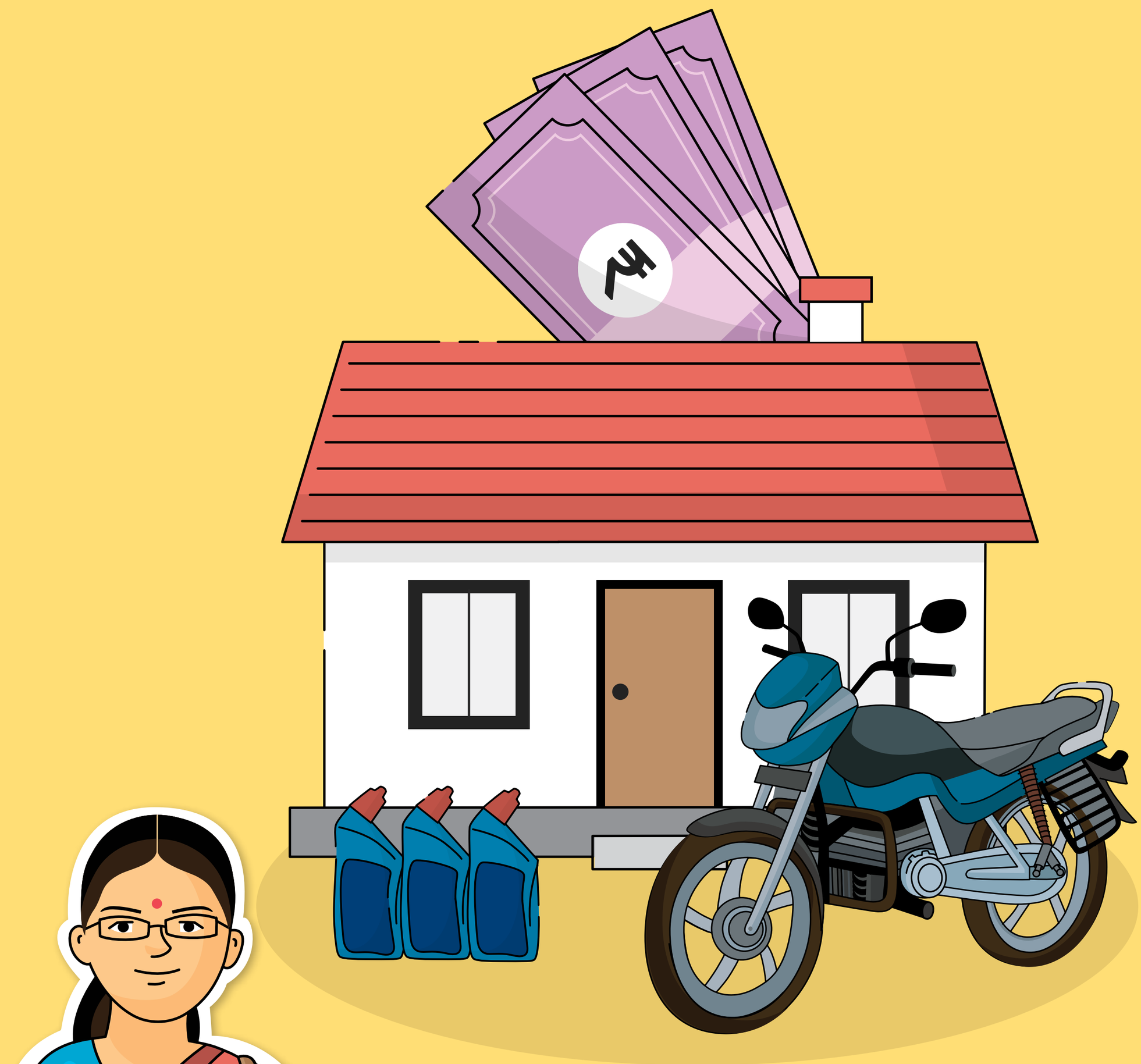
मोबाइल की मरम्मत

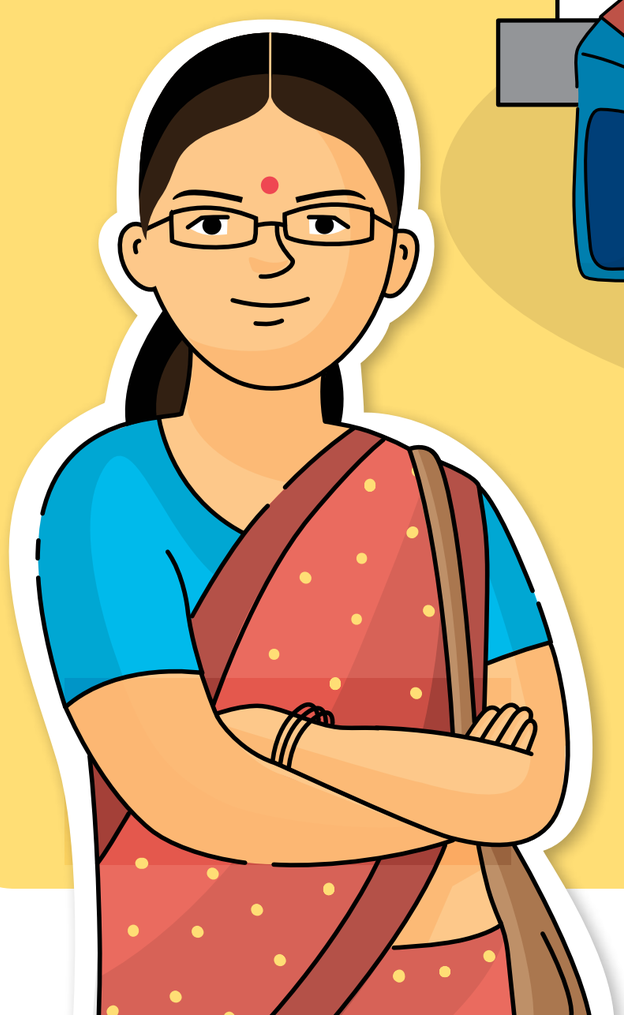


सीखें और कमायें

मॉड्यूल 2

समृद्धि की ओर: मेरे सपनों का जीवन



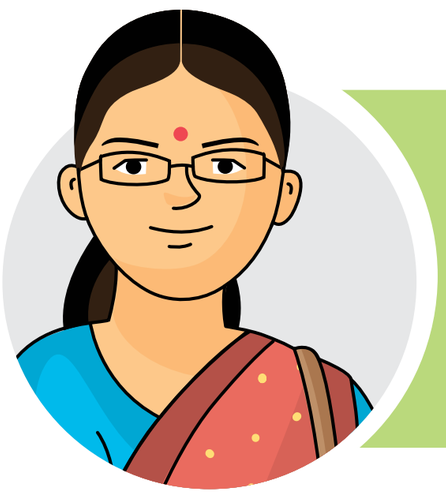


आर्थिक लक्ष्य तक कैसे पँहुचे ?

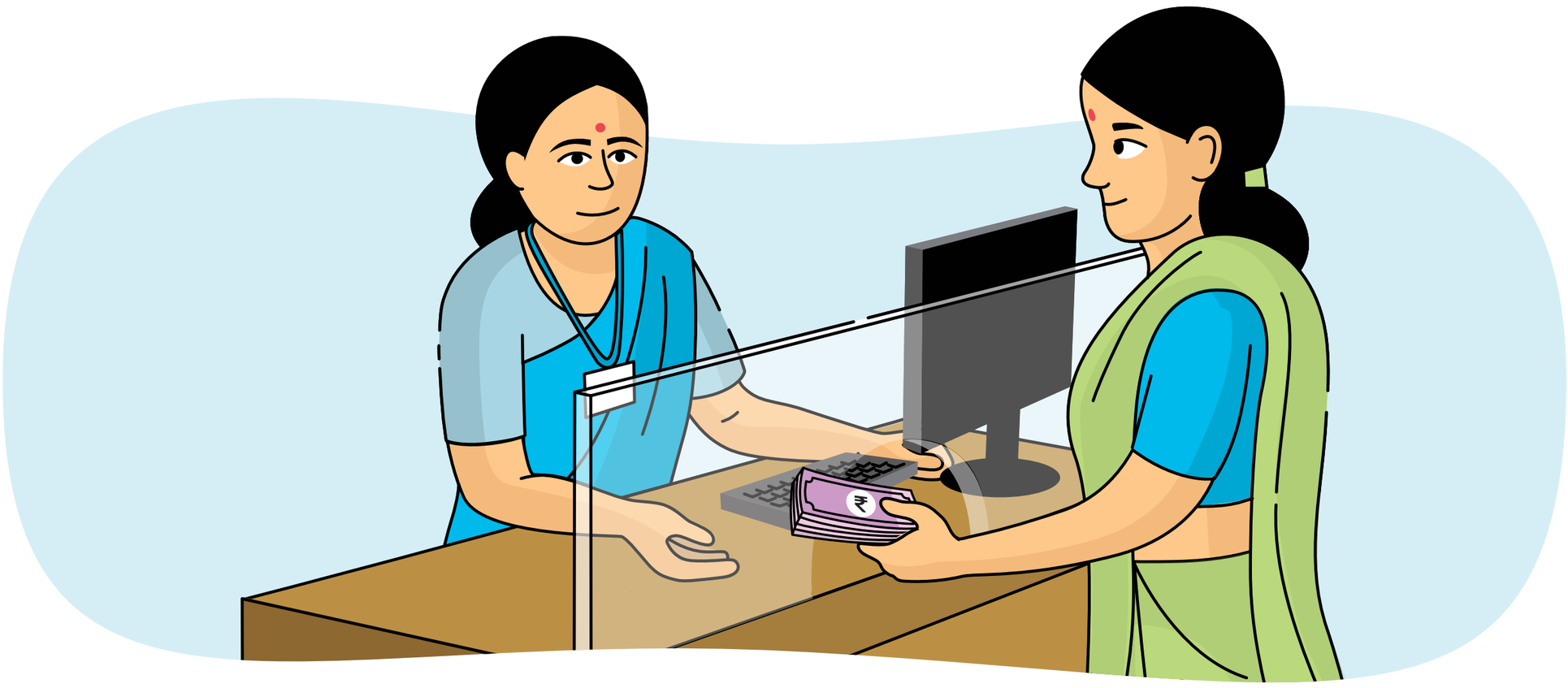
मासिक बजट बनाए रखें

आमदनी	खर्च
स्वच्छता कार्य	किराने का सामान
सिलाई	शराब
मोबाइल मरम्मत	बिजली
चिनाई	घर का किराया
वैक्यूम ट्रक ऑपरेटर	शिक्षा

आय	-	व्यय	=	बचत



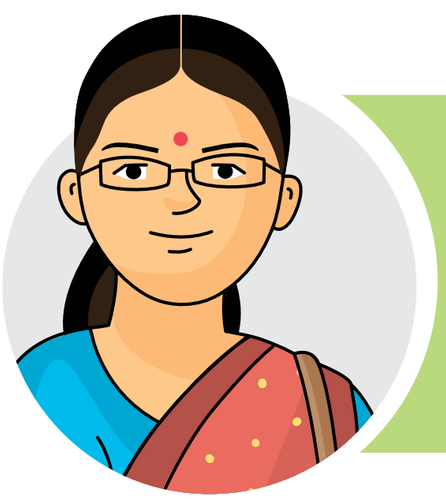
अपने बचत का निवेश करें



₹10 प्रति दिन

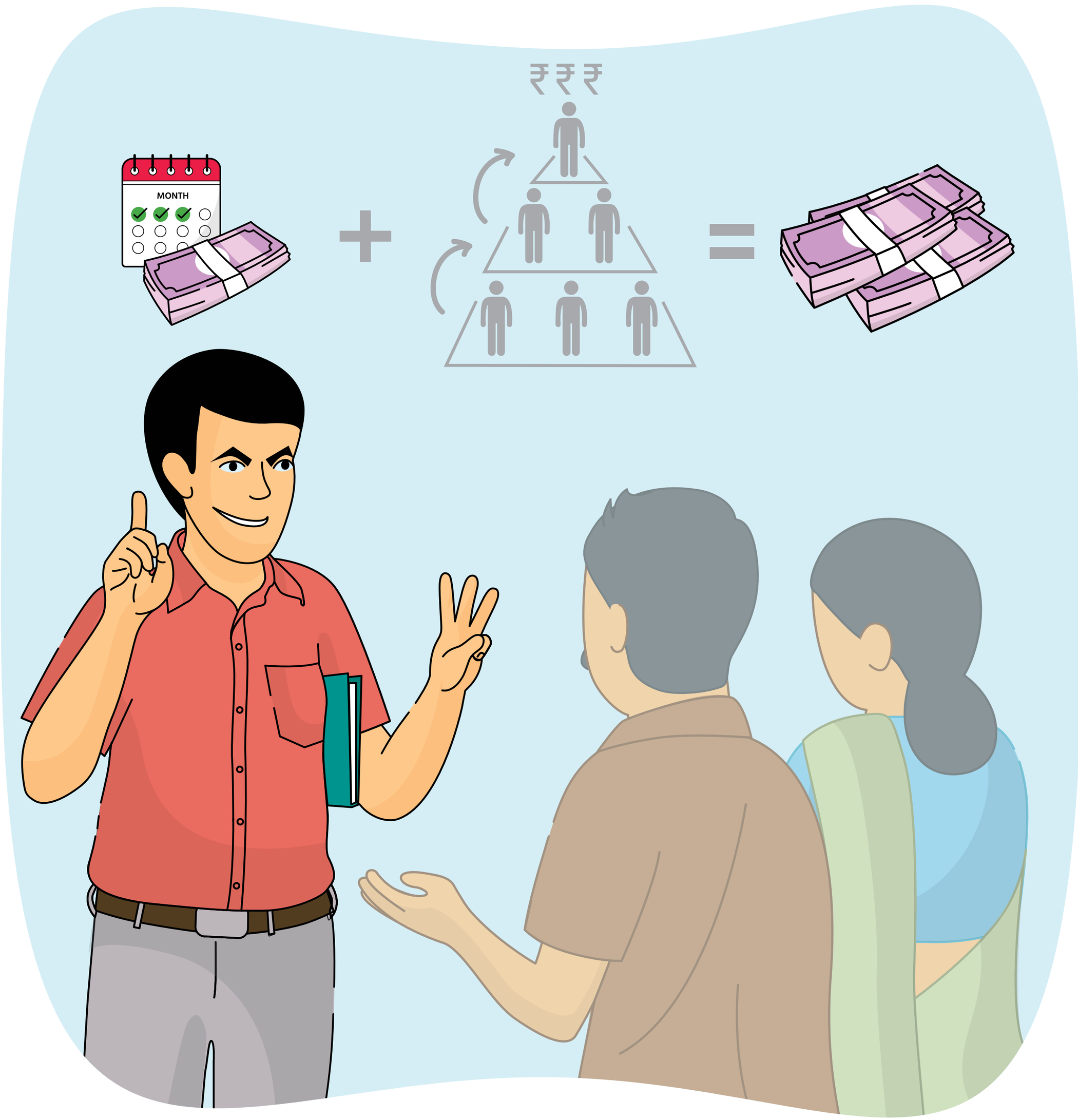
बचाये	बचाये
₹ 3000 प्रति वर्ष	

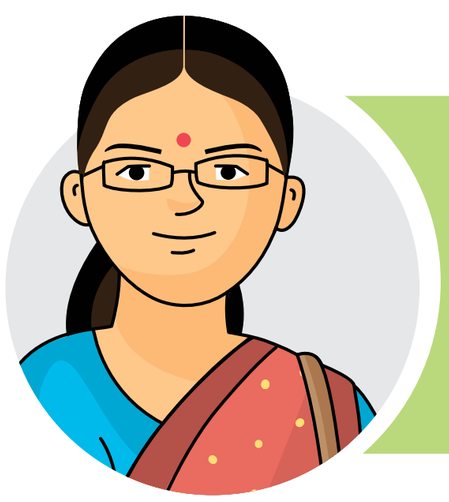
निवेश		निवेश	
6.5%			
1 वर्ष	5 वर्ष		
₹ 3,195	₹ 18,191		



क. नियमित बचत करें
ख. सुयोग्य निवेश करके पैसा बढ़ाएँ

सुरक्षित जगह निवेश करें





जालसाजी स्कीमों से सावधान रहें

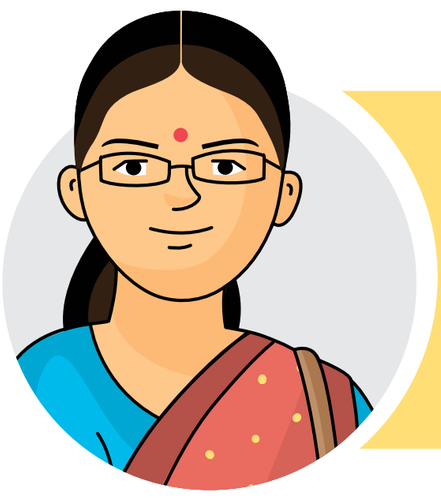
अपने आर्थिक लक्ष्य तक पहुँचे

कम समय में

लक्ष्य	समय	धनराशि	बचत		
			साल	महिना	दिन

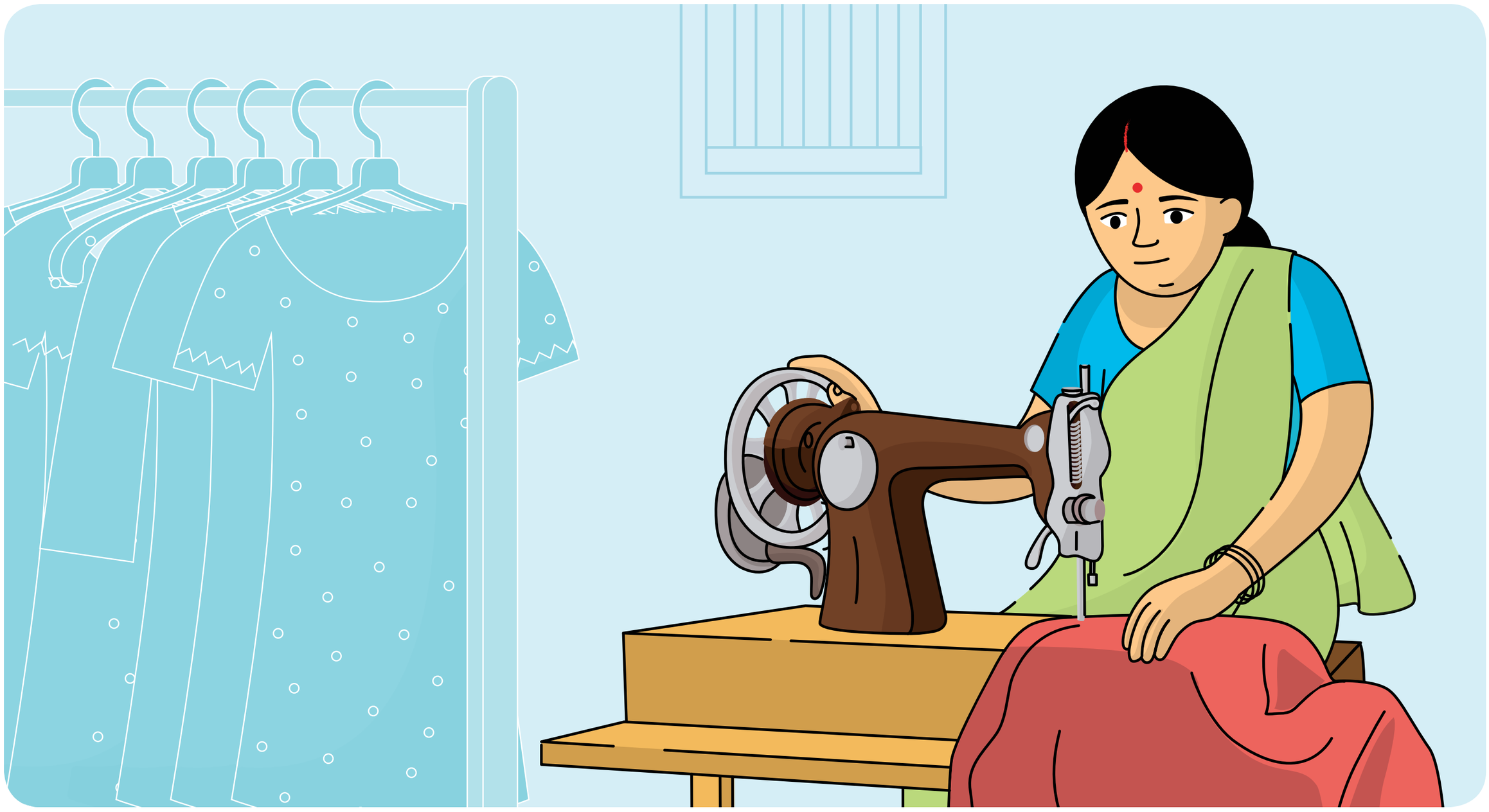
लंबे समय में

लक्ष्य	समय	धनराशि	बचत		
			साल	महिना	दिन



अपना वित्तीय लक्ष्य तय करें और
उन तक पहुँचने का प्रयत्न करें

अपने व्यवसाय के लिए पैसा कैसे जुटाएँ ?

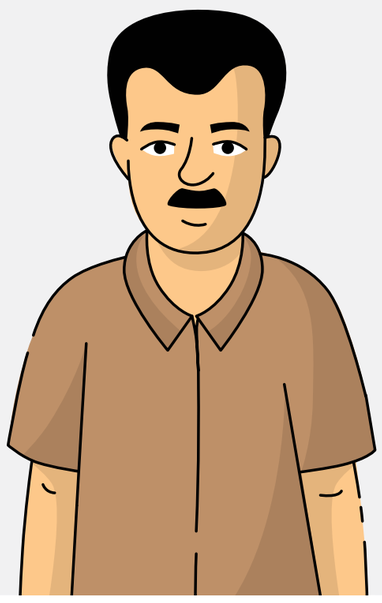


पैसे कहाँ से जुटा सकते हैं ?

परिवार

0%
ब्याज दर

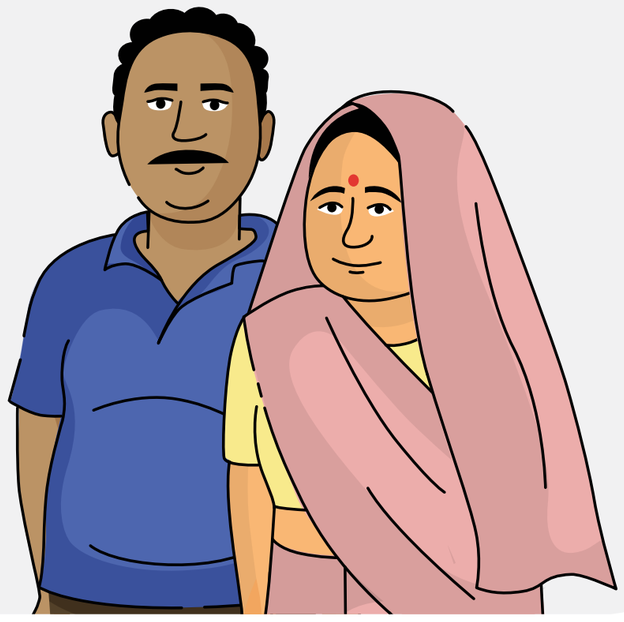
धनराशि



रिश्तेदार

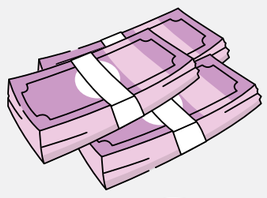
0%
ब्याज दर

धनराशि

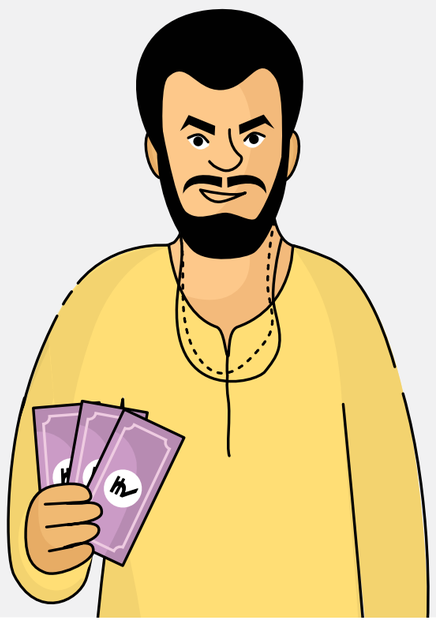


साहूकार

40%
ब्याज दर



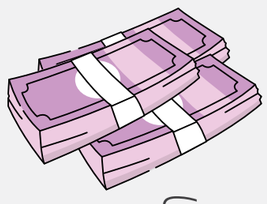
धनराशि



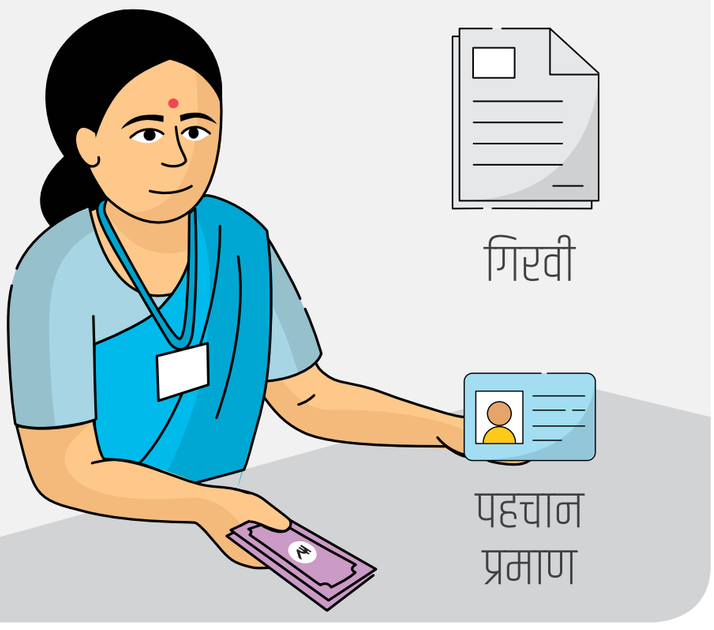
गिरवी

बैंक

11%
ब्याज दर



धनराशि

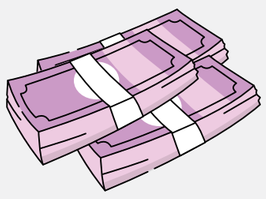


गिरवी

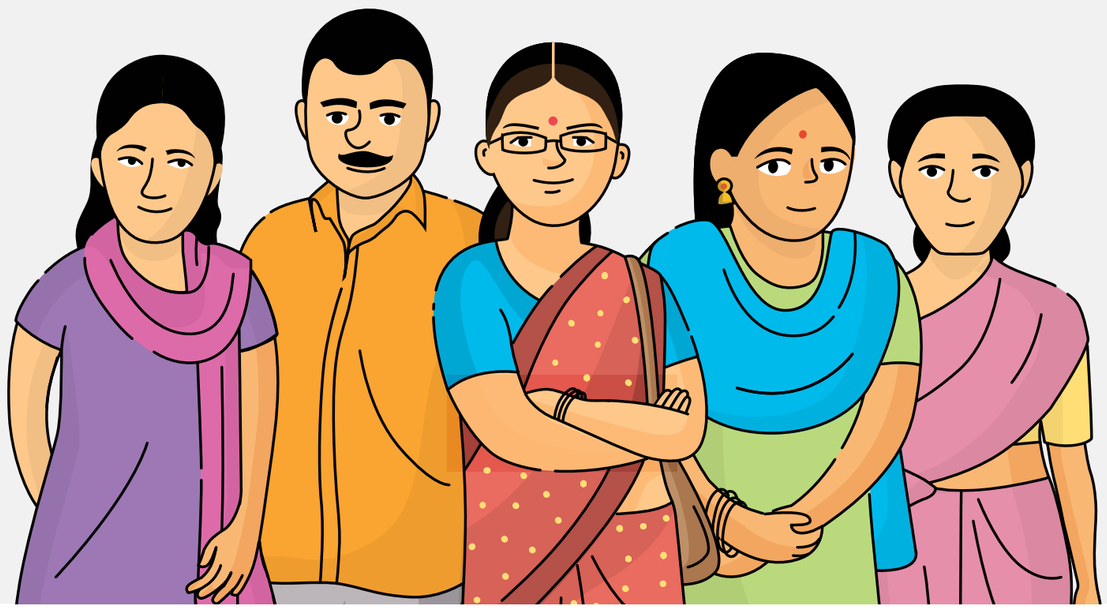
पहचान
प्रमाण

स्वयं सहायता समूह

7%
ब्याज दर

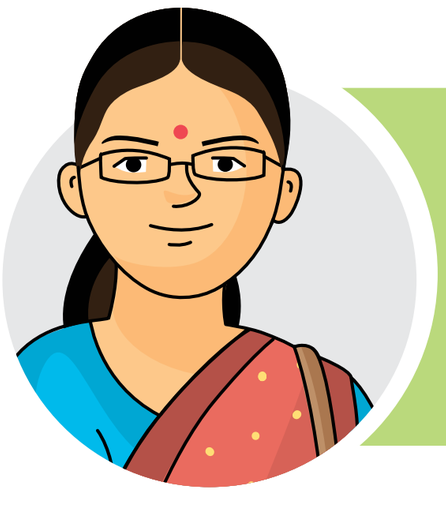


धनराशि



गिरवी

पहचान
प्रमाण



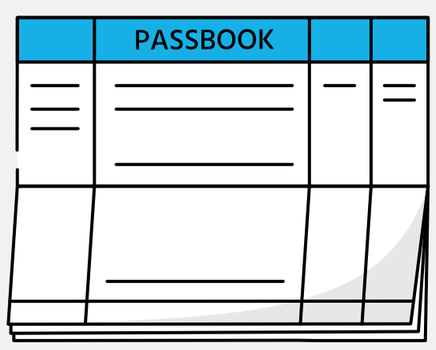
**कम ब्याज दर
पर उधार लें**

DAY-NULM

दीनदयाल अंत्योदय योजना - राष्ट्रीय शहरी आजीविका मिशन

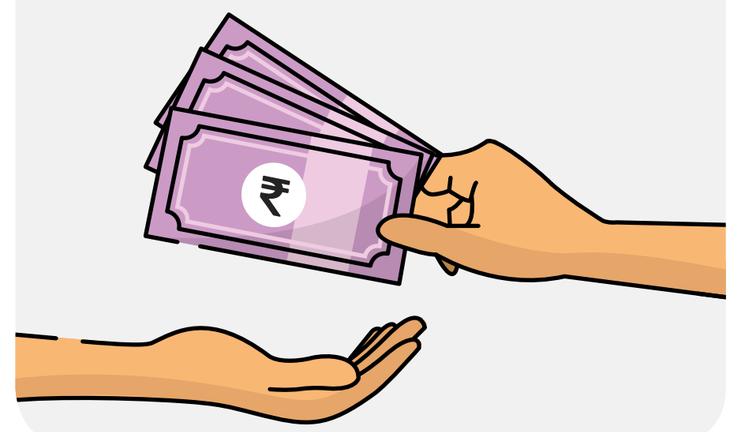
स्वयं-सहायता समूह (SHG)

नियमित
बचत

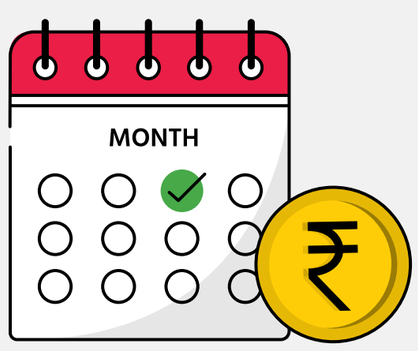


नियमित
बैठकें

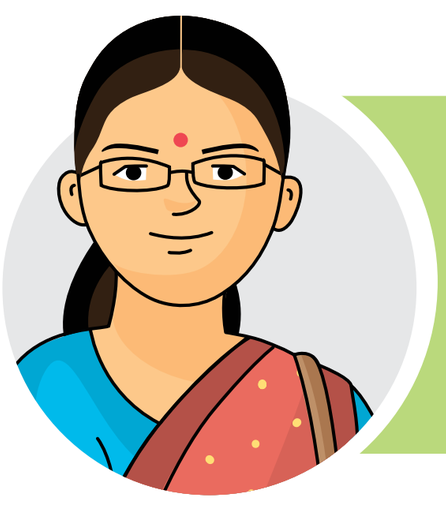
नियमित
आंतरिक उधार



उधार की
नियमित चुकौति

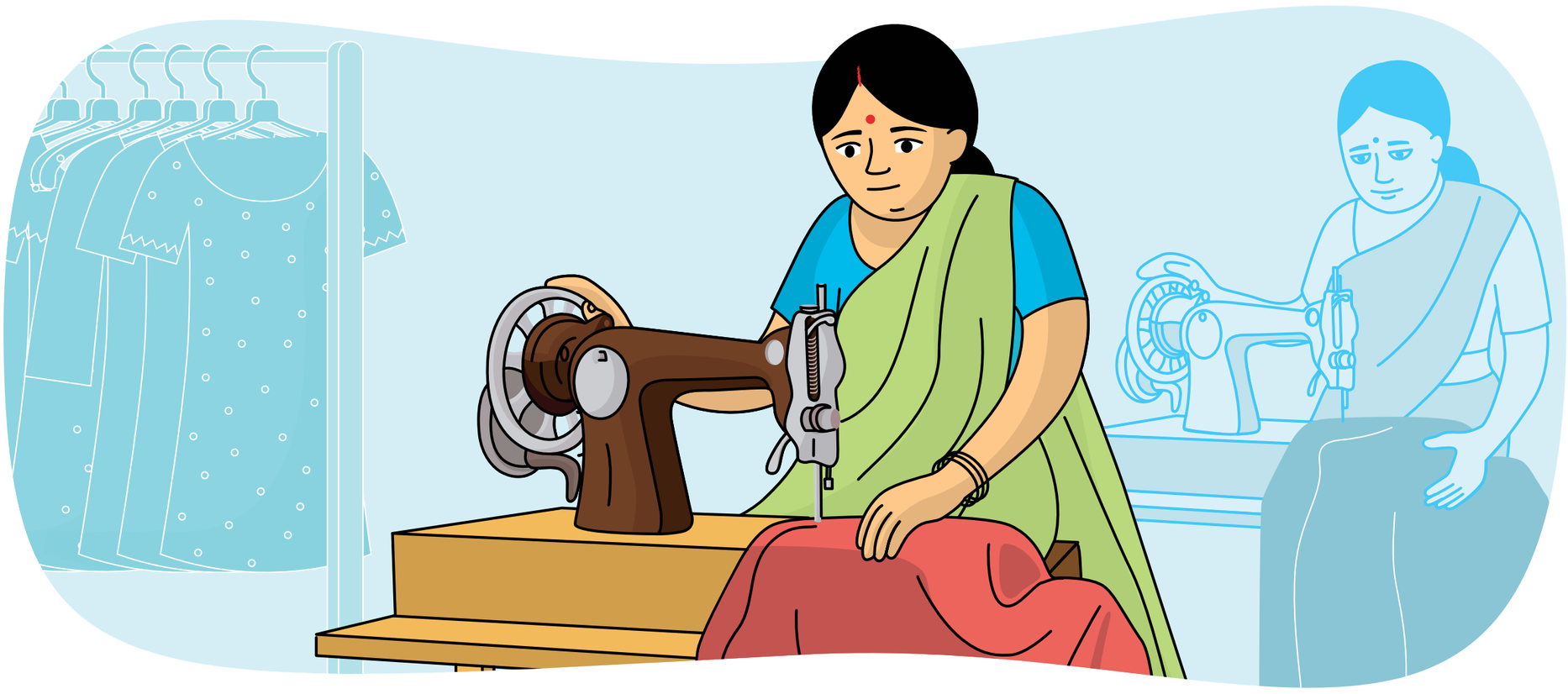


नियमित
लेखा-जोखा



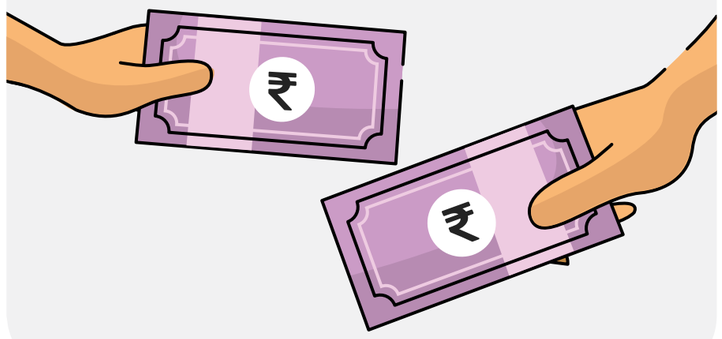
SHG के सदस्य बनें और पंचसूत्र का पालन करें

कौशल प्रशिक्षण और उद्यमिता

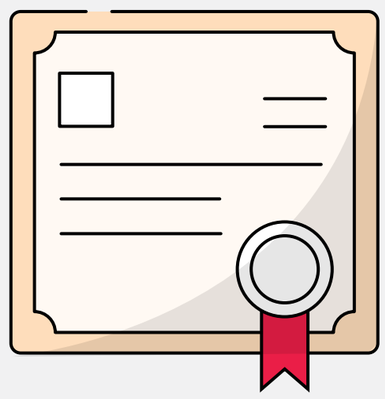


कौशल विकास

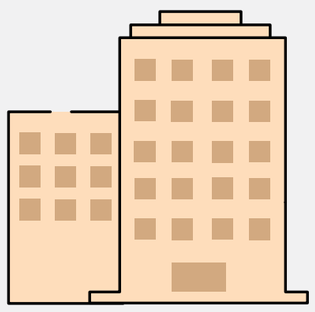
विविध भत्ते



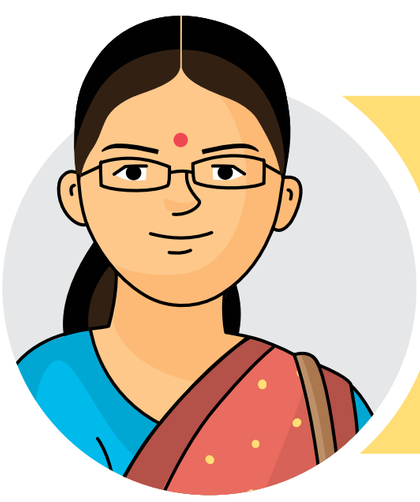
प्रमाणीकरण



नौकरी मिलना

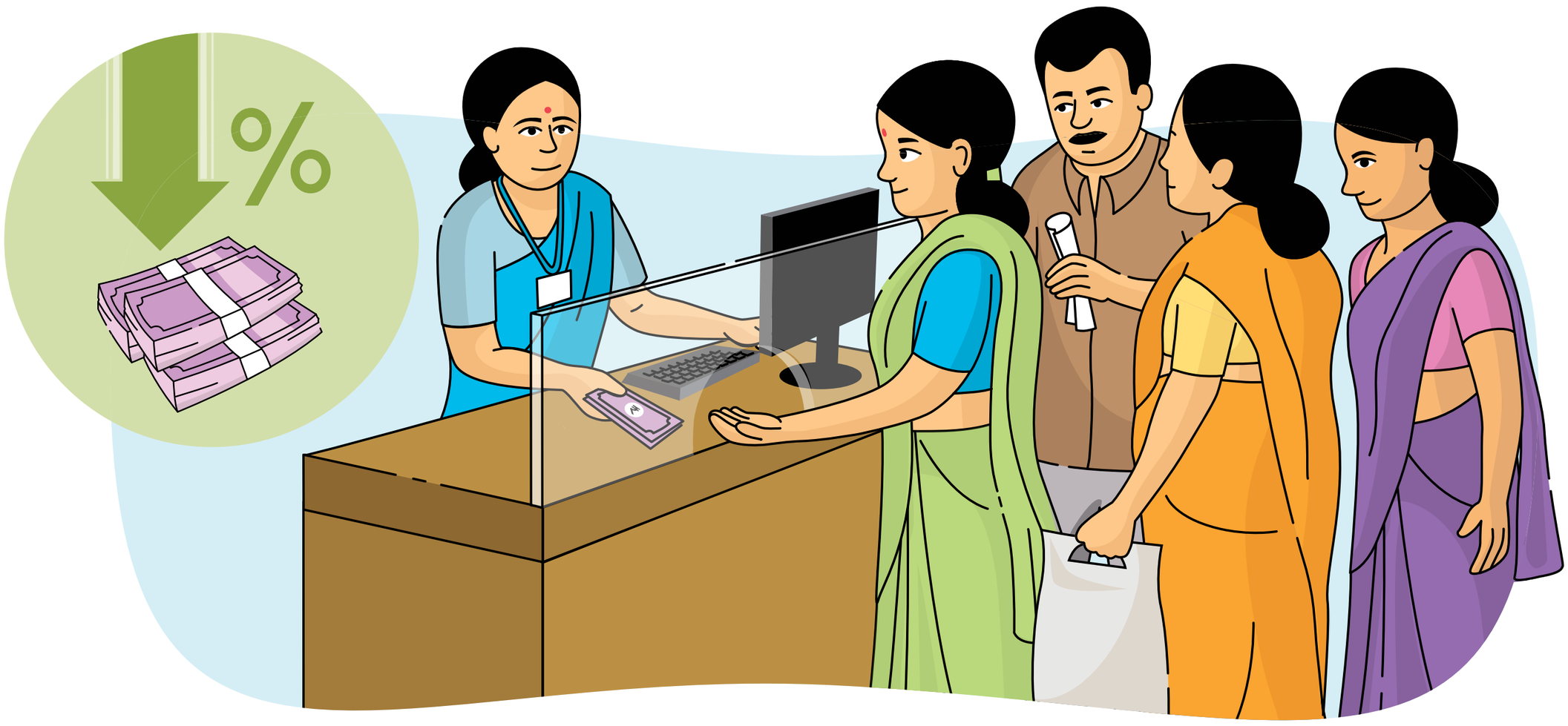


अधिक आय

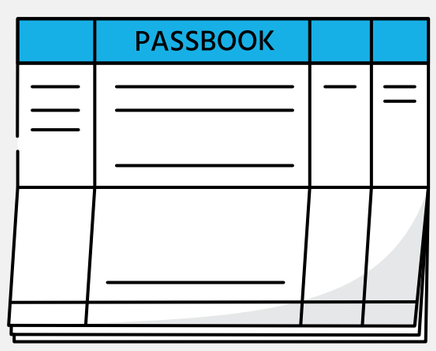


DAY-NULM के तहत नए कौशल सीखें या वर्तमान कौशल को बेहतर करें

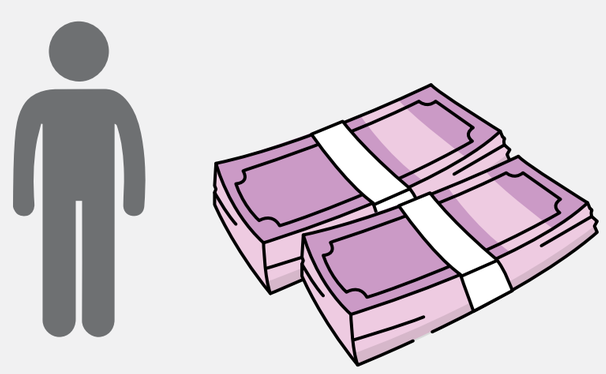
किफ़ायती ऋण



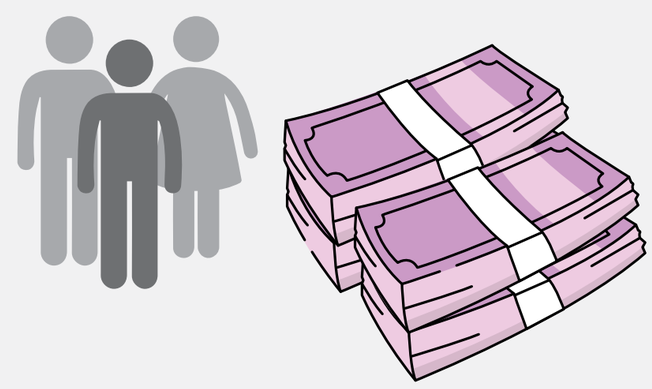
बैंक खाता



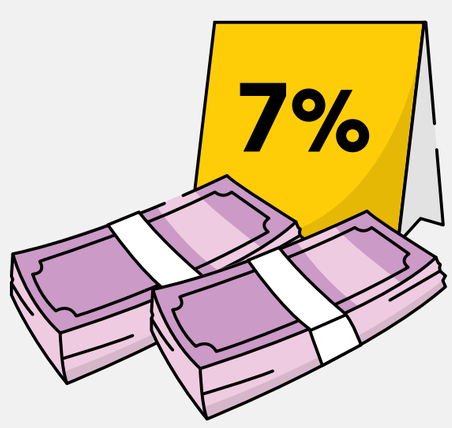
व्यक्तिगत 2 लाख



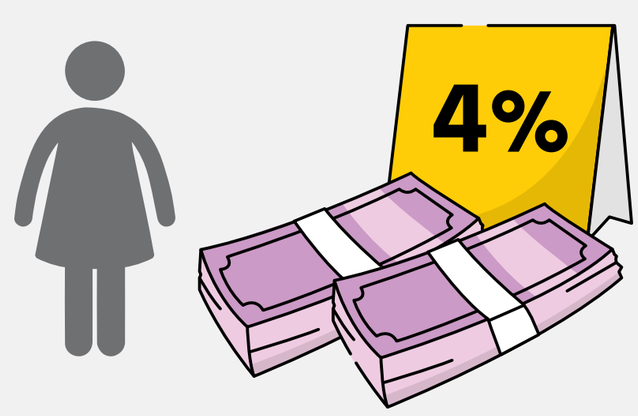
समूहों के लिए 10 लाख

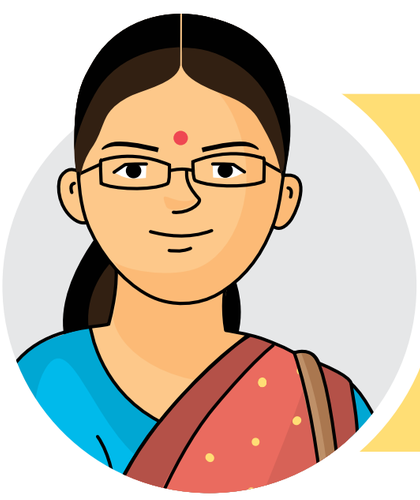


आसान ऋण



महिलाओं के लिए ब्याज की किफायती दर

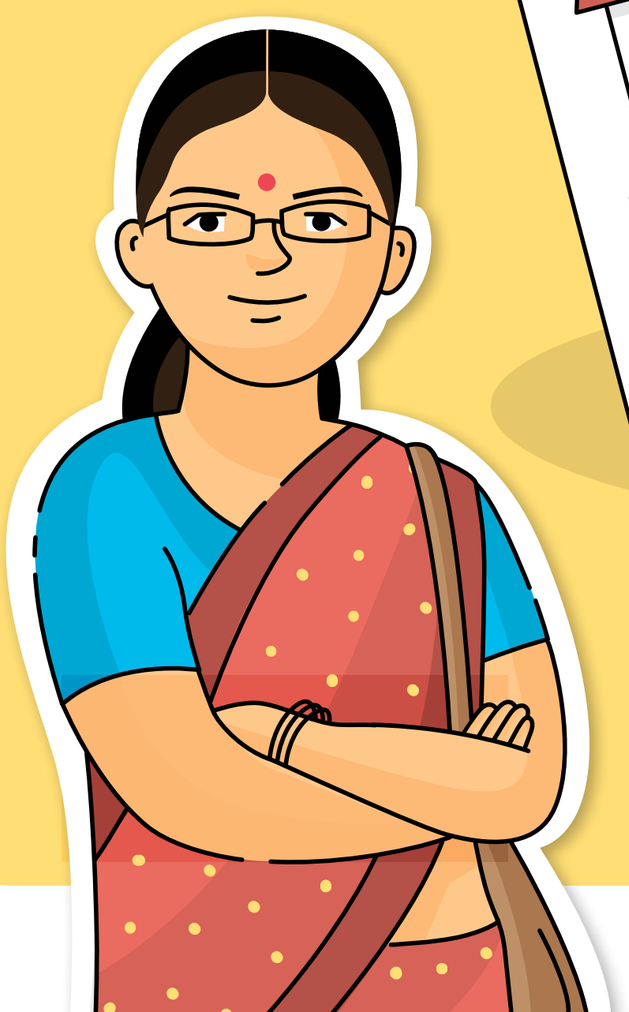




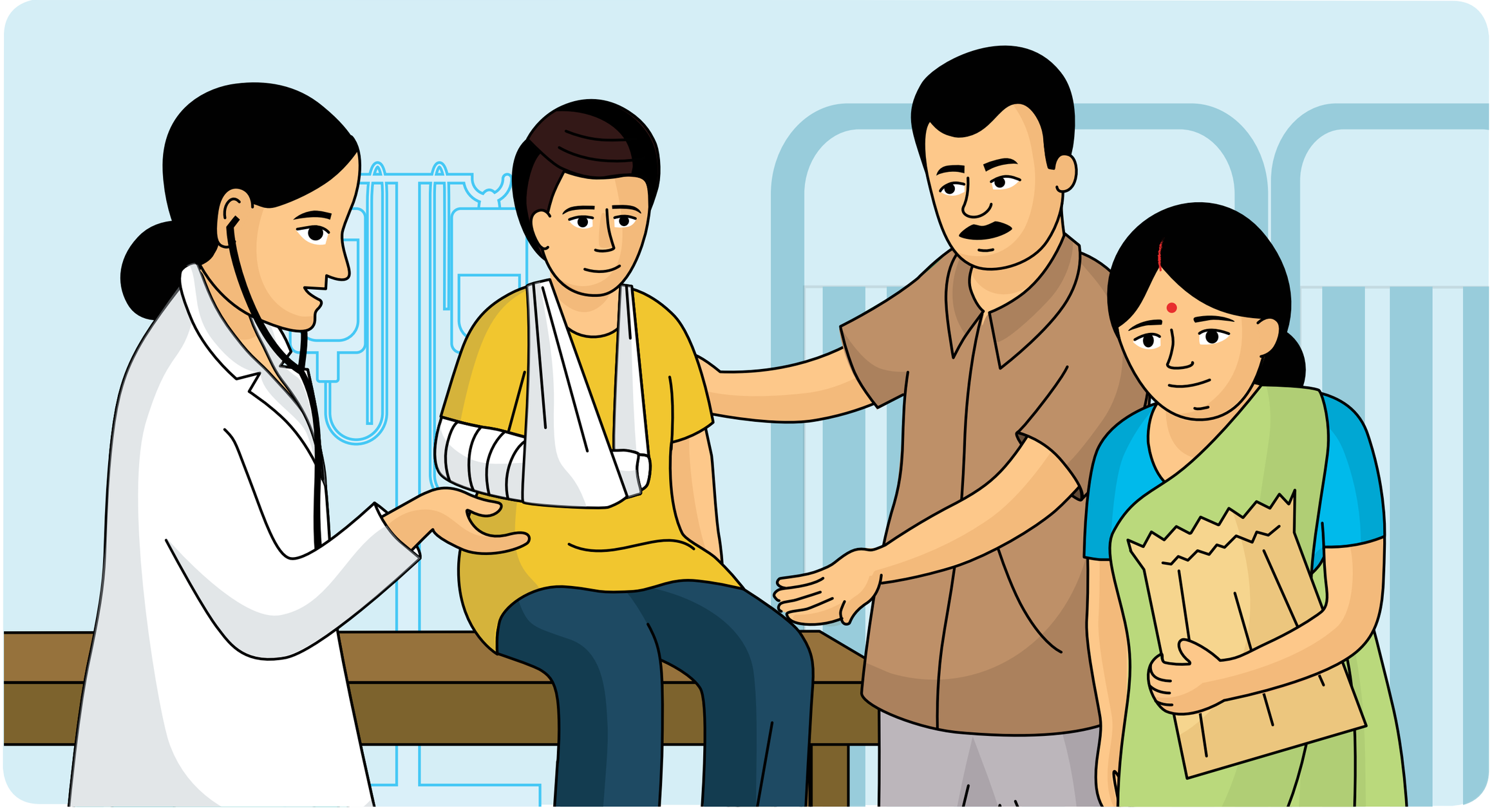
किफायती ऋण से अपने व्यवसाय को बढ़ाएँ

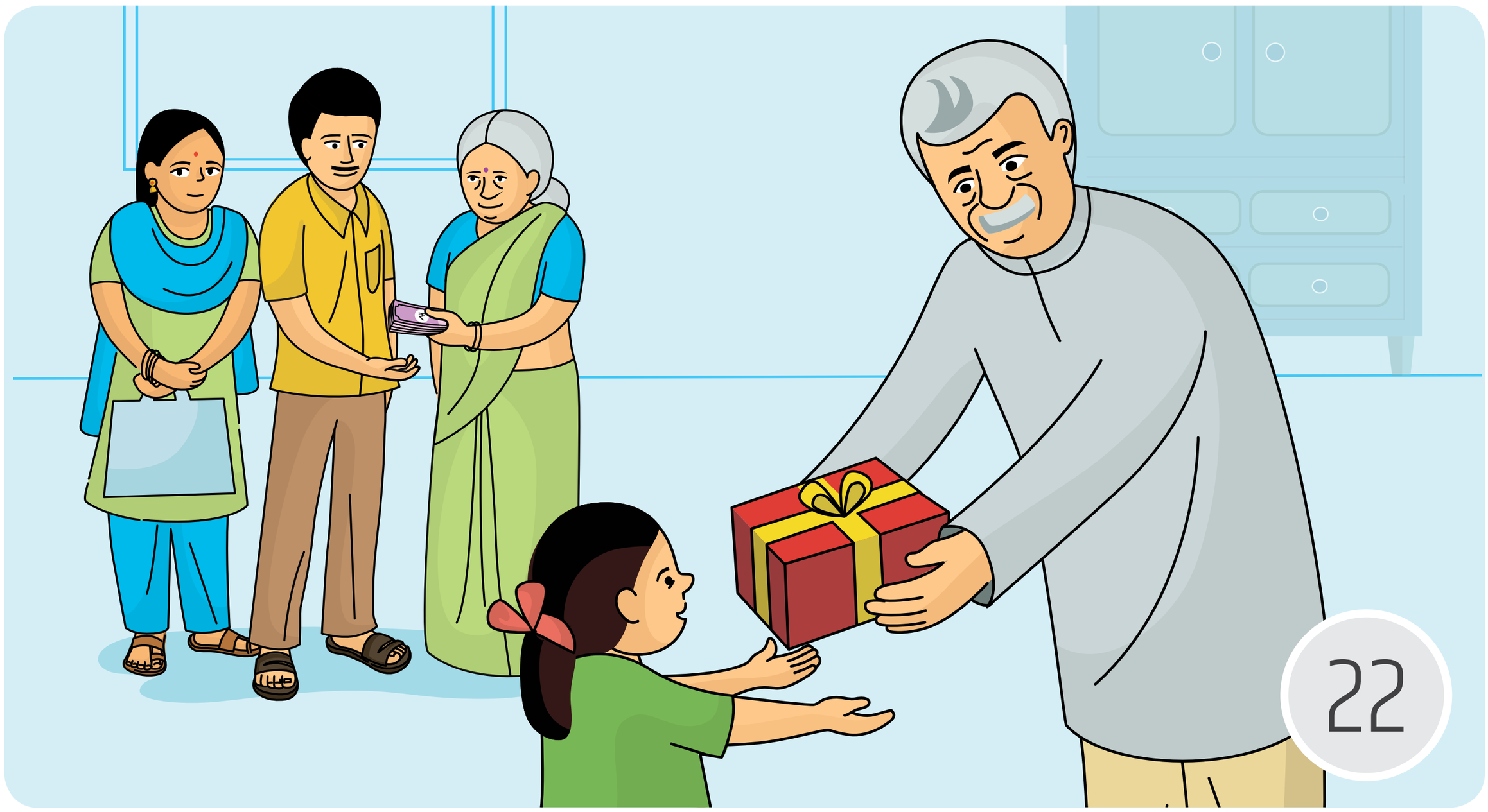
मॉड्यूल 3

सरकारी कल्याणकारी योजनाओं को जाने



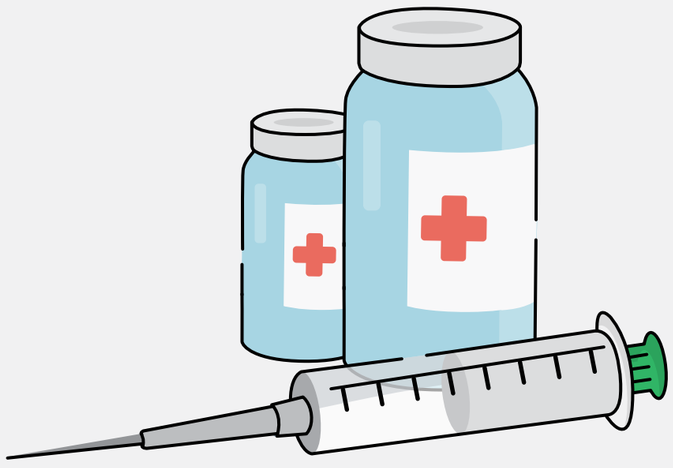
कल्याणकारी योजनाओं का उचित लाभ उठाएँ



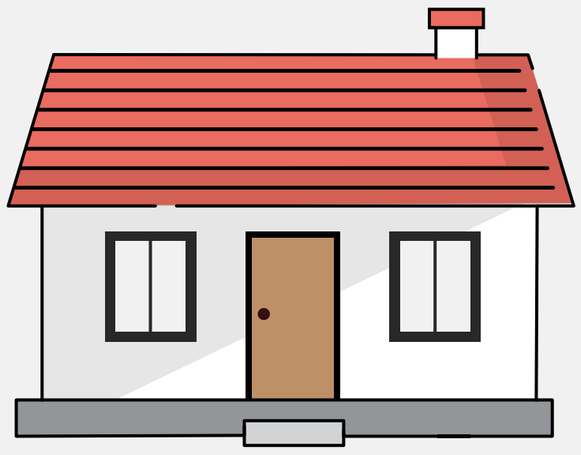


सरकार की कल्याणकारी योजनाएँ

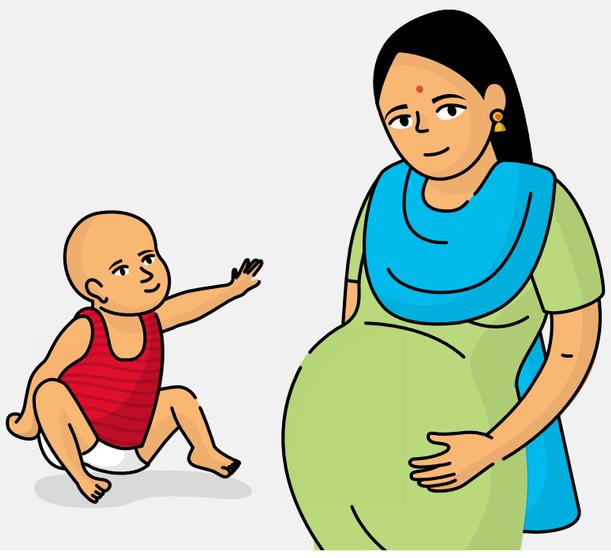
स्वास्थ्य बीमा



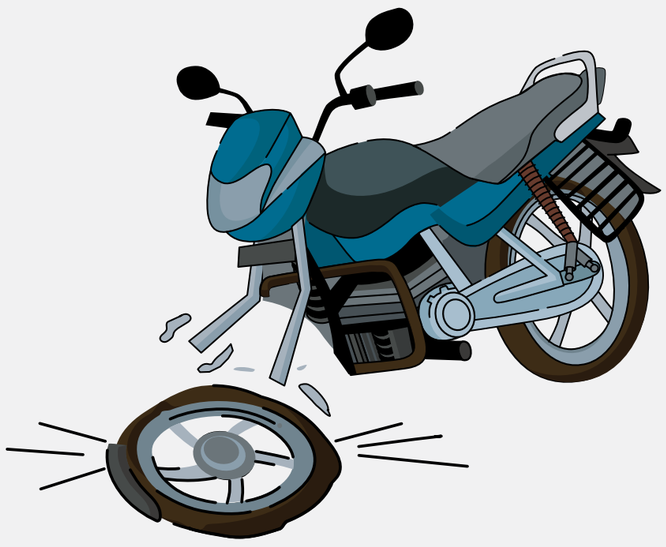
आवास योजनाएँ



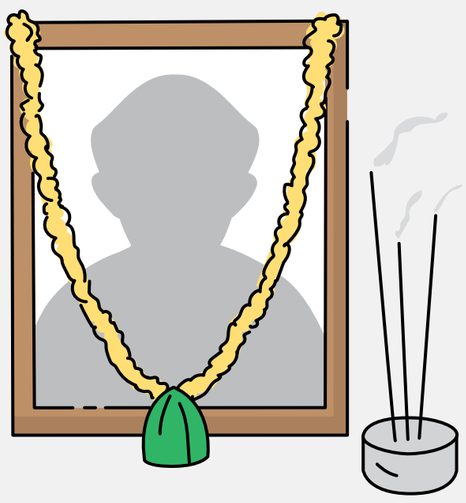
प्रसूति और बच्चे की देखभाल



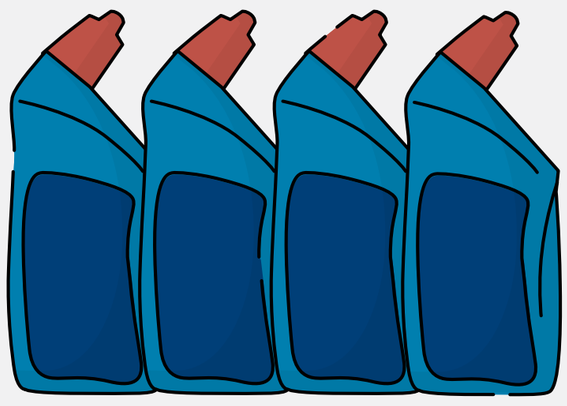
दुर्घटना बीमा

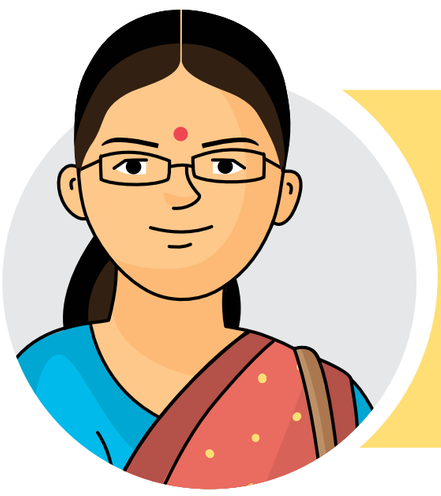


जीवन बीमा



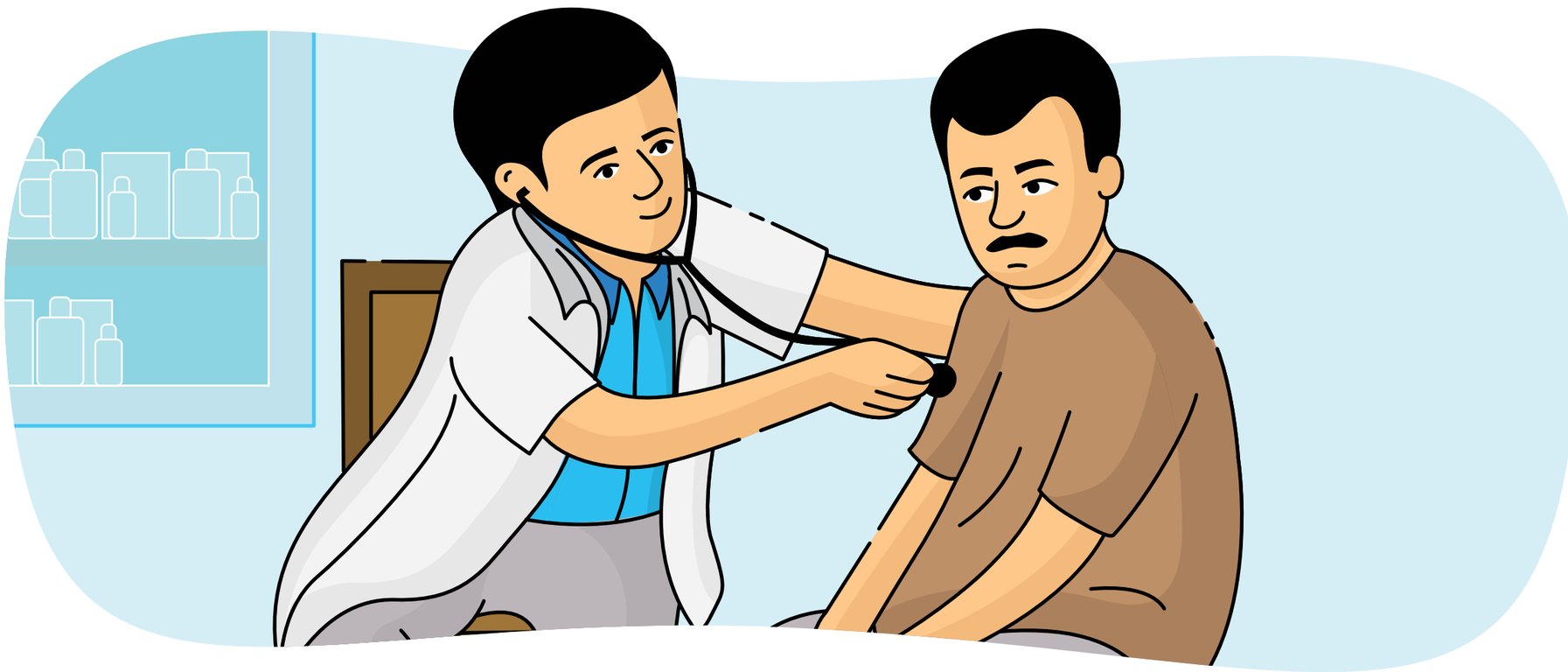
व्यापार ऋण



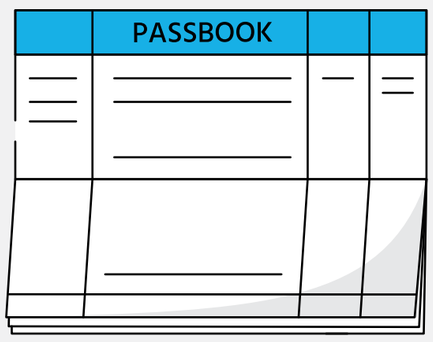


विभिन्न सरकारी योजनाओं
को जानें

सरकार की सुरक्षा योजनाएँ

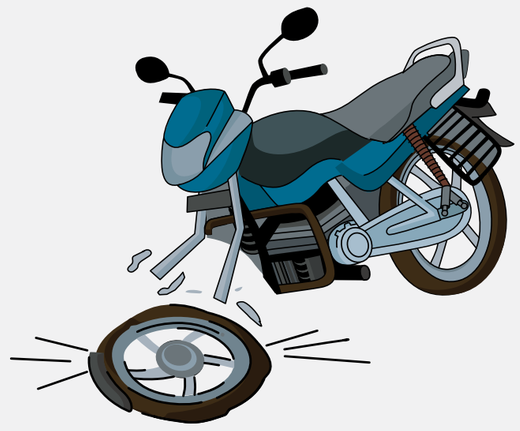


सभी के बैंक खाते



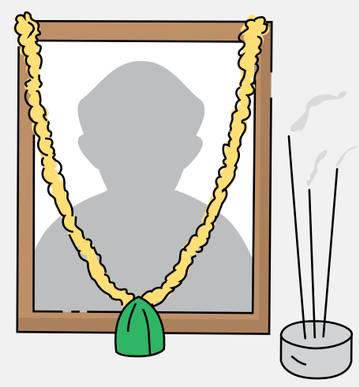
प्रधानमंत्री जन धन योजना

दुर्घटना मृत्युक को ₹ 2,00,000



प्रधान मंत्री सुरक्षा बीमा योजना

₹ 2,00,000 तक लाइफ कवर

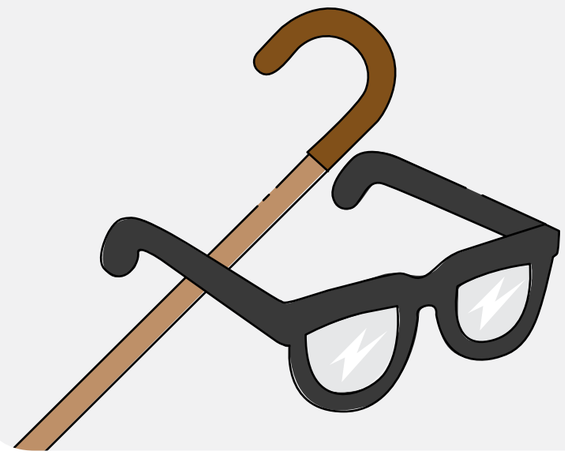


प्रधानमंत्री जीवन ज्योति बीमा योजना

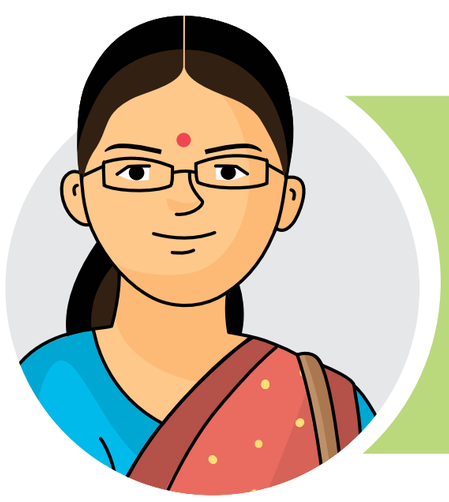
₹ 5,00,000 तक फैमिली कवर

प्रधानमंत्री जन आरोग्य योजना

प्रति माह ₹ 5,000 तक

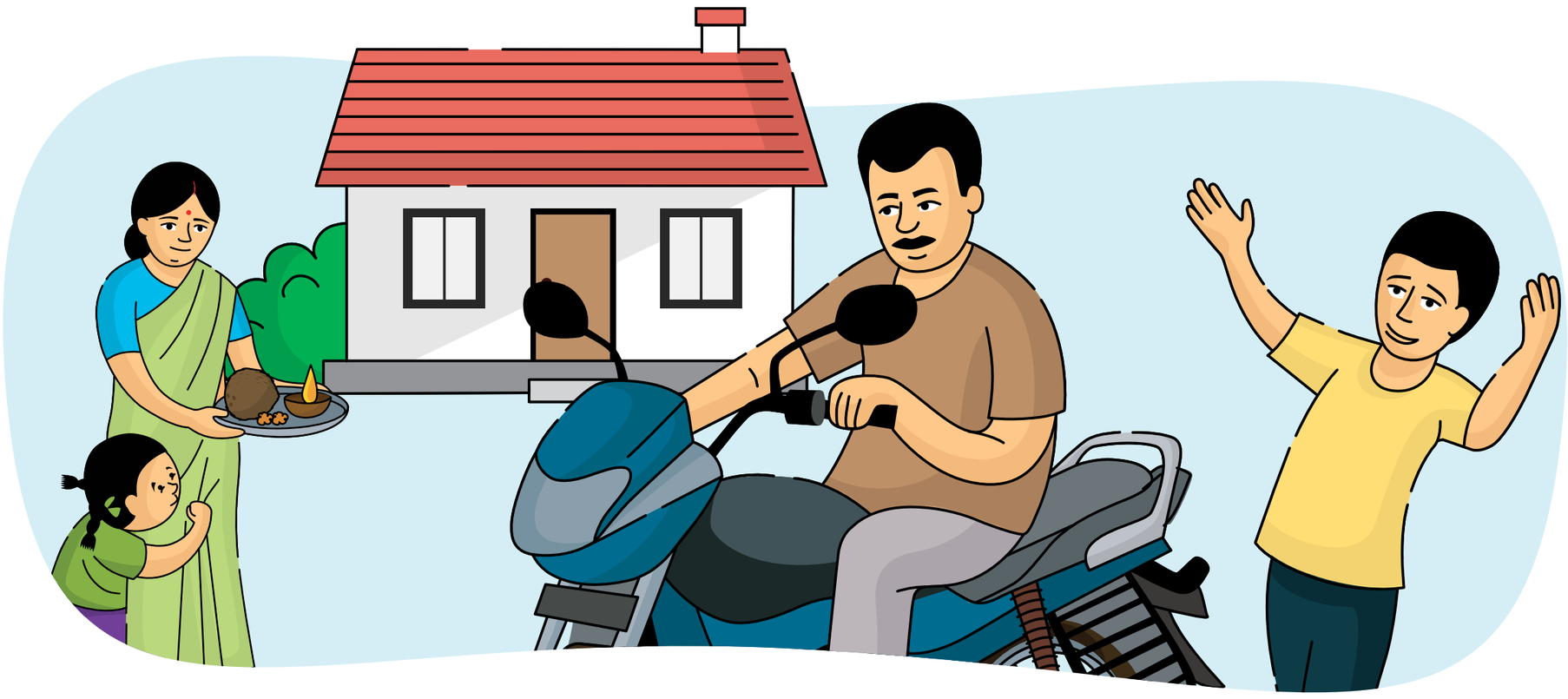


अटल पेंशन योजना

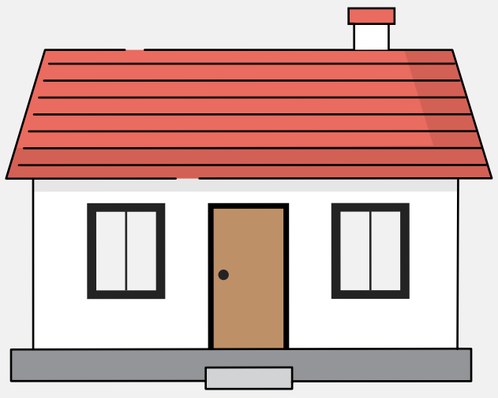


सरकारी योजनाओं का उचित लाभ उठाएँ

कल्याण योजनाएँ

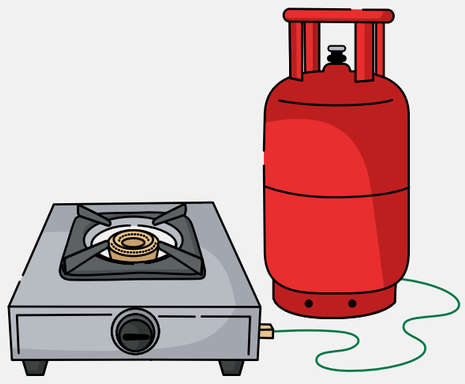


सभी के लिए घर



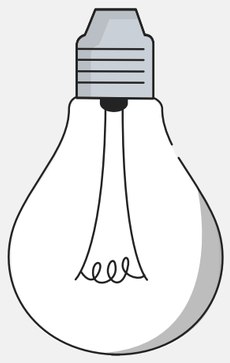
प्रधानमंत्री आवास योजना

सभी के लिए एल पी जी



प्रधानमंत्री उज्जवला योजना

सभी के लिए बिजली

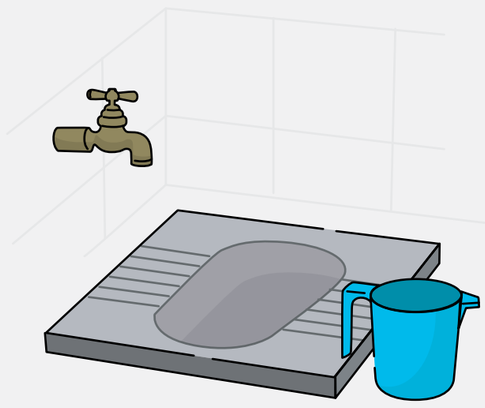


सौभाग्य

गर्भवती महिलाओं के लिए ₹ 6,000

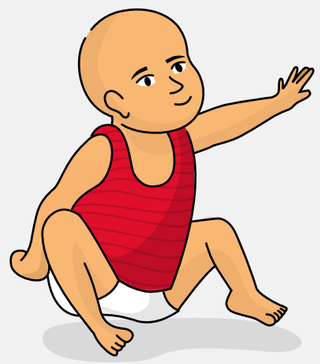
मातृत्व लाभ

शौचालय का निर्माण

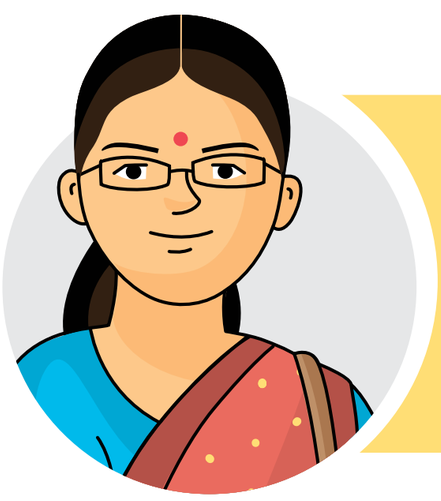


व्यक्तिगत शौचालय

बच्चों का टीकाकरण



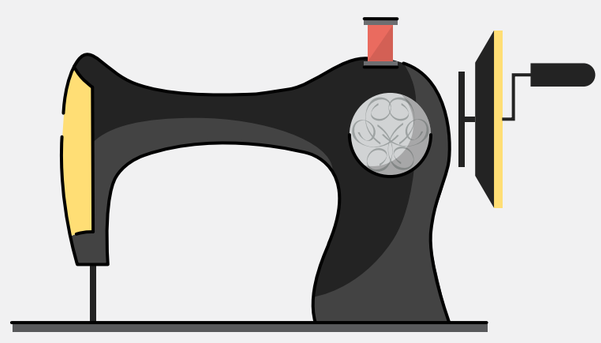
पोषण



सभी के लिए
बेहतर जीवन

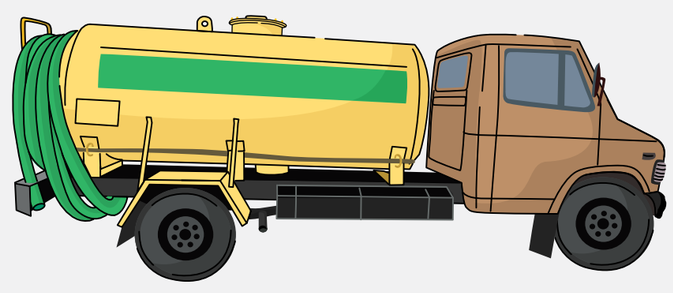
व्यवसायिक ऋण

₹ 10,000,000

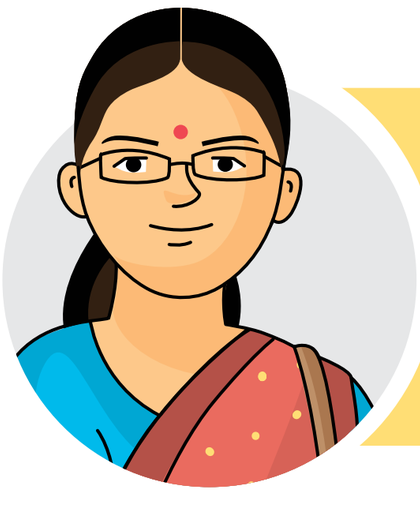


मुद्रा

₹ 25,000,000



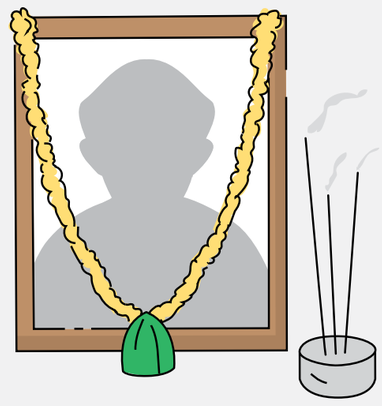
प्रधानमंत्री रोज़गार सृजन कार्यक्रम



सरकारी योजनाओं से किफायती ब्याज दरों पर ऋण प्राप्त करें

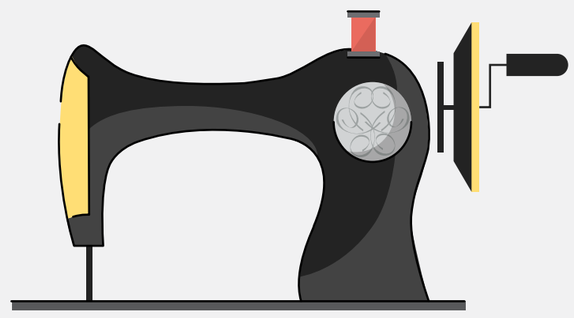
सफाई कर्मचारी के लिए ऋण

₹ 15,00,000



टर्म लोन

लघु व्यवसाय के लिए ₹ 60,000

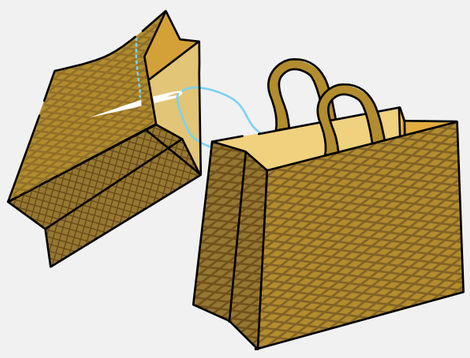


माइक्रो क्रेडिट

व्यवसाय के लिए ₹ 60,000

महिला समृद्धि योजना

व्यवसाय के लिए ₹ 1,00,000



महिला अधिकारिता योजना

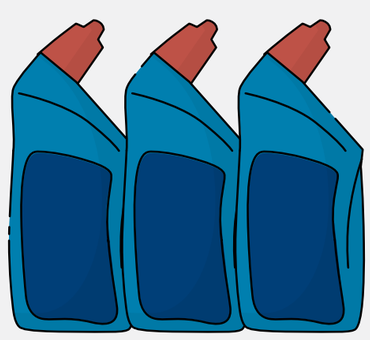
शिक्षा के लिए ₹ 10,00,000

शिक्षा लोन

पे अँड यूस निर्माण ₹ 25,00,000

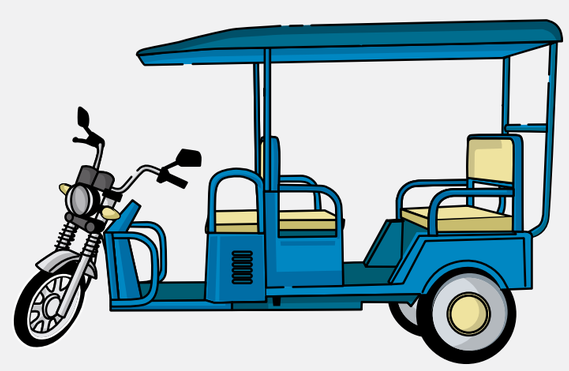
स्वच्छता उद्यमी योजना

सेनीटरी मार्ट हेतु ₹ 15,00,000

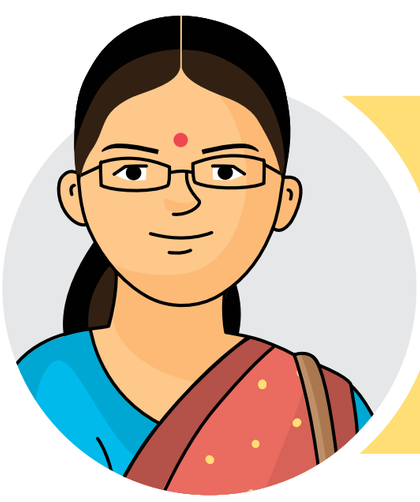


स्वच्छता मार्ट योजना

हरित व्यवसाय हेतु ₹ 2,00,000



हरित व्यवसाय योजना

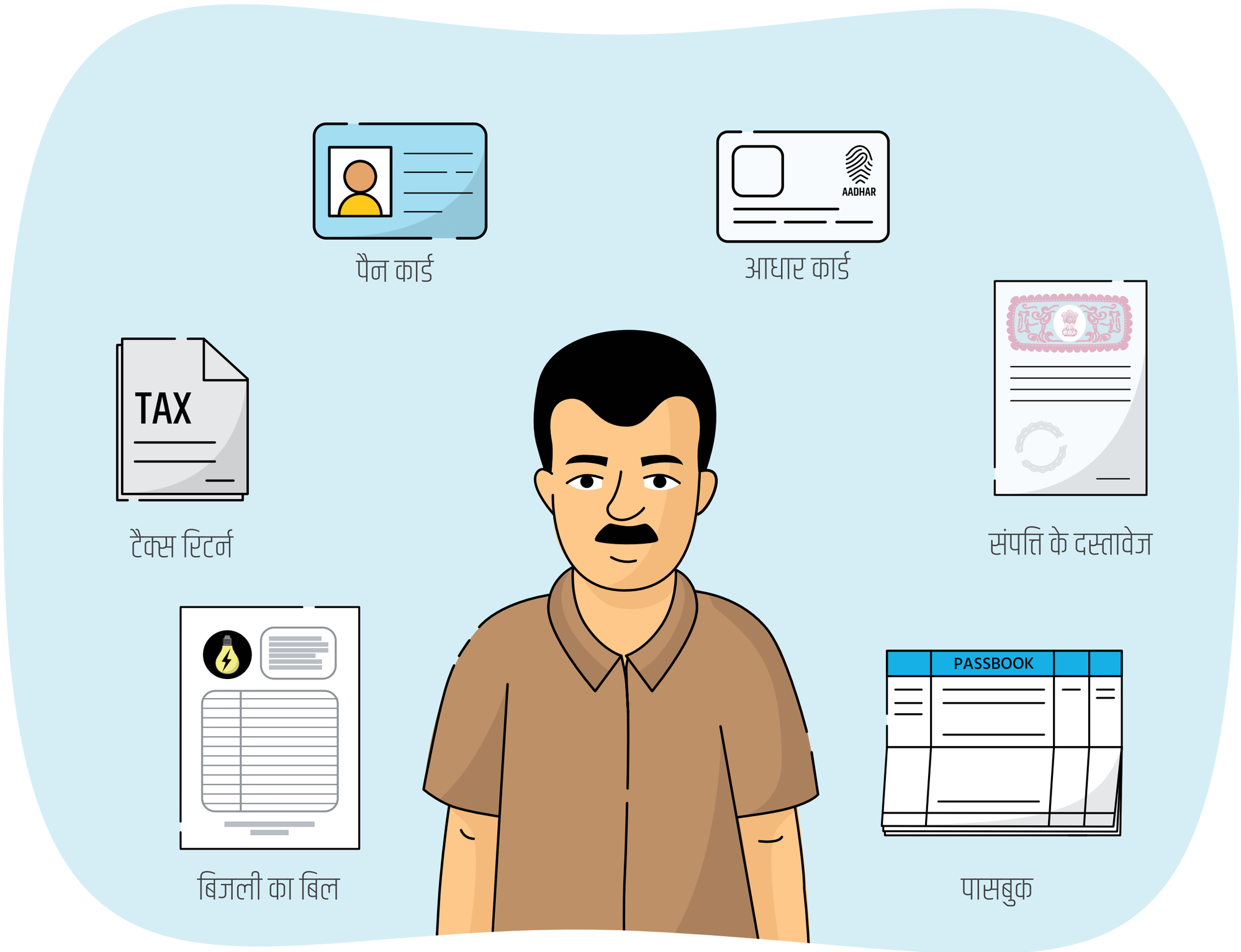


सफाई कर्मचारियों के लिए ब्याज की कम दरों पर ऋण

मॉड्यूल 4

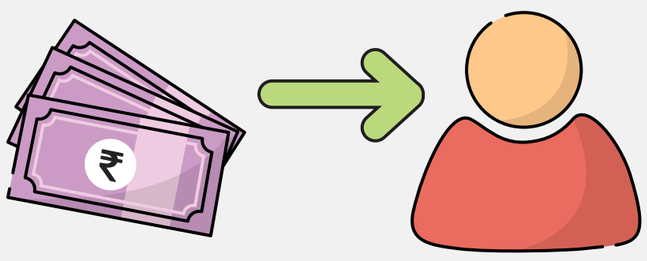
मनी स्मार्ट बनें

व्यक्तिगत रिकॉर्ड

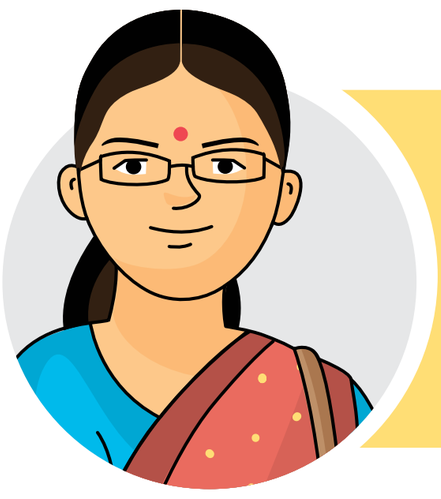


धोखाधड़ी से बचें

प्रत्यक्ष लाभ अंतरण का लाभ पएँ



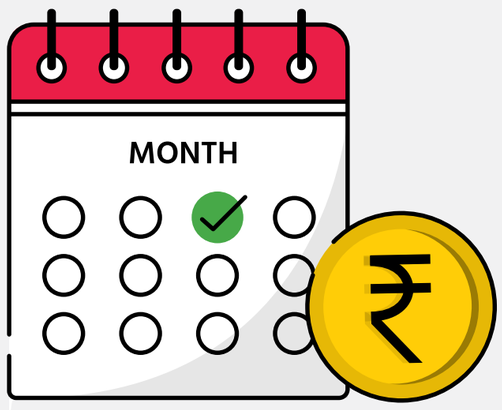
मोबाइल पर नियमित अपडेट प्राप्त करें



अपनी सुरक्षा और लाभ के लिए
व्यक्तिगत रिकॉर्ड बनाए रखें

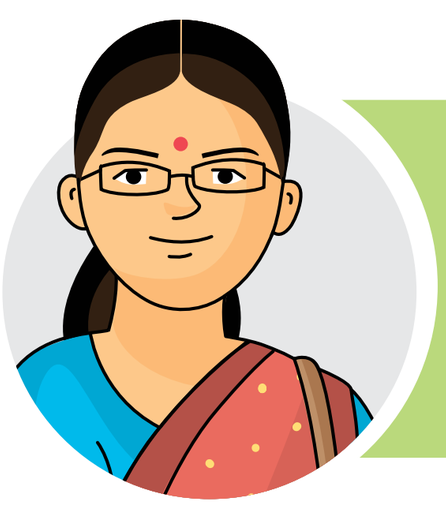
ऋणों की नियमित चुकौती

चुकौतीयौं की तारीख़ें याद रखें



क्रेडिट स्कोर

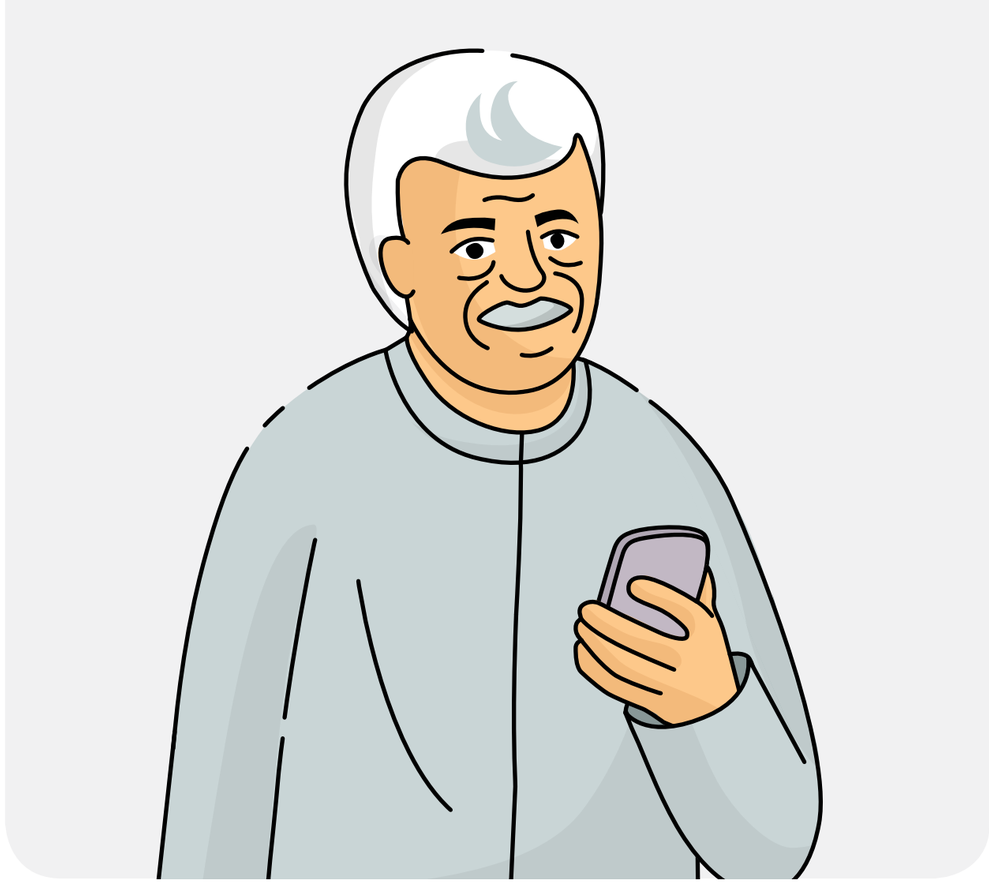
और अधिक ऋण



अपना क्रेडिट रिकॉर्ड बनाए रखें

डिजिटल फाईनेन्स

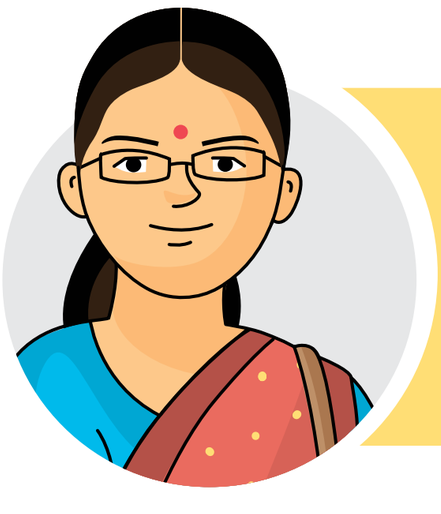
मोबाइल द्वारा भुगतान करना



पैसा निकालने के लिए एटीएम का उपयोग करना

इंटरनेट बैंकिंग का उपयोग करना

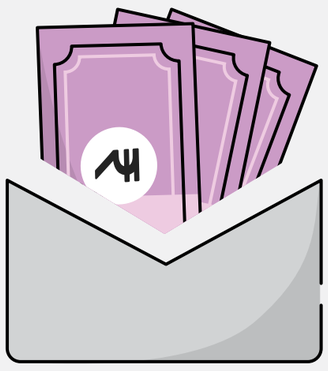
पी.ओ.एस मशीन द्वारा भुगतान करना



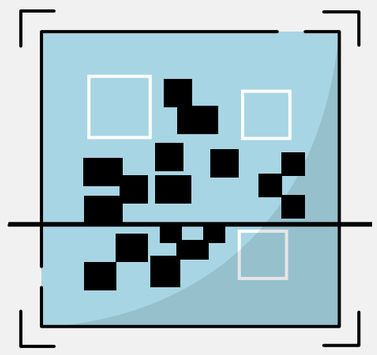
नई तकनीक के साथ
बैंकिंग को सरल बनाएँ

BHIM और डिजिटल सुरक्षा

पैसा भेजें

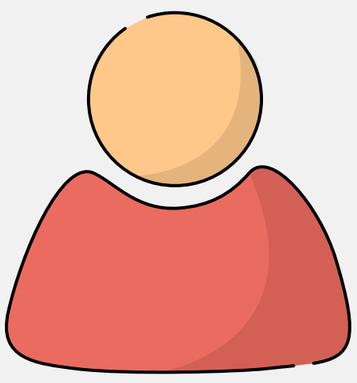


स्कैन करके भुगतान करें

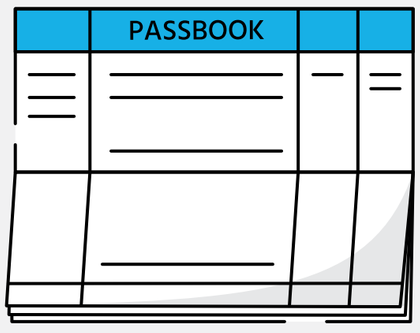


पैसा पाने के लिए आवेदन करें

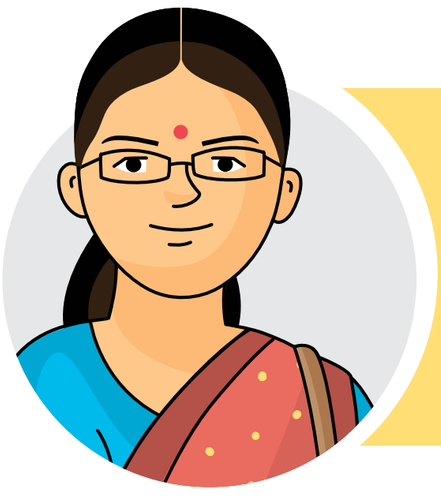
प्रोफाइल



बैंक खाता



इंटरनेट सुरक्षा



BHIM - पैसे संभालने का सबसे आसान तरीका

आर्थिक उन्नति के नुस्ख़े

01
अनावश्यक खर्च से बचें

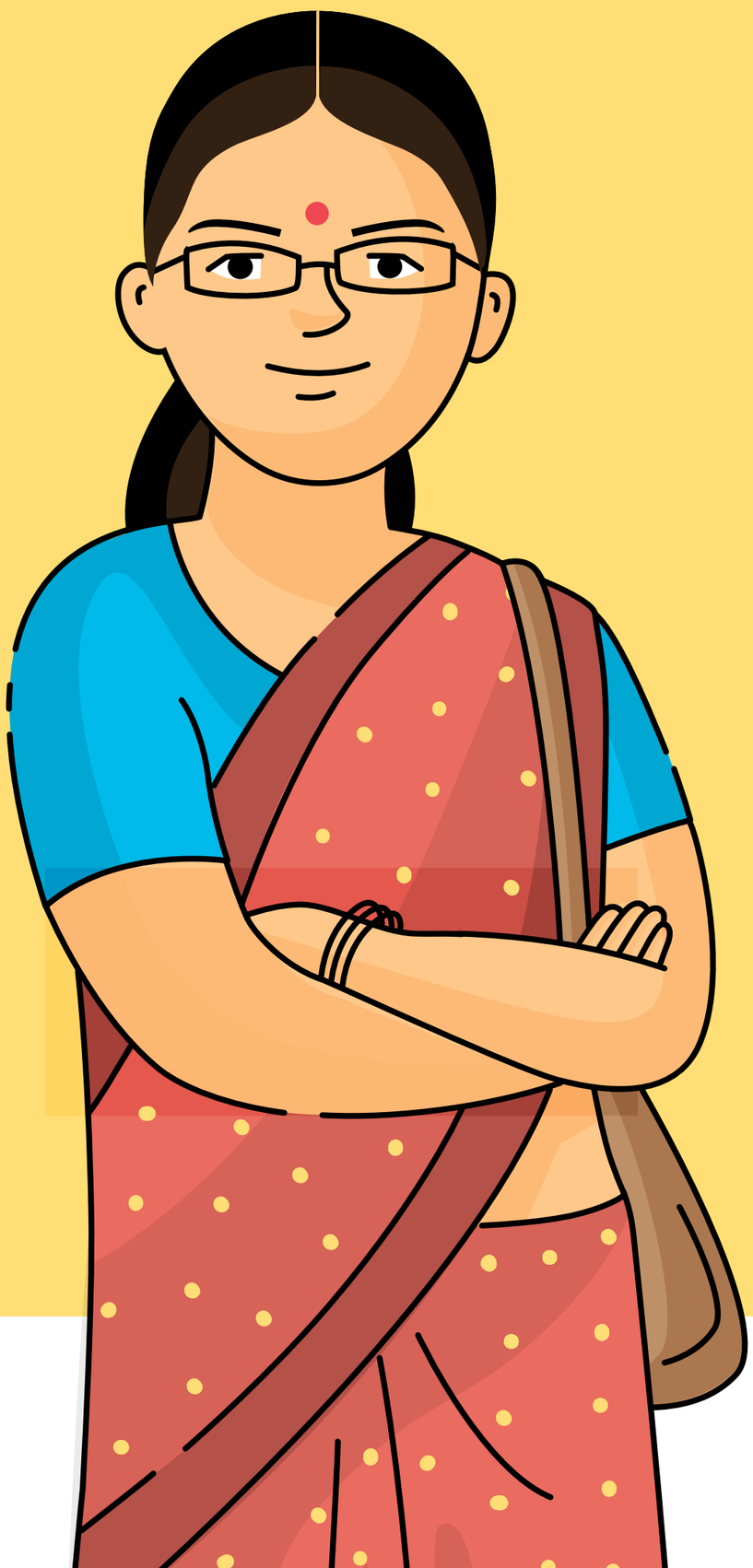
02
वित्तीय डायरी बनाए रखें

03
नियमित रूप से बचत करें

04
सुयोग्य निवेश करके पैसा बढ़ाएँ

05
जालसाजी स्कीमों से सावधान रहें

06
सीखें और कमायें



07
एक SHG के सदस्य बनें और पंचसूत्र का पालन करें

08
कम ब्याज दर पर उधार लें

09
अच्छा क्रेडिट रिकॉर्ड बनाए रखें

10
सरकारी योजनाओं का उचित लाभ उठाएँ

Ministry of Housing and Urban Affairs
Government of India

DAY-NULM
Deendayal Antyodaya Yojana
National Urban Livelihoods Mission

150 YEARS OF CELEBRATING THE MAHATMA

स्वच्छ भारत
एक कदम स्वच्छता की ओर

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