



Government of Assam

ASSAM STATE URBAN LIVELIHOODS MISSION SOCIETY (ASULMS)

**Deendayal Antodaya Yojana - National Urban Livelihoods Mission
(DAY-NULM)**

Dispur, Guwahati- 781 006, Assam

Working Manual on SEP Component of DAY-NULM

Prepared by

Assam State Urban Livelihoods Mission Society (ASULMS)

Urban Development Department

Govt. of Assam

Dispur, Guwahati- 781 006, Assam

About this manual: This manual designed to help the implementation of SEP component through various stakeholders. This manual includes the operational procedure for implementation of SEP component. It will describe the different steps for implementation of the component and will also describe the roles of the various stake holders.

Introduction: This component will focus on financial assistance to individuals/groups of urban poor for setting up gainful self-employment ventures/ micro-enterprises, suited to their skills, training, aptitude and local conditions.

The component will also support Self Help Groups (SHGs) of urban poor to access easy credit from bank and avail interest subsidy on SHG loans.

Through this component the unemployed and underemployed urban poor will be encouraged to set up enterprise relating to manufacturing, servicing and petty business for which there is considerable local demand and the local skills and local crafts should be particularly encouraged.

The women beneficiaries under SEP component shall not be less than 30 percent SCs and STs must be benefited at least to the extent of proportion of their strength in the city population of poor. 3 percent reservation should be made for the differently-able as a special provision under this component.

Sub Components of SEP: There are three sub component of SEP

1. Self Employment Programme – Individual
2. Self Employment Programme – Group
3. SHG bank linkage.

Pattern of Financial Assistance of SEP-I: The financial assistance available to urban poor in setting up individual enterprise will be in the form of Interest subsidy on the bank loans. 7% rate of interest will be available for beneficiaries on a bank loan for setting up of individual enterprises. The difference between 7% p.a. and the prevailing rate of interest will be provided to banks under NULM.

Project Cost: Maximum project cost for SEP-I is RS.2,00,000.00

Eligibility criteria for beneficiaries:

1. Age: the beneficiary should have attained the age of 18 years at the time of applying for the loan
2. Educational Qualification: No minimum educational qualification is required for prospective beneficiaries under this component. However, where the identified activity for micro-enterprise development requires some special skills, appropriate training must be provided to the beneficiaries before extending financial support by linking them for training under **Employment through Skills Training and Placement (EST&P)**. Financial assistance should be extended only after the prospective beneficiary has acquired required skills for running the proposed micro-enterprise. In case the beneficiary has acquired requisite skills from family occupation in such case it should be certified by the CMMU before extending financial assistance.

3. Entrepreneurship Development Programme (EDP): In addition to skill training of the beneficiaries, the ULB will also arrange to conduct Entrepreneurship Development Programme for **3-7 days** for individual entrepreneurs. The EDP will cover basics of entrepreneurship development such as management of an enterprise, basic accounting, financial management, marketing, legal procedures, costing and revenue etc.

Awareness generation: The CMMU will create awareness regarding SEP to the prospective beneficiaries through mass media campaigns, IEC activities, advertisements in local newspapers, City Livelihoods Centres (CLCs) etc. The CMMU may also disseminate information regarding this component through active involvement of CO, CRP, ALF, CLF and Resource Organisations and its field staff.

Selection of Beneficiary: The **Community Organisers (COs)** and **professionals from CMMU** will identify the prospective beneficiaries from among the urban poor. The community structures formed under Social Mobilisation & Institutional Development (SM&ID) component of NULM viz: **Self Help Groups (SHGs), Area Level Federations (ALFs) and Community Resource Person (CRP)** also refer prospective individual entrepreneurs for purpose of financial assistance under SEP-I to CMMU. The beneficiaries may directly approach CMMU or its representatives for assistance. Banks may also identify prospective beneficiaries at their end and send such cases directly to CMMU.

Role of CPM: The CPM will distribute the loan application forms among the prospective beneficiaries. At the time of collection of the loan application forms CPM will ensure the list of documents along with the loan application form. The lists of documents to be produced along with the loan application form are as under

1. Identity proof
2. Residence proof
3. Age proof
4. Income proof
5. Bank account details
6. PAN Card
7. ADHAR Card (If available)
8. Project Proposal
9. Any other document required by bank.

After receiving the complete loan application forms from the beneficiaries, the details of loan application to be entered in MIS. The applications completed in all respects to be send to the task force constituted at ULB level for interview.

In case of MUDRA loans, the CPM has to collect the details of MUDRA beneficiaries from the banks and verify whether the beneficiary is an urban poor or not. After confirmation of the eligibility of the beneficiary they can be given the benefits under SEP-I. For MUDRA beneficiaries no any prior sponsoring from CMMU is needed.

The CPM will visit all the SEP beneficiaries periodically to assess the impact of the benefit and also to know any problem being faced by them. They will visit at least 50% of the beneficiaries once in three months.

Constitution of task force

Sl. No	Key persons	Role
1	Commissioner, Guwahati Municipal Corporation /Representative of Commissioner, GMC/ City Project Officer (CPO), for other ULBs	Chairman cum Member Convenor
2	Lead District Manager(LDM)	Member
3	Representative from District Industries Centre (DIC)	Member
4	Senior Branch Managers(Max-2) of Banks	Member
5	Representatives (2) of Area level Federation/ City Level Federation	Member

**The Chairman of respective ULB will be the special invitee of Task Force meetings.*

Task Force: The Task Force will call the prospective beneficiaries for an interview before recommending or rejecting the application or call for additional information from the applicant if required.

The applications which are recommended by task force will be sent to respective bank branch for approval of loan

Role of Task Force:

1. The CMMU will forward the Loan applications to the task force, which will be scrutinized based on experience, skills, viability of activity, scope of the activity etc. Thereafter the task force will shortlist the applications and call for interview of the applicants.
2. The task force will then recommend the applications if found suitable, reject if found unsuitable or ask the beneficiary to submit further requisite information for re examination on case to case basis.

Role of Bank:

1. After receiving the loan application forms by the bank which are recommended by the task force, the banks have to process it within a time frame of **15 days**.
2. No margin money should be taken for loans up to Rs. 50,000 and for loans ranging from Rs. 50,000 to Rs. 10,00,000 preferably 5% should be taken as margin money and it should in no case be more than 10% of the project cost.
3. Banks should not take collateral security in the case of loan up to Rs. 10,00,000. Therefore, only the assets created would be hypothecated/ mortgaged/ pledged to banks for advancing loans.
4. For MUDRA loans, banks can directly accept the loan application forms from urban poor beneficiaries. Bank can send the details of such loans sanctioned by them to CMMU for confirmation of their eligibility for interest subsidy under DAY-NULM. On confirmation their eligibility banks may claim their interest subsidy from respective CMMU.

5. The banks will send the details of disbursed loan cases along with the calculation details of the interest subsidy amount and the Statement of Loan Accounts in a quarterly basis. The CMMU will check the data at their end and the interest subsidy amount will be released to the bank in a quarterly basis. The format for claiming of interest subvention by the banks is at annexure "A".

Repayment: Repayment schedule ranges from 5 to 7 years after initial moratorium of 6 to 18 months as per norms of the banks.

MIS Entry

1. Applications have to enter in the MIS portal of NULM. After entering the basic details of applicant the system will generate an application code for each of the application entered.
2. Message (SMS) can be send to the beneficiary for counselling through the MIS system and call letter can also be generated through the MIS system.
3. After counselling, the detailed loan details have to enter in the MIS
4. After entering the loan details in the MIS, loan applications to be screened by CMMU and checked whether all the documents are completed. Only after entering the details of the loan in the MIS, the applications can be sent to Task Force for approval. The system will automatically generate a letter to the task force for approval of the loan applications
5. The decision of the Task Force has to enter in the MIS system and the system will automatically send SMS to the beneficiaries regarding decision of the Task Force. If the Task Force rejects the application, the application is closed.
6. ULB have to enter the applications sent to different bank branches, loan sanctioned and disbursed by the bank, and subsidy released to the bank in the MIS portal.
7. Observations of the beneficiaries during the follow up field visit should be uploaded on MIS.

Follow up entrepreneurial support to Individual beneficiaries: CMMU will conduct follow up EDP for the beneficiaries who have been given loan, once in six months. Problems and issues faced by the beneficiaries should be discussed and solutions should be given.

Monitoring and evaluation: All the SEP beneficiaries should be visited periodically. CPO and CPM should visit at least 50% of the beneficiaries once in three months. The COs should visit all the beneficiaries in their jurisdiction at least once in three months.

During the field visit, data on economic status of the beneficiaries should be collected and compared with similar data given in the loan application form, to assess the impact of the benefit. The data collected during the field visit should be uploaded on MIS. The CPM and CO will conduct *Impact analysis study*, for each beneficiary, every six months after loan is disbursed.

SEP-G

A Self Help Group (SHG) or members of an SHG or a group of urban poor desirous of setting up a group enterprise for self-employment can avail benefit of subsidised loans under SEP-G from any bank.

Pattern of Financial Assistance of SEP-G: The financial assistance available to urban poor in setting up group enterprises will be in the form of Interest subsidy on the bank loans. Interest subsidy, 7% rate of interest will be available on a bank loan for setting up of group enterprises. The difference between 7% p.a. and the prevailing rate of interest will be provided to banks under NULM. The 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.

Project Cost: Maximum project cost for SEP-G is RS.10,00,000.00

Eligibility criteria for beneficiaries:

1. The group enterprise should have **minimum 5 members** with a minimum of 70% members from urban poor families. More than one person from the same family should not be included in the same group. The application/ intent to set up a group enterprise by beneficiaries/group members should preferably be referred by the community structures viz: SHG/ ALF formed under NULM.
2. All members of group enterprise should have attained an age of 18 years at the time of applying for bank loan.
3. Entrepreneurship Development Programme (EDP): In addition to skill training of the beneficiaries, the CMMU will also arrange to conduct Entrepreneurship Development Programme for **3-7 days** for Group entrepreneurs. The EDP will cover basics of entrepreneurship development such as management of an enterprise, basic accounting, financial management, marketing, backward and forward linkages, legal procedures, costing and revenue.

Selection of Beneficiary: The Community Organisers (COs) and professionals from CMMU will identify the prospective beneficiaries from among the urban poor. The community structures formed under Social Mobilisation & Institutional Development (SM&ID) component of NULM viz: Self Help Groups (SHGs), Area Level Federations (ALFs) and Community Resource Person (CRP) may also refer prospective group entrepreneurs for purpose of financial assistance under SEP to CMMU. The beneficiaries may directly approach CMMU or its representatives for assistance. Banks may also identify prospective beneficiaries at their end and send such cases directly to CMMU.

Role of CPM: The groups of beneficiaries, desirous of seeking financial assistance can submit an application of intent to the CPM. On receipt of the intent, the CMMU will enter details in

MIS and generate a waiting list. The CPM will issue an acknowledgement to the beneficiary with a unique registration number, which may be used as a reference number for tracking of the application. The CPM will call the beneficiaries, in order of the waiting list, to complete the requisite documentation including filling of loan application form. At the time of collection of the application, the CPM will ensure the list of documents along with the application. The lists of documents to be produced along with the application are as under

1. Identity proof
2. Residence proof
3. Age proof
4. Income proof
5. Bank account details
6. PAN Card
7. ADHAR Card(If available)
8. Project Proposal
9. Any other document required by bank.

After receiving the complete loan application forms from the beneficiaries, the details of loan application to be entered in MIS. The applications completed in all respects to be send to the task force constituted at ULB level for interview.

In case of MUDRA loans, the CPM has to collect the details of MUDRA beneficiaries from the banks and verify whether the beneficiaries are urban poor or not. After confirmation of the eligibility the beneficiary can be given the benefits under SEP-G. For MUDRA beneficiaries no any prior sponsoring from CMMU is needed.

The CPM will visit all the SEP beneficiaries periodically to assess the impact of the benefit and also to know any problem being faced by them. They will visit at least 50% of the beneficiaries once in three months.

Task Force: The applications completed in all respect will be sent to the TASK force constituted at ULB level for scrutiny, which will call the prospective beneficiaries for an interview before recommending or rejecting the application or call for additional information from the applicant if required.

The applications which are recommended by task force will be sent to respective bank branch for approval of loan

Role of Task Force:

1. The CMMU will forward the Loan applications to the task force, which will be scrutinized based on experience, skills, viability of activity, scope of the activity etc. Thereafter the task force will shortlist the applications and call the applicants for interview.
2. The task force will then recommend the applications if found suitable, reject if found unsuitable or ask the beneficiary to submit further requisite information for re examination on case to case basis.

Role of Bank:

1. After receiving the loan application forms by the bank, which are recommended by the task force, the bank have to be process it within a time frame of 15 days.
2. No margin money should be taken for loans up to Rs. 50,000 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.
3. Banks should not take collateral security in the case of loan up to Rs. 10,00,000. Therefore, only the assets created would be hypothecated/mortgaged/ pledged to banks for advancing loans.
4. For MUDRA loans, banks can directly accept the loan application forms from urban poor beneficiaries. Bank can send the details of such loans sanctioned by them to CMMU for confirmation of their eligibility for interest subsidy under DAY-NULM. On confirmation their eligibility, banks may claim their interest subsidy from respective CMMU.
5. The banks will send the details of disbursed loan cases along with the calculation details of the interest subsidy amount and the Statement of Loan Accounts in a quarterly basis. The CMMU will check the data at their end and the interest subsidy amount will be released to the bank in a quarterly basis. The format for claiming of interest subvention by the banks is at annexure "A".

Repayment: Repayment schedule ranges from 5 to 7 years after initial moratorium of 6 to 18 months as per norms of the banks.

MIS Entry

1. Applications have to enter in the MIS portal including details of the members of the group. After entering the basic details of group the system will generate an application code for each of the application entered.
2. Groups can be called for the counselling through SMS and letter automatically generated by the MIS system
3. After screening of the applications the decision of the ULB have to enter in MIS. If any application rejected at this stage the application will return to ULB.
4. Only those applications can be forwarded to the task force for which the list of document is complete. The system will generate a letter to the Task Force for approval of loan applications.
5. The decision of Task force has to enter in the MIS and the system will send SMS to the beneficiaries regarding the decision of the Task Force. If the Task Force reject any application the application will be closed.
6. Letter can be generated by the MIS system to the banks to whom the Approved applications to be sent after entering the Task Force decision in to the MIS.
7. ULB have to enter the applications sent to different bank branches, loan disbursed by the bank, and subsidy released to the bank in the MIS portal.

8. Observations of the beneficiaries during the follow up field visit should be uploaded on MIS.

Follow up entrepreneurial support to beneficiaries_of Group entrepreneurs: CMMU will conduct follow up EDP for the beneficiaries who have been given loan, once in six months. Problems and issues faced by the beneficiaries should be discussed and solutions should be given.

Monitoring and evaluation: All the SEP-G beneficiaries should be visited periodically. CPO and CPM should visit at least 50% of the beneficiaries once in three months. The COs should visit all the beneficiaries in their jurisdiction at least once in three months.

During the field visit, data on economic status of the beneficiaries should be collected and compared with similar data given in the loan application form, to assess the impact of the benefit. The data collected during the field visit should be uploaded on MIS. The CPM and CO will conduct Impact analysis study, for each beneficiary, every six months after loan is disbursed.

SHG Bank Linkage:

To make the SHGs more sustainable DAY-NULM will provide interest subsidy to them for accessing bank loans

Pattern of Financial Assistance of SHG Bank Linkage: The interest subsidy will be the difference between the prevailing rate of interest charged by the bank and 7% per annum. This difference in interest amount between the prevailing rate of interest and 7% per annum will be reimbursed to banks by DAY-NULM.

An additional 3 percent interest subvention will be provided to all Women SHGs (WSHGs) who repay their loan in time. The loan is for internal lending among the SHG member.

SHGs can avail either Term loan or a Cash Credit Limit loan or both based on the need. In case of need the SHGs can avail an additional loan though the previous loan is outstanding.

Maximum limit of the loan: There is no maximum limit for SHG Bank Linkage. However it may vary from a saving to loan ratio of 1:1 to 1:4. In case of matured SHGs, loans may be given beyond the limit of four times the savings as per the discretion of the bank.

Selection of Beneficiary: The Community Organisers (COs) and professionals from CMMU will identify the prospective SHGs. The community structures formed under Social Mobilisation & Institutional Development(SM&ID) component of NULM viz: Area Level Federations (ALFs), City Level Federations and Community Resource Person (CRP) may also refer prospective SHGs for purpose of financial assistance under SHG Bank Linkage to CMMU. The SHGs may directly approach CMMU or its representatives for assistance.

Application Process: The CO/CRP will facilitate filling up of loan applications for eligible SHGs to access credit from the banks. The CPM will be responsible to forward the loan application to the concern bank with their requisite documentation. The CPM will maintain area wise, Bank wise, CO wise data of SHGs loan application forwarded to the banks and send to SMMU on monthly basis.

The concerned banks will send the details of the disbursed loan cases to the CMMU along with the calculation details of the interest subsidy amount and the Statement of Loan Accounts. The CMMU will check the data and released the interest subsidy amount on quarterly basis to the banks. Banks will submit the interest subvention amount and the additional interest subvention amount in formats annexed at **annexure "A" and "B"** respectively.

MIS Entry

1. Since Bank Linkage is provided to SHGs which are formed under SJSRY/NULM, the member details and SHG details are already entered in MIS under SM&ID component. However the details of the application form, along with the Application receipt date, of SHGs, which are recommended by the CMMU for the bank loan, will be entered in MIS.
2. CMMU will enter the loan disbursed details and the details of the subsidy released to the bank in the MIS portal.

Follow up entrepreneurial support to beneficiaries of SHG Bank Linkage: CMMU will conduct follow up EDP for the beneficiaries who have been given loan, once in six months. Problems and issues faced by the beneficiaries should be discussed and solutions should be given.

Monitoring and evaluation: All the SHGs, who have received financial assistance, should be visited periodically. CPO and CPM should visit at least 50% of the beneficiaries once in three months. The COs should visit all the beneficiaries in their jurisdiction at least once in three months.

During the field visit, data on economic status of the beneficiaries should be collected and compared with similar data given in the loan application form, to assess the impact of the benefit. The data collected during the field visit should be uploaded on MIS. The CPM and CO will conduct Impact analysis study, for each beneficiary, every six months after loan is disbursed.

Process for release of interest subvention amount to banks.

Concept of Nodal Bank

Assam Gramin Vikash Bank has been chosen as Nodal Bank for hassle free and fast disbursement of the subsidy amount to the various Bank branches across the state. SMMU

will compile the subsidy claims, received by CMMU from the various bank branches, and send the same to Nodal Bank on quarterly basis. The Nodal Bank will disburse the subsidy amount to the bank branches on quarterly basis and submit a statement to SMMU.

Process of interest subvention through Nodal Bank

For claiming the interest subvention of the bank branches of Assam Gramin Vikash Bank, Gramin Vikash Bank, Head office will send demand for interest subvention to the CMMUs for further verification. After verification, CMMU will forward it to SMMU. SMMU after due approval will share the information with the bank for release of interest subsidy. For Banks other than AGVB, the below mentioned process will be followed:

STEP-1: The bank branches will send the claims to CMMU Quarterly along with the **Statement of Loan Account**

STEP-2: CMMU will verify the claims and send the same to State Mission Management Unit (SMMU) on **quarterly basis** (Excel Format)

STEP-3: SMMU will compile the data received from all the CMMUs and send the claims to the Nodal Bank, **Quarterly (along with Soft Copy)**

STEP-4: Nodal Bank will release the subsidy amount to the respective bank branches, quarterly, and submit a statement to SMMU.

Things to be done at CMMU

1. CPM has to keep record of sanctioned loans month wise
2. After receiving demands for interest subvention along with the Statement of Loan Accounts from the banks, CPM has to verify the demands and send it to the SMMU in Excel format. The Excel format has to be send to SMMU by the 1st day of every Quarter.

Things to be done at SMMU

1. After receiving the demand of interest subvention from CMMU, the SPM will compile it and share it with the nodal bank for further release of the interest subvention amount to bank branches.
2. After the release of the interest subvention amount by the Nodal bank, SMMU will share the details with CMMU for further entry in MIS portal.
3. Half yearly audit of interest subvention demand raised by the bank branches to be conducted by the SMMU.0

Market linkage and other support

Micro entrepreneurs often need support in order to grow and sustain their businesses.

Support needed may be for establishment, technology, marketing, and other services. Micro entrepreneurs who run very small businesses may need to gain a better understanding of what the market needs, demand of the products produced by them, prices, where to sell, etc. For which EDP training should be provided to those entrepreneurs.

The City Livelihood Centres (CLCs) established under NULM will offer services to the micro-enterprises such as in establishment (licenses, certificates registration, legal services etc.), production, procurement, technology, processing, marketing, sales, packaging, accounting etc. for long term sustainability. The entrepreneurs may also showcase/ sell their products in the CLC.

Sub Committee of ALF for Bank linkage and monitoring of repayment of loan.

Sub Committee under ALF to be constituted for hand holding support to the SHGs for Bank linkage. The committee will also monitor the repayment of loan by the SHGs. The Bank linkage and repayment Committee to be constituted as under.

Sl. No	Key persons	Role
1	President of the ALF	Chairman
2	Vice President of the ALF	Member Convenor
3	Secretary of ALF	Member
4	CO (as selected by the CPO)	Member
5	CRP (as selected by the CPO)	Member

Roles of Bank linkage committee/Repayment committee

1. Organise discussion, awareness programmes on bank linkage among the SHGs
2. It will assess and evaluate the SHGs for bank linkage by conducting the SHG grading exercise with the support of the concerned CMMU
3. It will assist the SHG in loan document/project preparation
4. The Committee will regularly monitor the SHGs and members to ensure timely repayment of loans.
5. The Committee will identify defaulter SHGs and counsel them to repay on time.

Duties of Bank linkage committee/Repayment committee

1. The committee will sit once in a month. The committee meeting shall be fixed between 25th and 30th /31st of a month.
2. The committee will discuss on the SHGs which are to be linked with bank in next month.

3. Committee will discuss on pending loan applications with the bank and take necessary measures. (the data of pending loan application forms with bank will be collected by CRP/CO)
4. Ensure proper utilization of the loan by the SHGs as per objective.
5. The Committee will maintain the records of the each loan of SHG in the format given in Annexure "C"
6. Examine the status of activities undertaken by the SHGs with the help of the bank loan.
7. Monitor the repayment schedule SHG wise.
8. If loan has not been utilized for undertaking the activities for which loan has been given by the bank, the committee will take up the issue in the monthly meeting and will take corrective measures in consultation with the members of the SHGs as well as other members of the committee and CPM.
9. The committee will maintain data of defaulter SHGs as per format given in Annexure "D" for taking corrective action.
10. Detail analysis of each defaulter SHG to be done by the committee for taking up corrective measures (Format at Annexure "E")
11. The committee will do the analysis of credit related problems of the defaulter SHGs by using format given in annexure "F"

**** The beneficiaries so selected under SEP component of NULM based on the approved criteria for urban poor shall be displayed in the ULB notice board or website and at the same time the list shall be placed for the approval of the ULB by the City Project Officer and the decision on the list of eligible beneficiaries so prepared must be taken by the ULB in a time bound manner within 15 days, after which it shall be deemed to be approved.**

Annexure "A"**INTEREST SUBSIDY CLAIMS UNDER DEENDAYAL ANTYODAYA YOJANA - NATIONAL URBAN LIVELIHOODS MISSION (DAY-NULM)****1. Name of the Bank:**

Submission of Interest subsidy claims to lend @ 7% p.a. to SEP-I, SEP-G and SHGs under DAY-NULM for quarter ending (Figs in Rupees): We hereby apply for sanction and release of interest subsidy aggregating to

₹.....

(Rupees.....) covering

..... Accounts in respect of financial assistance sanctioned to following constituent accounts numbers as per the details given below

A) SEP- I (Individual Enterprise)

Sl. No	Branch	Name of the borrower	Loan Account No	Loan Amount (₹)		Interest (₹)	
				Sanctioned	Disbursed	Charged	Subsidy Claimed
1	2	3	4	5	6	7	8
2							
3							
	Total						

B) SEP- G (Group Enterprise)

Sl. No	Branch	Name of the Group	Loan Account No	Loan Amount (₹)		Interest (₹)	
				Sanctioned	Disbursed	Charged	Subsidy Claimed
1	2	3	4	5	6	7	8
2							
3							
	Total						

C) SEP-SHG (Self Help Group - Bank Linkage)

Sl. No	Branch	Name of the SHG	Loan Account No	Loan Amount (₹)		Interest (₹)	
				Sanctioned	Disbursed	Charged	Subsidy Claimed
1	2	3	4	5	6	7	8
2							
3							
	Total						

Place:

(Signature of the Authorized Officer of the Bank)

Date and Seal of the Bank

Annexure "B"

Submission of claims for additional Interest Subvention to lend SEP-Women Self Help Groups (SEP-WSHGs) at 3% pa under DAYNULM for the quarter ending:

Name of the Bank:

Statement for the quarterly claims: Loans disbursed/outstanding (Figs in Rupees)

SL No	Branch	Name of the WSHG	Loan Account No	Loan Amount Disbursed (₹)	Amount of Interest subvention (₹)
1	2	3	4	5	6
2					
3					
4					
5					
	Total				

We hereby certify that above loans were repaid on time and the benefit of additional interest subvention has been passed on to the WSHG's account, reducing effective rate of interest to 4% for the prompt payee WSHGs

Place

(Signature of the Authorised Officer of the Bank)

Date and Seal of the Bank

Annexure "C"

Format for maintaining the records of the loan of SHGs

Sl. No	Name of the SHG	Name of Bank	Loan amount Received	Loan disbursed date	Loan amount Repaid	% of recovery	Overdue if any	Loan balance.
1								
2								
3								
4								
5								

Annexure "D"

Format for maintaining data of defaulter SHG

Sl. No	Name of the SHGs who are in default	Reason behind the default	Whether it is a case of wilful default	Action to be taken by the SHGs themselves	Action to be taken by the Committee	Action taken
1						
2						
3						
4						
5						

Annexure "E"

Format for detail analysis of defaulter SHG

Reason behind the default.	Action to be taken by the SHG	Action to be taken by the Committee	Action to be taken by NULM office
Wrong selection of the activities.			
Defective project formulation which is not comprehensive enough to cover all the components.			
Non availability of raw materials.			
Lack of market linkage including lack of sell promotion strategy			
Non availability of other support services required for the growth of the activity			
Lack of managerial capacity among the group members			
Lack of required skill or inadequate skill			
Lack of standardisation in products produced.			
Problem relating to processing, packaging, etc			
Defective pricing			
Other matters.			

Annexure "F"

Format for analysis of credit related problems of the defaulter SHGs

Problem	Action to be taken by SHG itself.	Action to be taken by Committee	Action to be taken by Bank.
Under financing			
Late disbursement			
Part disbursement			
Disbursement in small instalments			
Defective recovery schedule			
Matter related to collateral deposit etc.			
Other procedural problem in the bank			