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July 1, 2010

The Chairman / Managing Director
All Scheduled Commercial Banks
(Excluding RRBs)

Dear Sir,

Master Circular
Priority Sector Lending- Special Programmes
Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

Reserve Bank of India has periodically issued instructions/directives to banks with regard to operationalisation of the Swarna Jayanti Shahari Rozgar Yojana (SJSRY). To enable banks to have current instructions at one place, a Master Circular incorporating all the existing guidelines/instructions/directives on the scheme has been prepared and is appended. We advise that this Master Circular consolidates all the previous instructions issued by RBI from time to time till date, which are listed in Annexure III.

Please acknowledge receipt.

Yours faithfully,

(B.P. Vijayendra)
Chief General Manager

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SWARNA JAYANTI SHAHARI ROZGAR YOJANA (SJSRY)

1. INTRODUCTION

1.1. The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched on 01.12.1997 after subsuming the earlier three schemes for urban poverty alleviation, namely Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP), and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP). The key objective of the Scheme was to provide gainful employment to the urban unemployed or underemployed through the setting up of self-employment ventures or provision of wage employment.

1.2 To overcome the difficulties faced by the States/UTs and address certain drawbacks in the implementation of SJSRY, the Guidelines of the Scheme have been revised. It is presumed that the revised guidelines will assist in the effective implementation of SJSRY and make a dent on the urban poverty scenario in the country. The Revised Guidelines will come into effect from 1.4.2009.

2. SWARNA JAYANTI SHAHARI ROZGAR YOJANA: SALIENT FEATURES

Objectives

- 2.1. The objectives of the revised Swarna Jayanti Shahari Rozgar Yojana (SJSRY) are:
- Addressing urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor by encouraging them to set up self-employment ventures (individual or group), with support for their sustainability; or undertake wage employment;
 - Supporting skill development and training programmes to enable the urban poor have access to employment opportunities opened up by the market or undertake self-employment; and
 - Empowering the community to tackle the issues of urban poverty through suitable self- managed community structures like Neighbourhood Groups (NHGs), Neighbourhood Committees (NHC), Community Development Society (CDS), etc.

The delivery of inputs under the Scheme shall be through the medium of urban local bodies and community structures. Thus, Swarna Jayanti Shahari Rozgar Yojana seeks to strengthen these local bodies and community organizations to enable them address the issues of employment and income generation facing the urban poor.

Coverage

2.2. The target population under SJSRY is the urban poor – those living below the poverty line, as defined by the Planning Commission from time to time.

Components

- 2.3. SJSRY will have five major components, namely-
- (i). Urban Self Employment Programme (USEP)
 - (ii). Urban Women Self-help Programme (UWSP)
 - (iii). Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)
 - (iv). Urban Wage Employment Programme (UWEP)
 - (v). Urban Community Development Network (UCDN)

To accord special focus on the issues of urban poverty amongst Scheduled Castes (SCs) and Scheduled Tribes (STs), a special component programme of SJSRY, called the Urban Programme for Poverty reduction amongst SCs & STs (UPPS), will be carved out of USEP and STEP-UP.

3. FUNDING PATTERN AND FINANCIAL PROCEDURES

3.1. Funding under SJSRY will be shared between the Centre and the States in the ratio of 75:25.

3.2. For Special Category States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir, Himachal Pradesh and Uttarakhand) this ratio will be 90:10 between the Centre and States.

3.3. The Central share under SJSRY will be tentatively allocated between the States / UTs in relation to the incidence of urban poverty (number of urban poor) estimated by the Planning Commission from time to time. However, additional parameters like absorption capacity (based on the past trend in utilization of SJSRY funds) and special requirement will also be taken into consideration during the course of the year.

3.4. Central funds will be released to the States/UTs only after they fulfill the prescribed criteria regarding submission of Utilization Certificates (UCs) as well as release of matching State share for the past releases. However, in order to promote better utilization of funds under the Scheme, the idle funds at the Central level, which could not be released to the States/UTs not fulfilling the prescribed criteria, may be diverted to better-performing States/UTs in the fourth quarter of a financial year, keeping in view their performance and demand for additional funds.

3.5. Release of funds to the States/UTs will be made for SJSRY as a whole, without segregating into components, thereby giving flexibility to them in utilizing funds. However, indicative component-wise allocation of Central share may be intimated by the Ministry of Housing & Urban Poverty Alleviation to the States/UTs from time to time so as to ensure balanced coverage of all the components of SJSRY as well as better utilization of available funds.

3.6. State/UT-wise annual physical targets under the Scheme will be fixed on the basis of the all India targets decided by the Ministry of Housing & Urban Poverty Alleviation. State/UT-wise progress will be monitored against these targets and therefore the States/UTs ought to prioritize the flow of funds to different components of the Scheme so that the annual targets are achieved.

3.7. The release of Central share to the States/UTs will be done in instalments. The same will be a continuous process spread over the whole year. Central share will be released to the States/UTs as soon as they become eligible in terms of the prescribed criteria.

4. URBAN SELF EMPLOYMENT PROGRAMME (USEP)

4.1. This Component will be having two sub-components:

- (i). Assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures [Loan & Subsidy]
- (ii). Technology/marketing/infrastructure/knowledge & other support provided to the urban poor in setting up their enterprises as well as marketing their products [Technology, Marketing & Other Support].

4.2. Urban Self Employment Programme (Loan & Subsidy)

4.2.1. This component of SJSRY focuses on providing assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures - micro-enterprises.

Coverage

4.2.2. The programme will be applicable to all cities and towns on a whole town basis. Within each town, it will be implemented by selecting whole clusters of the poor segments so as to bring in efficiencies in the administration and the delivery mechanisms and also make the impact visible.

Target Groups

4.2.3. USEP will target the urban population below poverty line, as defined by the Planning Commission from time to time. It will lay special focus on women, persons belonging to Scheduled Castes (SC)/Scheduled Tribes (ST), differently-abled persons and such other categories as may be indicated by the Government from time to time. The percentage of women beneficiaries under USEP shall not be less than 30%. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/town population below poverty line (BPL). A special provision of 3% reservation in the total number of beneficiaries should be made for the differently-abled under USEP. In view of the Prime Minister's New 15-Point Programme for the Welfare of Minorities, 15% of the physical and financial targets under the Urban Self Employment Programme at the national level shall be earmarked for the minority communities.

Educational Qualification

4.2.4 No minimum or maximum educational qualification is prescribed for selection of beneficiaries under USEP. Where the identified activity for micro-enterprise development requires skill training of an appropriate level, the same will be provided to the beneficiaries before extending financial support.

Beneficiary Identification

4.2.5. A house-to-house survey for identification of genuine beneficiaries, with focus on slums and low-income settlements, will need to be conducted. Model Formats for conduct of slum survey, household survey and livelihoods survey and guidelines will be communicated by the Ministry of Housing & Urban Poverty Alleviation. In addition to the economic criteria of the Urban Poverty Line, non-economic parameters will also be applied to identify the urban poor for receiving benefits under SJSRY. **Annexure I** provides some suggestive non-economic parameters in this regard. Community structures like Neighbourhood Groups, Neighbourhood Committees and Community Development Societies will be involved in the task of identification of beneficiaries under the guidance of the City/Town Urban Poverty Alleviation Cell (UPA Cell). Assistance of NGOs/other identified bodies can also be secured for this purpose.

4.2.6. All other conditions being equal, women beneficiaries belonging to women-headed households shall be ranked higher in priority than other beneficiaries. For purposes of this section, women-headed households shall mean households headed by widows, divorcees, single women, or even households where women are the sole earners.

Cluster Approach

4.2.7 Identifiably, clusters should be taken for support under SJSRY and efforts should be to ensure that all adults in the cluster are provided with benefits of skill development, self-employment or wage employment so that no urban poor household is left with an adult without means of earning income. Clusters should be so chosen that the USEP target groups get attention.

4.2.8. USEP encourages under-employed and unemployed urban poor to set up small enterprises relating to manufacturing, servicing and petty business for which there is a lot of potential in urban areas. Local skills and local crafts should be encouraged for this purpose. Each town/urban local body has to develop a compendium of such activities/projects keeping in view marketability, cost, economic viability etc. To avoid duplication with the ongoing Prime Minister's Employment Generation Programme (PMEGP), this component of SJSRY is to be confined to Below Poverty Line (BPL) beneficiaries with emphasis on those given a higher priority on the basis of non-economic criteria. Beneficiaries should declare that they have not availed similar benefits under any other self-employment scheme. The list of beneficiaries is to be shared with PMEGP to rule out duplication of coverage.

4.2.9. For the purpose of self-employment, focus will be on 3 sectors i.e. Production (Micro-industry), Services and Business.

4.2.10. On Micro-industry (Manufacturing) side, a group of people (hub) will be encouraged for setting up of enterprises centered around and supported by Micro Business Centres (MBC), established following cluster approach. Space may be provided by MBCs in the form of working sheds or micro-entrepreneurs may work from their homes.

4.2.11. In relation to Services sector, Urban Local Bodies will provide Seva/Suvidha Kendras (for every 50,000 population at least one Kendra) with suitable logistics and space. Workers will register themselves with the Kendras, which could act as focal points for the servicing trades and facilitate jobs/assignments to the registered skilled workers on demand from the clients. The emphasis will be on quality skills and the rates will be decided in advance/fixed for home visits.

4.2.12. In Business Sector, i.e. shop-based enterprises, kiosks/spaces will be leased out by the ULBs to the urban poor for setting up shops. Vendors' markets will be promoted. Mobile vending outlets, running on motorized scooters will be encouraged with suitable technological interventions. Beneficiaries can also run their ventures from their own houses /shops.

4.2.13. Opportunities in the transport sector, viz. running of scooter rickshaws, motorized cycle rickshaws for ferrying people/goods will be explored. Group ownership /Occupational Credit Groups concept in this sector will also be encouraged.

4.2.14. Micro-business Centres can be planned to cover Services and Business sectors, apart from Micro-industry. For businesses they can help with project preparation, permissions from planning and regulatory agencies, maintenance of accounts, advertisement, packaging, branding, deciding maximum retail price, marketing, etc.

4.2.15. The details of financing pattern under USEP are as follows

Maximum allowable unit project cost	-	Rs.200,000/-
Maximum allowable subsidy	-	25% of the Project Cost subject to a maximum of Rs. 50,000/-.
Beneficiary contribution	-	5% of the project cost as margin money.
Collateral	-	No Collateral required.

Annexure II may be seen for operational details of USEP.

4.2.16. SJSRY will encourage group formation by the urban poor for setting up micro-enterprises. In case a number of beneficiaries, either male or a mixed group consisting of males and females, decide to jointly set up a project, such project will be eligible for a subsidy, which will be equal to the total sum of permitted subsidy per person as per the above criteria. In this case too, the provision relating to 5% margin money per beneficiary will apply. The overall project cost, which can be permitted, will be the simple sum of the individual project cost allowable per beneficiary.

4.3. Technology, Marketing and Other Support

4.3.1. This component will mainly focus on handholding support for the urban poor entrepreneurs who want to be self-employed and set up their own small businesses or manufacturing units. Under this component, Micro-Business Centres (MBC) will be established at cluster level (e.g. handlooms/ handicrafts, food processing, construction, glass & ceramics, electrical and electronics, mechanical engineering, auto driving & mechanics, metal works, etc.), supported with one-time capital grant subject to the concerned State Government/Urban Local Body providing the required land free of cost. This will be run on the basis of a Public-Private-Partnership (P-P-P) model. MBCs could also be run by the society of entrepreneurs themselves with manpower hired on contract basis.

4.3.2. Small Enterprise Advisory Services (SEAS) will be provided through the MBC which may be equipped with specialists covering 5 key areas: (1) Community Mobilization including Survey and Identification of Beneficiaries, Cluster Development, etc. (2) Capacity Building including Skill & Entrepreneurship Development, (3) Business Development, (4) Finance & Credit, and (5) Marketing. These specialists, who may be paid remuneration commensurate with their education and experience, will undertake handholding activities for the development of entrepreneurs from the urban poor community and promote business development by them from the concept stage to commissioning to sustainability. The MBCs & Small Enterprise Advisory Services (SEAS) will specially focus on handholding the urban poor micro-entrepreneurs who have opted for self-employment, with a view to enhancing the success rate of micro-enterprises. Operative guidelines for MBCs and SEAS will be issued by the respective States/UTs adopting a cluster-based approach.

4.3.3. A Micro Business Centre under the Scheme can be provided a financial support not exceeding Rs. 80 lakhs per MBC (one time capital grant of Rs. 60 Lakhs + Rs. 20 Lakhs for running cost on a tapered scale, to sustain them). Efforts should be made to make these MBCs self-sustainable in due course. For this, MBCs may involve themselves in business, consultancies and other income generation activities. As micro-businesses prosper, they can also charge fees.

4.3.4. Technology, marketing, consultancy (advice) & other support may also be provided to beneficiaries setting up micro-enterprises, in relation to production and marketing of their products etc. This can be accomplished by providing selling places for the poor in the form of kiosks and rehri markets, setting up of Nagar Palika Seva/Suvidha Kendras for construction and other services (like those provided by carpenters, plumbers, electricians, TV/radio/refrigerator mechanics etc. who will be available to city residents on call), and through liaison for provision of weekend markets/evening markets in municipal grounds or on road sides on the one hand and technical assistance in relation to market surveys/trends, joint brand names/designs and advertising on the other. Community Development Societies (CDSs) will provide all needed help including securing of raw materials and marketing of products by the urban poor.

4.3.5 It is also proposed that a Service Centre be set up at the CDS level for those who have undergone skill upgradation training. Appropriate space may be provided to trained persons who can be asked to enroll themselves with the Service Centre so that they could be sent to attend day-to-day skilled tasks on call from citizens against appropriate scales of payment fixed by the Community Development Society (CDS). Appropriate publicity may be done within the town regarding the facilities available under the Service Centre. The Service Centre can survey manpower needs of local industry and other potential employers and match them to the job seekers, as also to help organize appropriate skill training.

4.3.6. Special assistance may be provided for setting up of Community level Service Centres, which could be used for multifarious activities such as work places/branding/marketing centres etc. for beneficiaries under this programme. These may be administered on a day-to-day basis by the local CDS. Space for such Centres should be provided free of cost either by the local body or any other agency.

4.3.7 The construction of the Seva/Suvidha Kendra shall follow the norms laid down under the scheme of Urban Wage Employment Programme.

4.3.8. Clusters of micro-production units may be developed in keeping with the factors of localization pertaining to traditional skills and in terms of towns known for specific products. Appropriate or intermediate technology inputs may be used to strengthen the technological base of the selected clusters in terms of Common Facility Centres providing critical machinery/equipment required for common use by clusters of micro-enterprises as well as ensuring supply of quality raw materials at reasonable prices. These Common Facility Centres may be run by associations of micro-entrepreneurs themselves related to the selected economic activity. Entrepreneurs should be provided high quality Small Enterprise Advisory Services (SEAS).

4.3.9. Micro-entrepreneurs should be encouraged in developing trade-based organisations/ associations. Mobile vending outlets may be developed with technological design and development support from IITs and other reputed institutions. An integrated approach may be adopted with special attention to backward and forward linkages for a complete range of activities in the establishment of the enterprises.

4.3.10. Total expenditure on this component of Technology/Marketing/Knowledge /Infrastructure & Other support provided to the urban poor in setting up their enterprises as well as marketing their products, may not exceed 10% of the total funds earmarked for the USEP component.

5. URBAN WOMEN SELF-HELP PROGRAMME (UWSP)

5.1. This Component will be having two sub-components:

- (i). Assistance to groups of urban poor women for setting up gainful self-employment ventures - UWSP (Loan & Subsidy)
- (ii). Revolving Funds for Self-Help Groups (SHGs) / Thrift & Credit Societies (T&CSs) formed by the urban poor women – UWSP (Revolving Fund).

5.2 Urban Women Self-Help Programme (Loan & Subsidy)

5.2.1. This scheme is distinguished by the special incentive extended to urban poor women who decide to set up self-employment ventures in a group as opposed to individual effort. Groups of urban poor women may take up an economic activity suited

to their skill, training, aptitude, and local conditions. Besides generation of income, this group strategy will strive to empower the urban poor women by making them independent as also providing a facilitating atmosphere for self-employment. Under UWSP, an activity-focused area-specific approach will be adopted for setting up micro/group enterprises with emphasis on micro-finance.

5.2.2. To be eligible for subsidy under this scheme, the UWSP group should consist of at least 5 urban poor women. Before starting an income-generating activity the group members must get to know each other well, understand the group strategy, and also recognize the strength and the potential of each member of the group. The group will select an organizer from amongst the members. The group will also select its own activity. Care should be exercised in the selection of activity because the future of the group will rest on the appropriateness of the selection. As far as possible, activities should be selected out of an identified shelf of projects for the area concerned maintained by the town Urban Poverty Alleviation Cell. In addition, every effort will be made to encourage the group to set itself up as a Self-Help Group or Thrift & Credit Society, mobilizing savings and credit.

5.2.3. For setting up group enterprises, the UWSP group shall be entitled to a subsidy of Rs. 300,000/- or 35% of the cost of project or Rs. 60,000/- per Member of the Group, whichever is less. The remaining amount will be mobilized as Bank Loan and Margin Money. Operation details of UWSP may be seen at **Annexure III**.

5.3. Urban Women Self-Help Programme (Revolving Fund)

5.3.1. Where the UWSP group sets itself up as a Self-Help Group (SHG) / Thrift & Credit Society (T&CS), mobilizing savings and credit in addition to its other entrepreneurial activities, the SHG/T&CS shall also be entitled to a lumpsum grant of Rs. 25,000/- as Revolving Fund at the rate of Rs.2000/- maximum per member. This Revolving Fund shall be available to a simple Self-Help Group / Thrift & Credit Society also, even if the society is not engaged in any project activity or enterprise under UWSP. This fund is meant for the use of the SHG/T&CS for purposes such as:

- (i) Purchases of raw materials and marketing;
- (ii) Infrastructure support for income generation and other group activities;
- (iii) One-time expense on child care activity. Recurring expenses like salary for staff etc. will not be permissible;
- (iv) Expenses not exceeding Rs.500/- to meet travel costs of group members for visit to banks, town UPA Cell etc;
- (v) Where an individual member of a Thrift & Credit Society / Self-Help Group saves at least Rs.500/- in a fixed deposit for 12 months with the society, she will be entitled to a subsidy of Rs.30 to be paid on her behalf towards a health/life/accident/any other insurance scheme for herself. Moreover, in cases where the member saves at least Rs.750 in a fixed deposit in 12 months, she will be entitled to a subsidy of Rs.60, at the rate of Rs.30 for the member herself and either Rs.30 for her husband towards health/life/accident/any other insurance or Rs.30 for any minor girl child in her family for health/accident insurance. This expense may also be debited to the revolving fund; and
- (vi) Any other expense allowed by the State/ULB as being necessary in the society or group's interest based on guidelines.

5.3.2. A Self-Help Group / Thrift and Credit Society under UWSP shall be entitled for payment of revolving fund not earlier than one year after its formation. In other words, only such a body, in existence and functioning for at least one year, shall be eligible for payment of the revolving fund. The decision whether a group has been in existence and functioning for more than one year shall be taken on the basis of examination of the

records of the group as regards the number of meetings held, the collections made from members towards group savings, the regularity of collection, the role of the group in capacity building or training of its members etc. The registration of the groups will be encouraged. However, it may not be insisted upon as a precondition for receipt of revolving fund if their performance is otherwise considered satisfactory by the Urban Poverty Alleviation (UPA) Cell of the Urban Local Body (ULB). Federations of SHGs/T&CS at the cluster/ward/city level will need to be registered for channelisation of Revolving Fund, bank credit etc. States/UTs will issue guidelines prescribing eligibility criteria for receipt of revolving fund benefits by groups.

5.3.3. Self-Help Group / Thrift & Credit Society - Bank linkage will be accorded priority under SJSRY. SHG / T&CS will be encouraged to avail bank credit, on the basis of their performance, for their requirements. Flexibility is provided to States/UTs for the involvement of financial institutions / cooperatives/ cooperative banks / NGOs active in the micro-credit field and other micro-finance institutions like Rashtriya Mahila Kosh (RMK), SEWA, NABARD, SIDBI, ICICI Bank etc., wherever desirable, for providing micro-finance to the Self-Help Groups of women. Suitable guidelines in this regard may be issued by the Ministry of Housing & Urban Poverty Alleviation from time to time. Indicative principles for the operation of Self-Help Groups / Thrift & Credit Societies are at **Annexure IV**.

6. SKILL TRAINING FOR EMPLOYMENT PROMOTION AMONGST URBAN POOR (STEP-UP)

6.1. This component of SJSRY will focus on providing assistance for skill formation/ upgradation of the urban poor to enhance their capacity to undertake self-employment as well as access better salaried employment

6.2. Like USEP, STEP-UP will target the urban population below poverty line, as defined by the Planning Commission from time to time. The percentage of women beneficiaries under STEP-UP shall not be less than 30%. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/town population below poverty line (BPL). A special provision of 3% reservation should be made for the differently-abled, under this programme. In view of the Prime Minister's New 15-Point Programme for the Welfare of Minorities, 15% of the physical and financial targets under the Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) at the national level shall be earmarked for the minority communities.

6.3. STEP-UP intends to provide training to the urban poor in a variety of service, business and manufacturing activities as well as in local skills and local crafts so that they can set up self-employment ventures or secure salaried employment with enhanced remuneration. Training should also be imparted in vital components of the service sector like the construction trade and allied services such as carpentry, plumbing, electrical and also in manufacturing low-cost building materials based on improved or cost-effective technology using local materials.

6.4. Skill Training may be linked to Accreditation, Certification and preferably be taken on Public-Private-Partnership (PPP) mode with the involvement of reputed institutions like IITs, NITs, Industry Associations, reputed Engineering Colleges, Management Institutes, Foundations and other reputed agencies. Training institutions such as ITIs/Polytechnics/Shramik Vidyapeeths, Engineering Colleges and other suitable institutions run by Government, private, or voluntary organizations may be utilized and provided appropriate support for skills training of the urban poor subject to verification of their brand image and quality of instructions being imparted. Services of

the Building Centres sponsored by the Housing & Urban Development Corporation (HUDCO)/Building Material Technology Promotion Council (BMPTC) within the States/UTs may be utilized for the purpose of construction-related training, as per the local requirements.

6.5. The average unit cost allowed for training will not exceed Rs.10,000/- per trainee, including material cost, trainers' fees, tool kit cost, other miscellaneous expenses to be incurred by the training institution and the monthly stipend, to be paid to the trainee. Indicative operational details for Skill Training for Employment Promotion amongst Urban Poor are provided in **Annexure V**.

7. URBAN WAGE EMPLOYMENT PROGRAMME (UWEP):

7.1. This programme seeks to provide wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilising their labour for construction of socially and economically useful public assets. These assets may be Community Centres, Stormwater Drains, Roads, Night Shelters, Kitchen Sheds in Primary Schools under Mid-day Meal Scheme and other community requirements like Parks, Solid Waste Management facilities, as decided by the community structures themselves. The Urban Wage Employment Programme (UWEP) will be applicable only to towns/cities with population upto 5 Lakhs, as per the 1991 Census.

7.2. UWEP will provide opportunities for wage-employment, especially for the unskilled and semi-skilled migrants/residents by creation of community assets. Special emphasis will be on the construction of community assets in low-income neighbourhoods with a strong involvement and participation of local communities.

7.3. The material : labour ratio for works under this programme shall be maintained at 60:40. However, States/UTs can relax this material : labour ratio up to 10% (either way), wherever absolutely necessary. The prevailing minimum wage rate, as notified from time to time for each area, shall be paid to beneficiaries under this programme.

7.4. Community Development Societies (CDSs) shall survey and draw up a list of available basic minimum services in their areas. Missing basic minimum services shall be first identified. Other requirements of physical infrastructure shall be listed thereafter.

7.5. As far as possible, works are to be executed through CDSs, under the general control and supervision of the ULBs. ULBs are expected to maintain a close watch over the quality of construction. Work must be done departmentally and detailed guidelines as regards maintenance of muster rolls, social audit etc. will be issued in this regard by the concerned State/UT Governments. To the extent possible, even the material component of the work should be done departmentally. Where departmental work is not possible due to the specialized nature of the work involved, such material component of the work may be got done through agencies by following proper tendering/ Government procedure.

7.6. In all cases it must be ensured that the works undertaken under UWEP are brought to a safe stage and no work is left incomplete or pending half-way. In case of cost escalation, or expansion in the nature of the work, or increase in the project estimate for any other reason whatsoever, and if additional funds are not available under this programme, it shall be the basic responsibility of the sanctioning authority/implementing authority i.e. Urban Local Body /District Urban Development Agency to ensure the completion of such works by bringing in additional resources from other programmes / own resources, if so required.

7.7 Wage employment should be used very sparingly, only for short-term measures till the beneficiary is able to get the benefits of skill development for self-employment ventures or employment in the formal sector.

8. URBAN COMMUNITY DEVELOPMENT NETWORK (UCDN) - COMMUNITY STRUCTURES, COMMUNITY DEVELOPMENT & EMPOWERMENT

8.1. SJSRY shall rest on the foundation of community development and empowerment. Rather than relying on the traditional method of top-down implementation, the Scheme shall rely on establishing and nurturing community organizations and structures that facilitate sustained urban poverty alleviation. Towards this end, community organizations like Neighbourhood Groups (NHGs), Neighbourhood Committees (NHCs), and Community Development Societies (CDSs) shall be set up in the target areas. Details of these community structures are given at **Annexure VI**. The CDSs will be the focal points for purposes of identification of beneficiaries, preparation of loan and subsidy applications, monitoring of recovery, and generally providing whatever other support is necessary for the programmes. The CDSs will also identify viable projects suitable for the area. Promotion of women self-help groups will be an important activity to be pursued by CDSs.

8.2. The community structures may also set themselves up as Self-Help Groups (SHGs) / Thrift and Credit Societies to encourage community savings and other group activities. However, Self-Help Groups and Thrift and Credit Societies may also be set up separately from the CDS as well. The CDS, being a federation of different community-based organizations, may be the nodal agency for promotion of self-help groups and thrift and credit. It is expected that the CDSs will lay emphasis on providing the entire gamut of social sector inputs in their areas including, but not limited to, livelihoods, skill development, shelter, water, sanitation, health, education, social security, welfare, etc. through the establishment of convergence between various schemes being implemented by different line departments.

8.3. At the community level a Community Organizer (CO) may be engaged for about 2,000 identified families. Such Community Organizer should, as far as practicable, be a woman. She should be a full-time functionary. If not recruited under the earlier programmes, the CO may be engaged on a contract basis. She should be paid suitable remuneration commensurate with her qualification and experience.

8.4. The Community Organizer (CO) will be the main link between the urban poor community (represented through the CDS) and the implementation machinery i.e. Urban Poverty Alleviation Cell at the ULB level. The success of the Scheme relies upon the performance of the COs. The major responsibilities of a CO include:

- (i) Facilitating and promoting voluntarism and organizing community structures/groups;
- (ii) Guiding and assisting the community in assessing its needs, organising community structures, developing a community vision, and formulating community development action plans;
- (iii) Coordinating the conduct of Slum, Households and Livelihoods surveys and maintaining database on the urban poor and their needs;
- (iv) Working with the community to implement and monitor SJSRY and related programmes or activities;
- (v) Assessing skill needs of the urban poor and facilitating skill development training and post-training handholding;

- (vi) Liaising with the sectoral departments to establish initial contacts with the community in support of their programmes;
- (vii) Facilitating community empowerment through community level training, information sharing, exchange of experiences, community skills enhancement programmes, etc.
- (viii) Identifying suitable beneficiaries for self-employment ventures, preparing applications for securing bank credit after approval of the names of beneficiaries by the CDS, and taking subsequent follow up with the ULBs/Banks/Administration until final disposal of the applications.
- (ix) Regularly following up with the financed beneficiaries to monitor the progress of their self-employment venture as also the timely repayment of loans, etc.
- (x) Any other function as may be assigned for furtherance of the target of alleviating /eradicating urban poverty.

8.5. Funds may be released separately under UCDN component, for the strengthening of Community Structures and Community Development Networks. These can be utilized for meeting the expenditures on allowances/honorarium to Community Organizers (CO), community mobilization machinery including animators, holding of awareness camps/workshops/seminars/ conferences/meetings involving COs, Community-Based Organisations (CBOs), NGOs and other stakeholders, miscellaneous daily activities of the CDS, etc. and any other activity/projects connected with community development and empowerment such as surveys, preparation of Urban Poverty Reduction Strategy, Slum Development Plan and community level Micro-plans and Mini-plans, social audit, etc.

9. PROGRAMME IMPLEMENTATION - ADMINISTRATIVE & OTHER EXPENSES (A&OE)

9.1. States/UTs shall seek to minimize unproductive expenditures. A total of 5% of the State/UT allocation under SJSRY can be utilized / distributed to administrative units and implementing agencies for A&OE purpose. However, convergence at the local level of all Central/State Government programmes concerning the urban poor and pooling of A&OE funds from all schemes targeted at the urban poor may be carried out so as to have sufficient A&OE funds to meet the establishment costs of city/town UPA Cells and other required expenses.

9.2. For the implementation of SJSRY a proper administrative set-up or mechanism has been conceptualized. The States/UTs shall see that other programmes like Jawaharlal Nehru National Urban Renewal Mission are properly coordinated with SJSRY so as to complement each other and avoid administrative duplication or redundancy.

9.3. At the ULB level, there shall be a Town Urban Poverty Alleviation Cell (UPA Cell) under the Executive Officer or Commissioner of the Municipal Corporation/Municipality, supported by a Project Officer (PO) / Assistant Project Officer (APO). The PO/APO shall be responsible for coordinating the activities of all the CDSs and COs under the ULB. This Cell will be responsible for ensuring the convergence between activities of the CDSs, the ULB and Line Departments. The UPA Cell will first identify the urban poor clusters and areas for setting up of community structures. The other functions of the UPA Cell/PO/APO include guiding and monitoring the works of CDSs and COs, rendering assistance for the preparation of the ULB's Poverty Sub-Plan and Budget for the Urban Poor (P-Budget), conducting slum, household and livelihoods surveys, identifying beneficiaries for various schemes, promoting Bank-SHG linkages, establishing links between the community structures and

the ULB structures under the 74th Constitution Amendment Act, promoting convergence between various development programmes, mobilizing human and financial resources at the city level and monitoring programme activities by deploying suitable MIS/e-governance tools, etc..

9.4. At District level, a District Urban Development Agency, i.e. DUDA or a district level agency/mechanism may function to coordinate the scheme and undertake capacity building activities for all ULBs within the District. This may be headed by a District Project Officer, who may be supported with staff as required. DUDA or the district level agency will also coordinate with the District Planning Committee set up in the District in accordance with the Constitution 74th Amendment Act. It will liaise with Line Departments for implementing urban poverty alleviation and related programmes effectively. The setting up as well as functioning of Micro-Business Centres (MBCs) will be monitored by the DUDA or district level agency based on guidelines to be issued by the States/UTs.

9.5. DUDA/district level agency will also undertake coordination with Banks for the effective implementation of self-employment programmes under SJSRY. Bank officers should be associated in the implementation process from the stage of beneficiary /trade selection itself, so that there may not be any problem in sanctioning of loans for micro-enterprises of the urban poor or their groups. At the District level, District Level Banker's Committee comprising of District officials and Bankers may closely monitor the scheme. In order to eliminate overlaps between PMEGP and SJSRY, DUDA/district level agency will closely associate with the activities of the District Industries Centre (DIC), the implementing body for PMEGP and UPA Cells in ULBs, the implementing agencies for SJSRY. In this way, each programme implementation agency will be able to keep the other informed of the areas of focus and thus eliminate duplication of services, efforts and beneficiary coverage between PMEGP and SJSRY.

9.6. At the State/UT level, State Urban Development Agency (SUDA)/State UPA Cell/Department of the State/UT Government such as Directorate of Municipal Administration, closely associated with the functioning of Urban Local Bodies and having proper manpower and logistics support, may be designated as the State/UT Nodal Agency for all urban poverty alleviation programmes including SJSRY. The State/UT Nodal Agency shall guide and monitor the programme, provide suitable policy directions, facilitate the convergence of policies and programmes impacting on the urban poor and liaise with the State Level Bankers' Committee. The Central funds will be released to this State/UT Nodal Agency, which will further distribute these funds to the DUDA/ULBs for implementation of the scheme. The State/UT Nodal Agency will also ensure the release of matching State share by the State/UT Government concerned, wherever called for. The State Nodal Agency will function under the designated State Nodal Officer for SJSRY, supported by specialists in the area of poverty alleviation, livelihoods, slum development/redevelopment, community mobilization, social development, research and training etc.

9.7. At the local level, setting up of the community structures (viz. NHG, NHC, CDS etc.) under the scheme may be spread gradually in the urban poor localities/clusters, in a phased manner, so as to cover the entire urban poor population within a specified period of time. The administrative and other expenses can thus be phased out accordingly as per the availability of funds. States/UTs may ensure the convergence of the implementation machinery of SJSRY with the available expertise / structure under Jawaharlal Nehru National Urban Renewal Mission (JNNURM) so as to optimally utilise the available resources.

9.8. At the State/UT level, a State Level Monitoring Committee headed by the Secretary in charge of Urban Local Bodies/SUDA having members from Line Departments, Banks, Micro-Finance Institutions, Civil Society Organisations and other stakeholders will be set up to effectively guide and monitor the Scheme. This Committee will be meeting at least once in every three months.

9.9. At the National level, the Ministry of Housing & Urban Poverty Alleviation shall be the nodal Ministry. SJSRY shall be monitored and overseen by the UPA Division in the Ministry of Housing & Urban Poverty Alleviation. A Steering Committee headed by Secretary (HUPA) and having members from the States/UTs, Ministry of Finance, other Ministries, RBI and other stakeholders will guide and monitor the Scheme at the Central level. This Committee will be meeting at least once in every three months.

9.10. Progress of the Scheme will be monitored at the National level through Quarterly Progress Reports (QPRs) from the States/UTs. In addition, field visits by the officers of Ministry of Housing & Urban Poverty Alleviation, supported by select resource centres/agencies, will be undertaken on regular basis to review the actual implementation at ground level. Periodic review meetings will also be held at National/State level for reviewing the performance of the Scheme.

9.11. A dedicated cadre/service of officers specializing in urban poverty alleviation / community mobilization and development may be set up for supporting the implementation of urban poverty alleviation and related programmes in the States/UTs. These officers will be appointed at ULB/District/State levels, with suitable promotion avenues, for implementation of various urban poverty alleviation schemes including Swarna Jayanti Shahari Rozgar Yojana (SJSRY) with a professional approach.

9.12. The States/UTs may prescribe detailed procedural guidelines for the implementation of SJSRY in the States/UTs, based on these guidelines. However, care should be taken to ensure that SUDA/State UPA Cell/ State Nodal Agency/DUDA/ULB/Town UPA Cell plays only a facilitating role to promote local initiative and flexibility in a framework of participatory process of urban community development.

9.13. Reputed Community Based Organisations (CBOs) / Non-Governmental Organisations (NGOs) may be involved in the implementation of the Scheme in relation to various activities meant for benefiting the BPL population such as community mobilization, organisation of community structures, beneficiary identification, skills training, market survey, entrepreneurship development etc. Procedural guidelines for the involvement of CBOs/NGOs will be decided by the Ministry of Housing & Urban Poverty Alleviation from time to time.

10. INFORMATION, EDUCATION & COMMUNICATION (IEC)

10.1. At the Central level, up to 3% of the total Scheme allocation will be retained by the Ministry of Housing & Urban Poverty Alleviation for Information, Education and Communication (IEC) activities, including support to National Core Group on Urban Poverty, research & capacity building activities under the National Programme on Capacity Building for Urban Poverty Alleviation, development of training modules, materials and activity-based support to resource centres identified under the National Network of Resource Centres, Slum/BPL/Livelihoods surveys, Database and MIS development, market research, advertisement and publicity campaign, etc.

10.2. The IEC funds could be utilized by the Ministry for training programmes and exchange visits - both within India and abroad - for the functionaries/officers involved in the implementation of Urban Poverty Alleviation schemes, organizing seminars/workshops related to urban poverty, livelihoods and related issues, providing logistic support for the creation/support to dedicated cells to look after IEC activities in the Ministry/National Resource Centres/Training Institutes, extending support to advocacy forums such as Mayors' Forum, City Managers' Forum and Researchers' Colloquium dealing with emerging issues of urban poverty and livelihoods, dissemination/ documentation of best practices on urban poverty alleviation, computerization of database and information, publicity measures and advertisement campaigns connected with urban poverty alleviation schemes and any other works concerned with urban poverty as decided by the Ministry of Housing & Urban Poverty Alleviation. Procedural guidelines for release/utilization of funds for IEC and related activities under SJSRY will be decided by the Ministry of Housing & Urban Poverty Alleviation from time to time.

10.3. At the State level also, States/UTs can utilise up to 3% of their total annual allocation, for IEC activities, including research & training, seminars and workshops, Slum/BPL/Livelihoods surveys, support to dedicated cells to look after IEC activities in the State Nodal Agency, State Resource Centres / Training Institutes, market research, evaluation studies, publicity of the Scheme etc. However, care shall be taken by the States/UTs to ensure that full use is made of the materials made available by the Ministry of Housing & Urban Poverty Alleviation and the recognized national institutions in this regard. Community-based Organisations and Non-Government Organisations may be involved appropriately in the IEC activities under SJSRY.

10.4. At Central level, training programmes will be organized for officers/functionaries involved in the implementation of the Scheme through National Resource Centres designated for this purpose. The Ministry of Housing & Urban Poverty Alleviation, with the support of the National Network of Resource Centres, will be coordinating such training activities at the national and regional levels.

10.5. At State/UT level, States/UTs may organize programmes for training and capacity building of the personnel involved in the implementation of this programme whether State Government employees, ULB employees, COs, CDS workers or any other stakeholders. The training schedules and programmes drawn up by the States will need to be integrated with the national plan/calendar for capacity building for urban poverty alleviation prepared by the Ministry of Housing & Urban Poverty Alleviation. State/UT Governments may identify and support one or more State Resource Centres to coordinate their capacity-building and training activities. Care shall be taken to ensure that the latest information is presented during training. States/UTs shall be responsible for translating training materials provided by the Government of India or its recognized institutions into vernacular language so that the same can be used effectively.

10.6. States may also consider developing in-house training capabilities within SUDAs/State UPA Cell/State Nodal Agency/DUDAs/ULBs by imparting adequate training to officials and non-officials to enable them to work as trainers. Besides reducing reliance upon outside agencies, according field orientation to training programmes, thereby making them more relevant and responsive towards the ground level reality, will enable a much wider spread in capacity development than would be possible if only one identified institution was involved with the training.

10.7 The States/UTs shall see that IEC activities under SJSRY and other programmes like Jawaharlal Nehru National Urban Renewal Mission are properly coordinated to complement each other and avoid duplication.

11. INNOVATIVE / SPECIAL PROJECTS

11.1. In order to promote innovative initiatives, which cannot be addressed properly if left to be tackled by State agencies/ULBs in a routine manner, 3% of the total annual allocation under SJSRY will be set apart by the Ministry of Housing & Urban Poverty Alleviation for innovative/special projects. These initiatives may be in the nature of pioneering efforts, aimed at catalyzing sustainable approaches to urban poverty alleviation, demonstrating a promising technology or making a distinct impact on the urban poverty situation. The projects may involve strategies to provide long-term and sustainable self-employment opportunities either in terms of organization of the urban poor, provision of support infrastructure, technology, marketing, training, etc. or a combination of these. Innovative/special projects may be undertaken on a partnership mode involving Community-Based Organisations, NGOs, semi-government organizations, departments, national or state resource centres or international organizations.

11.2. If during the course of the year, the funds meant for innovative/special projects cannot be fully utilized, the balance available will be distributed among the States/UTs along with the programme funds keeping in view demand and absorption capacity of different States/UTs.

Objectives

11.3. The objective of each innovative/special project would be to implement a time-bound programme for bringing a specific number of BPL families above the poverty line through self-employment/skill upgradation programmes or demonstrating an approach that is likely to have wide implications for sustaining urban poverty alleviation efforts.

Project Scope & Period

11.4. The initiatives could be taken up in individual cities/towns or across urban areas. A proposal seeking to implement an innovative/special project being forwarded to Government of India under SJSRY should inter-alia include the following details:

- (i). Description of project, project objectives, intended beneficiaries and details of short-term and long-term benefits (financial or otherwise including assets created and self-employment opportunities generated) that are likely to accrue.
- (ii). Project approach proposed to be adopted for achieving the objectives and the activities selected under the project proposal in relation to available resources.
- (iii). Details of partnership between various agencies and the tasks to be performed by each agency.
- (iv). Project cost and cost-sharing pattern.
- (v). Details of integration with other on-going urban development, basic services delivery, shelter improvement and other programmes for the urban poor and arrangements for dovetailing funds from non-SJSRY resources.
- (vi). Reasons as to why the project is innovative or special and its likely replication value.

Recurring expenditure such as creation of posts, purchase of vehicles or maintenance expenditure will not be admissible under innovative/special projects.

11.5. The period of implementation of innovative/special projects should not normally exceed three years.

Project Approval Procedure

11.6 State Governments, Semi-government Organizations, Urban Local Bodies, NGOs, CBOs, Resource Centres and other institutions may pose project proposals under this component. To consider the proposals received, there shall be a two-tier committee system.

- (a) Project Screening Committee; and
- (b) Project Approval Committee

Project Screening Committee (PSC)

11.7. The projects submitted by various agencies would be examined and considered by the Project Screening Committee in the Ministry of Housing & Urban Poverty Alleviation before they are submitted to the Project Approval Committee, with its recommendations for sanction. The composition of the Project Screening Committee would be as under:

Joint Secretary in charge of Urban Poverty Alleviation in the Ministry of Housing & Urban Poverty Alleviation	-	Chairman
Director/Deputy Secretary (Finance) in the Ministry	-	Member
Director (National Buildings Organisation) in charge of the National Resource Centre on Urban Poverty, Slums & Housing at the Ministry	-	Member
Director/ Deputy Secretary (UPA) in the Ministry	-	Member Convener

The Project Screening Committee would also be responsible for periodical review and monitoring of the special projects sanctioned under the scheme.

Project Approval Committee (PAC)

11.8. The Project Approval Committee, which will be responsible for the approval of special/innovative projects, will have the following composition:

Secretary, Ministry of Housing & Urban Poverty Alleviation	-	Chairman
Joint Secretary (Finance) in the Ministry of Housing & Urban Poverty Alleviation	-	Member
Joint Secretary (Urban Poverty Alleviation) in Ministry of Housing & Urban Poverty Alleviation	-	Member- Convener

Funds Release & Monitoring

11.9. Releases for funds for innovative / special projects shall be made as per schedule of releases approved for each programme.

11.10. Progress reports and returns, as prescribed, will be submitted to the Central Government by the Implementing Agency every quarter indicating the physical and financial achievements in respect of the innovative / special project.

11.11. The broad guidelines for the formation of innovative/special projects are as follows:

- (i). The maximum investment, inclusive of Credit and State/ULB/other agency share, if any, under each special project should not exceed Rs.1.00 crore. Special projects should be formulated for towns/groups of towns having high incidence of poverty and have particular focus on slums and low-income settlements.
- (ii). Ordinarily one project shall be approved for one city/town/area at a time. In exceptional cases, Project Approval Committee (PAC) may approve a second project for the same geographical area. However under no circumstances there shall be more than two on-going projects in the same area.
- (iii). In case of projects sponsored by State Government/ULB, no project will be approved unless the State/ULB indicates its commitment to provide 25% of the project cost (for special category States, it will be 10%) as its matching share. For the projects of CBOs, NGOs and resource centres, which need to be undertaken with the involvement of States/ULBs, their contribution may be 10% of the

project cost. The Ministry of Housing & Urban Poverty Alleviation will decide on the procedures to be followed for sanction of various categories of innovative/special projects.

- (iv). There should be prior commitment from the banks, if necessary, for funding the projects. Credit component of the projects may be arranged from other institutions also.
- (v). The release of funds to the Implementing Agency should be normally in three installments in the ratio of 40:40:20. However, if some other release schedule is indicated in the proposal and approved, funds will be released according to that schedule.
- (vi). Attempt should be made to cover maximum BPL families under the special projects. At least 80% of the beneficiaries under each project should be from BPL families. The number of BPL families to be covered should be specifically indicated in the Project proposal.
- (vii). Town-specific projects may be formulated by DUDAs / ULBs in consultation with the Line Departments so as to ensure the desired linkage with the BPL families and converge the technical and other support being provided by the Line Departments. Other projects may be formulated by State level agencies, NGOs, CBOs or resource centres and posed to the Central Government through the State/UT Level Nodal Agency in charge of SJSRY implementation.
- (viii) The innovative/special projects should ensure stakeholders' partnerships and convergence of activities that are meant for the urban poor. Further, they need to have potential for broader replication.

11.12. A Model Format for submission of proposals involving special/innovative projects to seek sanction of funds under SJSRY is at **Annexure VII**.

12. SPECIAL COMPONENT PROGRAMME

Urban Programme for Poverty reduction amongst SCs & STs (UPPS)

12.1. This component has been separately carved out to accord special focus on poverty reduction amongst Scheduled Castes (SCs) and Scheduled Tribes (STs) through self-employment and skill development programmes.

12.2 Under UPPS, reservation will be provided for SCs and STs under USEP and STEP-UP, in proportion to their shares in the Below Poverty Line (BPL) population of the cities/towns concerned.

13. MONITORING & EVALUATION

13.1. SJSRY accords utmost importance to monitoring of various components and sub-components. The States/UTs will be required to send Quarterly Progress Reports (QPRs) in prescribed formats with regard to targets and achievements. Apart from QPRs, the Government of India may prescribe other progress reports as may be considered appropriate from time to time. The States/UTs will establish suitable monitoring mechanisms and monthly reporting from the Urban Local Bodies regarding the progress of various components of SJSRY.

13.2. The Government of India will facilitate concurrent evaluation of SJSRY at periodic intervals. The evaluation of the Scheme will be undertaken during the course of its implementation to effect mid-term corrections and align the scheme on the achievement of its key objectives.

13.3. The cost of monitoring and evaluation activities will be met under the IEC component of SJSRY. States/UTs will be encouraged to undertake online monitoring systems and submit progress reports and other required information to Government of India on line. The Government of India will develop suitable e-tools and training programmes in this regard.

14. GENERAL

14.1. The problems of urban poverty are likely to assume critical proportions as the level of urbanization escalates. It is, thus, essential that States/UTs develop appropriate policy frameworks for the planned development of economically productive, environmentally sustainable, financially vibrant, socially just and inclusive cities. In this regard the States/UTs may embark upon a Mission mode approach for the alleviation/reduction/eradication of urban poverty by launching State/UT-wide Mission and providing adequate funds for implementing the same.

14.2. The issues of urban poverty and livelihoods are complex and require a multi-pronged approach with focus on multiple stakeholders' partnerships and convergence of policies and programmes. In this regard, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), under implementation since December 2005, has advocated a 7-Point Charter of entitlements and amenities to the urban poor. This Charter covers the provision of land tenure, affordable housing, water, sanitation, education, health and social security. It is essential that the issues of employment, livelihoods and skill development of the urban poor are addressed in association with the implementation of the 7-Point Charter. There is also a need for convergence in the delivery of various programmes at the ULB level such as SJSRY, JNNURM, Prime Minister's Employment Generation Programme, Aam Aadmi Bima Yojana, Rashtriya Swasthya Bima Yojana, Health Mission, Sarva Shiksha Abhiyan, Mid Day Meals Scheme, Integrated Child Development Scheme, National Social Assistance Programme, Skill Development Initiative etc.

14.3. To ensure adequate flow of funds to enable the convergent provision of basic entitlements and services to the urban poor, JNNURM envisages the creation of Basic Services to the Urban Poor Fund at State level and ULBs. The Municipal Corporations/Municipalities are expected to prepare Poverty Sub-Plan and P-Budget, to pursue a focused approach towards urban poverty alleviation. At least 25% of the Municipal Budgets may be earmarked for the urban poor. Simultaneously, reforms will need to be undertaken at State/ ULB level to mainstream urban poverty issues into policies and programme. The BSUP Fund may leverage funding from various sources, including schemes of Central and State Governments and bilateral and multilateral organizations.

14.4 Capacity bottlenecks in the area of local governance and public service delivery are wide-spread. In addition to undertaking policies and programmes warranted by SJSRY, JNNURM and other schemes, States/UTs may undertake measures to develop institutional and HR capacities at State, District and ULB levels so as to make a dent on urban poverty in the broad frameworks of urban planning and management. They may collaborate with NGOs, CBOs, National & State resource institutions, National Network of Resource Centres on Urban Poverty and Livelihoods, Mayors' Forum, City Managers' Forum, Researchers' Colloquium, other forums and organizations so that a well-designed multi-pronged strategy can be pursued to usher in slum-free, poverty-free and inclusive cities, taking into account not only the backlog and current urban issues, but also the future problems that are likely to accompany the process of urbanization.

15. OTHERS

15.1 **Priority Sector Status:** The loans granted under the scheme should be treated as advances under priority sector and accordingly the loan applications should be disposed of expeditiously within the time schedule prescribed in this regard i.e. applications for loans upto Rs. 25,000/- within a fortnight and those for credit limits above Rs. 25,000/-, within 8 to 9 weeks.

15.2 **Rejection of applications:** Branch Managers may reject applications (except in respect of SC/ST) and such cases of rejections are to be verified subsequently by the Divisional / Regional Managers. In case of proposals from SCs/STs, rejection should be at a level higher than that of a branch manager. Further, rejection of applications should not be on flimsy grounds. The reasons of rejection may also be communicated to the sponsoring agency while returning the applications.

15.3 **Opening of Savings Bank Accounts by SHGs:** Self-Help Groups (SHGs) are eligible to open Savings Bank Accounts as per the instructions contained in Circular DBOD.No.DIR.BC.11/13.01.08/98 dated February 10, 1998.

15.4 **Reporting formats:** As regards the mechanism of administering the subsidy under the revised scheme and new reporting formats, we have sought certain clarifications from the Ministry of Housing & Urban Poverty Alleviation, Government of India which are awaited and shall be communicated on receipt.

15.5 In the meantime, banks are advised to take appropriate action as envisaged of them and issue necessary instructions to their branches / controlling offices for successful implementation of the scheme.

ANNEXURE I

STATEMENT I

PROCEDURE FOR IDENTIFYING AN URBAN POOR HOUSEHOLD FOR ECONOMIC BENEFITS

As indicated under the SJSRY Guidelines, top priority should be given to those who are poorest of the poor amongst the persons living below the poverty line. Certain non-economic parameters may also be considered for identifying a genuine beneficiary amongst the urban poor for income-generating special loan schemes under this programme. Seven non-economic parameters have been identified for this purpose. These relate to living conditions, comprising the following attributes: (i) Roof of Dwelling Unit, (ii) Floor of Dwelling Unit, (iii) Access to Water, (iv) Access to Sanitation, (v) Education Level, (vi) Type of Employment, and (vii) Status of Children in Household (See Statement II).

2. Each parameter consists of six attributes indicating the condition from 'worst to better'. Accordingly, a 'weightage score' has been assigned to each attribute i.e., from 100 (worst condition) to 0 (better condition). In other words, a beneficiary who has been assigned highest 'weightage score' amongst other urban poor as per norms given at Statement-I, will be given top priority under the programme.

3. Statement-III* indicates different categories i.e., from top priority to lowest priority as per 'weightage score' to be assigned to a household/future beneficiary.

Example:

Suppose an urban poor person has the following attributes against the identified non-income parameters:

Parameter	Attributes	Weightage score to be assigned as per norms
(1) Roof	Asbestos	60
(2) Floor	Bajri/Semi earthen	80
(3) Water	No water supply	100
(4) Sanitation	Community dry latrine	80
(5) Education	Middle pass	60
(6) Type of Employment	Semi skilled	80
(7) Status of children in household	Working but attending literacy classes sometimes	80
	Total Score	540

Average weightage score for a household i.e. future beneficiary = $540 / 7 = 77.1$

**Statement-III suggests that a household with Average Weightage Score of 77.1 should be considered for the category of II Priority.*

STATEMENT II

NON-ECONOMIC PARAMETERS TO BE CONSIDERED FOR DETERMINING
ELIGIBILITY OF
A HOUSEHOLD FOR DRAWING BENEFITS UNDER SJSRY

Parameter	Weightage Score for Attribute						
	100 (A)	80 (B)	60 (C)	40 (D)	20 (E)	0 (F)	
(a) Living Condition							
(i) Roof	Thatch/ Grass	Tarpaulin	Wooden	Asbestos	Tiled	Cement	
(ii) Floor	Earthen	Bajri (Semi-earthen)	Bricks	Cement	Chips/Tiles	Marble	
(iii) Water	No water supply within 500 yards	Open well/tank/pond/river	Community hand pump/tube well/bore well	Community tap	Private hand pump/tube well/bore well	Private piped water supply	
(iv) Sanitation	Open Defecation	Community Latrine	Dry Community Pour Flush Latrine	Private Latrine	Dry Private Pour Flush	Private Flush Latrine with Sewer Connection Graduate	
(b) Education level	Illiterate	Primary	Middle	Matric	10+2	Graduate	
(c) Type of Employment	Unskilled Casual Labourer/ Unemployed	Semi Skilled	Self Employed- Street Vendor/ Push Cart Driver	Own Place	Work Place	Own Work Place & Selling Place	Organised Sector with Social Security
(d) Status of Children in a Household	Working Children & not attending any School/ NFE/ Literacy Classes	Working but attending School/ Literacy sometimes	Children attending NFE/ Classes	Working Children attending School/NFE/Literacy Classes regularly	Children not working as well as attending any Classes	Children not working and attending any NFE/ Literacy Classes regularly	Children not working and attending School regularly

NOTE: The above format is a suggestive one. However, the town UPA cell, in consultation with community structures concerned can develop another format including similar parameters based on local conditions/factors to identify the poorest of the poor in the town.

STATEMENT III

**NON-ECONOMIC NORMS/CRITERIA FOR IDENTIFYING A
BENEFICIARY FROM AMONGST THE URBAN POOR***

Weightage Score	Priority Category
1. 80 - 100	I Priority (Highest Priority)
2. 60 - 80	II Priority
3. 40 - 60	III Priority
4. 20 - 40	IV Priority
5. 0 - 20	V Priority (Lowest Priority)

** This is in addition to the norms based on income parameters which envisage top priority to the household which is below poverty line.*

Note: The Ministry of Housing & Urban Poverty Alleviation will issue guidelines regarding identification of beneficiaries from time to time as required.

**OPERATIONAL DETAILS IN REGARD TO SELF-EMPLOYMENT
(INDIVIDUAL) THROUGH SETTING UP OF MICRO-ENTERPRISES
UNDER USEP**

1	Identification of Beneficiaries	: Only those identified and listed on the basis of survey as suggested under Annexure I.
2.	Eligibility	: Urban poor living below the poverty line, in any city/town.
3.	Age	: Should be of minimum 18 years at the time of applying for Bank Loan.
4.	Residency	: Residing in the town for at least three years.
5.	Defaulter	: Should not be a defaulter to any nationalized bank/financial institution/cooperative bank.
6.	Nature of Activities	<p>: An illustrative list of activities is as follows:</p> <p>(A) Town services requiring no special skills: Tea shop, News paper/magazine shop, Ice cream vendor, Milk vendor, Pan/cigarette shop, Fruit/vegetable vending, Laundry work, Rickshaw-pulling, etc.</p> <p>(B) Town services requiring special skills: Repairing of radio/TV/refrigerator/ air cooler/ air conditioner/mobile phone/cycle/automobile/diesel engines/pump/motor/watches/electrical /electric domestic appliances; Catering, Dry cleaning, Furniture repair, Motor winding, Shoe repair, Book binding as well as skills pertaining to House construction/ upgradation such as plumbing, carpentry, masonry, painting and polishing, tile laying, glass pane fixing, electrical installation, etc.</p> <p>(C) Micro-manufacturing units requiring skills: Making/manufacturing of washing powder, agarbatti, bangles, garments, plastic toys, footwear, wooden/steel furniture, saree printing, weaving, pottery, blacksmithy, utensil/steel fabrication, food processing, ball pen making etc.</p> <p>(D) Assistance should also be made available under agricultural and allied activities/small scale services/small business activities e.g. general merchant shop, kirana shop, building materials shop, ready-made garments shop, dairy units, etc.</p> <p>(E) No training should be required if the beneficiary has already undergone training in a skill/trade from a known institution, registered NGO/VO, provided requisite certificate is produced to that effect.</p> <p>(F) Training should also not be necessary if the beneficiary has learnt the activity such as pottery making, cobblery, carpentry, ironsmithy, etc. from heredity/other sources. This aspect should however be certified by ULB before recommending /forwarding application to bank.</p> <p>(G) Training should also not be necessary if a beneficiary has learnt a particular trade from private/public registered company, as apprentice or employee; certificate from the private/public registered company will have to be submitted.</p>

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7. Project Cost : The maximum unit project cost for individual cases can be Rs.200,000/-. If two or more eligible persons join together in a partnership, the project with higher costs would also be considered provided share of each person in the project cost is Rs.200,000 or less.
 8. Subsidy : Subsidy would be provided at the rate of 25% of the project cost subject to a ceiling of Rs. 50,000/- per beneficiary. In case more than one beneficiary join together and set a project under partnership, subsidy would be calculated for each partner separately.
 9. Margin Money : Each beneficiary is required to contribute 5% of the project cost as margin money in cash.
 10. Loan (inclusive of subsidy) : 95% of the project cost would be made available by Banks (25% Subsidy amount and 70% of the project cost as Loan sanctioned by bank at the rate of interest applicable to such priority sector lending fixed by the Reserve Bank of India, from time to time). The interest will be charged only on the loan amount.
 11. Collateral Guarantee on Bank Loans : The loans would not require any collateral guarantee. Only assets created under the programme would be hypothecated /mortgaged/pledged to the bank advancing the loans.
 12. Repayment : Repayment schedule ranges from 3 to 7 years after initial moratorium of 6 to 18 months as decided by Bank.

The CDS/Town UPA Cells will extend help to banks for ensuring regular repayment of loans as per rules.

ANNEXURE III

OPERATIONAL DETAILS IN REGARD TO SELF-EMPLOYMENT (GROUP) THROUGH SETTING UP OF MICRO-ENTERPRISES UNDER UWSP

-
- | | | | |
|-----|------------------------------------|---|--|
| 1. | Identification of Beneficiaries | : | Only those identified and listed on the basis of survey as suggested under Annexure I. |
| 2. | Eligibility | : | Urban poor women living below the poverty line, in any city/town. Preferably, the senior and better-performing urban women self help groups having credit management abilities and having skills in the proposed activity may be accorded thrust. |
| 3. | Age | : | Members should be of minimum 18 years at the time of the group applying for Bank Loan. |
| 4. | Membership of the Group | : | Minimum number of women in a group is five. |
| 5. | Defaulter | : | Should not be a defaulter to any nationalized bank/financial institution/cooperative bank. |
| 6. | Nature of Activities | : | Any group activity/enterprise development for income generation by the urban poor women, including the activities mentioned for the Individual enterprises in Annexure-II. |
| 7. | Project Cost | : | No maximum limit. |
| 8. | Subsidy | : | Subsidy would be provided at the rate of 35% of the project cost subject to a ceiling of Rs. 3.00 lakhs or Rs. 60,000/- per beneficiary. |
| 9. | Margin Money | : | Groups may be encouraged to contribute 5% of the project cost as margin money in cash. |
| 10. | Loan | : | Loan (excluding the subsidy amount and margin money, if any, from the project cost) would be sanctioned by the banks at rates of interest applicable to such priority sector loans fixed by the Reserve Bank of India from time to time. The interest will be charged only on the loan amount. |
| 11. | Collateral Guarantee on Bank Loans | : | The loans would not require any collateral guarantee. Only assets created under the programme would be hypothecated/mortgaged/pledged to the bank advancing the loans. |
| 12. | Repayment | : | Repayment schedule ranges from 3 to 7 years after initial moratorium of 6 to 18 months as decided by bank. |

The CDS/Town UPA Cells will extend help to bank for ensuring regular repayment of loans as per rules.

INDICATIVE PRINCIPLES FOR SELF-HELP GROUPS/THRIFT & CREDIT SOCIETIES

A Self-Help Groups (SHG)/Thrift & Credit Society (TCS) shall have:

- Group of women from different families
- Membership based on self-selection
- Ordinarily homogenous – in terms of social and economic conditions and location
- Leadership, preferably unanimous or by consent of majority members and based on rotation
- Savings as entry point and binding factor
- Internal loaning and rotation among members
- Rate of interest / to whom loan to be given to be a collective decision.

PANCHA SUTRAS for a Good SHG / T&CS:

1. Regular savings
2. Regular meetings
3. Regular accounts – book-keeping & accounting
4. Regular repayments
5. Adherence to Terms & Conditions – set Code of Conduct.

Key Operational Principles:

The SHG/T&CS shall be

- Agreed conditions for meetings
- Agreed conditions for savings
- Agreed conditions for loans to be given
- Agreed conditions for loan repayments
- Agreed social agenda

**OPERATIONAL GUIDELINES FOR SKILLS TRAINING FOR
EMPLOYMENT PROMOTION AMONGST URBAN POOR (STEP-UP)**

Skill Training:

- Skill Training to be linked to accreditation, certification and preferably be taken on Public-Private-Partnership (PPP) mode with the involvement of reputed institutions.
- The size of a training class may not be more than 40.
- The total training period for skill upgradation (including apprenticeship, if any) can be upto 6 months.
- Wherever feasible, toolkits may also be provided to trainees who complete the training satisfactorily.
- The cost of toolkit has been included in the average training cost of Rs. 10,000/- per capita. However, in case the toolkit cost exceeds the above ceiling, there is no objection to the excess amount being met from funds other than this programme funds or bank loan or even as beneficiary's contribution.
- Monthly expenditure on training per trainee including material cost, trainer's fees, toolkit cost, other miscellaneous expenses to be incurred by training institution as well as monthly stipend to trainee, may vary depending upon the trade and duration of training. States/UTs should issue guidelines in this regard.

Skill Development Process:

The following process may be adopted for developing/upgrading skills of the urban poor:

- i). Market Scan/Surveys to identify the needs of industry, business and service sectors and emerging job opportunities – local, district, state and national and upgrade the information at regular intervals;
- (ii). Livelihoods Survey, Training Needs Assessment, Baseline and Identification of Gaps;
- (iii). Identification of Lead (National or State) and Nodal (Regional/City Level) Institutions – finalize modalities for accreditation, preparation of modules, training of trainers, mentoring, certification, training, etc.
- (iv). Memorandum of Agreement between State Nodal Agency /Urban Local Body (Urban Poverty Alleviation Cell) and Lead/Nodal Training Institutions and between Lead and Nodal institutions;
- (v). Guidelines for Accreditation by Lead Institution, accreditation process and identification of nodal training institutions/agencies to undertake training;
- (vi). Memorandum of Agreement between Lead Institution and Nodal/training institutions/agencies including eminent agencies or institutes in the private sector;
- (vii). Selection of trainees by the ULBs with the help of Community Structures/ Organisations/NGOs based on their education, level of training, experience, aptitude etc.
- (viii). Preparation of Training Calendar and assignment of Trainees to Institutions, Conduct of Training, Examination, Certification Process, Apprenticeship with Industry; and Placement Coordination
- (ix). Monitoring, Quality Control, Review, Evaluation and Corrective Measures
- (x) Post-training Handholding.

Skills Training Institutes:

- Focus will be on skills of high-value for which there is market demand. Skills may be differentiated in categories on the basis of entry level qualifications.
- Matriculate pass candidates can be provided technical vocational training of high standard whereas 8th pass candidates can be provided training requiring less technical knowledge.
- Persons below 8th pass can be provided specially designed training which does not generally require technical skills.
- States/UTs may empanel activity-specific lead institutes (an eminent National or State Government institute like IIT or NIT for each specific technical vocational skill) supported by regional/city level nodal institutions, which will work closely with the Lead Institution.
- The Lead Institution will be responsible for the accreditation of training institutes in the fields concerned (public and private both) and certification.
- The Nodal (regional/city level) institutes will be responsible for training of trainers, supervision of training, mentoring and placement coordination.
- The Lead and Nodal institutions will undertake preparation of high quality training modules, development of curriculum standards, materials for training of instructors and trainees and undertake certification process for the particular skills.
- Public-Private-Partnership models for imparting skills training will be encouraged.

Note: Guidelines for undertaking skill development/upgradation will be issued by the Government of India from time to time, as required.

COMMUNITY-BASED STRUCTURES TO BE SET UP UNDER SJSRY

The community based organizations include Neighbourhood Groups (NHGs); Neighbourhood Committees (NHCs) and Community Development Society (CDS).

I. NEIGHBOURHOOD GROUP (NHG)

This is an informal association of women living in a mohalla or basti or neighbourhood group of manageable size (preferably of 10 to 40 to represent urban poor / slum families). Geographic contiguity and homogeneity should be the basis to carve out the boundaries of the NHGs. At least one woman resident among them who is willing to serve as a volunteer should be selected as a Resident Community Volunteer (RCV) through community consensus or election or any other democratic process. There should be a change or rotation (if need be) of such volunteers at periodical intervals. The responsibilities of RCVs include:

- (i) to serve as a channel of information and communication among the families in the cluster;
- (ii) to represent the views of the Group in the Neighbourhood Committee, Community Development Society and other forums;
- (iii) to support planning, implementation and monitoring of activities at the neighbourhood level;
- (iv) to foster and encourage self-help, mutual help and participation in community improvement programmes; and
- (v) to motivate the community for being members of self-help groups/thrift and credit society; and to contribute to community development fund.

II. NEIGHBOURHOOD COMMITTEE (NHC)

A Neighbourhood Committee (NHC) is a more formal association of women from the Neighbourhood Groups located in close proximity and as far as feasible within the same electoral ward. The Committee should consist of all the RCVs from the Neighbourhood Groups as executives (with voting right). There can also be provision for honorary membership without a voting right for Community Organisers (COs), representatives from other sectoral programmes in the community like ICDS supervisor, school teacher, urban social health activist, ANM etc. The Convener/President of the NHC will be selected/elected by the executive members of the NHC. The Convener will ensure that the meetings of the NHC are convened on regular basis. The responsibilities of the NHC would include:

- (i) to identify local problems and priorities;
- (ii) to provide suggestions for group involvement in meeting the community needs and goals (mini-plans);
- (iii) to support local action with partnership of responsible agencies including community contracts;
- (iv) to provide feedback to agencies on programme effectiveness and out-reach especially for children and women;

- (v) to develop community capacity through training in association with COs, NGOs and other sectoral departments;
- (vi) to develop community-based thrift and credit system as well as neighbourhood development fund;
- (vii) to facilitate the recovery of loans from the beneficiaries in time; and
- (viii) to assist/carry out community surveys in accordance with the guidelines.

The NHC may be registered under the Societies Registration Act, or other appropriate Acts, if so desired. If registered, these NHC may also apply for grants-in-aid under various schemes.

III. COMMUNITY DEVELOPMENT SOCIETY (CDS)

The CDS is a formal association of all the Neighbourhood Committees at the town level based on common goals and objectives. The CDS may consist of elected/selected representatives of NHCs as executive members (with voting right); and other members with honorary membership (with no voting right) which may include community organizers, representatives of NGOs, sectoral departments, leading citizens, elected representatives of the area and other resource persons. The Community Development Society (CDS) should be registered under the Societies Registration Act or other appropriate Act to provide access to grant-in-aid under various schemes and for a wider financial and credit base. The responsibilities of CDS would include:

- (i) to represent needs of all the communities, especially women and children at various levels and forums;
- (ii) to liaise and link-up with agencies and departments to promote action in the community towards fulfillment of their needs;
- (iii) to identify specific training needs and arrange for capacity building of their organizations;
- (iv) to facilitate community surveys to be carried out to identify the genuine beneficiaries for economic and shelter benefits;
- (v) to prepare community development plans and proposals, mobilize resources from the community, town or other sectoral departments for implementation of such plans;
- (vi) to extend help to Banks in coordination with city/town UPA Cell, for ensuring repayment of loans by the beneficiaries in time;
- (vii) to create small community assets in low-income areas in consultation with town city/town UPA Cell and Urban Local Body (ULB); and
- (viii) to develop and implement proposals for support from Community Participation Fund/Community Development Network under JNNURM and other programmes.

Community structures at different levels will be self-managed and may have volunteers in charge of groups of activities such as basic infrastructure, health, education, skill and livelihoods, thrift & credit etc.

The States/UTs may adopt other innovative structural arrangements regarding the hierarchy of community structures as considered appropriate. However, suitable guidelines need to be issued by them.

**FORMATS FOR SUBMISSION OF PROPOSALS FOR INNOVATIVE/
SPECIAL PROJECTS UNDER SJSRY**

1. Name of the Project:
2. Principal Applicant:
3. Conceptual Background of the Project and Features which make it special/innovative for sanction under Innovative/Special Projects of SJSRY and why it can not be taken up under normal SJSRY or other Programmes being implemented in the city/town:

Possibility of replicability of the project after completion:
4. Area of the Project: Profile of the project area and how the key project activities are suitable for the area and the local people.
5. Project objectives:
6. Project strategy:
7. Project period and Action Plan/Milestones (year-wise) for implementation of the Project:
8. Project scope: Key activities to be taken under the Project:
9. Details of Beneficiaries – Total No./No. under BPL category/No. of SCs/STs/Women /Differently-abled etc. and their linkage with the activities taken in the Project:
10. Implementing Agency, to whom the funds are proposed to be released for implementation:
11. Role of Line Departments/ NGOs/Other institutions:
12. Bench Mark Survey, for indicators on which the success of the project would be monitored and evaluated:
13. Integration with other on-going urban development and social sector development programmes in the area and arrangements for dovetailing funds from non-SJSRY resources and securing convergence:
14. Modalities for Implementation of Project:
 - A. Securing raw materials supply:
 - B. Securing technical know-how:
 - C. Infrastructure development: If infrastructural facilities are proposed to be built, then mention how the same will benefit the urban poor. How will the facilities be maintained and how will the provision of staff, running costs etc. be met after the Project is completed:

- D. Marketing arrangements: Arrangement for marketing of produce in existing markets, strategy for expanding market in future, details of forward and backward linkages:
 - E. Training component: Training needs assessment, identification of skills training institutes, duration of training, funding details and arrangements for training, etc.:
15. Expected Benefits/ Impact of the Project - in terms of increase in income of the poor, year-wise income growth parameters identified etc.
 16. Risk factors affecting the project objectives of increasing the income of poor beneficiaries etc. and the modalities to minimize risks.
 17. Monitoring and evaluation of project: Mention various parameters based on which the project is to be monitored and evaluated. How will the project activities be sustained after completion of the Project?
 18. Technical appraisal of the Project: technical scrutiny and feasibility of the Project (Please indicate whether the concerned technical department/wing of the State Government/State Nodal Agency has vetted the Project. If yes, state the comments of the appraising agency).
 19. Economic appraisal of the Project: (The Project may be got appraised and results of the economic analysis/appraisal regarding the economic viability of the Project, may be indicated appropriately).
 20. Estimated Project Cost: (Please indicate the Central, State and Urban Local Body shares; Credit component, if applicable; Contribution from other sources and from beneficiaries). The estimated cost should indicate the total cost and activity-wise/ source-wise costs also.

	Activity 1	Activity 2
Total			
Central Share			
State Share			
Bank Credit			
NHC/CDS Funds			
Beneficiary Contribution			
Other Sources – NGOs etc.			
Total			

Repayment schedule in the case of Loans

21. Whether the Project or part thereof has been submitted to any other agency? If yes, the results thereof. If the Project or its part had been rejected the reasons there of.

SWARNA JAYANTI SHAHARI ROZGAR YOJANA(SJSRY)

Name of the Bank :

Report showing the cumulative position for the quarter ended															under the USEP component of SJSRY				
Name of the State/	Target	No.of applns	Total Loans sanctioned		Total Loans disbursed		Total subsidy disbursed		Loans sanctioned to SC/ST out of		Loans disbursed to SC/ST out of		Loans sanctioned to women out of						
			recd.	No.	Amt.	No.	Amt.	No.	Amount	No.	Amt.	No.	Amt.	No.	Amt.				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15					
NORTHERN REGION																			
Haryana																			
Himachal Pradesh																			
Jammu & Kashmir																			
Punjab																			
Rajasthan																			
Chandigarh																			
Delhi																			
NORTH EASTERN REGION																			
Assam																			
Manipur																			
Meghalaya																			
Nagaland																			
Tripura																			
Arunachal Pradesh																			
Mizoram																			
EASTERN REGION																			
Bihar																			
Jharkhand																			
Orissa																			
West Bengal																			
Andaman & Nicobar																			
Sikkim																			
CENTRAL REGION																			
Chhatisgarh																			
Madhya Pradesh																			
Uttaranchal																			
Uttar Pradesh																			
WESTERN REGION																			
Gujarat																			
Maharashtra																			
Daman & Diu																			
Goa																			
Dadra & N.Haveli																			
SOUTHERN REGION																			
Andhra Pradesh																			
Karnataka																			
Kerala																			
Tamil Nadu																			
Lakshadweep																			
Puduchery																			
ALL INDIA																			
*Col. 22= Col. 3-4-23	The progress report should be cumulative indicating the performance under the scheme from April to March of the respective year.																		
**Col. 23= Col.3-4-22											10								

Name of the Bank :								
					(Amount Rs.Lakhs)			
Name of the State/ Union Territories	Loans disbursed to women out of total disbursement		Loans sanctioned to disabled out of total sanction		Loans disbursed to disabled out of total disbursement		Number of applns. pending sanction	Number of applns. rejecte d
1	No. 16	Amt. 17	No. 18	Amt. 19	No. 20	Amt. 21	*22	**23
NORTHERN REGION								
Haryana								
Himachal Pradesh								
Jammu & Kashmir								
Punjab								
Rajasthan								
Chandigarh								
Delhi								
NORTH EASTERN REGION								
Assam								
Manipur								
Meghalaya								
Nagaland								
Tripura								
Arunachal Pradesh								
Mizoram								
EASTERN REGION								
Bihar								
Jharkhand								
Orissa								
West Bengal								
Andaman & Nicobar								
Sikkim								
CENTRAL REGION								
Chhatisgarh								
Madhya Pradesh								
Uttaranchal								
Uttar Pradesh								
WESTERN REGION								
Gujarat								
Maharashtra								
Daman & Diu								
Goa								
Dadra & N.Haveli								
SOUTHERN REGION								
Andhra Pradesh								
Karnataka								
Kerala								
Tamil Nadu								
Lakshadweep								
Puduchery								
ALL INDIA								
*Col. 22= Col. 3-4-23								
**Col. 23= Col.3-4-22								

Report showing the cumulative position for the quarter ended under the DWCUA component of SJSRY

Name of the Bank										
(Amount in Rs. Lakhs)										
Name of the State/	DWCUA	DWCUA Sanctioned			DWCUA Disbursed			DWCUA	DWCUA	DWCUA
Union Territories	Number of						Loan	Subsidy	Number of	Number of
	appls. received	No. of Groups	Total Memb.	Amt. sanctioned	No. of Groups	Total Memb.	amount disbursed	amount disbursed	appls. pending	appls. rejected
	24	25	26	27	28	29	30	31	*32	**33
NORTHERN REGION										
Haryana										
Himachal Pradesh										
Jammu & Kashmir										
Punjab										
Rajasthan										
Chandigarh										
Delhi										
NORTH EASTERN REGION										
Assam										
Manipur										
Meghalaya										
Nagaland										
Tripura										
Arunachal Pradesh										
Mizoram										
EASTERN REGION										
Bihar										
Jharkhand										
Orissa										
West Bengal										
Andaman & Nicobar										
Sikkim										
CENTRAL REGION										
Chhatisgarh										
Madhya Pradesh										
Uttaranchal										
Uttar Pradesh										
WESTERN REGION										
Gujarat										
Maharashtra										
Daman & Diu										
Goa										
Dadra & N.Haveli										
SOUTHERN REGION										
Andhra Pradesh										
Karnataka										
Kerala										
Tamil Nadu										
Lakshadweep										
Puducherry										
ALL INDIA										

Annexure-II

RECOVERY POSITION (CUMULATIVE) UNDER SJSRY FOR THE HALF/YEAR ENDED SEPT/MARCH								
	DEMAND	RECOVERY	OVERDUES	% 2 TO 1	DEMAND	RECOVERY	OVERDUES	% 2 TO 1
	1	2	3	4	1	2	3	4
NORTHERN REGION								
Haryana								
Himachal Pradesh								
Jammu & Kashmir								
Punjab								
Rajasthan								
Chandigarh								
Delhi								
NORTH EASTERN REGION								
Assam								
Manipur								
Meghalaya								
Nagaland								
Tripura								
Arunachal Pradesh								
Mizoram								
EASTERN REGION								
Bihar								
Jharkhand								
Orissa								
West Bengal								
Andaman & Nicobar								
Sikkim								
CENTRAL REGION								
Chhatisgarh								
Madhya Pradesh								
Uttaranchal								
Uttar Pradesh								
WESTERN REGION								
Gujarat								
Maharashtra								
Daman & Diu								
Goa								
Dadra & N.Haveli								
SOUTHERN REGION								
Andhra Pradesh								
Karnataka								
Kerala								
Tamil Nadu								
Lakshadweep								
Puduchery								
ALL INDIA TOTAL								

ANNEXURE III

List of circulars that have been consolidated by Master Circular

No.	Circular No.	Date	Subject
1	RPCD.SP.BC.52/09.16.01/97-98	17-11-1997	Swarna Jayanti Shahari Rozgar Yojana (SJSRY)
2	RPCD.SP.BC.54/09.16.01/97-98	25-11-1997	Swarna Jayanti Shahari Rozgar Yojana (SJSRY)
3	RPCD.SP.BC.96/09.16.01/97-98	02-03-1998	Swarna Jayanti Shahari Rozgar Yojana (SJSRY)
4	RPCD.SP.BC.115/09.16.01/97-98	05-05-1998	Swarna Jayanti Shahari Rozgar Yojana (SJSRY)
5	RPCD.SP.BC.5/09.16.01/98-99	08-07-1998	Swarna Jayanti Shahari Rozgar Yojana (SJSRY) - Fixation of Physical Targets
6	RPCD.SP.BC.6/09.16.01/98-99	18-07-1988	(SJSRY) - Clarifications
7	RPCD.SP.BC.100/09.16.01/98-99	29-05-1999	Implementation of SJSRY
8	RPCD.SP.BC.69/09.16.01/99-2000	14-03-2000	Swarna Jayanti Shahari Rozgar Yojana (SJSRY) - Implementation
9	RPCD.SP.BC.33/09.16.01/2000-01	04-11-2000	Government Sponsored Programmes - Insistence of Collateral Security by Banks
10	RPCD.SP.BC.37/09.16.01/2000-01	24-11-2000	Swarna Jayanti Shahari Rozgar Yojana (SJSRY) - Implementation
11	RPCD.SP.BC.54/09.16.01/2000-01	12-02-2001	Reporting system on progress under Swarna (SJSRY)
12	RPCD.SP.BC.58/09.16.01/2000-01	26-02-2001	(SJSRY) - Prior training for taking up self-employment activities under SJSY
13	RPCD.SP.BC.27/09.16.01/2001-02	21-09-2001	Reporting System on progress under SJSRY
14	RPCD.SP.BC.38/09.04.01/2001-02	12-11-2001	Performance of Private Sector Banks - Government Sponsored Schemes.
15	RPCD.SP.BC.66/09.16.01/2002-03	07-03-2002	Accounting of subsidy amount under SJSRY
16	RPCD.PLNFS.BC.73/09.04.01/2001-02	2-4-2002	Obtention of 'No Due Certificate' - Lending under Government Sponsored Schemes.
17	RPCD.SP.BC.116/09.16.01/2002-03	15-07-2002	Exchange of information - Loan and subsidy under Urban Self Employment Programme (USEP) - Swarna Jayanti Shahari Rozgar Yojana (SJSRY)
18	RPCD.No.SP.BC.50/09.16.01/2002-03	4-12-2002	Implementation of SJSRY
19	RPCD.No.SP.BC.05/09.16.01/2003-04	7-7-2003	Exchange of information - Loan and subsidy under Urban Self Employment Programme (USEP) - Component of Swarna Jayanti Shahari Rozgar Yojana (SJSRY)
20	RPCD.No.SP.BC.72/09.01.01/2003-04	25-03-2004	Change in periodicity of returns
21	RPCD.No.SP.BC.80/09.16.01/2003-04	08-05-2004	Bad and Doubtful loans under SJSRY- Adjustment of subsidy amount
22	RPCD.No.SP.BC.06/09.16.01/2004-05	17-07-2004	SJSRY-Administration and adjustment of back-ended subsidy-Payment of interest on subsidy portion
23	RPCD No SP BC 30/09.16.01/2009-10	12.10.2009	SJSRY Revised Guidelines