

# NEWSLETTER

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## SHG Women of Jharkhand Script a Success Story with Herbal Gulal

In Medina Nagar, Jharkhand, the urban self-help group women have scripted a remarkable success story by producing herbal colours for Holi festivals. Around 20 SHG women produced gulal, utilizing ingredients like turmeric, marigold, palash, rose, beetroot, and spinach. Through collaborative efforts, the women collected used flowers from marriage ceremonies and local flower cultivators and transformed them into vibrant powders. During the festive season of Holi, their commitment knew no bounds, as they devoted an entire month to creating these colours. Their hard work paid off as they successfully sold 5 tonnes of gulal in local markets, reaping a decent profit and setting an example of empowerment and sustainability for their community.



## Shelter for Urban Homeless in West Bengal Develops Roof-top Garden

In a commendable display of innovation and dedication, residents of the shelter for urban homeless of Kharagpur Municipality in West Bengal have transformed their shelter rooftop into a kitchen garden. This remarkable initiative empowers shelter residents to actively participate in cultivating fresh, organic vegetables, including tomatoes, pumpkins, brinjals, lady fingers, and spinach. The rooftop garden serves as a source of fresh produce and stands as a testament to the power of community-driven initiatives.

These initiatives will serve as a model that can be replicated in other shelters for urban homeless individuals, thereby creating additional income opportunities for them.



## Reviving Livelihoods: Nitin's Success with PM SVANidhi

Nitin's cart once drew crowds of Kolhapur, Maharashtra, for his delectable panipuri. Yet, the Pandemic's onset brought unprecedented challenges, plunging him into a financial crisis. Discovering the PM SVANidhi scheme through a newspaper advertisement, Nitin applied for a Rs 10,000 loan and resumed his business. The scheme's benefits, including digital payment incentives and a 7% interest subsidy, revitalized his earnings. Joining Swiggy under 'Swadisht Vyanjan ki Adhunik Dukaan' proved transformative, doubling his income. Nitin also secured additional benefits through PM Suraksha Beema Yojana and PM Jeevan Jyoti Beema Yojana, ushering in newfound stability and prosperity.



## From the Desk of Joint Secretary & Mission Director, NULM & PM SVANidhi

As we conclude this financial year, brimming with its share of challenges and achievements, I wish to express my heartfelt congratulations to each and every one of you for your remarkable contributions. Your unwavering dedication and hard work have been truly inspiring, and I take immense pride in our collective accomplishments. As we look ahead, let us embark on this journey with renewed enthusiasm and determination to attain even greater heights. Let us explore new opportunities, enhance our partnerships and further enrich the scope of our endeavours. We can innovate, adapt and advance together in a space that creates urban livelihoods and transforms lives.



*Shri Rahul Kapoor*

## Buridi Naga Kumar: A Success Story from Kakinada, Andhra Pradesh

In the bustling streets of Kakinada, Andhra Pradesh, a humble vegetable vendor, Buridi Naga Kumar, has quietly shaped his destiny. As a member of Community Interest Groups formed to uplift vendors, his livelihood improved gradually. However, the arrival of COVID-19 compelled him to close his business due to a shortage of funds necessary for its sustenance. The PM SVANidhi scheme proved to be a lifeline, aiding not just him but his family's financial and social security. With MEPMA staff and the State Bank of India's assistance, he availed the first-tranche loan of Rs. 10,000. Regular repayments earned him incentives and enabled access to the second-tranche loan of Rs. 20,000. Digital financial literacy training empowered him to conduct cashless transactions, enhancing efficiency and security.



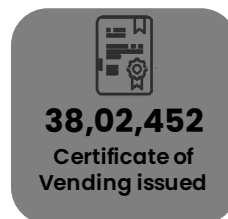
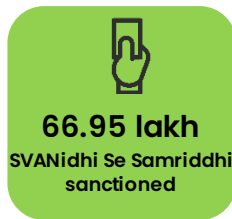
**From Kitchen to Market Success: Inspiring Journey of Mrs. Laltansangi**

Laltansangi, from Champhai, Mizoram, is an SHG woman with a heart full of dreams and determination to turn them into reality. Her entrepreneurial journey, from the kitchen to the market, is a true inspiration. She transformed her skills into a successful business with a passion for cooking. She received financial support from Dorothy SHG and Seed Capital under the PMFME scheme and immediately started her business of making chips of various varieties. Her dedication and hard work have led her to the growth of "Kam Ram" chips and provided employment opportunities for others in her community. Mrs. Laltansangi's story is a testament to the transformative power of entrepreneurship, showcasing the potential for success when dreams are pursued with determination.



**PM SVANidhi Progress since 2020 -21 till March 29, 2024**

**DAY-NULM Progress since 2014 -15 till March 29, 2024**



**Announcements:**



**Another Milestone achieved**  
**84 Lakh** PM SVANidhi Loans disbursed to Street Vendors across the nation

