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सत्यमेव जयते

मंयुक्त मचिव

भारत सरकार

आवास और शहरी गरीबी उपशमन मंत्रालय

निर्माण भवन, नई दिल्ली-110 011

JOINT SECRETARY
GOVERNMENT OF INDIA
MINISTRY OF HOUSING
& URBAN POVERTY ALLEVIATION
NIRMAN BHAWAN, NEW DELHI-110 011

DO. No. K-14011/1/2013-UPA

Dated: 17th October 2013

Dear *As per List Attached*

As you are aware, the National Urban Livelihoods Mission (NULM) has replaced the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) scheme. NULM has been designed to rest on the foundation of mobilization of urban poor households into grass-root institutions for thrift and credit leading to their empowerment as an investment for effective and sustainable poverty reduction in urban areas. The operational guideline of the Social Mobilization and Institution Development (SM&ID) component of NULM is enclosed herewith for your perusal and information (**Annexure I**). The same is also available from our website: http://mhupa.gov.in/NULM_Mission/docs/NULM-SM&ID_APPROVED.pdf. I request you to kindly circulate copies of this operational guideline to all concerned officers at the state and ULB levels.

2. As regards the erstwhile UCDN component under SJSRY, the SM&ID component under NULM has the following improvements:

- 2.1. Formation of Self-Help Groups (SHGs) for thrift & credit activities: Under NULM, the emphasis shall be on the formation of SHGs for thrift and credit activities where groups of between 10 and 20 urban poor, preferably women, come together to improve their living conditions by group savings and loans. Under UCDN, thrift and credit was not a mandatory activity. Under NULM, thrift and credit of SHGs be mandatory. As soon an SHG is formed, an account should be opened in its name where all the savings from the members are deposited. To facilitate the formation of corpus of SHGs, all SHGs with at least 70% urban poor members will be given a one-time revolving fund of Rs. 10,000 per SHG out of NULM funds.
- 2.2. Federation of SHGs at the area (ALF) and city (CLF) levels: Under UCDN, while provision of NHCs and CDS existed, this was not mandatory, and it has been observed that, in many states, NHGs / SHGs were not federated at all. Under NULM, SHGs once formed (including existing NHGs / SHGs under SJSRY) shall be federated at the area-level (ALFs) and city-level (CLFs), with the objective of supporting, guiding and monitoring the functioning of SHGs, and mentoring, forming and training new SHGs. All registered ALFs will be able given one-time revolving fund of Rs. 50,000 per ALF out of NULM funds.
- 2.3. Engagement of Resource Organisations (ROs): Under NULM, states will be able to use the services of experienced ROs to facilitate the formation of SHGs, their development and formation of federations at the area and city levels, their bank-linkage, training, capacity building and links to the ULBs. ROs can be sourced from autonomous registered agencies set up by the state and central governments (such as Kudumbashree in Kerala or MEPMA in Andhra Pradesh), well-established, long-

standing federations of SHGs or reputed NGOs. Only experienced organizations with strong grass-root experience should be selected as ROs. To ensure this, strict qualification criteria should be prescribed by the states.

- 2.4. Universal Financial Inclusion: Under NULM Universal financial inclusion will cover financial literacy, opening of basic savings bank deposit accounts, and affordable insurance (health, life and pension) for all NULM beneficiaries. We should organise sessions on financial literacy for all SHG members; engage with State-level Banker's Committee (SLBCs), District Consultative Committees (DCCs), financial institutions, insurance providers and micro-finance agencies to promote financial services to the beneficiaries, ensure the availability of IEC material regarding financial literacy to all urban poor; and ensure maximum coverage of all urban poor under existing / on-going insurance schemes of the Government of India such as Rashtriya Swasthya Bima Yojana for health insurance, Janashree Bima Yojana (JBY) for life insurance, and any state-specific insurance schemes or micro-insurance products. Progress under financial inclusion should be monitored by SLBCs and should be included as an agenda point in its regular meetings.
- 2.5. City Livelihood Centres (CLCs): Under NULM cities will establish CLCs where the urban poor can offer their goods and services in an organised manner to potential buyers and where they can access business and information support services. CLCs will be established and run by the ULB as per the norms specified in the operational guidelines.
- 2.6. Training for community institutions, SHGs and their Federations: It is not enough to simply form institutions of the poor. For them to be sustainable in the long run, the capacities of these institutions need to be built and sustained. States and cities covered under NULM will identify and engage a pool of community resource persons, professionals, civil society organisations, and resource agencies with domain expertise and experience to provide capacity building inputs to members of ALFs and CLFs. ROs will be expected to train and build the capacities of SHGs.

3. I request you to kindly expedite the process of social mobilisation and institution development under NULM in your state. In case of any queries, kindly contact, Mr. Avanish Mishra, Dy. Secretary (UPA), M/o Housing & Urban Poverty Alleviation (+91 9810381400 | +91 11 23063374 | dsupa-mhupa@nic.in).

With regards

Yours Sincerely



(B. K. Agarwal)

All State Secretaries i/c of NULM (As per list attached)

Copy for information to:

All State-level Nodal Officers i/c of NULM (As per list attached)

S.I No.	States/UTs	State Secretaries	Nodal Officers/SUDA Officers
1	ANDHRA PRADESH	Shri Adhar Sinha, Principal Secretary, Municipal Administration Deptt., Government of Andhra Pradesh L-Block Secretariat, <u>HYDERABAD-500 002.</u>	Smt. Anita Ramachandran I.A.S Mission Director (MEPMA) Government of Andhra Pradesh Kasana Building, AC Guards, Opposite PTI Building <u>HYDERABAD – 500 004.</u>
2	ARUNACHAL PRADESH	Shri Kappa Kholie Secy. (UD & Housing) Govt. of Arunachal Pradesh, Secretariat, <u>ITANAGAR - 791111</u>	Er. Taba Tedir CE-cum-Director (UD & Housing) Government of Arunachal Pradesh Mowb-II, <u>ITANAGAR – 791 111.</u>
3	ASSAM	Sh. V. B. Pyarelal Principal Secretary (UDD &GDD) CM Block , III Floor Government of Assam Assam Secretariat, Dispur <u>GUWAHATI – 781006</u>	Shri Anowarul Haque Director Directorate of Municipal Administration Government of Assam Capital Complex, Dispur <u>GUWAHATI- 781006</u>
4	BIHAR	Dr. S. Siddharth Secretary (UD & Housing) Urban Development Department, Government of Bihar Vikash Bhavan, New Sectt. <u>PATNA - 800 015</u>	Shri Jai Singh, (IAS) Jont Secretary cum Director Urban Development & Housing Deptt. , Belly Road Vikash Bhavan, New Sectt. <u>PATNA - 800 015</u>
5	CHHATTISGARH	Shri M.K.Raut, IAS Principal Secy. (UD) Government of Chhattisgarh, S03 Naya rajdhani , <u>RAIPUR- 492001</u>	Dr. Rohit Yadav I.A.S. Director & C.E.O. State Urban Development Agency Government of Chhattisgarh 3 rd Floor , RDA building , G.E. Road <u>RAIPUR (C.G.) 492 001</u>
6	Goa	Shri Parimal Rai, Prinncipal Secretary(UD) Government of Goa, New Complex, Porvorim, Panaji, Goa - 403001	Sh. Elvis Gomes Director of Municipal Administration Government of Goa Collectorate Building, Ground Floor, <u>PANAJI – 403 001</u>
7	GUJARAT	Shri G.R.Aloria Principal Secretary (UD & Housing) Government of Gujarat, Block No, 14, 9 th Floor, New Sachivalaya, Gandhinagar- 382010	Ms. Mona Khandhar Secretary Government of Gujarat, Gujarat Urban Development Mission, Block No, 14, 7 th Floor, New Sachivalaya, Gandhinagar- 382010
8	HARYANA	Shri P. Raghvandra Rao Pr. Secretary Deptt. of Urban Local Body Government of Haryana, Room No. 622, 6 th Floor , New Sctretarite Bldg, Opp. Fire Brigade Office Near Bus Stand , Sector 17 , Chandigarh – 160 017.	Shri. Ashok Sangwan Spl Secy. Cum Project Director and Director Urban Local Bodies State Urban Development Agency, SCO No. 20, Madhya Marg, Sector – 7C Chandigarh, <u>CHANDIGARH – 160019.</u>

9	HIMACHAL PRADESH	Shri P. Mitra Adl. Chief Secy (UD, TCP & Housing), Government of Himachal Pradesh A- 522 ,Amsdale Building H.P. Secretariat Shimla-171002	Sh. Vikas Labroo Director Urban Development Department & Town and Country planning Government of Himachal Pradesh Palika Bhavan, Talland <u>SHIMLA – 171 002</u>
10	JAMMU KASHMIR	Shri Fatesh Nehru Secy. (Housing & UD) Government of Jammu & Kashmir, New Secretariat, JAMMU, SRINAGAR - 180001	Shri Parvez Kakroo Joint Director, Housing and Urban Development Deptt. Government of Jammu & Kashmir Room No. 16, Ground Floor Ministry of HUD, Civil Secretariat SRINAGAR - 180001
11	JHARKHAND	Shri Arun Kumar Singh Principal Secretary (UD) Government of Jharkhand HEC Project Bldg. Room No.412, 4th Floor Dhurva Ranchi <u>252520</u>	Shri J.P Lakra Director Directorate of Municipal Administration Government of Jharkhand Project Building, RANCHI
12	KARNATAKA	Shri T.K. Anil Kumar Secretary (UD) Govt. of Karnataka No 435, 4 th Floor Vikas Saudan, Dr. B.R.Ambedkar Road, Bangalore 560001	Dr. N. Manjula Commissioner Directorate of Municipal Administration Government of Karnataka. 9th Floor, Visveshwaraiah Centre, Dr. B. R. Ambedkar Veedhi BANGALORE – 560 001.
13	KERALA	Shri V.S.Senthil I.A.S. Principal Secyary (LSG & UD) Government of Kerala, Secretariat, Thiruvananthapuram-695001	Smt. K.B.VALSALA Kumari, IAS Executive Director, KUDUMBASHREE State Poverty Eradication Mission Government of Kerala TRIDA Rehabilitation Building Chalakuzhy Rd, Medical College P.O. <u>THIRUVANANTHAPURAM– 695 011</u>
14	MADHYA PRADESH	Shri S.N.Mishra, Secy.(UA & Dev. Deptt.) Government of Madhya Pradesh Mantralay, Vallabh Bhavan, Bhopal – 462 004	Sh. Sanjay Shukla I.A.S Commissioner /CEO Directorate of Urban Administration & Development Government of Madhya Pradesh Palika Bhavan, Shivaji Nagar BHOPAL – 462 016
15	MAHARASHTRA	Shri Shreekant Singh Pr.Secy. (UD 2) Government of Maharashtra Room No.425, 4 th floor Mantraalaya, Mumbai-400032	Shri A. L. Jarhad Commissioner and Director In charge Directorate of Municipal Administration Government of Maharashtra Govt. Transport Service Building Sir Pochakhanwala Road Worli, MUMBAI – 400 030
16	MANIPUR	Sh. Sunder Lal Singh Commissioner (MAHUD) UD & Housing Govt. of Manipur, Old Secretariat Complex <u>IMPHAL – 795 001</u>	Shri W.Bhaktaraj Joint Director Manipur Urban Development Agency Government of Manipur PDA Building, North AOC <u>IMPHAL – 795 001</u>

17	MEGHALAYA	Shri P Naik Pr. Secretary, (Urban Affairs) Govt. of Meghalaya, Main Secretariat, Additional Building, Shillong-793001	Sh. B. K. Panda Director Meghalaya Urban Development Agency Government of Meghalaya Raitong Building, Secretariat Hills, <u>SHILLONG – 793 001.</u>
18	MIZORAM	Shri R. L. Rinawma Principal Secretary (UD & PA) Government of Mizoram New Secretariat Complex, R.N. 314/315 ,B Wing, New Secretariat Complex, Aizwal - 796 001.	H.V. L. Zarzoenga Project Director (SJSRY) Urban Development and Poverty Alleviation Department Aizwal - 796 001.
19	NAGALAND	Shri Mhonbemo Patton Commissioner & Secretary (UD) Govt. of Nagaland Nagaland Civil Secretariat, Kohima – 797004	Mr. A. Zانبemo Ngulie Secretary SUDA Office of Directorate of UD Kohima, Nagaland
20	ODISHA	Shri Injeti Srinivas Principal Secretary (UD), Housing urban Development Dept, Govt. of Odisha, Sectarirat Building. <u>BHUBANESWAR-751001</u>	Sh . Bikash Mahapatra OAS (S) Project Director cum Jt. Secretary Govt. of Orissa Odisha Secretariat, Sachibalaya Marg, Bhubaneswar- 751 001.
21	PUNJAB	Shri Ashok Kumar Gupta , IAS Principal Secretary, Local Govt. Deptt. Government of Punjab Room No.417 , 4 th Floor, Minni Secretariat Sector-9, Chandigarh 160001	Shri Priyank Bharti Director, Govt. Of Punjab SCO 131 -132 , Sector 17 C CHANDIGARH – 160 017
22	RAJASTHAN	Shri G S Sandhu Add. Chief Secretary (Local Self Govt. &UD) Government of Rajasthan Room No.8020, SSO Building Govt. Secretariat , Jaipur-302 005	Shri T.C Meena Director Government of Rajasthan Local Bodies Deptt. G-3, Raj Mahal Residency, Near Civil Line Phatak, JAIPUR- 302005
23	SIKKIM	Shri Tobjor Dorji Commissioner-cum-Secretary , Department of UD & Housing, Government of Sikkim, NH 31A, GANGTOK-737101	Shri L.B. Chhetri Special Secy. Urban Development & Housing Deptt. Government of Sikkim Gangtok-737101
24	TAMIL NADU	Thiru Thauge Kaliyaperumal , IAS Secretary, (HUD) Municipal Administration & Water Supply Division, Government of Tamil Nadu Secretariat, Fort St George, CHENNAI- 600 009	Shri Chandrakant B Kamble, I.A.S. Commissioner Municipal Administration, Ezhilagam Annexe Chepauk Government of Tamil Nadu CHENNAI- 600 005
25	TRIPURA	Shri Ashutosh Jindal Secretary (UD) Government of Tripura, Civil Secretariat, Pt.Nehru Complex, Agartala-799001	Sh. R.K Majumder Director Urban Development Government of Tripura 3rd Floor of Khadya Bhavan, Pandit Nehru Complex, <u>AGARTALA – 799 001.</u>

26	UTTARAKHAND	Shri M.H. Khan, Secretary (UD) Govt of Uttarakhand, Uttarakhand Secretariat, 4 B, Subhash Road, Dehradun-248001	Sh. PS Jang Pangi Director (UD) Government of Uttarakhand 43/6, Mata Mandir Marg, Dharampur DEHRADUN – 248 001
27	UTTAR PRADESH	Shri ChandraBhushan Paliwal Principal Secretary (UD) Govt. of Uttar Pradesh, Room No.825, 8 th floor, Babu Bhawan, LUCKNOW- 226001	Shri J.P Singh Director State Urban Development Agency Government of Uttar Pradesh Navchetna Kendra 10, Ashok Marg LUCKNOW – 226 001
28	WEST BENGAL	Shri B.P.Gopalika Secretary (Municipal Affairs), Govt. of West Bengal, Writers Building, Kolkata-700001	Shri M.N Pradhan Director State Urban Development Agency Government of West Bengal HC Block, Sector- 3, Salt Lake, ILGUS Bhavan, Bidhan Nagar KOLKATA – 700106
29	A&N ISLAND	Ms.Punya Salila Srivastava Commissioner & Secretary(UD), Indra Bhawan, Gandhi Nagar, Andman & Nicobar Islands Administration, Port Blair-744101	Sh. Satish Chandra Nath Jt. Secretary (UD) A&N Administration Port Blair -744101
30	CHANDIGARH (UT)	Anil Kumar, IAS Secretary (Local Govt.) 4th Floor, UT Secretariat, Sector 9, Chandigarh	Sh Vivek Pratap Singh, IAS Commissioner Municipal Corporation New Deluxe Bldg Sector 17, Chandigarh
31	D&N Haveli	Shri Gyanesh Bharti (IAS) Secretary (Housing & UD), UT of Dadra & Nagar Haveli, Secretariat, Silvassa-396220	Shri Avasthi Chief Officer Sivassa Minicipal Council Shahid Chowk, Near Town Hall UT of Dadra & Nagar Haveli, SILVASSA-396220
32	Daman & Diu	Shri Gyanesh Bharti Finance Secretary Public Development Commissioner UT of Daman & Diu, Secretariat, Moti Daman-396220	
33	DELHI	Shri R.K Srivastava Secretary (UD) Government of NCT of Delhi C-Wing, 9 th Level, Delhi Secretariat, I. P. Estate NEW DELHI – 110 002	Sh. M.R.M. Rao Special Secretary (Urban Development) & Nodal Officer (SJSRY) Urban Development Department Government of NCT of Delhi 9th & 10th Level, C-Wing, Delhi Secretariat, I. P. Estate NEW DELHI – 110 002.
34	PUDUCHERRY	Dr.S. Sundaravadivelu Special Secretary (Housing & UD) Govt. of Pondicherry, Chief Secretariat, Beach Road, Puducherry-605001	Dr. A.S.P.S. Ravi Prakash Director (LAD) & Project Director (PUDA) Local Administration Department Government of Puducherry No.16-SUFFREN PONDICHERRY – 605 001

	MEPMA	Ms. Anita Ramachandran, Mission Director, Mission for the Elimination of Poverty in Municipal Areas (MEPMA), 3 rd Floor, E-n-C Office Building, 640 – A. C. Guard, Hyderabad
	KUDUMBASHRE E	Ms. Valsala Kumari, Executive Director, Kudumbashree: State Mission for Poverty Alleviation, 2 nd Floor, TRIDA Rehabilitation Building, Chalakuzhy Road, Medical College PO, <u>THIRUVANANTHAPURAM – 695011</u>
	MISSION CONVERGENCE	Ms. Sadhna Rai, Project Officer (SJSRY), Samajik Suvidha Sangam (SSS), Mission Convergence, Govt. of NCT, Delhi, B-Block, Vikas Bhawan II, Bela Road, Civil Lines, <u>NEW DELHI – 54.</u>