

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 869**  
**TO BE ANSWERED ON DECEMBER 11, 2023**  
**MoU SIGNED UNDER DAY-NULM**

**NO. 869. SHRI NIRANJAN BISHI:**

**Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:**

- a) whether Government has State-wise data about the number of Self-Help Groups (SHGs) that have benefitted from the MoU signed under the DAY-NULM i.e. Government and Amazon in 2020;
- b) if so, the details thereof and if not, the reasons therefor;
- c) the initiatives taken by Government to facilitate access to suitable spaces and institutional credit to the SHGs and urban street vendors; and
- d) the measures taken by Government to enhance the social security provision for the urban street vendors, including in Odisha?

**ANSWER**

**THE MINISTER OF STATE IN THE**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**(SHRI KAUSHAL KISHORE)**

- (a)&(b): Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) Scheme administered by Ministry of Housing & Urban Affairs (MoHUA) signed a MoU with Amazon in March, 2020 with the intention of providing market access and support to SHG beneficiaries under the Mission. Under the MoU, clusters, which refer to geographical grouping of SHGs with high density, producing quality products are identified; and one seller point for each such cluster is registered on the marketplace. The details of state-wise data of seller points under the MoU signed with Amazon is at Annexure-I.
- (c): Under the Mission, to scale up the SHGs bank linkage program and make it sustainable, banks have been advised to consider lending to SHGs as part of their mainstream credit operations at policy and implementation levels. RBI has instructed the banks for SHG bank linkage which includes opening Savings Bank accounts of Self-Help Groups. Thereafter the SHGs may be sanctioned Savings-linked Loans (varying from a saving-to-loan ratio of 1:1 to 1:4, that may be relaxed in case of mature SHGs) after due assessment or grading by banks. Further, the Mission provides interest subsidy for SHGs accessing bank loans, which is the difference between the prevailing rate of interest charged by the bank and 7% per annum, on all loans to urban SHGs. An additional 3 percent interest subvention is provided to all Women SHGs who repay their loan on time.

The Support to Urban Street Vendors (SUSV) component of the Mission addresses the vulnerabilities of the urban Street Vendors (SVs) through a multi-pronged approach, by facilitating access to suitable spaces for vending, institutional credit and social security linkages. Under this component, financial support is provided to ULBs for improvement of infrastructure and provision of basic services in the existing markets of street vendors. In addition, under the PM SVANidhi Scheme, a working capital loan upto Rs. 50,000 is provided by lending institutions to the eligible SVs. An interest subsidy of 7% is provided to the SV on timely repayments. Moreover, under DAY-NULM, loans can be made available to the identified SV at 7% rate of interest.

- (d): In order to enhance the social security provision for the urban SVs, including in Odisha, the Government enacted the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 which is implemented by the respective States/UTs by framing their respective Rules, Schemes, Bye-laws and Plans for Street Vending. The Act provides that the appropriate Government may undertake promotional measures of making available credit, insurance and other social security welfare schemes to the SVs.

Further, under PM SVANidhi Scheme, this Ministry has launched the program of Socio-economic profiling of PM SVANidhi beneficiaries and their families in selected ULBs under the sub-component of 'SVANidhi se Samridhhi'. The programme aims to link the eligible SVs to select Central Govt. welfare schemes including, *inter alia*, Pradhan Mantri Jeevan Jyoti Bima Yojana, PM Suraksha Bima Yojana, Pradhan Mantri Shram Yogi Maandhan Yojana, Janani Suraksha Yojana, and Pradhan Mantri Matru Vandana Yojana (PMMVY).

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**State-wise Details of Seller Points from MoU signed with Amazon**

S.No	State Name	No. of Seller Points	Number of Product listed
1	Andaman & Nicobar Islands	0	0
2	Andhra Pradesh	18	2567
3	Arunachal Pradesh	0	0
4	Assam	5	903
5	Bihar	0	0
6	Chandigarh	0	0
7	Chhattisgarh	0	0
8	Dadra and Nagar Haveli and Daman and Diu	0	0
9	Goa	1	0
10	Gujarat	2	167
11	Haryana	0	0
12	Himachal Pradesh	2	1091
13	J& K	2	0
14	Jharkhand	1	0
15	Karnataka	2	77
16	Kerala	1	1264
17	Ladakh	0	0
18	Lakshadweep	0	0
19	Madhya Pradesh	3	39
20	Maharashtra	18	2920
21	Manipur	1	0
22	Meghalaya	1	80
23	Mizoram	1	12
24	Nagaland	0	0
25	NCT of Delhi	0	0
26	Odisha	1	0
27	Puducherry	1	15
28	Punjab	1	0
29	Rajasthan	0	0
30	Sikkim	0	0
31	Tamil Nadu	2	27
32	Telangana	3	0
33	Tripura	1	591
34	Uttar Pradesh	3	381
35	Uttarakhand	1	0
36	West Bengal	0	0
	<b>Total</b>	<b>71</b>	<b>10134</b>