PAiSA
Portal for Affordable Credit and Interest Subvention Access
DAY-NULM
Deendayal Antyodaya Yojana-National Urban Livelihoods Mission
Launch Event - November 26, 2018
SELF EMPLOYMENT PROGRAM [SEP]

**BANK LOANS**

- **Individuals**
  - ₹2 lakh
- **Groups & SHGs**
  - ₹10 lakh

**Interest Subvention**

- **ROI above 7%**
- **Women SHGs**
  - +3% Extra subvention (timely repayment of EMI)
# SELF EMPLOYMENT PROGRAM [SEP]

## BANK LOANS GIVEN

<table>
<thead>
<tr>
<th></th>
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<th>Amount Disbursed</th>
<th>Interest subvention released</th>
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<tr>
<td>Individuals</td>
<td>2.59 lakh</td>
<td>₹15,800 cr</td>
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<td>Groups</td>
<td>11,894</td>
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<td>SHGs</td>
<td>4.6 lakh</td>
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**Current Process**

Manual, cumbersome, tedious, substantial delays
PAiSA

PORTAL FOR AFFORDABLE CREDIT & INTEREST SUBVENTION ACCESS

Streamlined process

Real time processing, payment, monitoring & tracking of subvention

Common platform for Banks, ULBs and States

25 States and 30 Banks onboarded

Developed by Allahabad Bank
PAiSA

BIG SHIFT

Quarterly to monthly processing of claims

Amount credited on T+1 basis

Directly to loan account of beneficiaries

SMS to beneficiary on amount credited

Analytical reports
MANUAL SYSTEM

BY CHEQUE

BANK

MANUAL DATA SUBMISSION
VERIFICATION

INT. SUBVENTION PAYMENT

ULB

PAiSA

DBT + SMS

BENEFICIARIES

PORTAL

BANK

DATA

VERIFICATION

ULB

BENEFICIARIES
Number of Beneficiaries: 29,230
Amount of Subvention: ₹1.11 crore
### National Urban Livelihood Mission (NULM): SEP-Interest Subvention

**Select Period:** 2018-19

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<th>Sl. No.</th>
<th>State Name</th>
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<th>Number of Bank Cheques Reaching at Approver (U.R.I.)</th>
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</table>

**State:** IN
PAiSA
Portal for Affordable Credit and Interest Subvention Access

LAUNCH
Rupees

0000000000
THANK YOU