



Ministry of Housing and Urban Affairs
Government of India



Branding and Communication Guidelines

PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)

A Special Micro-Credit Facility for Street Vendors

PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)

A SPECIAL MICRO-CREDIT FACILITY SCHEME FOR STREET VENDORS



1. INTRODUCTION

PM SVANidhi, A Special Micro-Credit Facility launched by Ministry of Housing and Urban Affairs, for providing affordable loan to street vendors, targets to benefit over 50 lakh Street Vendors.

2. PURPOSE OF BRANDING AND COMMUNICATION GUIDELINES

The purpose of these guidelines is to ensure standardisation in the overall messaging of the Scheme and effective engagement with the target beneficiaries.

3. KEY MESSAGING OF THE SCHEME

- a. For the first time:
 - i. Street vendors belonging to the surrounding peri-urban/ rural areas are being included as beneficiaries
 - ii. MFIs/ NBFCs/ SHG Banks have been allowed for the first time due to their ground level presence and proximity to the urban poor including the street vendors.
- b. Working capital loan of up to ₹10,000/- to resume livelihoods post COVID-19 lockdown
- c. Incentivizing timely repayments by providing
 - i. 7% interest subsidy
 - ii. Eligibility for higher loan in next cycle

- d. Incentivising digital transactions through cash back (Up to ₹1,200 cash back for conducting digital transactions in a year)
- e. Provision of Free QR code and handholding at the Vending Stall
- f. Mobile App/web based loan application process
- g. Wider Base of lending Institutions including Commercial and other Banks, MFIs, NBFCs and SHG Banks
- h. Graded Credit Guarantee for lending institutions under CGTMSE

4. TARGET AUDIENCE OF THE BRANDING AND COMMUNICATION CAMPAIGN

Street Vendors, ULBs, TVCs, SHGs and their Federations, Financial Institutions (including Lending Institutions and Payment Aggregators), Policy Makers and General Public.

5. VEHICLES OF COMMUNICATION:



A) Outdoor Media

A standard creative (Annexure-I) of the hoardings and Standees (in Hindi) has been shared with the States/UTs who, in turn, will place these at strategic locations. The hoardings and standees may be translated into the regional language, wherever required. A high resolution file of the creatives will be shared with the States/UTs.

B) Standard Capacity Building Modules (PPT) for Capacity Building of ULB functionaries and other stakeholders



Power Point Presentations with voice-over (English and Hindi) will be shared that can be used for the capacity building of various stakeholders. These will be very helpful in the kick-start meetings. One of the PPTs will be a generic presentation on the overall scheme and others will highlight the specific roles and responsibilities of different stakeholders. The PPTs including voice-overs may be translated into regional languages for easier understanding and wider dissemination.



C) Films

Two films also will be shared for sensitisation of ULB functionaries and capacity building of the street vendors. These films are also available on websites of MoHUA, PM SVANidhi and DAY-NULM.

D) Website



A dedicated website (pmsvanidhi.mohua.gov.in) along with a mobile App for the Scheme has been developed. It will serve as the central repository of all the relevant information including communications sent to the States/ UTs, branding materials, capacity building modules and other relevant materials.

A special section on demo tutorials and capacity building modules on loan application processes and role of various stakeholders has been created in the website, to provide for an easy to understand and interactive content for the users.



E) Social Media

The social media handle of MoHUA will be used for popularising PM SVANidhi. States and ULBs may, however, develop their own handles for sharing of success stories, events and best practices. While posting from respective State/ ULB handles, it is encouraged to use the # PMSVANidhi and also tag MoHUA_India and other handles of the Ministry of Housing and Urban Affairs.



F) Digital Advertisements

Innovative and engaging digital advertisements on websites of Street Vendors Associations, SIDBI, Udyami

Mitra Portal etc. and other relevant websites will be undertaken at National Level. States/ UTs may also advertise information related to PM SVANidhi on their respective websites.

G) Newspaper advertisements



Periodic advertisements in newspapers at national and regional level will be undertaken.

H) Printed Collaterals



Printed collaterals included scheme guidelines, Frequently Asked Questions (FAQs), leaflets etc. have been shared with the States/ UTs for wider consumption. These are also

shared on MoHUA website. The states are encouraged to translate the same in local languages, wherever required.



I) Radio Jingles

A Pan India radio campaign on PM SVANidhi will be run by the MoHUA. The radio jingles, in Hindi and regional languages will also be shared with the States/ UTs so that they can promote the same through various local media, wherever required.



J) Success Stories

Besides sharing details of the regular events, States are requested to share quality

success stories as per the format given at Annexure II once in every 15 days (3 stories per state along with high resolution photos). Collating and promoting these success stories through various platforms including YouTube, social media etc. will be undertaken and compiled as a Coffee Table Book at the national level.

A webinar may be organised with States/ UTs on standardisation of branding and communication guidelines. Similar webinars with ULBs may be undertaken the States/ UTs. Specific Dos and Don'ts are at Annexure-III.

6. Role of States/UTs and ULBs:

It is expected that States/ UTs would adopt/ use the best possible mediums of communications addressing aspects such as cost effectiveness, innovativeness and engagement of the target group. The indicative roles of the State/ UTs/ ULBs are given below:

- I. Translation in of IEC material into regional languages and wide dissemination.
- II. Placing the hoardings at strategic locations.
- III. Standees to be placed at the most popular office premises, City Livelihood Centres, Common Service Centres and offices of Lending Institutions etc.
- IV. Effective use of local media like community radio, advertisements, regional news networks and others platforms.
- V. ULBs will facilitate organisation of various programmes to enable direct interaction of the Banking Correspondents and Agents of the lending institutions with the beneficiaries.

Annexure I

Options for Hoardings and Standees

अवधान और खरीदारी के माध्यम से
बचत करना

“कोरोना के इस संकट में देश ने
हिंदी-बोल-वार्दी लगाने वाले हमारे सखियों
के संकट और सामर्थ्य-शक्ति को देखा है।
उनके आर्थिक हितों को सुरक्षित करने के लिए
हमारी सरकार लगातार कदम उठा रही है।”
- नरेन्द्र मोदी, प्रधानमंत्री

**पीएम स्ट्रीट वेंडर्स
आत्मनिर्भर निधि
(पीएम स्वनिधि)**

स्ट्रीट वेंडर्स के लिए एक विशेष माइक्रो क्रेडिट स्कीम

**जिससे 50 लाख रेहड़ी वालों को
फायदा पहुँचेगा**

₹10,000 तक का
सिक्वोरिटी फ्री लोन

नियमित भुगतान पर
7% ब्याज सस्मिडी

डिजिटल लेन-देन पर साल में
₹1,200 तक कैशबैक

समय से भुगतान पर
अगली बार बड़ा लोन

अधिक जानकारी के लिए नगर निगम कार्यालय में सम्पर्क करें
या विजिट करें www.pmsvanidhi.mohua.gov.in



अवधान और खरीदारी के माध्यम से
बचत करना

**पीएम स्ट्रीट वेंडर्स
आत्मनिर्भर निधि
(पीएम स्वनिधि)**

स्ट्रीट वेंडर्स के लिए एक विशेष माइक्रो क्रेडिट स्कीम

“कोरोना के इस संकट में देश ने हिंदी-बोल-वार्दी
लगाने वाले हमारे सखियों के संकट और सामर्थ्य-शक्ति को देखा है।
उनके आर्थिक हितों को सुरक्षित करने के लिए
हमारी सरकार लगातार कदम उठा रही है।”
- नरेन्द्र मोदी, प्रधानमंत्री

**जिससे 50 लाख रेहड़ी वालों को
फायदा पहुँचेगा**

₹10,000 तक का
सिक्वोरिटी फ्री लोन

नियमित भुगतान पर
7% ब्याज सस्मिडी

डिजिटल लेन-देन पर साल में
₹1,200 तक कैशबैक

समय से भुगतान पर
अगली बार बड़ा लोन

अधिक जानकारी के लिए नगर निगम कार्यालय में सम्पर्क करें
या विजिट करें www.pmsvanidhi.mohua.gov.in



अवधान और खरीदारी के माध्यम से
बचत करना

“कोरोना के इस संकट में देश ने
हिंदी-बोल-वार्दी लगाने वाले हमारे सखियों
के संकट और सामर्थ्य-शक्ति को देखा है।
उनके आर्थिक हितों को सुरक्षित करने के लिए
हमारी सरकार लगातार कदम उठा रही है।”
- नरेन्द्र मोदी, प्रधानमंत्री

**पीएम स्ट्रीट वेंडर्स
आत्मनिर्भर निधि
(पीएम स्वनिधि)**

स्ट्रीट वेंडर्स के लिए एक विशेष माइक्रो क्रेडिट स्कीम

**जिससे 50 लाख रेहड़ी वालों को
फायदा पहुँचेगा**

₹10,000 तक का
सिक्वोरिटी फ्री लोन

नियमित भुगतान पर
7% ब्याज सस्मिडी

डिजिटल लेन-देन पर साल में
₹1,200 तक कैशबैक

समय से भुगतान पर
अगली बार बड़ा लोन

अधिक जानकारी के लिए नगर निगम कार्यालय में सम्पर्क करें
या विजिट करें www.pmsvanidhi.mohua.gov.in



अवधान और खरीदारी के माध्यम से
बचत करना

**पीएम स्ट्रीट वेंडर्स
आत्मनिर्भर निधि
(पीएम स्वनिधि)**

स्ट्रीट वेंडर्स के लिए एक विशेष माइक्रो क्रेडिट स्कीम

“कोरोना के इस संकट में देश ने हिंदी-बोल-वार्दी
लगाने वाले हमारे सखियों के संकट और सामर्थ्य-शक्ति को देखा है।
उनके आर्थिक हितों को सुरक्षित करने के लिए
हमारी सरकार लगातार कदम उठा रही है।”
- नरेन्द्र मोदी, प्रधानमंत्री

**जिससे 50 लाख रेहड़ी वालों को
फायदा पहुँचेगा**

₹10,000 तक का
सिक्वोरिटी फ्री लोन

नियमित भुगतान पर
7% ब्याज सस्मिडी

डिजिटल लेन-देन पर साल में
₹1,200 तक कैशबैक

समय से भुगतान पर
अगली बार बड़ा लोन

अधिक जानकारी के लिए नगर निगम कार्यालय में सम्पर्क करें
या विजिट करें www.pmsvanidhi.mohua.gov.in



Annexure II

Format for Documenting Success Stories

1. Name
2. Address and contact number
3. Situation Before the Intervention
4. Situation after the Intervention
5. Key Message from the Beneficiary (exact words to be quoted)

States/UTs to share only two -three selected stories with Ministry on fortnightly basis.

Annexure III

Specific DOs and DON'Ts

1. Colour scheme:

- a) To ensure uniformity in the branding across different mediums, the colour scheme as that of hoardings and guideline may be followed.

2. Photographs:

- a) It is intended to have a rich repository of high resolution photographs. A mechanism will be institutionalised where States/ UTs can share high resolution photos. The process for this will be communicated in due course.
- b) States can also organise youth engagement programmes involving local media.
- c) A capacity building session specifically on photo and video documentation will be organised to ensure quality outputs.
- d) DOs and DON'T's for beneficiary testimonies and photographs are given below:

Beneficiary Video Testimonies	DOs <ul style="list-style-type: none">• The beneficiary should introduce herself/ himself, specify the name of the City and State that s/he belongs to.• The beneficiary should mention about how s/he came to know about PM SVANidhi.• The beneficiary should explain about her/ his life transforming experience. Some of the key factors to be elaborated by the beneficiary may include freedom from usurious interest burden of loan from informal sources, dignified living, increased self-esteem, sense of pride and dignity, and improved social status• The Video file must be of HD quality.
	DON'Ts <ul style="list-style-type: none">• The audio and video quality should not have blur effects or background sounds.• The video should be recorded professionally giving a complete frame of the beneficiary. Half frame should be avoided.
Photo Documentation	DOs <ul style="list-style-type: none">• Photographs should be captured with a Full Frame Camera / DSLR and the picture should be of high resolution (minimum 2 MB file size).
	DON'T's <ul style="list-style-type: none">• A Half Frame photograph should not be captured.• Pictures should not be photographed when exposure of light is low.



Ministry of Housing and Urban Affairs
Government of India

Website: mohua.gov.in • *Email:* dir-nulm@gov.in