



Ministry of Housing
and Urban Affairs
Government of India



PAiSA

Portal for Affordable Credit and
Interest Subvention Access

DAY-NULM

Deendayal Antyodaya Yojana-National
Urban Livelihoods Mission

Launch Event - November 26, 2018

PAiSA

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



Individuals

2.59 lakh



Groups

11,894



SHGs

4.6 lakh



Amount Disbursed

₹15,800 cr



Interest subvention
released

₹237.52 cr

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



BENEFICIARIES

BY CHEQUE



BANK

MANUAL DATA SUBMISSION
VERIFICATION



INT. SUBVENTION PAYMENT



ULB

PAiSA



BENEFICIARIES

DBT + SMS



BANK

PORTAL



ULB

DATA

VERIFICATION



PAiSA

Portal for Affordable credit and
Interest Subvention Access

An Initiative of DAY-NULM



Banks On-Boarded

30

States On-Boarded

25



NULM Loans
Sanctioned

Rs.47009.94
lakh



Total Number of
Loan Beneficiaries

33966



Interest
Subvention Paid

Rs.111.23
lakh



Total number of Women
Beneficiaries

15406



Bank Linkage to
SHGs

1687



Total Number of Loanees paying
in time

10555



Number of Loans for SEP-I &
SEP-G

25601

Login

User ID

Password

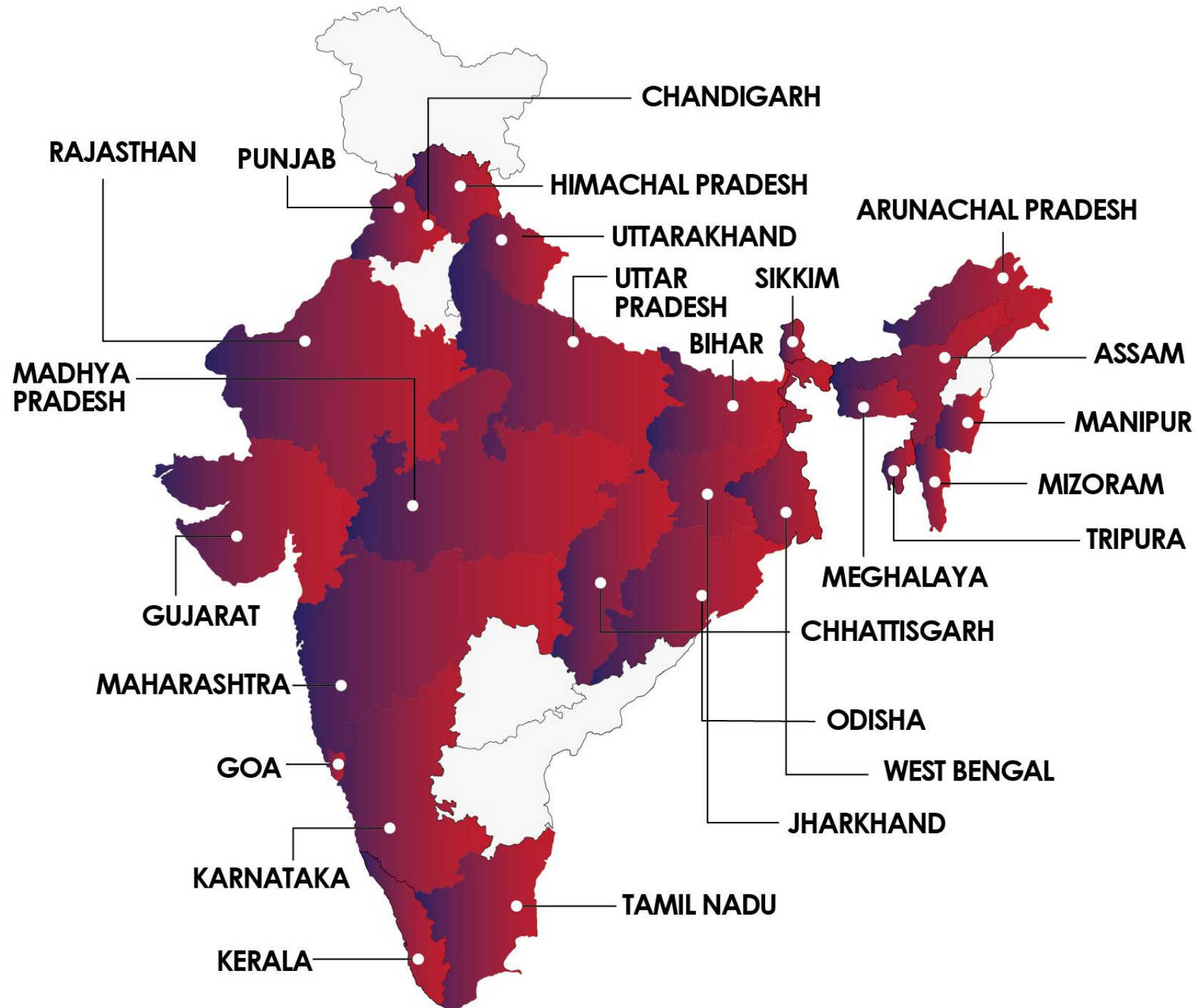
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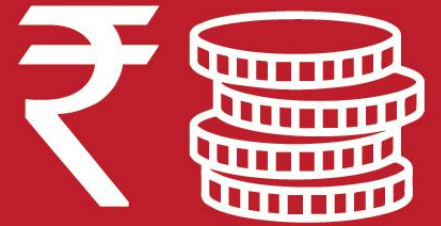


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Number of Beneficiaries

29,230



Amount of Subvention

₹1.11 crore



NULM ID: NULMIN0011

Department: NULM



National Urban Livelihood Mission (NULM): SEP-Interest Subvention

Select Period:(YYYYMM) 201808

State: IN

Selection Criteria

Report Type: Master Data Upload

Report of: State Wise

State Name: All States

[View Report](#)[Export To Excel](#)[Download Detail Report](#)

Sl.No.	State Name	Master Uploaded	Pending for Passing (Bank Checker)	Submitted to Verifier (ULB)	Pending at Verifier (ULB)	Submitted to Approver (ULB)	Pending at Approver
1	ARUNACHAL PRADESH	7	0	7	7	0	0
2	ASSAM	337	0	337	223	114	54
3	BIHAR	1071	4	1067	931	136	0
4	CHHATTISGARH	1800	4	1796	803	993	511
5	GOA	1	0	1	1	0	0
6	GUJARAT	768	5	763	126	637	70
7	HARYANA	827	0	827	827	0	0
8	HIMACHAL PRADESH	197	1	196	23	173	32
9	JHARKHAND	321	1	320	51	269	22
10	KARNATAKA	213	37	176	176	0	0
11	KERALA	770	0	770	185	585	245
12	MADHYA PRADESH	1861	71	1890	1811	45	0

PAiSA

Portal for Affordable Credit and Interest Subvention Access

LAUNCH

4







Rupees



THANK YOU