

**पंजाब एंड सिंध बैंक**

(भारत सरकार का एक उपक्रम)

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१८ सौ वाहिगुरु जी की इतिहास

**PUNJAB & SIND BANK**

(A Government of India Undertaking)

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प्र.का.प्र.क्षे.परिपत्र संख्या/H.O. P.S. Circular No.

**576**

दि/Date:

**06.07.2020**

विभाग की कूट संख्या/Code No. of the Department

**H-9014**

परिपत्र की पृष्ठ संख्या/Number of pages of circular

**18****ALL BRANCHES/ OFFICES****Reg: PSB PM Street Vendor's AtmaNirbhar Nidhi Scheme- (PSB PM SVANidhi Scheme)**

Subsequent to the announcement of Hon'ble Finance Minister on 14.05.2020, Ministry of Housing and Urban Affairs have launched "**PM street vendor's AtmaNirbhar Nidhi (PM SVANidhi)**" scheme vide letter dated 05.6.2020. This is a special Micro-credit facility for providing affordable loan to street vendors, to resume their livelihoods, who have been adversely affected due to COVID – 19 lockdown.

The "PM SVANidhi" scheme targets to benefit over 50 lakh street vendors, who had been vending on or before 24.03.2020 in urban areas. Features of the Scheme include extension of collateral free loan of up to Rs.10,000, interest subsidy @7% per annum, the eligibility of higher loan on timely repayment of first loan and monthly cash back on digital transactions.

SIDBI will be MoHUA's technical partner for implementation of the Scheme. Further, the MoHUA, in collaboration with the State Governments, SUDA / MEPMA, State Missions of DAY-NULM, ULBs, SIDBI' CGTMSE and Digital payment Aggregators will launch a capacity building and financial literacy programme throughout the country. Beta version of the portal <https://pmsvanidhi.mohua.gov.in> has been launched on 29.06.2020. The portal has started accepting direct applications from 02.07.2020 onwards.

The detailed scheme guidelines are placed at **ANNEXURE -A**. All concerned are advised to go through the consolidated scheme guidelines carefully for meticulous compliance.

**(RAKESH SHARMA)****Deputy General Manager (PS)**

**“PSB PM SVANIDHI Scheme”**

PARAMETERS	DESCRIPTION
<b>1. Name of The Scheme</b>	<b>PSB- PM STREET VENDOR’s AtmaNirbhar NIDHI (PSB- PM SVANIDHI Scheme)</b>
<b>2. Purpose</b>	<p>Street vendors (Vendors, hawkers, thelewala, rehriwala, theliphadwala etc.) play a significant role in ensuring availability of the goods and services at affordable rates at the door-step of the city dwellers in different areas. The goods supplied by them include vegetables, fruits, ready-to-eat street food, tea, pakodas, breads, eggs, textile, apparel, footwear, artisan products, books/ stationary etc.</p> <p>The services include barber shops, cobblers, pan shops, laundry services etc. The COVID-19 pandemic and consequent lockdowns have adversely impacted the livelihoods of street vendors. They usually work with a small capital base and might have consumed the same during the lockdown. Therefore, there is an urgent need to provide credit for working capital to street vendors to resume their business.</p>
<b>3. Objective</b>	<p>The scheme is a Central Sector Scheme by Ministry of Housing and Urban Affairs with the following objectives:</p> <ul style="list-style-type: none"> <li>➤ To facilitate working capital (WC) loan up to Rs. 10,000;</li> <li>➤ To incentivize regular repayment; and</li> <li>➤ To reward digital transactions</li> </ul> <p>The scheme will help formalize the street vendors with above objectives and will open up new opportunities to this sector to move up the economic ladder.</p>
<b>4. Eligibility</b>	<p>The Scheme is available to all street vendors engaged in <b><i>vending in urban areas as on or before March 24, 2020</i></b>. The eligible vendors will be identified as per following criteria:</p> <ol style="list-style-type: none"> <li>I. Street vendors in possession of Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs);</li> <li>II. The vendors, who have been identified in the survey but have not been issued Certificate of Vending / Identity Card;</li> </ol>

	<p>Provisional Certificate of Vending would be generated for such vendors through an IT based Platform. ULBs are encouraged to issue such vendors the permanent Certificate of Vending and Identification Card immediately and positively within a period of one month.</p> <p>III. Street Vendors, left out of the ULB led identification survey or who have started vending after completion of the survey and have been issued Letter of Recommendation (LoR) to that effect by the ULB / Town Vending Committee (TVC);and</p> <p>IV. The vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC.</p> <p>V. The borrower should have Saving Account / Current Account with our Bank for the purpose of disbursing loan amount, facilitating collections, receiving digital incentives etc.</p>
<p><b>5. Identification of Beneficiaries left out of the survey or belonging to the surrounding Rural Areas</b></p>	<p>While identifying the vendors belonging to category 4 (III) and (IV), the ULB/ TVC will consider any of the following documents to issue letters of recommendation:</p> <ul style="list-style-type: none"> <li>➤ The list of vendors, prepared by certain States/ UTs, for providing one-time assistance during the period of lockdown; OR</li> <li>➤ A system generated request sent to ULBs/ TVCs for issue of LoR based on the recommendation of the Lender after verifying the credentials of the applicant; OR</li> <li>➤ The membership details with the vendors associations including National Association of Street Vendors of India (NASVI)/ National Hawkers Federation (NHF)/ Self-Employed Women's Association (SEWA) etc.; OR</li> <li>➤ The documents in possession of the vendor buttressing his claim of vending; OR</li> <li>➤ Report of local enquiry conducted by ULB/ TVC involving Self-Help Groups (SHGs), Community Based Organizations (CBOs) etc.</li> </ul>

	<ul style="list-style-type: none"> <li>➤ ULB shall complete the verification and issuance of LoR within 15 days of the submission of application.</li> <li>➤ Further, ULBs may adopt any other alternate way for identifying such vendors with a view to ensure that all the eligible vendors are positively covered.</li> </ul>												
<b>6. Vendors who have gone back to their native places due to COVID-19</b>	Some of the identified / surveyed or other vendors who have been vending / hawking in urban areas, have left for their native places prior to or during the lockdown period because of COVID-19 pandemic. Such vendors are likely to come back after the situation normalizes and resume their business. These vendors, whether from rural / peri-urban areas or city dwellers will be eligible for the loan on their return as per eligibility criteria for identification of beneficiaries mentioned above Sr. no. 4 & 5.												
<b>7. Eligible Vendor Category &amp; Eligibility</b>	<p>Every street vendor will need to have a legitimate document to identify him/her as an identified and eligible SV. SV considered assistance shall be accorded following codes for different categories they fall in:</p> <table border="1"> <thead> <tr> <th>SV Code</th><th>Category Description</th><th>Lender Process</th></tr> </thead> <tbody> <tr> <td>A</td><td>Vendor has been covered in the survey of Urban Local Body (ULB) and have been issued Certificate of Vending (CoV) or Identity card (ID Card) by ULB or the Town Vending Committee</td><td> <ul style="list-style-type: none"> <li>• Check vendor name in survey (on portal or mobile App) and obtain Survey Reference Number (SRN)</li> <li>• Obtain copy of CoV/ ID card</li> </ul> </td></tr> <tr> <td>B</td><td>Vendor has been covered in the survey of Urban Local Body (ULB) and has not been issued Certificate of Vending or Identity card by the ULB or the Town Vending Committee</td><td> <ul style="list-style-type: none"> <li>• Check vendor name in survey (on portal or mobile App) and obtain Survey Reference Number (SRN).</li> <li>• On submission of application information on portal a Provisional Certificate (PCoV) of Vending shall be generated.</li> </ul> </td></tr> <tr> <td>C</td><td>Vendor left out of the ULB-led identification survey or who have</td><td></td></tr> </tbody> </table>	SV Code	Category Description	Lender Process	A	Vendor has been covered in the survey of Urban Local Body (ULB) and have been issued Certificate of Vending (CoV) or Identity card (ID Card) by ULB or the Town Vending Committee	<ul style="list-style-type: none"> <li>• Check vendor name in survey (on portal or mobile App) and obtain Survey Reference Number (SRN)</li> <li>• Obtain copy of CoV/ ID card</li> </ul>	B	Vendor has been covered in the survey of Urban Local Body (ULB) and has not been issued Certificate of Vending or Identity card by the ULB or the Town Vending Committee	<ul style="list-style-type: none"> <li>• Check vendor name in survey (on portal or mobile App) and obtain Survey Reference Number (SRN).</li> <li>• On submission of application information on portal a Provisional Certificate (PCoV) of Vending shall be generated.</li> </ul>	C	Vendor left out of the ULB-led identification survey or who have	
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C	Vendor left out of the ULB-led identification survey or who have												

		started vending after completion of the survey. Two sub-categories will be there:
C1	Vendor has been issued Letter of Recommendation (LoR) by ULB/TVC	Obtain copy of LoR
C2	SV has not been issued Letter of Recommendation (LoR) by ULB/TVC	On submission of application information on portal, along with the loan sanction letter of the Bank, a system based online request along with a certificate of sanction will go to the respective ULB for issuing a LoR. ULB will be expected to issue an online LoR within 15 days.
D	SVs of surrounding development / per-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB / TVC. Two sub categories will be there:	
D1	SV has been issued Letter of Recommendation (LoR) by ULB/TVC	Same as C1
D2	SV has not been issued Letter of Recommendation (LoR) by ULB/TVC	Same as C2
<b>8. Loan Application Form</b>	<p>The Loan application form for the scheme is enclosed at <b>Annexure I</b>. The information mentioned in the Loan application form for all sanctioned cases shall have to be submitted on PM SVANidhi portal to be eligible for guarantee coverage, interest subsidy and cashback incentives. Loan Application Form does not stipulate any document except the relevant ULB document (Certificate of vending, Identity card, letter of recommendation etc). However, Branches may collect any document considered necessary for credit process (proof of residence,</p>	

	proof of bank account etc.). Branch has to open Saving Account / Current account for which KYC has to be done, as applicable.
<b>9. Details of ULBs</b>	The details of various Urban Local Bodies (ULBs) in all eligible States shall be listed on the home page of the PM SVANidhi portal. The unique Local Government Directory (LGD Code) of the ULB can be noted for future reference and use while filling LAF.
<b>10. Data Base of Existing Street Vendors</b>	The data base of existing vendors shall be available on PM SVANidhi portal home page for Street Vendorss, Branches can check survey status of an individual SV. After identifying an individual vendor on the survey list, a unique "Survey Reference Number (SRN)" could also be noted for future use and reference.
<b>11. Eligibility of States/UTs</b>	The Scheme is available for beneficiaries belonging to only those States/UTs which have notified Rules and Scheme under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. Beneficiaries from Meghalaya, which has its own State Street Vendors act, may, however, participate. The list of such States/UTs which have complied with the scheme requirements is available on the PM SVANidhi portal.
<b>12. Data in Public Domain</b>	The State / UT / ULB-wise list of identified street vendors will be made available on the website of the Ministry/State Government / ULBs and Web Portal developed for the purpose.
<b>13. Nature Of Loan</b>	<p><b>Working Capital Term Loan (WCTL)</b></p> <p>Further, a Saving account / Current Account (along with Loan account) of borrowers is to be opened for the purpose of disbursing loan amount, facilitating collections, receiving digital incentives etc.</p>
<b>14. Repayment</b>	<ul style="list-style-type: none"> <li>➤ Repayable in <b>12 monthly installments</b>.</li> <li>➤ On timely or early repayment, the vendors will be eligible for the next cycle of working capital loan with an enhanced limit.</li> <li>➤ Additional assistance may also be granted to the vendor subject to fulfillment of guidelines of the Bank/RBI.</li> <li>➤ No prepayment penalty will be charged from the vendors for repayment before the scheduled date.</li> </ul>
<b>15. Extent Of Loan</b>	Need Based, Maximum Rs. <b>10000/-</b>

<b>16. Margin</b>	NIL											
<b>17. Security</b>	<ul style="list-style-type: none"> <li>➤ No Collateral Security</li> <li>➤ No Guarantee</li> </ul>											
<b>18. Rate Of Interest</b>	<p>EBLR Based RoI :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Repo rate</th> <th style="text-align: center;">Credit Risk Premium</th> <th style="text-align: center;">Business Strategy Premium</th> <th style="text-align: center;">Effective Rate of Interest</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">4.00</td> <td style="text-align: center;">2.75</td> <td style="text-align: center;">2.75</td> <td style="text-align: center;">9.50</td> </tr> </tbody> </table>				Repo rate	Credit Risk Premium	Business Strategy Premium	Effective Rate of Interest	4.00	2.75	2.75	9.50
Repo rate	Credit Risk Premium	Business Strategy Premium	Effective Rate of Interest									
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<b>19. Interest Subsidy</b>	<p>The vendors, availing loan under the scheme, are eligible to get an <b>interest subsidy @ 7%</b>.</p> <p>The interest subsidy amount will be credited into the borrower's account quarterly. Lenders will submit quarterly claims for interest subsidy for quarters ending as on June 30, September 30, December 31 and March 31 during each financial year. Subsidy will only be considered in respect of accounts of borrowers, which are Standard (non-NPA as per extant RBI guidelines) on respective claim dates and only for those months during which the account has remained Standard in the concerned quarter.</p> <p>The interest subsidy is available up to March 31, 2022. The subsidy will be available on first and subsequent enhanced loans up to that date.</p> <p>In case of early payment, the admissible amount of subsidy will be credited in one go.</p> <p>Interest subsidy would be available for the interest paid during the Scheme period i.e till March 31.2022. The scheme does not restrict the vendor availing benefit of any other subsidy or interest subvention scheme of any State / central Government.</p>											
<b>20. Credit Guarantee</b>	<p>The Scheme has a provision of Graded Guarantee Cover for the loans sanctioned, as indicated below, to be administered by Credit Guarantee Fund Trust for Micro and Small Enterprises (<b>CGTMSE</b>), which will be operated on portfolio basis:</p> <ol style="list-style-type: none"> <li>1. First Loss Default (Up to 5%): 100%</li> <li>2. Second Loss (beyond 5% up to 15%): 75% of default portfolio</li> </ol>											

	<p>3. Maximum guarantee coverage will be 15% of the year portfolio.</p> <p>All loans given under the scheme will be considered for coverage under the guarantee. The periodicity of filing of claims will be quarterly.</p> <p>The Guarantee coverage on subsequent cycles (upto eligible enhanced limit) will be available on the portfolio covered by CGTMSE during the scheme period i.e 31.03.2022.</p> <p>Further, <b>No Guarantee fee</b> shall be charged for guarantee cover.</p>
<p><b>21. Incentive for Digital Transaction</b></p>	<p>The scheme will incentivize digital transactions by vendors through cash back facility. The transaction trail so created will build the credit score of vendors for enhancing their future credit needs. The network of lending institutions and digital payment aggregators like NPCI (for BHIM), PayTM, Google Pay, BharatPay, AmazonPay, PhonePe etc. will be used to on-board the street vendors for digital transactions. The on-boarded vendors would be incentivized with a monthly cash back in the range of Rs. 50 – Rs. 100 as per the following criteria:</p> <ul style="list-style-type: none"> <li>➤ On executing <b>50</b> eligible transactions in a month: <b>Rs. 50</b>;</li> <li>➤ on executing <b>100</b> eligible transactions in a month: <b>Rs. 75</b>; and</li> <li>➤ on executing <b>200</b> eligible transactions in a month: <b>Rs. 100</b></li> </ul> <p>Here eligible transactions mean a digital payout or receipt with minimum value of Rs 25.</p>
<p><b>22. Digital Cash Back Incentive and role of Banks</b></p>	<ul style="list-style-type: none"> <li>➤ The loan application form has fields for collection of ONE Active / Preferred UPI ID. If an Street Vendor does not have an UPI ID, the Bank shall ensure to make arrangement with a Bank / payment aggregator to get the Street Vendor obtain a UPI ID along with a QR code on a durable material, before disbursal of the loan and then submit data on the portal. Bank shall also encourage SV to obtain a RuPay Card linked to the Bank Account mentioned in the Loan application.</li> <li>➤ Integration with a durable QR code provided by a Digital Payment Aggregators (DPA) is a mandatory feature, either at the time of filling of the application or before disbursal of the loan amount.</li> <li>➤ Branches to ensure that UPI ID information along with the Loan Application Form information is submitted to the PM SVANidhi</li> </ul>

	<p>Portal. New UPI on boarding shall be in P2PM (Person to Person &amp; Merchant) category and QR code on a durable material provided to SVs.</p> <ul style="list-style-type: none"> <li>➤ After submission of application information on the portal, NPCI will provide monthly digital transaction details based on the UPI ID mentioned in the Loan Application, for the purpose of calculating cash back incentive.</li> <li>➤ The cash back so arrived at would be credited to Saving / Current account mentioned in the Loan Application form.</li> <li>➤ Cash Back incentive shall be available only to a maximum limit of Rs.1200.</li> </ul>
<b>23. Processing Fee</b>	NIL
<b>24. Documnetation Charges</b>	NIL
<b>25. CIBIL Score &amp; CIBIL Charges</b>	Exempted
<b>26. Insurance</b>	Exempted
<b>27. CERSAI</b>	Exempted
<b>28. Penal Interest</b>	No Penal Interest.
<b>29. Lending Powers</b>	Maximum Rs 10,000/- irrespective of Scale of Sanctioning Authority.
<b>30. Loan Application &amp; Documentation</b>	<ul style="list-style-type: none"> <li>➤ Loan Application – Loan application will be available on Integrated IT Platform along with Mobile App developed by Ministry.</li> <li>➤ Demand Pronote</li> <li>➤ Personal Undertaking – Annexure II (Enclosed)</li> </ul>
<b>31. eKYC of Loan Applicant</b>	<p>eKYC is mandatory for all direct loan applicants. The following fields shall be fetched from UIDAI as part of the eKYC exercise:</p> <ul style="list-style-type: none"> <li>• Full Name</li> <li>• Date of Birth</li> <li>• Gender</li> <li>• Photo</li> </ul>

	<ul style="list-style-type: none"> <li>• Permanent Address</li> </ul> <p>Portal shall facilitate eKYC for online applications made by Street Vendors on the portal. Branches can also conduct eKYC or Aadhaar validation through Finacle System and provide the unique reference number issued by UIDAI or the unique key vault number along with the application information.</p>
<b>32. Disbursement of Loan</b>	Loan disbursement will be made directly in the Saving/Current Account as per requirement of the Vendor.
<b>33. Loan classification &amp; Coding</b>	<p>Priority Sector – MSME</p> <p>GL SUB HEAD : To be obtained</p> <p>Scheme code: <b>VENTL</b></p>
<b>34. Commencement of Scheme</b>	The Scheme will commence from July 2020.
<b>35. Integrated IT application</b>	<p><b>Integrated IT application for Scheme Administration :</b></p> <p>An integrated IT platform has been developed for facilitating the scheme implementation and management. The program portal <a href="http://www.svanidhi.mohua.gov.in">www.svanidhi.mohua.gov.in</a> will be integrated with Udyamimitra Portal (UMP) of SIDBI, PAiSA portal of MoHUA maintained by Indian Bank, NPCI and UIDAI. Various stakeholders for the program viz. Street Vendor loan applicants, Bank, Urban Local Bodies and other stakeholders will be connected to the platform for different roles.</p>
<b>36. Implementation Mechanism</b>	<ol style="list-style-type: none"> <li>1. A kick-start meeting to explain the scheme objectives and implementation mechanisms will be organised by the ULB involving the TVC members, BCs/ constituents/ agents of lending institutions, vendors associations, SHG Federations etc. During the meeting, the information relating to street vendors and field level functionaries of lending institutions will be shared.</li> <li>2. ULB / TVC will issue the Certificate of Vending (CoV) / Identity Card, Provisional Certificate of Vending or Letter of Recommendation (LoR) to the eligible vendors.</li> <li>3. Applicants (street vendors), in possession of these mentioned Ids will approach or will be approached by the representatives of the Banks, NBFCs and MFIs. The lender representatives, including BCs and Agents will key in the relevant details in the search engine of the IT platform/ mobile App to be developed by the Ministry for administration of the scheme.</li> <li>4. For the successful cases, beneficiary verification will happen through</li> </ol>

	<p>an OTP sent to the beneficiary's mobile.</p> <ol style="list-style-type: none"> <li>5. A provision will be made available in the IT application to generate a provisional CoV / ID for the Street Vendors covered in the identification survey and not issued CoV / ID</li> <li>6. After verification, BC / Agent will fill-in the application form and upload the necessary documents.</li> <li>7. The filled-up application information will then move electronically to ULB / TVC who will verify the details within a fortnight; after which the application will move to the concerned lending institution for sanction.</li> <li>8. The Street Vendors not covered in the identification survey may approach the BC / Agent with the relevant documents as mentioned in the scheme. The Agent will ensure that the identification documents are uploaded first for these types of beneficiaries and later a similar process as mentioned above will follow. ULB will verify the details and attach a letter of recommendation before forwarding it to the lender. A copy of letter of recommendation will be given to the applicant also.</li> </ol>
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**PM Street Vendor's AtmaNirbhar Nidhi  
(PM SVANidhi)  
(Common Loan Application Form)**

**Photo**  
(Signature across Photo)

<b>Application no:</b>	<b>Date:</b>
<b>Name of Bank/Lender:</b>	<b>State Name</b>
<b>ULB Name (LGD CODE)</b>	

1	Member of CIG	(Y/N)	Name of CIG		Code	
	Member of JLG	(Y/N)	Name of JLG		Code	
2	Name of Street Vendor*			Father's/Spouse's Name*		
3	Date of Birth / Age*			Gender (Please tick ✓)*		Male/Female/Transgender
4	Marital Status (Single/Married)*			Mobile no.*		
5	Social Category*	General <input type="radio"/>	SC <input type="radio"/>	ST <input type="radio"/>	OBC <input type="radio"/>	
6	Nativity	Urban <input type="radio"/>	Rural <input type="radio"/>	PWD <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Minority community <input type="radio"/> Yes <input type="radio"/> No
7	KYC documents*	Aadhaar No*	Voter ID Card No	Driving License No	Ration card	Others (Govt Approved Document) <input type="radio"/>
8	Do you have a Family	Yes / No. If Yes, then please provide details of the Family Members.				
8.1	Family Details	Name*	Relationship with Applicant*	Age*		
	1.					
	2.					
	3.					
	4.					
	5.					
9	Proof of Vending (✓)*	Vendor ID Card No	Certificate of Vending No	Letter of Recommendation No (LoR) <input type="radio"/>		
10	Permanent Address (Pre-populated from Aadhaar response)					
11	Current Address* (If same as the Permanent Address in column 10, please click Yes) If NOT, then please provide the address	House No. / Locality Ward/Village: <input type="text"/> Town/Dist: <input type="text"/> State: <input type="text"/> Pin: <input type="text"/> Address proof (Pl specify) <input type="text"/>				
12	Vending Activity *	Name of Activity (Please specify) <input type="text"/> Place of Vending (Fixed location /Mobile) <input type="text"/> Vending Since (YY/MM): <input type="text"/> / <input type="text"/>				

13	Location/Area of Vending*	Stationary Vendor (Fixed Location):		Nearest Landmark:	
		Mobile Vendor (Locality):		Nearest Landmark:	
		Ward No	District Name	Pin Code	
14	Avg. Monthly Sales (In Rs.)*				
15	Aadhaar Linked Bank account(s)*	Name of Bank	Branch & IFSC code	Account No	
16	Digital Payment Details	Payment Aggregator/s	UPI ID / VPA	Durable QR Code (Printed on metal/acrylic)	
				Yes / No	
17	Previous Loan	Bank/Lending Institution	Current Loan Outstanding	Monthly EMI	
18	Loan Amount required*	Rs.....	Purpose: Working Capital		
19	Local References	Name	Mobile No	Address	
		1.			
		2.			
20	Benefits availed under other Govt. Schemes*	Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY)			<input type="checkbox"/>
		Pradhan Mantri Matru Vandana Yojana (PMMVY)			<input type="checkbox"/>
		Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)			<input type="checkbox"/>
		Pradhan Mantri Awas Yojana (PMAY) – Urban/Rural			<input type="checkbox"/>
		Pradhan Mantri Ujjwala Yojana (PMUY)			<input type="checkbox"/>
		Integrated Child Development Services (ICDS)			<input type="checkbox"/>
		Pradhan Mantri Jan Dhan Yojana			<input type="checkbox"/>
		Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)			<input type="checkbox"/>
		Atal Pension Yojana (APY)			<input type="checkbox"/>
		Pradhan Mantri Kaushal Vikash Yojana (PMKVY)			<input type="checkbox"/>
		Seekho Aur Kamao			<input type="checkbox"/>
		Upgrading the Skills and Training in Traditional Arts/ Crafts for Development (USTTAD)			<input type="checkbox"/>
		Rashtriya Poshan Abhiyaan (RPA)			<input type="checkbox"/>
		Pradhan Mantri Mtrutva Suraksha Abhiyan (PMMSA)			<input type="checkbox"/>
		Swachh Bharat Mission (SBM)			<input type="checkbox"/>

Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGYA)	<input type="checkbox"/>
National Food Security Act (Ration Card)	<input type="checkbox"/>
One Stop Centre	<input type="checkbox"/>
Pradhan Mantri Mudra Yojana (PMMY)	<input type="checkbox"/>
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	<input type="checkbox"/>
Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)	<input type="checkbox"/>
Hunar se Rozgar tak initiative	<input type="checkbox"/>
Nai Roshni	<input type="checkbox"/>
Green Skill Development Programme	<input type="checkbox"/>

**Declaration and Authorization:**

- I hereby certify that all information furnished by me/us is true, correct and complete. I have no borrowing arrangements except as indicated in the application form. I have not applied to any lending institution. There is/are no overdue / statutory due owed by me. The information may also be exchanged by you with any agency, you may deem fit. You, your representatives or MoHUA, or any other agency as authorized by you, may at any time, inspect/ verify my/our assets etc. You may take appropriate safeguards/action for recovery of lending institutions' dues.
- I have no objection to authenticate my Aadhaar number, share the same with other Ministries / Departments under the Government of India for the purpose of extension of benefits under any of their Schemes, carry out e-KYC and accessing my credit history & credit score by credit bureau, lenders and their authorized agents. The consent and purpose of collecting Aadhaar has been explained to me/us in local language. MoHUA/Lending Institution has informed me that my Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. I have been informed that this consent and my Aadhaar will be stored along with my account details with MoHUA.

Date: \_\_\_\_\_

Place: \_\_\_\_\_  
**impression/Signature of Applicant(s)**

**Thumb**

.....  
 ... (For office use only)

Acknowledgment slip no - .....loan Application No. \_\_\_\_\_  
 dated \_\_\_\_\_

Received by \_\_\_\_\_  
**signatory (Seal and Sign)**

**Place and date**

**Authorized**

**UNDERTAKING**

Date \_\_\_\_\_

The Branch Manager  
Punjab & Sind Bank  
Branch Office

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Dear Sir,

**Reg: Undertaking for My Loan Account No.\_\_\_\_\_ with Punjab & Sind Bank**

I have been sanctioned a loan of Rs.\_\_\_\_\_ (\_\_\_\_\_ Amount in words) for the purpose of \_\_\_\_\_. The loan has been sanctioned at \_\_\_\_\_. Interest rate repayable in \_\_\_\_\_ months.

I shall abide by the terms and conditions of the sanction. I, further undertake to repay the loan as per repayment schedule and authorize the Bank to deduct loan instalment/s from my account no.\_\_\_\_\_ with the Bank as and when such need arises /warrants.

Thanking you,

Yours faithfully

( )

Borrower's Name

**Format for Lender's Request for LOR - For Existing Customer**

**PM SVANidhi**  
**Lender request for Issuance of**  
**Letter of Recommendation to Street Vendor**  
**(For Existing Customer)**

\*This is certified that the applicant, Mr./Ms./Mrs.....S/o/ D/o / W/o  
.....R/o ..... is our existing customer and as per  
the records available with us, his / her occupation is Street Vending.

Further, based on field visit and discussion with references provided / local market people, it has been understood that he / she had been carrying out vending business on or before March 24, 2020.

Based on our due diligence, we have found the applicant credit worthy and have sanctioned an amount of Rs. \_\_\_\_\_ under the PM SVANidhi program.

Urban Local Body (ULB) is requested to issue Letter of Recommendation (LoR) to the Street Vendor.

**Name of the Bank**

**Name of the Bank Branch**

*This is a system generated request and does not require signature.*

Format for Lender's Request for LOR - For New Customer

**PM SVANidhi**  
**Lender request for Issuance of**  
**Letter of Recommendation to Street Vendor**  
**(For New Customer)**

\*This is certified that the applicant, Mr./Ms./Mrs.....S/o / D/o / W/o  
.....R/o ..... has submitted an application for  
availing loan under PM SVANidhi program. As per the application, the occupation has been mentioned as  
Street Vendor. His / her credentials to that effect have been duly verified by way of field visit by our employee /  
Agent/ BC /Constituent.

Further, based on field visit and discussion with references provided / local market people, it has been  
understood that he / she had been carrying out vending business on or before March 24, 2020.

Based on our due diligence, we have found the applicant credit worthy and have sanctioned an amount  
of Rs. \_\_\_\_\_ under the PM SVANidhi program.

The concerned ULB is requested to issue Letter of Recommendation (LoR) to the Street Vendor.

**Name of the Bank**

**Name of the Bank Branch**

*This is a system generated request and does not require signature.*

*(\*strikeout whichever is not applicable)*

**Letter to Bank**

The Branch Manager  
Punjab & Sind Bank  
Branch Office,

Date : \_\_\_\_\_  
Place : \_\_\_\_\_

Dear Sir / Madam,

In consideration of your Bank granting to me / us Working Capital Term Loan to the extent of Rs. \_\_\_\_\_ on terms & conditions in the documents executed by me / us, I / We agree to hypothecate and charge to the Bank following goods as security for the amount advanced and / or to be advanced and remaining unpaid in the account with interest at agreed rate :

Sr. No.	Particulars

The aforesaid goods have been purchased / to be procured with the amount of loan advanced to me / us. These goods shall remain available to the Bank for realisation of its dues, as and when occasion arises. I undertake to complete all the formalities at that time at the request of the Bank at my cost.

I / We agree that in case the amount of the loan demanded by the Bank is not paid by me / us, it shall be lawful for the Bank and its officers to call upon me / us to deliver possession of the aforesaid goods and to sell the same by private contract or otherwise for adjustment of my / our account and I / We undertake to pay the amount of shortfall, if any.

In case the aforesaid goods or any of them is lost or destroyed or otherwise become unavailable or untraceable by theft or otherwise for any reason whatsoever, the Bank will have the right to immediate call upon me / us for repayment of the amount outstanding in the account notwithstanding the period of instalments.

Yours faithfully

(\_\_\_\_\_  
Borrower's Name & Signature