

DAY-Urban (National Urban Livelihood Mission)

June 9, 2020

- **Ministry:** Ministry of Housing and Urban Development
- It aims to uplift the urban poor by enhancing sustainable livelihood opportunities through skill development.
- NULM aims at universal coverage of the urban poor for skill development and credit facilities.
- It focuses on organizing urban poor in their strong grassroots level institutions, creating opportunities for skill development and helping them to set up self-employment ventures by ensuring easy access to credit.
- It is aimed at providing shelter equipped with essential services to the urban homeless in a phased manner and also addresses livelihood concerns of the urban street vendors.
- Funding will be shared between the Centre and the States in the ratio of 75:25. For North Eastern and Special Category – the ratio will be 90:10.
- PAISA- Portal for Affordable Credit and Interest Subvention Access is a centralized electronic web platform for processing interest subvention on bank loans to beneficiaries under DAY-NULM.