

OPPORTUNITY INFRASTRUCTURE

D-JAY(S) / Urban Livelihoods

WHAT THIS INSTITUTION IS

D-JAY(S), Deendayal Jan Aajeevika Yojana (Shehara), is MoHUA's proposed successor to DAY-NULM, whose implementation period ended on 30 September 2024. As of early 2026 it is being run as a pilot in 25 cities using a Test-Learn-Scale approach (Rs 180 Cr outlay), with the pilot extended to all ULBs for "preparedness and nationwide roll out" per Ministry of Finance direction; full national rollout is awaiting Cabinet approval. In the interim, urban poor access to credit, vendor identity and shelter continues largely through PM SVANidhi (street vendor working capital, restructured August 2025), the residual structures of DAY-NULM at city level (SHGs, ALFs/CLFs, Shelters for Urban Homeless), and ULB-level municipal programmes. Where you are in a pilot city, D-JAY(S) is the scheme to engage with; where you are not, the operative live programme for street vendors is PM SVANidhi.

D-JAY(S) explicitly targets six Vulnerable Occupational Groups (VoGs): construction workers, transport workers, gig workers, domestic workers, waste workers, and care workers (alongside the broader urban poor). The Mission is structured around five components: Community Led Institution Development (CLID, SHGs + CIGs), Financial Inclusion & Enterprise Development (FI&ED), Social Infrastructure, Convergence, and Innovative & Special Projects (I&SP). It places strong emphasis on IT-enabled socio-economic profiling (Aadhaar-led e-KYC), preparation of a City Livelihood Action Plan (C-LAP) at ULB level, and a "whole-of-government" convergence approach.

WHY THIS MATTERS TO YOU

If you are a street vendor, informal worker in one of the six VoGs, or young person looking for self-employment support in a town, D-JAY(S) (in pilot cities) offers skills training, individual enterprise loans up to Rs 4 lakh and group loans up to Rs 20 lakh at concessional rates, Self-Help Group (SHG)/CIG support, and access through SUYOG single-window centres. In non-pilot cities, PM SVANidhi remains the live working-capital scheme for street vendors.



GOVERNANCE

LAW / POLICY	SCOPE
D-JAY(S) Mission Document, MoHUA (2024)	Core operating framework for the pilot in 25 cities
Street Vendors Act, 2014	Protects vendor livelihoods; mandates surveys, identity cards, and vending zones
PM SVANidhi Guidelines, 2020 (restructured Aug 2025)	Working capital loans for street vendors with interest subsidy; second-loan completion unlocks UPI-linked RuPay credit card
74th Constitutional Amendment	Defines functions of Urban Local Bodies

- **National:** Ministry of Housing and Urban Affairs (MoHUA), with the National Advisory & Review Committee (NARC, chaired by Secretary MoHUA), National Mission Directorate (NMD, headed by Mission Director / Joint Secretary), and National Mission Management Unit (NMMU)
- **State/UT:** High-Powered Committee (HPC, chaired by Chief Secretary), State Mission Directorate, and State Mission Management Unit (SMMU)
- **District:** District Level Committee (DLC, chaired by District Magistrate/Collector) and District Mission Management Unit (DMMU)
- **ULB:** Executive Committee (EC, chaired by Municipal Commissioner / Executive Officer) and City/Town Mission Management Unit (CMMU/TMMU); SUYOG (Suraksha Yojana Guarantee) centres as ULB-level single-window convergence
- **Community:** SHGs/CIGs (>=70% urban poor) → Area Level Federations (ALFs) → City Level Federations (CLFs)
- **Funding:** 60:40 Centre:State (90:10 for NE States, Himachal Pradesh, Uttarakhand; 100% Central for UTs); the pilot is fully Central-funded, with matching State share commencing during the Mission period per MoHUA Mission Doc §7.2

KEY POSITIONS

POSITION	RESPONSIBILITY
City Mission Manager / D-JAY(S) Nodal Officer (CMMU/TMMU head)	Heads the City/Town Mission Management Unit; reports to the EC chaired by the Municipal Commissioner / Executive Officer; in smaller towns, a municipal officer with additional charge
Community Organiser (CO)	Field staff who mobilise urban poor into SHGs/CIGs (typically 1-3 per town)
SUYOG centre coordinator (ULB)	Single-window facilitator at the ULB office for scheme linkages: connects beneficiaries to PMAY-U, e-Shram, BoCW, National Food Security Act (NFSA), PMJAY, PM SVANidhi, etc.
VoG enumerators / Community Resource Persons (CRPs)	Conduct socio-economic profiling and enumeration of the six VoGs at ULB level; supervised by Community Supervisors (CS) appointed by ULB
Skill Training Provider (STP)	Empanelled training institute running skills batches (contracted, not government)
PM SVANidhi desk	Banks and MFIs processing street vendor loans
Shelter for Urban Homeless (SUH) manager	Manager of legacy DAY-NULM-supported night shelters



MANDATED SERVICES

- Mobilise urban poor (>=70% of members) and the six VoGs into SHGs (10-20 members) and CIGs (5+ members); Revolving Fund of Rs 25,000 per SHG/CIG in two tranches (Rs 10,000 + Rs 15,000), and Rs 2 lakh per registered ALF; eligible groups can access Community Investment Support Fund (CISF) up to Rs 1 lakh per group routed through ALF/CLF
- Skills training in three tracks (fresh entrants, reskilling/up-gradation of existing workers, and Recognition of Prior Learning / certification) through National Skill Development Corporation (NSDC), Sector Skill Councils and empanelled providers, with no age cap, prioritising the six VoGs
- Self-employment loans for individuals (up to Rs 4 lakh) and groups (up to Rs 20 lakh), with concessional interest fixed at 5% to the borrower (4% for women and women in VoGs); GoI pays banks an interest subvention of up to 8% (9% for women) to make up the gap
- Survey and identify street vendors, issue Certificates of Vending and identity cards, and demarcate vending zones (Street Vendors Act 2014)
- Administer PM SVANidhi (restructured Aug 2025; lending period extended to 31 March 2030): collateral-free working capital loans in three tranches of Rs 15,000 / Rs 25,000 / Rs 50,000, with vendors completing second-loan repayment becoming eligible for a UPI-linked RuPay credit card
- Develop social infrastructure for the urban poor: City Livelihood Centres (CLCs) as one-stop platforms for skills/employment information; Labour Chowks (organised pickup points with water, sanitation, shade, registration, grievance facility) for casual workers; care infrastructure (daycare/creche clusters) operated by SHGs/CIGs of care workers
- Conduct socio-economic profiling and enumeration of urban poor and the six VoGs (Aadhaar-linked e-KYC); prepare and implement a City Livelihood Action Plan (C-LAP) at ULB level; run SUYOG single-window centres at the ULB office for scheme linkages; provide market and e-commerce linkages for SHG/CIG products and services
- Continue running Shelters for Urban Homeless (SUH) carried over from DAY-NULM in cities above 1 lakh population

LINKED SCHEMES

- **PM SVANidhi:** working capital loans with interest subsidy, restructured Aug 2025; lending extended to 31 March 2030
- **Prime Minister's Employment Generation Programme (PMEGP)** – loans up to Rs 50 lakh (manufacturing) / Rs 20 lakh (services) with 15-35% subsidy for new enterprises
- **MUDRA:** credit linkage for individual and group enterprises
- **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE):** graded credit guarantee covering individual and SHG/CIG loans sanctioned under D-JAY(S)
- **NSKFDC (Swachta Udyami Yojana) and NAMASTE:** credit and capital subsidy for waste workers
- **NSDC / Sector Skill Councils (under MoSDE):** TNA, custom curricula, RPL/certification for the six VoGs
- **PM Vishwakarma** – toolkit, training, and credit for traditional artisans and craftworkers
- **e-Shram** – unorganised worker registration and Rs 2 lakh accident insurance
- **Ayushman Bharat / PMJAY** – health coverage for eligible urban poor households

HOW TO LOCATE

Portal: nulm.gov.in remains the live operative portal for legacy DAY-NULM data; in pilot cities, the SUYOG centre and CMMU at the ULB office are the live touchpoints. pmsvanidhi.mohua.gov.in for street vendor loan data by town.



Also: Go to the municipal office (nagar nigam / nagar palika / nagar panchayat) and ask for the CMMU/TMMU or, in pilot cities, the SUYOG centre.

KEY FACILITIES

The CMMU/TMMU operates from within the municipal office; there is no dedicated building in most towns. Skills training happens at empanelled institute premises. D-JAY(S) introduces four new physical touchpoints at city level: City Livelihood Centres (CLCs, one-stop for jobs, training, markets); Labour Chowks (organised pickup points with water, sanitation, shade, job registration, grievance facility); care infrastructure / daycare clusters (operated by SHG/CIG-led care workers); and SUYOG centres (single-window scheme linkage at the ULB office). Where a Shelter for Urban Homeless (SUH, carried over from DAY-NULM) exists, it should have beds, toilets, drinking water, security, and a caretaker.

WHAT A FUNCTIONING URBAN LIVELIHOODS SETUP LOOKS LIKE

In a D-JAY(S) pilot city (25 cities):

- The ULB has an Executive Committee chaired by the Municipal Commissioner / Executive Officer, and a CMMU/TMMU with dedicated mission staff
- A SUYOG single-window centre is operational at the ULB office
- Socio-economic profiling and VoG enumeration has begun (look for figures by group)
- A City Livelihood Action Plan (C-LAP) has been drafted or is in progress
- Individual / group enterprise loans (Rs 4 lakh / Rs 20 lakh) are being sanctioned at the new subvention rates
- SHGs/CIGs of VoGs (waste, care, gig, transport) are being mobilised, not only women's SHGs
- At least one CLC and/or Labour Chowk is operational

In any other city (DAY-NULM legacy structures):

- The municipal office has an NULM cell with a dedicated person, even after 30 September 2024
- SHGs and ALFs/CLFs continue; new mobilisation is slower pending D-JAY(S) clarity
- PM SVANidhi vendor loans (restructured Aug 2025: three tranches of Rs 15,000 / Rs 25,000 / Rs 50,000, UPI-linked RuPay credit card on second-loan completion) are being processed
- The street vendor survey and Certificate of Vending issuance under the SV Act 2014 continue
- Shelters for Urban Homeless (SUH) remain open

GRIEVANCE REDRESSAL

During service delivery. The first point of contact is the City / Town Mission Manager (CMMU / TMMU), housed in the municipal body. For PM SVANidhi loan issues, the designated bank / MFI is the first responder. For STP (Skills Training Partner) grievances, the training-centre head is the front-line.

After service. Escalation is to the State Mission Management Unit (SMMU) / State Urban Livelihoods Mission (SULM, for legacy DAY-NULM cases), the Municipal Commissioner / Executive Officer, and then the Ministry of Housing and Urban Affairs (MoHUA).

External. MoHUA runs Centralised Public Grievance Redress and Monitoring System (CPGRAMS) (pgportal.gov.in); D-JAY(S) grievances route through SMMU / NMMU. PM SVANidhi complaints go through pmsvanidhi.mohua.gov.in. For street-vendor-specific issues under the 2014 Act (Certificate of Vending denial, vending-zone disputes), the Town Vending Committee chaired by the Municipal



Commissioner is the statutory forum. The Banking Ombudsman (cms.rbi.org.in) handles loan-related grievances.

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