



Atmanirbhar Bharat Abhiyan (COVID-19 Economic Package)

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New schemes/initiatives to be launched



Revolving Fund for
financing for SHGs using
the centralised web portal
named PAiSA



Concessional loans from
banks / Financial
institutions to farmers,
fishermen and animal
husbandry farmers
through Kisan Credit Cards

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New schemes/initiatives to be launched



Street vendors will be able to get loans for initial working capital up to Rs. 10,000 through a new scheme with digital payment



Under Pradhan Mantri Awas Yojana (PMAY), incentives will be given to enterprises and State Governments to develop Affordable Rental Housing Complexes for migrants and the urban poor workers



Citizens will benefit from One Nation One Ration Card Scheme, wherein a migrant can access benefits of the Public Distribution System from any Fair Price Shop in the whole country by March 2021

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Target group

Migrant Workers



Implementing Health support systems for workers

1. Government to introduce Annual Health Check-up for all workers
2. ESIC coverage mandated, Occupational Safety and Health Code to be made applicable for all establishments - even those with < 10 workers - involved in hazardous activities.
3. ESIC benefits will be extended to workers across India in all districts in establishments with >10 employees.

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Target group

Migrant Workers



Implementing basic support systems for workers

1. Government will announce Minimum Wages for all Organized and Unorganized Workers across various activities. Presently < 30% of workers benefit from Minimum Wage laws.
2. Workers who have completed one year service will be eligible for gratuity.
3. Government has also declared that all occupations will be opened for women and they will be permitted to work at night with safety measures.

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Target group

Migrant Workers



Benefit

Government encourages returning migrant workers to enroll under the MGNREGS.

Work will also continue during the monsoon season for plantations, horticulture, livestock related shed.



Process

The application for NREGS can be done at the local Gram Panchayat free of cost.

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Target group

Farmers



Benefit

Small and marginal farmers can approach 33 State Co-operative banks, 351 District Co-operative banks and 43 RRBs for additional loans to meet post harvest (Rabi) & current Kharif needs in May and June of 2020.



Process

Rural Co-op Banks & Regional Rural Banks to get refinance support of Rs. 30,000 crore for crop loan requirement from NABARD.

Contact your bank branch where the loan account has been opened for more details.

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Target group

Migrant Workers



Benefit

Non NFSA and State Card holders will now be provided with 5 kg grains per person and 1 kg Chana dal per family



Process

State Government will release detailed guidelines soon

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Target group

MSMEs



Benefit

Shishu loan under Mudra

Interest rates will be reduced by 2% for 12 months from June 2020 for all MSMEs who have taken loans under MUDRA - Shishu Scheme.

Eligibility: For entrepreneurs who have availed loan amount less than Rs. 50,000



Process

Contact your bank branch where the loan account has been opened for more details.

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Target group
Middle Income Group



Benefit

Government to extend the Credit Linked Subsidy Scheme (CLSS) for middle income group (annual income Rs 6-18 lakhs) up to March 2021.

Interest subsidy of 3-4% applicable on loans to buy / construct a new house or re-purchase a house.



Process

Approach bank for loans with housing loan application form, Income proof and documents related to cost of construction, sale deed, house plan/ approval etc.

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