

## **Loan Based Schemes For Safai Karamchari - Swachhta Udyami Yojana – Swachhta Se Sampannta Ki Aur**

### **Details (Loan Based Schemes For Safai Karamchari - Swachhta Udyami Yojana – Swachhta Se Sampannta Ki Aur)**

A general term loan scheme by the Ministry of Social justice and Empowerment for Safai Karamchari, Manual Scavengers, and their dependants aged 18 years and above for procurement of sanitation-related vehicles. ■ Under this scheme, term loans are extended through State Channelising Agencies (SCA), Regional Rural Banks(RRBs), and Nationalised Banks to the target group.

### **Objectives (Loan Based Schemes For Safai Karamchari - Swachhta Udyami Yojana – Swachhta Se Sampannta Ki Aur)**

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- 10 lac maximum upto 3.25 Lacs ■ Unit Cost 10
- 15 Lacs Capital Subsidy 3.25 Lacs ■ Note There will be no beneficiary contribution and the balance amount other than the capital subsidy will be provided as loan under SUY.

### **Important Features (Loan Based Schemes For Safai Karamchari - Swachhta Udyami Yojana – Swachhta Se Sampannta Ki Aur)**

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### **Benefits (Loan Based Schemes For Safai Karamchari - Swachhta Udyami Yojana – Swachhta Se Sampannta Ki Aur)**

- Term loan with a maximum unit cost of Rs.50.00 lacs at an interest rate of 4% , for any viable income generating schemes including sanitation
- related activities. A rebate of 1% per annum on interest will be admissible to women beneficiaries. A rebate of 0.5% per annum will be extended for the beneficiaries for timely repayment. ■ Repayment period: Up to 10 years after an implementation period of 4 months and a moratorium of 6 months and from the date of disbursement of the loan depending on the viability/profitability and repaying capacity of the unit. ■ Note: Loans are extended through Channelizing Agencies (CAs) i.e. State Channelizing Agencies (SCAs), Regional Rural Banks (RRBs), and Public Sector Banks (PSBs) to the target group.

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### **Eligibility (Loan Based Schemes For Safai Karamchari - Swachhta Udyami Yojana – Swachhta Se Sampannta Ki Aur)**

- The following person(s)/entities shall be considered eligible for availing of financial assistance under the various schemes of NSKFDC:

- Safai Karamcharis (including Wastepickers), identified Manual Scavengers and their dependents. Registered co
- operative societies of the target group. Legally constituted association/firm promoted by the target group, and Persons, who produce a certificate from local Revenue Officer/local Municipal Officer/Cantonment Executive Officer/ Railway Officer, Head of the Govt. Departments (i.e. Schools, Colleges, Forest, Health, Education, Animal Husbandry) having rank not less than Gazetted Officer, Elected Members of Municipal Body, Pradhan of Gram Panchayats, and Regional Managers of Regional Rural Banks (RRBs)/Public Sector Banks (PSBs). However, under the MS Act, 2013, a person identified as a Manual Scavenger in a survey, need not provide any certificate once his/her name appeared in the final list of Manual Scavengers prepared by State Governments/Union Territory Administration (<https://nskfdc.nic.in/en/content/home/ms>)
- survey
- 2018, <https://nskfdc.nic.in/en/node/79798> ). Mukhia/ Sarpanch/ President or any other authority equivalent to Pradhan of Gram Panchayat for the issue of Occupation Certificate to Safai Karamcharis/ dependants
- and In case of Municipal Bodies without Gazetted Officers, the head of such Municipal Bodies, maybe the Competent Authority.

## **Application Process (Loan Based Schemes For Safai Karamchari - Swachhta Udyami Yojana – Swachhta Se Sampannta Ki Aur)**

- Loan applications are submitted by the applicants to the district offices of SCAs of NSKFDC of RRBs and Nationalised Banks.
- These applications are then sent to the head offices where the project proposal is appraised by SCA/RRBs/Nationalised Banks and the projects are sent back to NSKFDC along with recommendations.
- The Project Appraisal Committee of NSKFDC then appraises the proposals and after finding them in order places it in front of their board of directors for their approval.
- Once the board of directors approves the project, the letter of sanction is issued by SCAs/ RRBs/Nationalised Banks.
- Once all the terms and conditions have been accepted, the necessary documents and funds are then released to the concerned beneficiaries.
- NSKFDC released the funds with the receipt of demand being made from the SCAs/ RRBs/Nationalised Banks after taking into consideration all the parameters of release as per the Lending Policies & Guidelines (LPG) of NSKFDC ■

## **Documents Required (Loan Based Schemes For Safai Karamchari - Swachhta Udyami Yojana – Swachhta Se Sampannta Ki Aur)**

- Indicative Documents Pan Card Work Assurance Letter Work report Address Proof 3 Quotation of Equipments Occupation Certificate ■

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