

Green Business Scheme

Details (Green Business Scheme)

The Green Business Scheme has been launched by the National Safai Karamcharis Finance and Development Corporation (NSFDC) to provide financial assistance in the form of loans for activities that can tackle the impacts of climate change and also be income-generating. The income-generating activities that could mitigate the Green House effect or could be classified under adaptation initiatives, would be covered under the scheme. Indicative schemes Battery electric vehicle(E-rickshaw), Compressed air vehicle, Solar energy gadgets, Poly houses.

Objectives (Green Business Scheme)

- The Green Business Scheme has been launched by the National Safai Karamcharis Finance and Development Corporation (NSFDC) to provide financial assistance in the form of loans for activities that can tackle the impacts of climate change and also be income
- generating. The income
- generating activities that could mitigate the Green House effect or could be classified under adaptation initiatives, would be covered under the scheme. Indicative schemes Battery electric vehicle(E
- rickshaw), Compressed air vehicle, Solar energy gadgets, Poly houses. Quantum of loan 90% of the Unit cost with a maximum of Rs. 2 lac.

Important Features (Green Business Scheme)

- The Green Business Scheme has been launched by the National Safai Karamcharis Finance and Development Corporation (NSFDC) to provide financial assistance in the form of loans for activities that can tackle the impacts of climate change and also be income
- generating. The income
- generating activities that could mitigate the Green House effect or could be classified under adaptation initiatives, would be covered under the scheme. Indicative schemes Battery electric vehicle(E
- rickshaw), Compressed air vehicle, Solar energy gadgets, Poly houses. Quantum of loan 90% of the Unit cost with a maximum of Rs. 2 lac. Quantum of loan shall, however, be reduced to the extent of the amount of subsidy available, if any.

Benefits (Green Business Scheme)

- Quantum of Assistance National Safai Karamcharis Finance and Development Corporation (NSFDC) would provide need
- based loans under the scheme as permissible under the NSFDC Term Loan Lending Policy, promoter contribution, and after taking into consideration the margin money being provided by Special Central Assistance (SCA), subsidies provided by other government agencies, and subsidies provided to below poverty line (BPL) beneficiaries under the Central
- Sector Scheme of Special Central Assistance to the Special Component Plan, to the extent of ■ 10,000/
- or 50% of the unit cost, whichever is less. Interest Rates Scheme Unit Cost Maximum Loan Limit up to 90% of unit Cost Interest per Annum Interest per Annum ■ ■ ■ SCA/CA Beneficiary Green Business Scheme (GBS) Up to Rs. 7.50 Lakh Rs. 6.75 lakh 2% 4% ■ Above Rs. 7.50 lakh & up to Rs. 15.00 lakh Rs. 13.50 lakh 3% 6% ■ Above Rs. 15.00 lakh & up to Rs. 30.00 lakh Rs. 27.00 lakh 4% 7% *(1% Rebate from NSFDC share of interest in case of Female Beneficiaries.) ■ Repayment The loan under the scheme shall be repaid in quarterly installments, within a maximum period of 10 years including moratorium period of 06 months. In addition, 120 days moratorium period is allowed to SCA for fund utilization.

Eligibility (Green Business Scheme)

- Safai Karamcharis, Scavengers, and their Dependents are eligible for the scheme.

Application Process (Green Business Scheme)

- The beneficiaries submit the loan applications to the District Offices of State Channelizing Agencies (SCAs) of NSKFDC, Branches of Regional Rural Banks (RRBs), and Nationalized Banks.
- The District Offices of SCAs/Branches of RRBs/Nationalised Banks send these applications after scrutiny to their Head Offices.
- The viability of the project proposals is being appraised by the SCAs/ RRBs/Nationalised Banks and the viable projects are sent to NSKFDC along with their recommendations.

Documents Required (Green Business Scheme)

- Aadhaar Card Driving License Bank Details Caste Certificate Income Certificate Domicile Certificate

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