

Micro Credit Finance under NSKFDC- Haryana

Details (Micro Credit Finance under NSKFDC- Haryana)

The scheme "Micro Credit Finance under NSKFDC" is implemented by the Haryana Scheduled Castes Finance and Development Corporation (HSFDC) in collaboration with the National Safai Karamcharis Finance & Development Corporation (NSKFDC). Under this scheme, the loan is provided to Safai Karamchari and their dependents for projects with a maximum cost of up to ₹1,00,000/- per beneficiary for small and petty trade/business and various income-generating activities.

Objectives (Micro Credit Finance under NSKFDC- Haryana)

- The scheme "Micro Credit Finance under NSKFDC" is implemented by the Haryana Scheduled Castes Finance and Development Corporation (HSFDC) in collaboration with the National Safai Karamcharis Finance & Development Corporation (NSKFDC). The HSFDC is a Company registered under the Companies Act, 1956 on 02.01.1971. It is a wholly Government
- owned Corporation with a 51% share of the State Government and a 49% share of the Government of India. Under this scheme, the loan is provided to Safai Karamchari and their dependents for projects with a maximum cost of up to ₹1,00,000/
- per beneficiary for small and petty trade/business and various income
- generating activities. The beneficiary should be between 18 and 55 years of age and should be either Safai Karamchari or his/her dependent, and permanent Safai Karamchari means a person engaged in, or employed for any sanitation work and includes his dependents.

Important Features (Micro Credit Finance under NSKFDC- Haryana)

- The beneficiary should be between 18 and 55 years of age and should be either Safai Karamchari or his/her dependent, and permanent Safai Karamchari means a person engaged in, or employed for any sanitation work and includes his dependents.

Benefits (Micro Credit Finance under NSKFDC- Haryana)

- Project Cost Ceiling: The Corporation (HSFDC), in collaboration with NSKFDC, provides loans of up to ₹1,00,000/
- per beneficiary for small and petty trade/business and various self
- employment income
- generating activities. Margin Money:
- The Corporation provides margin money @ 10% of the project cost. Subsidy: The corporation provides a subsidy @ 50% of the total project cost (Maximum subsidy amount is ₹10,000/
-). Note: The subsidy is only provided to the beneficiary below the poverty line. Interest criteria for the loan amount recoverable by HSFDC: Upto Amount (₹) Interest % P.A. Penal Interest % P.A. 1,00,000/
- 5 4 ₹ Interest Starts on Penalty Start After Principal Recovery Starts After Installment Starts After Installment Period Same Day 30 Days 120 Days 120 Days 30 Days

Eligibility (Micro Credit Finance under NSKFDC- Haryana)

- The applicant should be a permanent resident of Haryana.
- The applicant's age should be between 18 and 55 years.
- There is no income limit.
- The applicant should be either Safai Karamchari or his/her dependent.
- Note 1: Permanent Safai Karamchari means a person engaged in, or employed for any sanitation work and includes his/her dependents.
- Note 2: The applicant shall have to produce a Certificate of Safai Karamchari or dependent of Safai Karamchari from the Head of the Government Departments (i.e.
- School, Colleges, Forest, Health, Education, Animal Husbandry having rank not less than Gazetted Officer), elected members of Municipal Body/ Corporation and Pradhan of Gram Panchayats, Local Revenue Officer or an Officer of Local Municipal Office, or Cantonment Executive Officer of the Cantonment or an officer of the Railways not below the rank of gazette officer.

Application Process (Micro Credit Finance under NSKFDC- Haryana)

- Registration Process on Haryana Scheduled Castes Finance and Development Corporation: Step 1: Visit the official website of Haryana Scheduled Castes Finance and Development Corporation and select the scheme under 'NSKFDC Assisted Scheme'.
- Step 2: Click on " Apply for Loan " to begin the registration process.
- Step 3: Fill in your details, including your name, Aadhaar number, email, mobile number, and captcha code, then click "Register." Step 4: Enter the OTP sent to your mobile and click "Submit." Step 5: The application form will open.
- Step 6: Enter your details and upload the required documents.
- Step 7: Click "Submit" to complete your application, and you will receive your user ID and password.
- Login to apply for the scheme: Step 1: Visit the official website of the Haryana Scheduled Castes Finance and Development Corporation and on the home page, click on 'Login' option.
- Step 2: Enter your user ID/Username, password, and captcha code.
- Step 3: Click " Login ." Step 4: Once logged in, the dashboard will open in front of you Click on "Edit Profile." Step 5: Fill in all the required details, upload required documents, and update other details.
- Step 6: Click "Final Submit." Step 7: After submitting, you can print out your application for your records.
- ■ Registration Process on Antyodaya-SARAL Portal: Step 1: The eligible applicant may apply online through the Official Portal- Antyodaya-SARAL Portal .
- Step 2 : If the applicant is not registered on the portal, he/she gets registered there.
- Step 3: For registration, click " New User " under 'Sign In Here' and fill in all the mandatory details i.e. Name, Email ID, Mobile Number, Password & State.
- Click on 'Submit'.
- Step 4: Verify your mobile number and email ID through the received OTP and complete the registration process.
- Login to apply for the scheme: Step 1: To avail the benefits of the scheme, visit the Official Antyodaya-SARAL Portal and log in through the email ID used while registering.
- Step 2: Enter Password & Captcha and click on 'Login'.
- Step 3: After successful login, click on 'Apply for Services' and then 'View all Available Services' Step 4: Now, you can search for the scheme and click on the scheme to go ahead and fill out the application form.
- Step 5: Fill in all the mandatory details and upload all the mandatory documents.
- Step 6: Preview the application form and click on 'Submit'.
- Tracking of Application: Applicants can track their applications through the Official Antyodaya-SARAL Portal by entering their Department Name, Scheme Name, and Application Reference ID.
- Note: The loan applications so received are scrutinized and got verified by the District Managers concerned to ascertain the genuineness of the beneficiaries.
- Thereafter, cases of eligible applicants are sent to NSKFDC for sanction of loan.
- After sanction of loan by NSKFDC.
- The requisite sanction is issued for grant of loan to the beneficiaries concerned.

Documents Required (Micro Credit Finance under NSKFDC- Haryana)

- 1. Aadhaar Card 2. Ration Card 3. Safai Karamchari or dependent of Safai Karamchari Certificate issued by the competent authority 4. Any other documents as required

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