Loan Based Schemes For Safai Karamchari - General Term Loan (GTL)Are you sure you want to sign out? CancelSign OutEngEnglish/हिà¤,à¤;ीSign InBackDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of Social Justice and EmpowermentLoan Based Schemes For Safai Karamchari - General Term Loan (GTL)CreditEntrepreneurshipFinancial AssistanceLoanManual ScavengersSafai KaramcharisSanitationWaste PickersDetailsA general term loan scheme by the Ministry of Social justice and Empowerment for Safai Karamchari, Manual Scavengers, and their dependents aged 18 years and above. i»; Term loan: Up to 90% of the unit cost with a maximum unit cost of Rs.15.00 lacs at an interest rate of 6%, for any viable income generating schemes including sanitation-related activities.Note:Under this scheme, term loans are extended through State Channelising Agencies (SCA), Regional Rural Banks(RRBs), and Nationalised Banks to the target group. Under this scheme assistance is provided for any viable income generating schemes including sanitation-related activities with a maximum project cost of Rs.15.00 lac.iv; BenefitsTerm loan:Up to 90% of the unit cost with a maximum unit cost of Rs.15.00 lacs at an interest rate of 6%, for any viable income generating schemes including sanitationrelated activities. Repayment period: Up to 10 years after an implementation period of 4 months and a moratorium of 6 months and from the date of loan disbursement depending on the viability/profitability and repaying capacity of the unit."»; A General Term loan can be provided up to a maximum of 90% of the unit cost. The remaining 10% share is to be provided by the State Channelising Agencies in the form of loan, subsidy or promoter's contribution, or any other available funds sources. Promoter's contribution is not insisted upon for projects costing up to Rs.2.00 lacFor projects costing more than Rs.2.00 lac, the minimum promoter's contribution insisted by NSKFDC from the beneficiaries is 5%. 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. "">, EligibilityThe 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 Manual Scavenger in a survey, need not to 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 issue of Occupation Certificate to Safai Karamcharis/ dependants; and In case of Municipal Bodies without Gazetted Officers, the head of such Municipal Bodies, may be the Competent Authority. i», Application ProcessOfflineOnlineInterested eligible person shall contact nearest Channeling Agency (https://nskfdc.nic.in/en/content/home/listchannelizing-agencies)Documents RequiredIndicative DocumentsAadhaar Card (not mandatory)Occupation Certificatei», Frequently Asked QuestionsWhat is moratorium period? A moratorium period refers to a particular period of a loan tenure during which the borrower does not have to repay anything. It can be described as a waiting period before the borrower will have to start paying the equated monthly installments (EMIs) for his or her loanDoes the scheme provide loans to all Unorganized Workers persons? No, the scheme provides loans only to Safai Karamchari, Manual Scavengers and their dependants How does the scheme provide assistance? Under this scheme, term loans are extended through State Channelising Agencies (SCA), Regional Rural Banks(RRBs) and Nationalised Banks to the target group. Is there any income limit for the scheme? No, there is no such limit mentioned in the guidelines, however, other things being equal, NSKFDC accords priority to economic development and rehabilitation of:- i) Manual Scavengers and amongst scavengers those scavengers whose income is below double the poverty line; ii) Women from among the target group and iii) Disabled persons among the target group. • Financial viability, income generating capacity of the project etc. are considered while evaluating the projects for financing. With what type of Projects can I avail this schemes? Any viable and income generating schemes are financed by NSKFDC to Safai Karamcharis, Scavengers and their dependents. As per the project proposals received from the SCAs, the following sectors are given priority by the target group:- Transport Small and Petty Business Non-land based schemes Sanitation based equipments I am a Domestic Worker, am I eligible for the scheme? No, You are not eligible. I am a Waste Picker, am I eligible for the scheme? Yes, You are eligible. Sources And References Scheme Guidelines Additional Guidelines OkWas this helpful? News and Updates No new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later. OkIt seems you have already initiated your application earlier. 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Under this scheme assistance is provided for any viable income generating schemes including sanitation-related activities with a maximum project cost of Rs.15.00 lac.OkWas this helpful?ShareNews and UpdatesNo new news and updates available©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of India®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On: 28/03/2024 | v-2.1.1