

[Loan Based Schemes For Safai Karamchari - Sanitary Marts Scheme](#)[Are you sure you want to sign out?](#)[CancelSign OutEngEnglish/à¹à²¼à³,à´àµSign InBackDetailsBenefitsEligibilityExclusionsApplication 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 - Sanitary Marts SchemeCreditFinancial AssistanceLoanManual ScavengersSafai KaramcharisSanitary MartSanitationWaste PickersDetailsA contributory Loan scheme by Ministry of Social justice and Empowerment for individual beneficiaries/self help groups of Liberated Safai Karamchari, Manual Scavengers and their dependants aged 18 years and above, for setting up A Sanitary Marts \(SM\) is a one-stop-shop for all things for sanitation and hygiene.ï»¿Under this scheme, term loans are extended through State Channelising Agencies \(SCA\), Regional Rural Banks\(RRBs\), and Nationalised Banks to the target group.ï»¿Loan of Upto 90% of total cost for starting a Sanitary Mart with a maximum of Rs.15.00 lacs Interest rate: Interest payable by the beneficiaries shall not exceed 4% per annum \(1% p.a. rebate for women beneficiaries and 0.50% rebate for timely repayments.\)ï»¿BenefitsLoanLoan of Upto 90% of total cost for starting a Sanitary Mart with a maximum of Rs.15.00 lacs ï»¿Interest rateInterest payable by the beneficiaries shall not exceed 4% p.a. \(1% p.a. rebate for women beneficiaries and 0.50% rebate for timely repayments.\)ï»¿Promoter Contribution 10% of the total cost of a Sanitary Mart will be brought in by the beneficiariesï»¿Repayment PeriodTerm loans drawn from NSKFDC will be required to be repaid upto 10 years in quarterly installments.ï»¿Moratorium PeriodA moratorium period of 6 months in addition to implementation period of 4 months will be allowed.ï»¿EligibilityThe following person\(s\)/entities shall be considered eligible for availing of financial assistance under the various schemes of NSKFDC:- â Safai Karamcharis \(including Wastepickers\), identified Manual Scavengers and their dependents.ï»¿Registered co-operative societies of the target group.Legally constituted association/firm promoted by the target group, andPersons, 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.ExclusionsDomestic Workers shall not be eligible for the scheme.Application ProcessOnlineOfflineLoan 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 NSKFDCï»¿Documents RequiredIndicative DocumentsAadhaar Card \(not mandatory\)Occupation Certificateï»¿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?The Scheme Guidelines do not mention any income limit. 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. â Financial viability, income generating capacity of the project etc. are considered while evaluating the projects for financing.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 ReferencesScheme GuidelinesAdditional GuidelinesOkWas this helpful?News and UpdatesNo 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.To know more please visit CancelApply NowCheck EligibilityMinistry Of Social Justice and EmpowermentLoan Based Schemes For Safai Karamchari - Sanitary Marts SchemeCreditFinancial AssistanceLoanManual ScavengersSafai KaramcharisSanitary MartSanitationWaste PickersDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsA contributory Loan scheme by Ministry of Social justice and Empowerment for individual beneficiaries/self help groups of Liberated Safai Karamchari, Manual Scavengers and their dependants aged 18 years and above, for setting up A Sanitary Marts \(SM\) is a one-stop-shop for all things for sanitation and hygiene.ï»¿Under this scheme, term loans are extended through State Channelising Agencies \(SCA\), Regional Rural Banks\(RRBs\), and Nationalised Banks to the target group.ï»¿Loan of Upto 90% of total cost for starting a Sanitary Mart with a maximum of Rs.15.00 lacs Interest rate: Interest payable by the beneficiaries shall not exceed 4% per annum \(1% p.a. rebate for women beneficiaries and 0.50% rebate for timely repayments.\)ï»¿OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024Powered byDigital India Corporation\(DIC\)Ministry of Electronics & IT \(MeitY\)Government of IndiaÂ®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](#)