

Loan Based Schemes For Safai Karamchari - Scheme For Pay And Use Community ToiletsAre you sure you want to sign out?
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EmpowermentLoan Based Schemes For Safai Karamchari - Scheme For Pay And Use Community ToiletsCreditFinancial
AssistanceLoanManual ScavengersSafai KaramcharisSanitationWaste PickersDetailsA 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
Construction, Operation, and Maintenance of Pay and Use Community Toilets.Under this scheme, term loans are extended through State
Channelising Agencies (SCA), Regional Rural Banks(RRBs), and Nationalised Banks to the target group.İ»İ»Loan upto amount of
Rs.25.00 lacs for setting up of a unit of 10 seater toilet to individual beneficiaries/ self-help groups at interest rate of 4%.A rebate of 1%
per annum on interest will be admissible to women beneficiaries.A rebate of 0.5% will be extended for the beneficiaries for timely
repayment.BenefitsLoan upto amount of Rs.25.00 lacs for setting up of a unit of 10 seater toilet to individual beneficiaries/ self-help
groups at interest rate of 4%.A rebate of 1% per annum on interest will be admissible to women beneficiaries.A rebate of 0.5% will be
extended for the beneficiaries for timely repayment.İ»İ»Repayment period 10 Years after the implementation period of 180 days and
moratorium of 180 daysİ»İ»Moratorium periodSix Months in addition to implementation period of six months. İ»İ»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 financial
assistance under the various schemes of NSKFDC:- â€¢ Safai Karamcharis (including Wastepickers), identified Manual Scavengers and
their dependents. Registered co-operative societies of 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. İ»İ»ExclusionsDomestic Workers are not 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 NSKFDCİ»İ»Documents RequiredNo Documents required for this SchemeFrequently Asked QuestionsNo
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24303714Last Updated On : 28/03/2024 | v-2.1.1