

Loan Based Schemes For Safai Karamchari - Swachhta Udyami Yojana â€“ Swachhta Se Sampannta Ki AurAre you sure you want to sign out?CancelSign OutEngEnglish/à¸!à¸à¸,à¸!à¸à¸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 - Swachhta Udyami Yojana â€“ Swachhta Se Sampannta Ki AurCreditEntrepreneurshipFinancial 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 procurement of sanitation-related vehicles.â¸¸â¸¸Under this scheme, term loans are extended through State Channelising Agencies (SCA), Regional Rural Banks(RRBs), and Nationalised Banks to the target group. â¸¸â¸¸Unit CostUpto 5 LacsCapital Subsidy: 50 % of the unit Costâ¸¸â¸¸Unit Cost 5 to 10 LacsCapital Subsidy: 2 Lacs + 25 % of the unit Cost between Rs 5 -10 lac maximum upto 3.25 Lacsâ¸¸â¸¸Unit Cost 10 - 15 LacsCapital Subsidy 3.25 Lacsâ¸¸â¸¸NoteThere will be no beneficiary contribution and the balance amount other than the capital subsidy will be provided as loan under SUY.BenefitsTerm loan with a maximum unit cost of Rs.50.00 lacs at an interest rate of 4%, for any viable income-generating schemes including sanitation-related activities.A rebate of 1% per annum on interest will be admissible to women beneficiaries. A rebate of 0.5% per annum will be extended for the beneficiaries for timely repayment. â¸¸â¸¸Repayment period: Up to 10 years after an implementation period of 4 months and a moratorium of 6 months and from the date of disbursement of the loan depending on the viability/profitability and repaying capacity of the unit.â¸¸â¸¸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.â¸¸â¸¸EligibilityThe following person(s)/entities shall be considered eligible for availing of financial assistance under the various schemes of NSKFDC:- â¸¸â¸¸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 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 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 NSKFDCâ¸¸â¸¸Documents RequiredIndicative DocumentsPan CardWork Assurance LetterWork report Address Proof3 Quotation of EquipmentsOccupation Certificateâ¸¸â¸¸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 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¸¸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 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 - Swachhta Udyami Yojana â€“ Swachhta Se Sampannta Ki AurCreditEntrepreneurshipFinancial AssistanceLoanManual ScavengersSafai KaramcharisSanitationWaste PickersDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsA 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 procurement of sanitation-related vehicles.â¸¸â¸¸Under this scheme, term loans are extended through State Channelising Agencies (SCA), Regional Rural Banks(RRBs), and Nationalised Banks to the target group. â¸¸â¸¸Unit CostUpto 5 LacsCapital Subsidy: 50 % of the unit Costâ¸¸â¸¸Unit Cost 5 to 10 LacsCapital Subsidy: 2 Lacs + 25 % of the unit Cost between Rs 5 -10 lac maximum upto 3.25 Lacsâ¸¸â¸¸Unit Cost 10 - 15 LacsCapital Subsidy 3.25 Lacsâ¸¸â¸¸NoteThere will be no beneficiary contribution and the balance amount other than the capital subsidy will be provided as loan under SUY.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