

 ISO 9001:2015	NATIONAL SAFAI KARAMCHARIS FINANCE AND DEVELOPMENT CORPORATION (NSKFDC) (A Govt. of India Undertaking under the Ministry of Social Justice & Empowerment) NTSC, 3rd Floor, E-Block, NSIC, Okhla Industrial Estate Phase-III, New Delhi-110020 Telephone No. 011-26382476, 26382477, 26382478 Fax: 26382479, E-mail: nskfdc-msje@nic.in Website: www.nskfdc.nic.in	
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Various schemes of NSKFDC

Background:

National Safai Karamcharis Finance & Development Corporation (NSKFDC) is a wholly owned Govt. of India Undertaking under the Ministry of Social Justice & Empowerment, set up on 24th January 1997 as a Company "Not for Profit" under Section 8 of the Companies Act, 2013. It is in operation since October, 1997, as an Apex Corporation for the all round socio-economic upliftment of the Safai Karamcharis (including wastepickers), Manual Scavengers and their dependants across the Country through its various loan and non-loan based schemes. The loan schemes are implemented through State Channelizing Agencies (SCAs) nominated by the State Govts./UTs & Partner Banks. Skill Development Training Programmes (SDTP) are implemented through Govt. Sector Training Institutions and Sector Skill Councils (SSCs) across the Country.

S. No.	Name of the scheme	Maximum Limit (upto)	Rate of interest to		Repayment period (upto)
			Channel Agency	Beneficiaries	
1	General Term Loan (GTL)	Rs.15.00 lacs	3% p.a.	6% p.a.	10 years*
2	Mahila Adhikarita Yojana (MAY)	Rs.2.00 lacs	2% p.a.	5% p.a.	5 years*
3	Mahila Samridhi Yojana (MSY)	Rs.1.00 lac	1% p.a.	4% p.a.	3 years*
4	Micro Credit Finance (MCF)	Rs.1.00 lac	2% p.a.	5% p.a.	3 years*
5	Education loan (EL) -For study in India -For study abroad [The interest on Education Loan (for study in India) is reimbursable under the scheme of the Ministry of Education, Govt. of India to the beneficiaries whose family annual income is upto Rs.4.50 lac per annum]	Rs.10.00 lacs Rs.20.00 lacs	1% p.a.	4% p.a. (0.5% rebate for women in case of study in India)	5 years after co-termination of course with moratorium period of one year.
6	Sanitary Marts (SM)	Rs.15.00 lacs	2% p.a.	4% p.a. @	10 years*
7	Green Business (GB)	Upto Rs.7.50 lacs	2% p.a.	4% p.a. (1% rebate for women)	10 years***
		Above Rs.7.50 lacs & upto Rs.15.00 lacs	3% p.a.	5% p.a. (1% rebate for women)	
		Above Rs.15.00 lacs & upto Rs.30.00 lacs	4% p.a.	6% p.a. (1% rebate for women)	
8	Scheme for “Pay & Use” community toilets	Rs.25.00 lacs	2% p.a. @	4% p.a. @	10 years**
9	Swachhta Udyami Yojana (SUY) – “Swachhta se Sampannta Ki Aur” (Scheme for procurement of sanitation related equipments/ vehicles)				
a)	Individual/SHG/JRG/Cooperative	Rs.15.00 lacs (Individual) Rs.50.00 lacs (SHG/JRG/ Cooperative)	2% p.a. @	4% p.a. @	7 years*
b)	^Municipal Corporation / Jal Boards / Public Health & Engineering Departments/ Cantonment Boards / Railways etc.	Rs.50.00 lacs per unit (no. of unit could be more than 1)	2% p.a.	4% p.a. (1% rebate for timely repayment)	
c)	Private agencies/contractors engaged by the ULBs including Municipal Corporation/ Municipalities/Jal Boards/Public Health & Engineering Department/Cantonment Board/ Railways etc.		3% p.a.	6% p.a. (1% rebate for timely repayment)	
10	Skill Development Training Programmes (SDTP)	NSKFDC provides Employment linked Skill Development Training to its target group in various courses alongwith stipend @ Rs.1500/- per month per person in case of Safai Karamcharis/dependants and @ Rs.3000/- per month per person in case of Manual Scavengers/dependant during the training period.			

*After implementation period of 120 days and moratorium of 180 days.

** After implementation period of 180 days and moratorium of 180 days.

*** Including a moratorium period of 180 days.

After implementation period of 90 days and moratorium of 90 days.

@1% rebate for women beneficiaries and 0.5% rebate for timely repayment.

^ Municipal Corporation/Jal Boards, Public Health & Engineering Departments, Cantonment Boards, Railways etc. can also avail direct financial assistance from NSKFDC @ 4% p.a. by providing Bank guarantee equivalent to the total project cost.

Revised Self Employment Scheme of Rehabilitation of Manual Scavengers (SRMS):

Eligibility: Manual Scavengers identified during the survey conducted in States/UTs as per MS Act-2013.

- 1) One Time Cash Assistance (OTCA) of Rs.40,000/- (one person in a family).
- 2) Capital Subsidy for beneficiaries from the category of Manual Scavengers.

Capital subsidy for Manual Scavengers upto Rs.5.00 lakh for Self Employment projects upto Rs.15.00 lakh as per below slabs:-

- Project cost of upto Rs.5 lakh : 50% of the project cost
- Between Rs.5 lakh to Rs.15 lakh : Rs.2.5 lakh and 25% of the Project cost between Rs.5-15 lakh

For Group Projects

Admissible Capital Subsidy

Project Cost Limit

Maximum Project Cost limit Rs. 50.00 lakh for group	As admissible to individuals with maximum capital
@ maximum Rs. 10.00 lakh for each member of the group	subsidy of Rs 3.75 lakh per member of the group.

Capital subsidy to Manual Scavengers, Sanitation workers and their dependants for procurement of Sewer/Septic tank cleaning equipments/vehicles: Same as above
