

National Safai Karamcharis Finance & Development Corporation (NSKFDC)

Objective and Salient Features

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, Wastepickers, Manual Scavengers and their dependants throughout 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 Governments and Regional Rural Banks (RRBs)/Public Sector Banks (PSBs) and the Skill Development Training Programmes (SDTP) are implemented through Govt. Sector Training Institutions across the Country.

Vision

To strive for elimination of inhumane practice of Manual Scavenging and socio-economic upliftment of Safai Karamcharis, Wastepickers, Manual Scavengers and their dependants.

Mission

To endow alternate means of livelihood to Safai Karamcharis (including wastepickers), Manual Scavengers and their dependants by promoting self entrepreneurial activities Job/Wage employment for their socio-economic upliftment and onward integration in the society.

Schemes & Programmes

NSKFDC is implementing various loan based schemes and programmes for the socio-economic upliftment of Safai Karamcharis, Wastepickers, Manual Scavengers and their dependants.

The brief details of the various loan based schemes are given below:-

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)	
<p>*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.</p>					

Performance

Out of the total authorized share capital of Rs.710 Crore, the Govt. of India has released Rs.709.99 Crore till 31.03.2022. The enhancement of Authorized Share Capital from Rs.710 Crore to Rs.840 Crore is under consideration by the Ministry of Social Justice & Empowerment, Govt. of India.

The details of funds disbursed by NSKFDC during the last 8 years and current F.Y. for providing financial assistance to the beneficiaries from the target group is given below:-

S. No.	Financial Year	Share Capital Contribution received (Rs. In Crore)	Loan disbursement (Rs. in Crore)	Coverage of Beneficiaries (Nos.)
1	2014-15	50.00	134.05	19434
2	2015-16	50.00	156.91	19334
3	2016-17	50.00	179.10	23565
4	2017-18	5.00	147.75	22202
5	2018-19	30.00	198.88	21301
6	2019-20	35.00	287.52	26674
7	2020-21	40.00	61.05	11619
8	2021-22	5.00	260.57	51356
9	2022-23 (as on 22.11.2022)	0.00	52.91	7694

NSKFDC since inception has disbursed funds of Rs.2436.35 Crore for covering 468465 beneficiaries/units under various loan schemes of NSKFDC as on 22.11.2022.

Non Loan Based Schemes – Skill Development Training Programmes

i) Training under PM DAKSH Yojana

National Safai Karamcharis Finance and Development Corporation (NSKFDC) is providing Skill Development Training Programmes to its target group Safai Karamcharis, Waste-pickers/dependents under PM DAKSH Yojana through empanelled Training Institutes.

During the training period, stipend @ Rs.1500/- p.m./candidate to SK/dependants is transferred in their bank accounts post training based on their attendance. Under Up-skilling, the stipend is paid Rs.500/- per candidate.

Performance

Financial Year	Enrolled (In Nos.)	Trained (In Nos.)	Expenditure (In Cr)
2020-21	8283	8283	5.6
2021-22	10869	7451	4.05
2022-23 (as on 29.11.2022)	14164	7653	1.15

ii) Training under SRMS Scheme

NSKFDC provides Skill Development Training to Manual Scavengers/dependents through various training institutes. During the training period, stipend @ Rs.3000/- p.m./candidate to MS/dependants is transferred in their bank accounts post training based on their attendance. Under Up-skilling the stipend is paid Rs.500/- per candidate.

Performance

Financial Year	Enrolled (In Nos.)	Trained (In Nos.)	Expenditure (In Cr)
2020-21	8698	8698	3.22
2021-22	10823	10823	8.97
2022-23 (as on 29.11.2022)	22237	10756	3.31

Awareness Camps

In order to increase awareness about NSKFDC's schemes and programmes, NSKFDC with the assistance of State Channelising Agencies (SCAs) holds Awareness Camps in the basties / areas of Safai Karamcharis/Scavengers to motivate them to avail the benefits of the schemes of the corporation

Self Employment Scheme for Rehabilitation of Manual Scavengers(SRMS)

National Safai Karamcharis Finance and Development Corporation is the Nodal Agency for implementation of the Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS). Main provisions of the revised SRMS are :-

- (i) Onetime Cash Assistance (OTCA) of Rs. 40,000 to one identified manual scavenger per family.
- (ii) Skill development training upto a maximum period of two years with a stipend @ Rs. 3,000/- per month.
- (iii) Loans at concessional rates of interest with a capital subsidy upto a maximum of Rs. 5.00 lac for sustainable livelihood projects.
- (iv) Sanitation Workers and their dependants are provided capital subsidy upto Rs. 5.00 lakh and interest subsidy for sanitation related projects.
- (v) Coverage of Manual Scavengers for Health Insurance under Ayushman Bharat (PM-JAY) Yojana

The progress of implementation of SRMS upto 23.11.2022 is as follows:-

- During two surveys initiated by the Ministry of Social Justice and Empowerment in the year 2013 and 2018, for identification of manual scavengers, 58,098 manual

scavengers have been identified. All these eligible manual scavengers have been provided One Time Cash Assistance of Rs. 40,000/-.

- Skill Development Training Programmes have been provided to 21,115 manual scavengers and their dependants.
- Self Employment Projects for taking up alternative self employment have been sanctioned for 1610 manual scavengers and their dependants.
- 520 sanitation workers have been provided capital of Rs. 18.87 crore for various sanitation related projects.
