

National Safai Karamcharis Finance and Development Corporation (NSKFDC)

Objective and Salient Features

National Safai Karamcharis Finance & Development Corporation (NSKFDC), a wholly owned Govt. of India Undertaking under the Ministry of Social Justice & Empowerment (M/o SJ&E) was set up on 24th January 1997 as a Company "Not for Profit" under the erstwhile Section 25 of the Companies Act, 1956 (now Section 8 of the Companies Act, 2013). NSKFDC is in operation since October, 1997, as an Apex Corporation for the all round socio-economic upliftment of the Safai Karamcharis, Scavengers and their dependants throughout India. The schemes/programmes of NSKFDC are implemented through State Channelizing Agencies (SCAs) nominated by the State Govts./Union Territory Administrations, Regional Rural Banks (RRBs) and Nationalised Banks. The financial assistance is provided at concessional rates of interest to the SCAs/RRBs/Nationalised Banks for onward disbursement to the target group of NSKFDC.

Vision

To strive for elimination of inhumane practice of manual scavenging and socio-economic upliftment of Safai Karamcharis/ Scavengers and their dependants.

Mission

To endow alternate means of livelihood to Safai Karamcharis/Scavengers and their dependants to enable them live with dignity, honour and pride along with the mainstream of the Society.

Schemes & Programmes

Sl. No.	Name of the scheme	Maximum limit	Rate of interest to		Repayment period
			SCAs	Benefi-ciaries	
A	Loan based schemes				
1.	Mahila Samridhi Yojana (MSY)	Upto Rs.50000	1% p.a.	4% p.a.	3 years**
2	Mahila Adhikarita Yogana (MAY)	Upto Rs.75000	2% p.a.	5% p.a.	5 years **
3	Micro Credit Finance (MCF)	Upto Rs. 50000	2% p.a.	5% p.a.	3 years**
4	General Term Loan (GTL)	Upto Rs.15 lacs	3% p.a.	6% p.a.	10 years**
5	Swachhta Udyami Yojana – “Swachhta se Sampannta Ki Aur”				
a)	Scheme for Pay and use toilets	Upto Rs.25 lacs	4% p.a. *		10 years***
b)	Scheme for procurement of sanitation related vehicles	Upto Rs.15 lacs	4% p.a. *		10 years ***

6	Sanitary Marts Scheme	Upto Rs. 15 lacs	4% p.a.*		10 years**
7	Education loan (EL) (Maximum course cost) -For study in India -For study abroad [The interest on Education Loan (for study in India) is reimbursable under the scheme of Ministry of Human Resource Development, Govt. of India to the beneficiaries whose family income is upto Rs.4.50 lac per annum].	Upto Rs.10 lacs Upto Rs.20 lacs	1% p.a.	4% p.a.#	5 years after co-termination of course with moratorium period of one year.
8	Green Business Scheme	Upto Rs. 2 lac	2%	4%	6 years****

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

0.5% rebate for female beneficiaries.

** After implementation period of 3 months and moratorium of 6 months

*** After implementation period of 6 months and moratorium of 6 months

**** Including moratorium period of 6 months

In case of Manual Scavenger, the subsidy maximum upto Rs.3.25 lacs is admissible under the Schemes of Pay & Use Toilets, Procurement of Sanitation related vehicles and Sanitary Mart.

B	Non-loan based schemes	
1.	Skill Development Training Programme	100% in the form of grant including stipend of Rs.1500 per month/candidate for Safai Karamcharis and dependants and Rs.3000/- month/candidate for Manual Scavengers and dependants.
2.	Job Fair	Reimbursement of expenditure for holding job fairs upto Rs.50,000/- per job fair.
3	Awareness Programme	Reimbursement of expenditure for organizing awareness programme upto Rs.30,000/- per awareness programme.
4	Workshops	Reimbursement of expenditure upto Rs.25000/- per workshop.

Skill Development Training

Skill Development Training is imparted to the eligible members of the target group so as to enhance their capabilities for job/self employment. Assistance is provided in the form of 100% grant towards course fee etc. Apart from providing free training, stipend @ Rs.1500/- per month/candidate is also being paid for Safai Karamcharis and dependants and Rs.3000/- month/candidate for Manual Scavengers and dependants. In case of residential training, the stipend of Manual Scavenger will remain same, however, the Safai Karamcharis & their dependants will be given stipend @ Rs.500/- p.m.

In 2016-17 (upto 15.02.2017), grant in aid of Rs. 3.694 crore was released and Skill Development Training programmes were sanctioned for 12,180 beneficiaries.

PERFORMANCE

Out of the total authorized share capital of Rs. 600.00 crores, the Central Government had released Rs.594.99 crore till 15.02.2017. The enhancement of Authorized Share Capital from Rs.600.00 crores to Rs.780.00 crores is under consideration by the Ministry of Social Justice & Empowerment. The performance of the Corporation during the last six years is as follows:

Financial Year	Share Capital Contribution provided (Rs. in crore)	Loan disbursement (Rs. in crore)	Coverage of Beneficiaries (Nos.)
2010-11	40.00	81.72	16121
2011-12	45.00	95.15	18776
2012-13	50.00	104.99	16787
2013-14	50.00	127.72	17267
2014-15	50.00	134.05	19434
2015-16	50.00	156.91	19334
2016-17 (15.02.2017)	50.00	161.35	21867
Total (D)	335.00	861.89	129586

NSKFDC has disbursed an amount of Rs.1409.92 crore (cumulative) since inception till 15.02.2017 covering 325921 beneficiaries.

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 for sustainable livelihood projects at concessional rates of interest with a capital subsidy upto a maximum of Rs. 3.25 lac.

The progress of implementation of SRMS upto 15.2.2017 is as follows:-

- So far, data of 12,538 manual scavengers has been uploaded on the website www.mssurvey.nic.in. Out of this, One Time Cash Assistance of Rs. 40,000/- has been released to 11,563 manual scavengers.
- Skill Development Training Programmes have been sanctioned for 13,390 manual scavengers and their dependants.
- Self Employment Projects for taking up alternative self employment have been sanctioned for 1233 manual scavengers and their dependants.
