

**GOVERNMENT OF INDIA  
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT  
LOK SABHA**

**UNSTARRED QUESTION NO. †2562  
TO BE ANSWERED ON 02.08.2016**

†2562. NSKFDC SCHEMES

**SHRI GOPAL SHETTY:**

**Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:**

- (a) the details of the schemes being implemented by the National Safai Karamcharis Finance and Development Corporation (NSKFDC) for overall social and economic upliftment of Safai Karamcharis and their dependents;
- (b) the time since when the said schemes have been implemented along with the details of funds spent thereunder during each of the last three years;
- (c) the amount of funds allocated and released by the NSKFDC during the current year, State-wise particularly in Maharashtra and the extent to which the funds have been utilised by the State Channelising Agencies (SCA) so far; and
- (d) the extent to which the said schemes have been successful in uplifting the safai karamcharis?

**ANSWER**

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT  
(SHRI RAMDAS ATHAWALE)**

- (a): The details of the schemes & programmes being implemented by NSKFDC for overall social and economic upliftment of safai Karamacharis and their dependents is at **Annexure-I**.
- (b): Commencement of scheme and details of scheme-wise funds spent during the last three years at **Annexure-II**
- (c): During the current F.Y. 2016-17, NSKFDC has made Notional Allocation for release of Rs. 172.04 crore. Against this Notional Allocation, an amount of Rs. 19.03 crore has already been released by NSKFDC to the State Channelizing Agencies, Regional Rural & Nationalized Banks.

State/UT wise details of the funds allocated and released by NSKFDC during the current financial year 2016-17, State-wise including Maharashtra are enclosed at **Annexure-III**. As on 28.07.2016, 81% of funds have been utilised by the State Channelizing Agencies.

- (d): The Scheme of NSKFDC have been successful in improving the employment opportunities of Safai Karamcharis and their dependent through skill development training and educational opportunity by availing loans for higher education etc.

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**ANNEXURE-I IN REPLY TO PART (a) OF LOK SABHA UNSTARRED QUESTION NO.2562 TO BE ANSWERED ON 2.08.2016 BY SHRI GOPAL SHETTY REGARDING "NSKFDC SCHEMES "**

The details of the schemes & programmes being implemented by NSKFDC are given as under:-

S. No	Name of the Scheme	Maximum loan limit	Rate of Interest		Maximum Re-payment Period
			NSKFDC to SCAs	SCA to Beneficiaries	
1	General Term Loan Scheme	Upto Rs.15.00 lac	3%	6%	10 years
2	Mahila Adhikarita Yojana (MAY)	Upto Rs.75000/-	2%	5%	5 Years
3	Mahila Samridhi Yojana (MSY)	Upto Rs.50000/-	1%	4%	3 years
4	Micro Credit Finance (MCF)	Upto Rs.50000/-	2%	5%	3 years
5	Education Loan (0.5% rebate in rate of interest for female candidates)	Upto Rs.10.00 lac for study within India & Rs.20.00 Lac for study abroad	1%	4%	5 years
6	<b>Swachhta Udyami Yojana</b>				
(i)	Construction, Operation and Maintenance of Pay and Use Community Toilets in Public Private Partnership (PPP) Mode	Upto Rs.25.00 lac	-	4%	10 years
			I. a rebate of 1% p.a. on interest will be admissible for women beneficiaries) II. (0.5% rebate will be extended for the beneficiaries for timely repayment)		
(ii)	Procurement & Operation of Sanitation related Vehicles	Upto Rs.15.00 lac	-	4%	10 years
			I. a rebate of 1% p.a. on interest will be admissible for women beneficiaries) II. (0.5% rebate will be extended for the beneficiaries for timely repayment)		
7	Sanitary Mart Scheme	Upto Rs.15.00 lac	1%	4%	10 years
			I. a rebate of 1% p.a. on interest will be admissible for women beneficiaries) II. (0.5% rebate will be extended for the beneficiaries for timely repayment)		
8	Green Business	Upto	2%	4%	6 years

		Rs.2.00 lac	(1% rebate from NSKFDC share of interest in case of women beneficiaries)		
9	Skill Development Training Programmes	100% Grant with stipend of Rs.1500/- per month per candidate	-	-	-

Apart from the above schemes, NSKFDC is also the Nodal Agency for implementing the Self Employment of Rehabilitation of Manual Scavengers (SRMS), Central Sector Scheme of Govt. of India (Ministry of Social Justice & Empowerment), for the rehabilitation of the Manual Scavengers in the Urban/Rural areas in the Country identified in the surveys carried out by concerned State Govts. Details of the benefits provided under SRMS are as under:-

#### Cash assistance

The identified manual scavengers, one from each family, would be eligible for receiving cash assistance of Rs. 40,000.

#### Quantum of loan

Loan upto a maximum cost of Rs. 10 lacs will be admissible under the scheme and Rs. 15 lacs in case of sanitation related projects like Vaccum Loader, Suction Machine with Vehicle, Garbage Disposal Vehicle, Pay & Use Toilets etc.

#### Rate of interest

For projects upto Rs. 25000/-	5% p.a. (4% p.a. for women Beneficiaries)
For projects above Rs. 25000/-	6% p.a.

#### Credit linked back-end capital Subsidy

Range of project cost	Rate of subsidy
Upto Rs. 2 lacs	50% of the project cost
Rs. 2 lacs – Rs. 5 lacs	Rs. 1 lac + 33.3% of the project cost between Rs. 2- 5 lacs
Rs. 5 lacs – Rs.10 lacs	Rs. 2 lac + 25% of the project cost between Rs. 5 -10 lacs
Rs.10-15 lacs	Rs. 3.25 lacs

#### Interest subsidy

Where the rate of interest charged by the Banks on loans is higher than the rates prescribed in the Scheme, interest subsidy to the extent of the difference will be given to the Banks by the respective State Channelizing Agencies (SCAs).

#### Skill Development Training

Skill Development Training is provided to the beneficiaries for acquiring new skills and entrepreneurship capabilities. Training can be provided by Govt. agencies/Institutes as well as by reputed specialized training agencies. Training is provided in industries/ business activities which facilitates gainful employment of the trainees.

Beneficiaries would be provided training for courses upto two years with stipend @ Rs. 3000 per month. The training will be given as per the level of education and aptitude of the beneficiary.

**ANNEXURE-I IN REPLY TO PART (b) OF LOK SABHA UNSTARRED QUESTION NO.2562 TO BE ANSWERED ON 2.08.2016 BY GOPAL SHETTY REGARDING "NSKFDC SCHEMES "**

Commencement of schemes and details of scheme-wise funds spent during the last three years is given as under: -

Schemes	Date of commencement of schemes	Funds released by NSKFDC during last three years (Rs. in Crore)		
		2013-14	2014-15	2015-16
General Term Loan	October 1997	79.90	79.63	97.93
Mahila Samridhi Yojana (MSY)	01.10.2003	17.38	19.57	16.31
Mahila Adhikarita Yojana (MAY)	01.07.2008	7.38	9.55	11.31
Micro Credit Finance (MCF)	October 1997	21.91	18.80	19.54
Education Loan	01.10.2003	1.15	1.45	2.63
Swacchta Udayami Yojana (SUY)	02.10.2014			
i) Construction, Operation and Maintenance of Pay and Use Community Toilets in Public Private Partnership (PPP) Mode		0.00	3.46	3.61
ii) Procurement & Operation of Sanitation related Vehicles				
Sanitary Marts Scheme	20.12.2014	0.00	1.12	3.18
Green Business Scheme	25.02.2015	0.00	0.45	2.39
<b>Total – A</b>		<b>127.72</b>	<b>134.03</b>	<b>156.90</b>
Skill Development Training Programmes	01.10.2002	6.24	6.13	10.63
<b>Total – B</b>		<b>6.24</b>	<b>6.13</b>	<b>10.63</b>
<b>Grand Total A+B</b>		<b>133.96</b>	<b>140.16</b>	<b>167.53</b>

## ANNEXURE-III

**ANNEXURE-III IN REPLY TO PART (C) OF LOK SABHA UNSTARRED  
QUESTION NO.2562 FOR 02.08.2016 BY SHRI GOPAL SHETTY  
REGARDING "NSKFDC SHCEMES"**

<b>Statement showing State-wise Notional Allocation and release of Funds to the Channelizing Agencies for the year 2016-17</b>			
<b>(Rs. in lac)</b>			
<b>S.No.</b>	<b>States</b>	<b>Notional Allocation</b>	<b>Funds released</b>
1	AP	1159.49	352.49
2	Assam	131.2	0.00
3	Bihar	1377.54	0.00
4	Chandigarh	56.61	42.75
5	Chhattisgarh	279.91	9.00
6	Daman & Diu	51.46	0.00
7	Dadar & N. H	51.47	0.00
8	Delhi	246.59	0.00
9	Gujarat	374.22	607.50
10	Goa	52.88	0.00
11	Haryana	435.84	2.25
12	HP	152.91	0.00
13	J&K	113.48	0.00
14	Jharkhand	340.37	0.00
15	Karnataka	887.11	686.25
16	Kerala	260.66	0.00
17	MP	923.07	0.00
18	Maharashtra	899.51	0.00
19	Manipur	51.4	0.00
20	Meghalaya	52.35	0.00
21	Mizoram	51.08	0.00
22	Nagaland	51	0.00
23	Orissa	605.47	0.00
24	Pondicherry	51.64	0.00
25	Punjab	752.49	0.00
26	Rajasthan	1022.13	0.00
27	Sikkim	52.13	0.00
28	Tamil Nadu	1195.85	0.00
29	Tripura	75.54	0.00
30	Uttar Pradesh	3491.72	202.50
31	Uttaranchal	164.64	0.00
32	West Bengal	1792.24	0.00
	<b>Total</b>	<b>17204.00</b>	<b>1902.74</b>