



National Safai Karamcharis Finance & Development Corporation (NSKFDC)

(A Govt. of India Undertaking, under the Ministry of Social Justice & Empowerment)

Lending Policies and Guidelines (LPG)

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ISO 9001:2008

**NATIONAL SAFAI KARAMCHARIS FINANCE AND
DEVELOPMENT CORPORATION (NSKFDC)**
(A Govt. of India Undertaking under
The Ministry of Social Justice & Empowerment)



LENDING POLICIES AND GUIDELINES (LPG)

I. 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 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 & 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.

II. VISION & MISSION:

VISION: To strive for elimination of inhumane practice of Manual Scavenging and socio-economic upliftment of Safai Karamcharis (including wastepickers), Manual Scavengers and their dependants.

MISSION: To endow alternate means of livelihood to Safai Karamcharis (including wastepickers), Manual Scavengers and their dependants to enable them live with dignity, honour and pride along with the mainstream of the Society.

III. OBJECTIVES:

The major objectives of the Corporation as per Memorandum and Articles of Association are as under:-

- (i) To promote economic development activities of Safai Karamcharis and their dependents;
- (ii) To promote self-employment ventures for the benefit and/or rehabilitation of Safai Karamcharis and their dependents;
- (iii) To assist, through the State Scheduled Castes Development Corporation, Nationalised/Public Sector Banks (PSBs) and Regional Rural Banks (RRBs), promoted as Channelizing Agencies (CAs) of NSKFDC or any other Channelizing Agency (CA) designated by the State Governments or Union Territory Administrations and subject to the directions given by the Government from time to time, Safai Karamcharis and their dependents, either individually or in groups, by way of grants, subsidy, loans or advances for economically and financially viable

income generating schemes and projects or providing direct financial assistance to Government Organisations involved in sanitation related activities such as Municipal Corporations/Municipalities/ Jal Board/Public Health and Engineering Departments/ Cantonment Boards/ Railways under Swachhta Udyami Yojana (SUY) of NSKFDC for procurement of sanitation related equipments/vehicles or under micro financing schemes, self help groups having members of target group to the extent of atleast 75% could be considered for financial support.

- (iv) to grant concessional finance to Safai Karamcharis and their dependents; either individually or in groups, in collaboration with the Ministries or Departments of the Government or of any State Government or Union Territory Administration under relevant programmes;
- (v) to extend loans to students from the community of Safai Karamcharis for pursuing professional or technical education of graduation or higher levels;
- (vi) to assist in the upgradation of technical and entrepreneurial skills of persons belonging to the community of Safai Karamcharis or their dependents for proper and efficient management of production and service units set up by them;
- (vii) to assist self-employed individuals of group of individuals from the community of Safai Karamcharis including their dependents or units/co-operative set-up by them in procurement of raw materials or other inputs and marketing of finished goods or services;
- (viii) to promote training, quality control, technology upgradation and common facility centers for carrying out sanitation work;
- (ix) to assist State-level organizations dealing with development of Safai Karamcharis and their dependent, by way of providing financial assistance or equity contribution and in obtaining commercial funding or by way of refinancing;
- (x) to work as an apex institution for co-ordinating and monitoring the work of all Corporations, Boards or agencies set up by State Governments or Union Territory Administration for assisting Safai Karamcharis and their dependents for their economic development;
- (xi) to raise grants, loans, advances or other money on deposits or otherwise from National or International institutions, bilateral or multilateral aid-cum-development agencies, financial institutions, banks or co-operatives and such other institutions and agencies on such terms as may be considered appropriate and subject to guidelines or directions issued by the Government;
- (xii) To help in furthering the policies and programmes of the Government for socio-economic development of Safai Karamcharis and their dependents.

Provided further that, other things being equal, the company shall accord priority to economic development and rehabilitation of women Safai Karamcharis.

IV. ELIGIBILITY CRITERIA:

The following person(s)/entities shall be considered eligible for availing financial assistance under the various schemes of NSKFDC:-

- Safai Karamcharis (including Wastepickers), identified Manual Scavengers and their dependents.
- Registered co-operative societies of 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 Manual Scavenger in a survey, need not to provide any certificate once his/her name appeared in the final list of Manual Scavengers prepared by State Governments/Union Territory Administration (www.mssurvey.nic.in).

- Mukhia/ Sarpanch/ President or any other authority equivalent to Pradhan of Gram Panchayat for issue of Occupation Certificate to Safai Karamcharis/ dependants; and

In case of Municipal Bodies without Gazetted Officers, the head of such Municipal Bodies, may be the Competent Authority.

- No income limit is fixed for availing financial assistance. 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.
- Financial viability, income generating capacity of the project etc. are considered while evaluating the projects for financing.

V. TARGET GROUP:

Safai Karamcharis (including Wastepickers), Manual Scavengers and their dependants constitute the target group.

SAFAI KARAMCHARI:

“Safai Karamchari” means a person, including his/her dependants, engaged in or employed for any sanitation work and includes waste pickers, but excludes domestic worker and manual scavengers.

MANUAL SCAVENGER:

A person engaged or employed by an individual or a local authority or an agency or a contractor for manually cleaning, carrying, disposing of, or otherwise handling in any manner, human excreta in an insanitary latrine or in an open drain or pit into which the human excreta from the insanitary latrines is disposed of, or on railway track or in such other spaces or premises, as the Central Government or a State Government may notify, before the excreta fully decomposes in such a manner as may be prescribed, and the expression “Manual Scavenging” shall be construed accordingly and

- a) “engaged or employed” means being engaged or employed on a regular or contract basis;
- b) a person engaged or employed to clean excreta with the help of such devices and using such protective gear, as the Central Government may notify in this behalf, shall not be deemed to be a ‘manual scavenger’.

DEPENDANT:

“Dependant” in relation to a Safai Karamcharis (including Wastepickers), Manual Scavengers includes a member of his family, who is dependent on him/her and has attained the age of 18 years & above for the purpose of financial assistance and for Skill Development Training Programme the age limit is 18 years to 45 years.

VI. FINANCING PROGRAMMES:

NSKFDC is implementing various loan based and non-loan based schemes and programmes for the socio-economic upliftment of Safai Karamcharis (including wastepickers), Manual Scavengers and their dependants. The details of the various loan based and non-loan based schemes are given below:-

SCHEMES AT A GLANCE

A. LOAN BASED SCHEMES:

S. No	Name of the scheme	Maximum Limit (upto)	Rate of interest to		Repayment period (upto)
			CAs	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 Human Resource Development (HRD) Govt. of India to the beneficiaries whose family annual income is upto 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	Green Business (GB)	Rs.2.00 lacs	2% p.a.	4% p.a. (1% rebate for women)	6 years***
7	Sanitary Marts (SM)	Rs.15.00 lacs	2% p.a.	4% p.a. @	10 years*
8	Scheme for "Pay and 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.50.00 lacs per unit	2% p.a. @	4% p.a. @	10 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)	NA	4% p.a. (1% rebate for timely repayment)	10 years #

*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

B. NON-LOAN BASED SCHEMES

1.	Awareness Camp	Reimbursement of expenditure for organizing Awareness Camps upto Rs.30,000/- per Awareness Camp.
2.	Workshops	Reimbursement of expenditure upto Rs.25,000 per Workshop.

SCHEMES IN DETAIL

A. LOAN BASED SCHEMES:

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.

1. GENERAL TERM LOAN (GTL)

Purpose:

For any viable income generating schemes including sanitation related activities.

Quantum of loan:

- Upto 90% of the unit cost with a maximum unit cost of Rs.15.00 lacs.
- Balance 10% share is to be provided by the Channelizing Agencies(CAs) in the form of loan, subsidy and promoter's contribution, if any, or from any other available sources of funds.

Promoter's contribution:

- Promoter's contribution is not insisted upon for projects costing up to Rs.2.00 lac.
- For projects costing more than Rs.2.00 lac, the promoter's contribution from the beneficiaries is not exceeding 5%.

Rate of Interest:

- From NSKFDC to CAs : 3% p.a.
- From CAs to beneficiaries : 6% p.a.

Repayment period:

Upto 10 years after implementation period of 4 months and a moratorium of 6 months from the date of disbursement of loan depending on the viability/profitability and repaying capacity of the unit.

2. MAHILA ADHIKARITA YOJANA (MAY)

Eligibility:

Women Safai Karamcharis (including Wastepickers), Manual Scavengers and their dependant daughters.

Purpose:

For small and petty trade/business and sundry income generating activities.

Quantum of loan:

- Upto 90% of the unit cost with a maximum unit cost of Rs.2.00 lacs.

- Balance 10% is to be provided by the Channelizing Agencies (CAs) in the form of loan, subsidy and from all other available sources of funds.

Promoters' contribution:

Promoter's contribution is not insisted upon from the beneficiaries.

Rate of interest:

- From NSKFDC to CAs : 2% p.a.
- From CAs to beneficiaries : 5% p.a.

Repayment period:

Upto 5 years after implementation period of 4 months and a moratorium of 6 months.

3. MAHILA SAMRIDHI YOJANA (MSY)

Eligibility:

Women Safai Karamcharis (including Wastepickers), Manual Scavengers and their dependant daughters.

Purpose:

For small and petty trade/business and sundry income generating activities.

Quantum of loan:

- Upto 90% of the unit cost with a maximum unit cost of Rs.1.00 lac.
- Balance 10% is to be provided by the Channelizing Agencies (CAs) in the form of loan, subsidy and from any other available sources of funds.

Promoters' contribution:

Promoter's contribution is not insisted upon from the beneficiaries.

Rate of interest:

- From NSKFDC to CAs : 1% p.a.
- From CAs to beneficiaries : 4% p.a.

Repayment period:

Upto 3 years after implementation period of 4 months and a moratorium of 6 months.

4. MICRO CREDIT FINANCE (MCF)

Eligibility:

Safai Karamcharis (including Wastepickers), Manual Scavengers and their dependant.

Purpose:

For small and petty trade/business and sundry income generating activities.

Quantum of loan:

- Upto 90% of the unit cost with a maximum unit cost of Rs.1.00 lac per beneficiary.
- For a group of 10 persons, Rs.10.00 lacs may be provided (restricted to Rs.1.00 lac per beneficiary).
- Balance 10% is to be provided by the Channelizing Agencies (CAs) in the form of loan, subsidy and from all other available sources of funds.

Promoters' contribution:

Promoter's contribution is not insisted upon from the beneficiaries.

Rate of interest:

- From NSKFDC to CAs : 2% p.a.
- From CAs to beneficiaries : 5% p.a.

Repayment period:

Upto 3 years after implementation period of 4 months and a moratorium of 6 months.

5. EDUCATION LOAN (EL)**Eligibility:**

- Students from the community of Safai Karamcharis (including Wastepickers), Manual Scavengers and their dependant.
- The applicant should have obtained admission for any specified Professional or Technical Courses for the current academic session during which application is made.
- In case the applicant has taken admission in the previous academic sessions, he/she is also entitled to avail Education Loan provided the course is not completed at the time of sanction of loan.

Purpose:

- To provide better educational opportunities and bringing professional/technical education of graduation or higher levels in Medical, Engineering, Management, Law, IT/Computers, Graduation courses in all disciplines, Sanitary Inspector & other similar job oriented courses having a period of one year, language courses etc. within the reach of the students of the community of Safai Karamcharis (including Wastepickers), Manual Scavengers and their dependant.
- To enable the eligible students belonging to Safai Karamcharis (including Wastepickers), Manual Scavengers and their dependant for higher studies in Engineering, Medical, Management, Law, etc. to meet their higher studies expenditure through Education Loan facility.

Coverage of loan:**Education loan may cover the following:-**

- ✓ Admission Fees & Tuition Fee.
- ✓ Books, Stationery and other instruments required for the course.
- ✓ Examination Fee.
- ✓ Boarding and lodging expenses.
- ✓ Insurance premium for policy.

Quantum of loan:

- 90% with a maximum
 - ✓ Upto Rs.10.00 lacs : For study in India
 - ✓ Upto Rs.20.00 lacs : For study abroad
- The assistance shall be provided through Channelizing Agencies (CAs) of NSKFDC only. No assistance will be provided directly to the candidate.

Promoters' contribution:

10% to be arranged by the student/CAs.

Rate of interest:

- From NSKFDC to SCAs : 1% p.a.
- From SCAs to beneficiaries : 4% p.a.*

*0.5% rebate in rate of interest for female beneficiaries in case of study in India under the scheme of Ministry of Human Resource Development, Govt. of India. The interest is reimbursable on Education Loan to those beneficiaries whose family income is upto Rs. 4.50 lacs p.a.

Repayment period:

- 5 years after co-termination of course and with a moratorium period of one year.
- However, the interest is payable on quarterly basis from the disbursement of the loan.

6. GREEN BUSINESS (GB)

Climate change, which has become one of the greatest challenges for the world, is the consequence of unchecked pollution. With a view to mitigate the impact of climate change on human beings, it is necessary to bring down pollution level, for which it is necessary to promote such business activities which can tackle the climate change and also help in income generation.

Objective:

To provide financial assistance in the form of loan for the activities which could tackle climate change alongwith income generation. The income generating activities, which could mitigate the Green House effect or could be classified under adaptation initiatives, would be covered under the scheme.

Eligibility:

Safai Karamcharis (including Wastepickers), Manual Scavengers and their dependants.

Indicative schemes:

- a. Battery electric vehicle (E-rickshaw)
- b. Compressed air vehicle
- c. Solar energy gadgets
- d. Poly houses, etc.

Quantum of loan:

Upto 90% of the unit cost with a maximum unit cost of Rs.2.00 lacs. Quantum of loan shall, however, be reduced to the extent of the amount of subsidy available, if any.

Promoters' contribution:

10% of the unit cost

Interest:

- From NSKFDC to CAs : 2% p.a.
- From CAs to beneficiaries : 4% p.a.

Repayment

The loan under the scheme shall be repaid in quarterly instalments, within a maximum period of 6 years including moratorium period of 6 months.

7. SANITARY MARTS (SM)

A Sanitary Marts (SM) is a one-stop-shop for all things for sanitation and hygiene. It is a shopping place where the sanitary needs of the common man could be met. It serves both as a shop and as a service centre.

Eligibility:

Under the scheme, financial assistance would be extended to individual beneficiaries/self help groups of Liberated Manual Scavengers/Safai Karamcharis (including Wastepickers) and their dependants for setting up of Sanitary Mart.

Quantum of loan:

Upto 90% of total cost for starting a Sanitary Mart with a maximum of Rs.15.00 lacs (Rupees fifteen lacs only). However, the quantum of loan will be reduced by the subsidy amount, if applicable.

Promoters' contribution:

10% of the total cost of a Sanitary Mart will be brought in by the beneficiaries.

Rate of interest:

- From NSKFDC to CAs : 2% p.a.
- From CAs to beneficiaries : 4% p.a.

With a rebate of 1% p.a. to women beneficiaries and a rebate of 0.5% for timely repayment.

Repayment Period:

Loan under this scheme will be required to be repaid in upto 10 years in Quarterly installments.

Moratorium period:

A moratorium period of 6 months in addition to implementation period of 4 months.

8. Scheme for Pay and Use Community Toilets

The scheme is for Construction, Operation and Maintenance of Pay and Use Community Toilets.

Eligibility:

Individual beneficiaries/ self-help groups from the target group of NSKFDC, through State Channelizing Agencies (SCAs), in collaboration with reputed organizations.

Purpose:

- i) Provision of easy accessibility of the community latrines to the households (not having any such facilities in their houses) and for floating population in public places with high footfall e.g. bus stands, railway stations, markets etc.
- ii) To ensure proper maintenance of the facilities, so created, by the entrepreneurs, who would have stake in this venture.
- iii) To prevent the necessity of manual scavenging.

Quantum of loan:

Maximum amount of Rs.25.00 lacs for setting up of a unit of 10 seater toilet to individual beneficiaries/ self-help groups.

Promoters' contribution:

Promoter's contribution is not insisted upon from the beneficiaries.

Rate of interest:

From NSKFDC to CAs : 2% p.a.

From CAs to beneficiaries : 4% p.a.

Rebate of 1 % for women beneficiaries and rebate of 0.5% for timely repayment

Repayment period:

10 Years after implementation period of 180 days and moratorium of 180 days

Moratorium period:

Six Months in addition to implementation period of six months.

9. Swachhta Udyami Yojana (SUY) – “Swachhta Se Sampannta Ki Aur”

NSKFDC under SUY provides financial assistance to its target group through its channelizing agencies for procurement and operation of sanitation related equipments/vehicles. Further, in order to promote mechanised cleaning, the SUY scheme has been modified to also provide direct financial assistance by NSKFDC to Urban Local Bodies (ULBs) for procurement of mechanised cleaning equipments/vehicles.

9.1 Financial assistance to Target Group through Channelizing Agencies (CAs):**A) Eligibility:**

Target group of NSKFDC comprising of Manual Scavengers/Safai Karamcharis (including wastepickers) and dependants.

Purpose:

Swachhta Udyami Yojana (SUY) of NSKFDC was launched on 2nd October 2014, the birth anniversary of Mahatma Gandhi with twin objective of cleanliness and providing livelihood to Safai Karamcharis and liberated Manual Scavengers to achieve the overall goal of “Swachh Bharat Abhiyan” initiated by the Hon'ble Prime Minister.

Quantum of loan:

Maximum amount of Upto Rs.50.00 lacs (Individual/SHG/JRG/cooperative).

Rate of interest:

(i) 2% per annum for the Channelizing Agencies (CAs).

(ii) 4% per annum for the beneficiary

(iii) A rebate of 1% per annum on interest will be admissible to women beneficiaries.

(iv) A rebate of 0.5% will be extended for the beneficiaries for timely repayment.

Repayment period:

Upto ten years

Moratorium period:

Six Months in addition to implementation period of four months.

Capital Subsidy:

NSKFDC is also providing subsidy under SUY Scheme from SRMS funds for procurement of mechanised cleaning equipments/vehicles as per the details given below:

Unit Cost (INR)	Capital Subsidy	Loan
Upto 5 Lacs	50% of the unit cost	There will be no beneficiary contribution and the balance amount other than the capital subsidy will be provided as loan under SUY.
5 -10 Lacs	2 Lacs + 25% of unit cost between Rs. 5-10 Lac maximum upto 3.25 Lacs	
10-15 Lacs	3.25 Lacs	

9.2 Financial assistance to Urban Local Bodies (ULBs):

The scheme has been modified during the F.Y. 2019-20 to also provide direct financial assistance to Govt. organizations involved in sanitation related activities such as Municipal Corporations/Municipalities/Jal Boards/Public Health & Engineering Dept./Cantonment Boards/Railways for procurement of sanitation related equipments/vehicles to promote mechanized cleaning, as per the details given below:-

Beneficiary Profile	Interest rates chargeable by NSKFDC	NSKFDC Share	Municipal Corporation Share	Repayment Period
Municipal Corporations/ Municipalities/Jal Boards/Public Health & Engineering Dept./ Cantonment Boards/ Railways etc.	4% (Further, 1% rebate for timely repayment)	90%	10%	Maximum upto 10 Years

Other terms and conditions for availing financial assistance under SUY are as under:-

- **Quantum of loan:-**
Rs.50.00 lacs as per unit cost. However, number of units could be more than one depending on the requirement of such equipments/vehicles by Municipal Corporations/ Municipalities/Jal Boards/Public Health & Engineering Dept./ Cantonment Boards/ Railways and their repayment capacity.
- **Utilization and moratorium period:-**
90 days utilization period followed by another 90 days of moratorium period.
- **Ownership:-**
Municipal Corporations/ Municipalities/Jal Boards/Public Health & Engineering Dept./ Cantonment Boards/ Railways may procure the equipments/vehicles for mechanized cleaning in their name.

VII. CENTRAL SECTOR SELF EMPLOYMENT SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS (SRMS):-

NSKFDC has been nominated as the Nodal Agency by the Ministry of Social Justice & Empowerment for implementation of the Central Sector Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) in accordance with provisions of the "Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013".

The salient features of the scheme are given below:-

S. No.	Salient features	
1.	Eligibility	Manual Scavengers identified during the survey conducted in States/Union Territories as per MS Act, 2013.
2.	One Time Cash Assistance (OTCA)	Rs.40,000 (deposited directly in the beneficiary's account, which can be withdrawn by the beneficiary in six instalments i.e. five instalments of Rs.7000/- each and last instalment of Rs.5000/-).
3.	Quantum of loan	Upto Rs.10.00 lacs. Upto Rs.15.00 lacs in case of sanitation related projects.
4.	Rate of interest For projects costing upto Rs.25000 For projects costing above Rs.25000	5% p.a. (4% p.a. for women beneficiaries). 6% p.a.
5.	Moratorium period	2 years.
6.	Repayment period For projects costing upto Rs.5.00 lacs For projects costing above Rs.5.00 lacs	5 years (including moratorium). 7 years (including moratorium).
7.	Subsidy	
(a)	Credit linked back-end capital subsidy	
	Upto Project cost of Rs.2.00 lacs	50% of the project cost.
	Between Rs.2.00 lacs to Rs.5.00 lacs	Rs.1.00 lac and 33.3% of the project cost between Rs.2-5 lacs).
	Between Rs.5.00 lacs to Rs.10.00 lacs	Rs.2 lac and 25% of the project cost between Rs.5 -10 lacs.
	Between Rs.10.00 lacs to Rs.15.00 lacs	Rs.3.25 lacs.
(b)	Interest subsidy	Equivalent to the amount of difference between the rate of interest charged by Banks and the rate prescribed under the scheme.
8.	Training	For courses upto 2 years with stipend of Rs. 3000 p.m.

B. NON- LOAN BASED SCHEMES

1. Skill Development Training Programmes (SDTP)

- In order to upgrade the technical, vocational and entrepreneurial skills of the target group between the ages of 18-45 years, NSKFDC has been providing Skill Development Training Programme (SDTP) to enable them to take suitable job/self-employment.
- Financial assistance in the form of 100% grant and stipend @ Rs.1500/- per month/per candidate to Safai Karamcharis and their dependants and @ Rs.3000/- per month/per candidate to identified Manual Scavengers and their dependants is provided to the candidates.

2. WORKSHOPS

- Workshops are organised by the SCAs for providing up-to-date information of the schemes and programmes of NSKFDC to their District Officials including those who are handling NSKFDC matters in the headquarter of the SCAs.
- Expenditure upto Rs.25000/- per Workshop is reimbursed to the SCAs.

3. AWARENESS CAMP

- Awareness camps are organised by NSKFDC/CAs in the basties of Safai Karamcharis and Manual Scavengers to create awareness about the schemes and programmes of NSKFDC and to motivate them to avail the benefits of the schemes of the Corporation so that they can break away from their traditional occupation of scavenging and sweeping and take up an alternative and dignified occupation or self-employment activities.
- NSKFDC reimburses an amount upto Rs.30,000/- per Awareness Camp to the CAs.
- Detailed Guidelines for holding Awareness Camps is given at **Annexure-A**.

VIII. ACTIVITIES/PROJECTS WHICH CAN BE FINANCED BY NSKFDC:

NSKFDC can assist a wide range of income generating activities. However, it will not finance merely infrastructure development schemes. In cases, where the infrastructure development leads to income generating, it can be considered for financing.

- For the Safai Karamcharis (including wastepicker)/Manual Scavengers, the proposal should be such, which generates enough income to the beneficiary to push him above the poverty line and leave scavenging work for his livelihood. This is an important aspect because imparting of assistance, without generating sufficient income for the beneficiary, serves little purpose.
- Some of the indicative activities/projects that can be taken up by the Safai Karamcharis (including Wastepicker)/ Manual Scavengers, are enumerated in **Annexure-B**.

IX. CHANNELIZING AGENCIES (CAs)

The schemes and programmes of NSKFDC for the socio-economic upliftment of the Safai Karamcharis/Manual Scavengers and their dependants, are implemented by the Channelizing Agencies to whom loans are granted for further sanction and disbursement to the identified beneficiaries.

The State level Scheduled Caste Finance and Development Corporations or any other agencies are nominated by the concerned State Govts./Union Territory Administrations as the State Channelizing Agencies(SCAs) for the implementation of the schemes and programmes of NSKFDC. Further, the schemes and programmes of NSKFDC are also implemented through Regional Rural Banks (RRBs)/Public Sector Banks (PBS), called Additional Channelizing Agencies (ACAs).

Whereas SCAs are nominated by the concerned State Govts./Union Territory Administrations, the selection of Regional Rural Banks(RRBs)/Public Sector Banks (PSBs) as a Channelizing Agencies is based on the following criteria:-

- (i) Net Non-performing Assets (NPAs) of the RRBs/PSBs should be less than 10% as per the financial statement of the preceding financial year.
- (ii) RRBs/PSBs should have made profit during the last financial year.
- (iii) RRBs/PSBs should not be a defaulter to any Regulatory Body.

X. PROCEDURE FOR SANCTION AND RELEASE OF FUNDS TO CHANNELIZING AGENCIES:

- a) NSKFDC grants loans to the State Channelizing Agencies (SCAs), nominated by the State Govts./Union Territory Administrations and Regional Rural Banks (RRBs)/Public Sector Banks (PSBs) for ultimate disbursement to the members of the target group under its various schemes and programmes.
- b) The Channelizing Agencies will identify and formulate technically feasible and financially viable schemes and submit the same to NSKFDC for financing.
- c) Each scheme may cover number of identical units. The proposals are to be submitted in the prescribed formats of NSKFDC and as per its guidelines issued from time to time. A copy of detailed project report for each scheme should be attached with the proposal to evaluate viability of the proposal.
- d) The Channelizing Agencies are required to identify potential beneficiaries, their vocational training requirements and viable projects as per the needs of the beneficiaries.
- e) NSKFDC will examine the viability of the proposals and sanction loans in appropriate cases by issuing Letter of Intent (LOI) to the SCAs/RRBs/Public Sector Banks (PSBs).
- f) The Channelizing Agencies (CAs) will further sanction and disburse loans to the identified beneficiaries.
- g) The responsibility of ensuring the utilization of loans within the stipulated period by the beneficiaries and the recovery of the loans shall lie with the Channelizing Agencies (CAs).

XI. TERMS AND CONDITIONS FOR RELEASE OF FUNDS TO CHANNELIZING AGENCIES:

a) Security:

- i) Block Government Guarantee is required from concerned State Government/Union Territory Administration for the sanction and disbursement of loans by NSKFDC to the State Channelizing Agencies.
- ii) NSKFDC may also accept Bank Guarantee or any other form of security/Letter of Assurance to be issued by the authorized person of Social Welfare Department of the concerned State for the purpose of grant of loans.
- iii) In case of loan disbursements to RRBs/PSBs, no security is required.
- iv) In case of persistent default, NSKFDC will be at liberty to invoke the guarantees or deduct its overdues from the future disbursement of the concerned Channelizing Agency.
- v) The assets created by the beneficiaries out of the loans sanctioned to them shall be mortgaged/ hypothecated to the Channelizing Agencies and the same should be indicated on the assets in Block letters.
- vi) In exceptional circumstances, NSKFDC may consider sanction and disbursement of loan to an SCA against its own guarantee subject to the approval of the Board of NSKFDC.

b) Disbursement of loan to the Channelizing Agencies (CAs):

The disbursement of loans sanctioned to Channelizing agencies shall be made subject to the following conditions:-

- i) Cumulative utilization of loans at the end of the preceding financial year should not be less than 80% of the funds disbursed to the State Channelizing Agencies or there are indications from the Channelizing Agencies that the loans would be utilized upto this extent within a short period of time.
- ii) Repayment of existing loans should not be less than 50% or there is indication or assurance from the Channelizing Agency for improvement in recovery.
- iii) Security in the form of Block Government Guarantee/Letter of Assurance has been provided.
- iv) Submission of list of proposed beneficiaries, if already identified/selected by the Channelizing Agencies. This will not apply to disbursement of funds for schemes/projects upto Rs.1.00 lac and Micro Credit schemes.
- v) Submission of name of the Schemes and their sample project reports.
- vi) Execution of General Loan Agreement (GLA).

- vii) Date of sanctions of loan alongwith Letter of Intent (LOI) No. and detail of already drawn amount against the same LOI, if any has been provided by the concerned SCA.

c) Utilization of loans:

- i) The time limit allowed to the State Channelizing Agencies for disbursement of NSKFDC loans to the ultimate beneficiaries is 120 days. During this period normal rate of interest will be charged from the Channelizing Agencies.
- ii) In case the funds are not utilized by the State Channelizing Agencies within 120 days from the date of release, the same are to be refunded by the State Channelizing Agencies (SCAs) forthwith in lump sum alongwith Non-utilization charges.
- iii) In case of Regional Rural Banks (RRBs)/Public Sector Banks (PSBs), the time limit allowed for utilization of funds has been extended to 180 days till the Financial Year 2021-2022.
- iv) In case the funds are not utilized by the RRBs/PSBs within 180 days from the date of release, the same are to be refunded by them forthwith in lump sum alongwith Non-utilization charges.

d) Levy of Non-Utilization charges:

The Non-Utilization charges on the unutilized funds will be levied as under:-

- i) SCAs are exempted from levy of non-utilization charges if their cumulative utilization at the end of preceding financial year is 80% or more.
- ii) If the utilization level at the end of the preceding financial year is less than 80%, non-utilization charges @ 1.5% p.a. over and above the applicable interest rate is levied on funds utilized beyond the applicable utilization period, for the entire period during which the funds remained unutilized.
- iii) In case of RRBs/PSBs, if they fail to utilize the funds within the stipulated period of 180 days and refund the entire funds back to NSKFDC, NSKFDC shall levy penal charges at the rate of interest provided on the Savings Bank Accounts.
- iv) Notwithstanding anything contained in this clause, in case of starting economic activities involving construction of cement structure/building like pay & use toilets, the utilization period shall be 150 days and all other provisions, as above, shall be reckoned from 150 days instead of 120 days.

e) Moratorium period:

- i) A moratorium period of 6 months will be available to the Channelizing Agencies in repayment of Principal after the expiry of the utilization period. The Channelizing Agencies are expected to provide similar moratorium to the beneficiaries.
- ii) A longer moratorium period may be considered in specific cases depending upon the nature of the project.

- iii) For repayment of interest, moratorium of 3 months shall be available from the date of drawl, but interest will accrue from the date of disbursement.

f) Repayment period:

- i) The repayment shall be made on quarterly basis.
- ii) For agricultural and horticultural projects, repayment shall be on yearly basis.
- iii) The repayment period will be worked out during appraisal of the scheme on the basis of generation of cash flows from the project. However, the maximum repayment period shall not be more than what has been prescribed separately under each scheme of NSKFDC.

g) Liquidity Damages on defaulted amount:

- i) The Channelizing Agencies are required to make payments towards installments of interest and principal as per the pre-decided repayment schedule.
- ii) If any installment of principal and /or interest remains unpaid on the date, the defaulted amounts attract levy of Liquidated Damages @ 2% over and above the applicable rate of interest shall be charged on the overdue amount of principal and interest.
- iii) However, no liquidated damages shall be charged if repayment to NSKFDC as at the end of the preceding financial is 90% or more.

h) Appropriation Policy:

- i) Any payment received from the Channelizing Agencies shall be first adjusted towards interest and then towards the principal amount as per the normal accounting policy.
- ii) Any balance left thereafter, may be adjusted towards liquidity damages and then towards non-utilization charges.

XII. GENERAL

- i) No application or project report of individual beneficiary will be submitted to NSKFDC directly. The beneficiaries should submit project proposals in the prescribed format to the Channelizing Agencies (CAs).
- ii) The eligibility criteria for providing financial assistance shall be as prescribed under each Scheme of NSKFDC.
- iii) Channelizing Agencies (CAs) may recommend the proposal to NSKFDC subject to the beneficiaries fulfilling the eligibility criteria and Channelizing Agencies willing to:-
 - a. Implement the schemes as sanctioned by NSKFDC.
 - b. Provide their share of financial assistance, margin money and subsidy as applicable.
 - c. Monitor the project implementation and repayment of the loan.

- iv) Where a project contains identical activities, exposure of NSKFDC shall be limited to Rs.500.00 lacs per project per Channelizing Agency (CA).
- v) For the schemes from Cooperative Societies, Companies and other forms of legally constituted firms, associations, etc., quantum of financial assistance depends on their paid up capital, borrowing limits and past performance for the target group.
- vi) Those who own assets out of the assistance from NSKFDC alone are considered as beneficiaries. The proposals from Channelizing Agencies (CAs) should specifically indicate the names of beneficiaries separately.
- vii) For the effective review of programmes assisted by NSKFDC, Channelizing Agencies (CAs) shall invariably place a status note in each of their Board meeting regarding programmes undertaken, implemented and monitored etc. for socio-economic development of Safai Karamcharis (including wastepickers), Manual Scavengers and their dependants.
- viii) NSKFDC in consultation with Channelizing Agencies may undertake impact studies of projects implemented with NSKFDC funds, by outside agencies of repute, like Universities, Institutions and reputed NGOs, etc.
- ix) The Channelizing Agencies should reconcile their accounts with NSKFDC on yearly basis.
- x) In case of any ambiguity in the guidelines, the decision of the Managing Director, NSKFDC shall be final.

XIII. CHANNELIZING AGENCIES (CAs):

List of the State Channelizing Agencies (SCAs)/Regional Rural Banks (RRBs) and Public Sector Banks (PSBs) nominated as Channelizing Agencies (CAs) of NSKFDC is given at **Annexure-C**.

DETAILED GUIDELINES FOR HOLDING AWARENESS CAMPS**A. GENERAL**

The target group of NSKFDC are the most down trodden section of our society. They have been traditionally performing scavenging and sweeping work for generations, which normally is not performed by other sections of the society. The involvement of a majority of adult population in scavenging and sweeping has given them a negative social image and status and such jobs are termed as their traditional occupation. The negative image of this community and the hazardous and unhealthy working conditions have hampered their acceptability by society at large in acquiring other skills, jobs and even certain type of self-employment. As a result, majority of the youths from this community have not been able to break away from their traditional occupation which, besides being obnoxious, has limited income-earning potentials and hence they generally live in abject poverty. Sometimes, because of the hazardous and obnoxious work, many of the adults from this community become alcoholic and drug addicts, which adversely affect their economic conditions and health. The evil vices have sucked many families into the vortex of indebtedness and abject poverty. Due to the difficult conditions of the family, there are cases where women have been compelled to take up the traditional occupation thereby perpetuating the exploitation of women.

2. Through education, information and communication, NSKFDC hopes to persuade the Safai Karamcharis (including wastepickers)/ Manual Scavengers to stop and break away from their traditional occupation of scavenging and sweeping and take up alternative and dignified occupations or self-employment activities. NSKFDC also targets their dependants to dissuade them from taking up the traditional occupation performed by their parents and forefathers in an attempt to break the cycle by providing them opportunities for trainings in any skills, trades and entrepreneurial development and loan facilities at low interest rates to start any economic activities of their choice.

3. To enable them to break out from the depressed social and economic conditions, the Ministry of Social Justice & Empowerment, Government of India and NSKFDC have been implementing various schemes and programmes. The main features of the various schemes and programmes are already mentioned above.

4. To bring about awareness, the SCAs may conduct Awareness Camps in consultation with NSKFDC and in coordination with the municipal, cantonment and railway authority. The SCAs should also seek the assistance of the district authority. The awareness programmes should encompass activities from identification of beneficiaries for training and recovery of loan and also to dissuade the target group from performing their traditional occupation and counsel them to take up more socially acceptable occupations.

5. Awareness Camps are to be organised in the localities/basties/villages/colonies of the target group by choosing the most convenient place and time for maximum attendance. Conducting Awareness Camps could be very effective considering the fact that the target community normally lives in a compact area.

6. The SCAs should exercise austerity measures and attempt to limit the expenditure to the minimum extent possible. The upper limit of expenditure reimbursable by NSKFDC is Rs.30,000/- per Awareness Camp.

B. Organization of Awareness Camp

The Awareness Camp may be conducted in the following manner:-

1. Awareness camp shall be held only after it is approved and sanctioned by NSKFDC for claiming reimbursement from NSKFDC. The state-wise awareness programme could be proposed and included in the annual action plan of NSKFDC.
2. Awareness camp may be conducted in the localities/basties/colonies of the target group. The camp may be coordinated with the Municipal Corporations/Cantonment/Railway authorities if it is held in their colonies.
3. The SCA should normally hold the Awareness Camps in open ground or Govt. Building/Panchayat Ghar/Community Halls, if it is located in the locality of the target group and is also convenient for them to congregate.
4. The local authorities like the Collector/BDO/SDO/Tehsildar, Patwari and apolitical Safai Karamchari/Manual Scavenger activists and NGOs may be invited to attend the Awareness Camps.
5. The proposal containing the date, venue, time, the population of target group living in the area, estimated expenditure along with items of expenditure should be sent to NSKFDC at least a fortnight ahead of the camp to enable NSKFDC to take necessary action.
6. The SCA may hire vehicle/auto or cycle rickshaw along with Public Address system a few days before the Awareness Camp including the Awareness Camp day to cover the entire locality for informing the Safai Karamchari and Manual Scavenger community about the Awareness Camp and give wide publicity to the schemes and programmes of NSKFDC and the Ministry of Social Justice & Empowerment. Other information relating to loan applications, processing of loan applications, training programmes, verification process, documentation requirements, recovery of instalments, etc may also announced. Providing the above information will enable interested persons from the target group to come prepared to fill up the preliminary/SCA loan application forms. The SCA should lay special stress on the women folk and the dependants/youths of the target group to attend the Camp.
7. The SCA should make preliminary loan application forms (as per format enclosed at **Annexure-i**) in the vernacular language of the target group and distribute them during the camp so that interested persons from the target group may fill them up and submit it during the camp itself.
8. The SCAs should scrutinize the preliminary application forms submitted in the awareness camps and assess their eligibility to become beneficiaries for loan or training or both; take necessary action for verification, completion of their loan application requirements, etc. and forward the project proposals to NSKFDC for sanction.
9. Along with the claim for reimbursement of the expenditure, the SCA shall submit a brief report on the Awareness Camp held in the format enclosed at **Annexure-(ii)**.

C. Publicity through posters/leaflets:

For the purpose of carrying out intensive publicity in localities/villages/basties of the Safai Karamcharis(including Wastepickers)/Manual Scavengers about the objectives, various schemes and programmes, and eligibility criteria, the SCA may print posters/leaflets in the vernacular language of the target community with the prior approval of NSKFDC. The proposal for printing posters/leaflets may be forwarded to NSKFDC, indicating the number of copies to be printed, the matter to be printed and estimated cost for the same for approval for reimbursement of the cost of printing.

Preliminary Loan Application Form for Availing Loan under various schemes of NSKFDC

NAME	
FATHER'S / HUSBAND'S NAME	
AGE	
ADDRESS	
MOBILE NO.	
AADHAAR NO.	
EDUCATION QUALIFICATION	
CATEGORY (SK / MS)	
NAME OF THE SCHEME	
NAME OF THE ACTIVITY	
LOAN AMOUNT	

(Signature of the Applicant)

Model form for Report on Awareness Camp

1. Name of the SCA/RRB/PSB _____
2. Name and designation of the officer who conducted the Awareness Camp. _____
3. Name of the Basties/ colony/ locality where awareness camp was held along with complete address. _____
4. Total approximate attendance of the Safai Karamcharis and their dependents. _____
5. No. of Preliminary loan application forms distributed at the camp. _____
6. No. of completed preliminary loan application forms collected at the camp. _____
7. The items on which expenditure was incurred for organizing Awareness Camp along with the amount spent and total reimbursement sought from NSKFDC. _____

Report about outcome of Awareness Camp

8. No. of Persons tentatively found to become prospective beneficiaries for
(a) Loan : _____
(b) Training: _____
9. Any other remarks/ observation of the officer(s) conducting the Awareness camp _____

(Signature)

Indicative list of Activities/Projects which may be Financed by NSKFDC

The Corporation can assist a wide range of income generating activities which are viable. Infra-structure development which leads directly to income generation are also considered for financing. Some of the activities/projects, which could be financed by NSKFDC and which are only indicative and not illustrative are as under:-

S. No.	Range	Indicative Schemes/ Activities/ Projects
1	Upto Rs.1.00 lac	<p>Agricultural Sector: Mixed Farming, Bee keeping, Goatary, Dairy, Poultry, Duckery etc.</p> <p>Service Sector: Tea Leaf Shop, Tea Stall, Cane Bamboo Shop, General Store, Singar Shop, Statue Making, Carpentry, Rickshaw, Sale of Steel Utensils, Gift Items Shop, Flower Shop, Egg Business, Rice Selling, Badi/Papad Making, Readymade Garments, Masons, Mobile Repairing, TV/Domestic Appliances Repairing, Electrician, Plumbing & Mason, Fruit & Vegetable Vendor & Meat Shop, Paan Shop, Beauty Parlour, Footwear Shop, , Electronic Shop, CD/Cassettes Shop, Fast Food, Photo Studio, Rice Polishing, Imitation Jewellery, , Cycle repairing, Barber Shop, Tailoring Shop, Flour Mill, Bicycle Hiring and Repairing etc.</p> <p>Industrial Sector: Wooden Photo frame, Handmade bricks, Jali Pillars, Herbal Cosmetics, and Rakhee /Decorative Jhalleries etc.</p>
2	From Rs. Rs.1.00 lac to Rs.2.00 lacs	<p>Agricultural Sector: Poultry, Goatery, Milch Animals. Fertilizer Shop etc.</p> <p>Service Sector: Fabrication Work, Shuttering, Computer, Carpentry Business, , Mobile Repair, Battery winding & repairing, Two/Four wheeler repairing, Barber Shop, Auto-rickshaw (Petrol), Automobile Repair Shop, Photocopier Booth, General Provision Store, and Music Store Battery Electric Vehicle(E-rickshaw), Compressed Air Vehicle, Solar energy gadgets, Poly houses, etc.</p> <p>Industrial Sector: Broom Stick, Artificial Jewellery, Paper, Jute & Cloth Bags & folders, Paper envelopes & File covers, Air bag/purse, Hawai Chappal, and Surgical Bandages making etc.</p>

3	From Rs. Rs.2.00 lacs to Rs.5.00 lacs	<p>Agricultural Sector: Poultry Farming, Plants Nursery, Vermi Composting, Medicinal and Aromatic Plants, Sericulture and Mulberry Farming, Mushroom Cultivation, Tractor, Power Tiller and Horticulture etc.</p> <p>Service Sector: Dhabas/Mini Hotel, Advocate Office, Bricks Sale, Travel Agency, Medical Shop, Internet Cafe, Plastic Lamination, Repairing of Agricultural equipments, Dry cleaning, dyeing & draping, Transport, Denting & Painting of Vehicles and Domestic Gadgets, Sanitary & Hardware Shop, Servicing & Repair of Domestic electrical Appliances, Tent House, Band Party and Readymade Garments Shop etc.</p> <p>Industrial Sector: Broom making, Brush making, Hollow Bricks and Jallis Making, Printing Press, Black Smith, Embroidery/Jari Work, Machine Screw Manufacturing, Surgical Bandage Manufacturing, Silver Ornaments, Footwear Manufacturing, Herbal Shampoo Manufacturing, Tyre Retreading, Citronella Oil Manufacturing and Silver Ornaments etc.</p>
4	From Rs.5.00 lacs to Rs.10.00 lacs	<p>Agricultural Sector: Tractor Trolley, Poultry Farming and Dairy Farming</p> <p>Service Sector: Mini Hotels/Motels, Dhaba, Readymade Garments, Mobile Shop, Hardware and Paint Shop, Tent House. Bolero, Mahindra Jeep, Innova, Qualis, TATA Sumo and Mini Bus(RTV) etc.</p> <p>Industrial Sector: Rice Mill, Stone Crusher, Hosiery unit and Mineral Soda Water Plant etc.</p>
5	From Rs.10.00 lacs to Rs.15.00 lacs	Pay & use toilets etc
6	From Rs.10.00 lacs to Rs.25.00 lacs	Sanitary Marts (SM).
7	From Rs.15.00 lacs to Rs.50.00 lacs	<p>Sanitary based Equipments Various mechanized cleaning equipments including Vacuum loader, Suction Machine with Vehicle, Garbage Disposal Vehicle</p>

List of Channelizing Agencies (CAs) of NSKFDC**A. State Channelizing Agencies (SCAs):**

S. No.	Name of SCAs	Address	State	Contact Nos.	E-mails
1	Andhra Pradesh Scheduled Castes, Cooperative Finance Corporation Ltd. (APSCCFC)	3rd & 4th Floors, SP's River View Apartments, Beside Manipal Hospital, Tadepalli, Amaravathi, Guntur-522501	Andhra Pradesh	040-23391039, 23315970, 23321141	md_apscfc@ap.gov.in; mdapscfc@gmail.com
2	Assam State Development Corporation for Scheduled Castes Ltd. (ASDCSC)	Swahid Delip Hozari Path, Sarumotoria Dispur, Guwahati - 781006	Assam	0361-2261796, 23321141 Fax No. 0361-2261617	sdcassam@gmail.com; kcdas4321@gmail.com
3	Bihar State Scheduled Castes Co-Operative Development Corporation Ltd. (BSSCCDC)	Offices Hostel, Block-A, Velly Road, Patna - 800001	Bihar	0612-2525612	bssccdc@yahoo.com; directorscst@gmail.com
4	Chandigarh SCs, BCs, & Minorities Financial and Development Corporation Ltd.	3rd Floor, Additional Town Hall Building, Sector-17-C, Near D.C. Office - 160017	Chandigarh	0172-2700372, 2701449 Fax No. 0172-2700105	chdscbc.mfdc@gmail.com; socialwelfarechd@rediffmail.com
5	Chhattisgarh State Antyavasayee Co-operative Finance & Development Corporation	3rd & 4th Floor, Commercial Complex, Housing Board Bhawan, Sector-27, New Raipur - 492001	Chhattisgarh	0771-4248601, 4248614, 4248605 Fax No. 0771-4248617	recoverycellnigam@gmail.com; cgstateantyasca@rediffmail.com
6	Dadra & Nagar Haveli, Daman & Diu SCs / STs, Other BCs, Minorities Financial Development Corporation Ltd. (DNHDD)	Ground floor, Right Wing, New Collectorate Building, Opp. 66 KVA Sub-Station, 66 KVA Road, Silvassa-396 230	Dadra & Nagar Haveli and Daman & Diu	0260-2642044, 0260-2642043	ddnh_scst@rediffmail.com
7	Delhi SCs/ STs/ OBCs/ Minorities & Handicapped Finance & Development Corporation Ltd. (DSFDC)	Ambedker Bhawan, Institutional Area, Sector-16, Rohini – Delhi-110085	Delhi	011-27574377, 27574321, 27570502 Fax: 011-27572706	dsfdcplanning@gmail.com; dsfcdelhi@gmail.com; scstdepartment@gmail.com
8	Goa State SCs & Backward Classes Finance & Development Corporation	4th Floor, Patto Center, EDC Complex, Near Kadamba Bus Stand, Panaji - 403001	Goa	0832-2438177, 2438180 Fax No. 2438178	goaobc@gmail.com
9	Gujarat Safai Kamdar Vikas Nigam (GSKVN)	Block No.B-1, 3 rd Floor, Karmyogi Bhawan, Sector 10-A, Gandhinagar - 382010	Gujarat	079-23256415, 23256745, 2326747 Fax No. 079-23259378	md-gskvn@gujarat.gov.in

10	Haryana SCs Finance & Development Corporation (HSCFDC)	SCO 2427-2428, Sector-22-C, Chandigarh - 160022	Haryana	0172-2710108, 2721874, 2700224, 2701722	hsfdc2427@gmail.com; dbcharyana@gmail.com
11	Himachal Pradesh SCs & STs Development Corporation	Kalyan Bhawan, Near Mohan Park, Solan - 173212	Himachal Pradesh	01792-223505, 222045, 220671, Fax No. 01792-220058	mdhpscstcd@rediffmail.com
12	J&K SC, ST & BC Development Corporation Ltd.	715-A, Last Morh, Gandhi Nagar, Jammu – 180004	Jammu & Kashmir	0191-2433229, 2452009, 2439015	ravinder.pandita943@gmail.com; kataria.iqbal@rediffmail.com
13	Jharkhand State SC Cooperative Development Corporation	3rd Floor, Kalyan Complex, Balihar Road, Morabadi, Ranchi - 834008	Jharkhand	0651-2552398, Fax-0651-2551686	tcdc.jharkhand@gmail.com; jssccdc.ranchi@gmail.com
14	Dr. B.R. Ambedkar Development Corporation Ltd.	9th & 10th Floor, Vishweshwariaih Mini Tower, Dr. Ambedkar Veedhi, Bengaluru - 560001	Karnataka	080-22862294, 22868870, 22867097 Fax No. 080-22860396	mdadcl2011@gmail.com; gmfadcl2013@gmail.com
15	The Kerala State Development Corporation for SC & ST Ltd.	P.B. No.523, Town Hall Road, Thrissur - 680020	Kerala	0487-2331469, 0487-2331064 Fax No. 0487-2331469	ksdcho@gmail.com; managervtcho@gmail.com
16	Kerala State Backward Classes Development Corporation Ltd. (KSBCDC)	Sentinel, 2nd Floor, T.C. No:27/588 (7) & (8), Pattoor, Vanchiyoor P.O., Thiruvananthapuram - 695035		0471-2577541 2577539,40, 50	ksbcadc@gmail.com; bcdcmd@gmail.com; bcdcproject@gmail.com
17	The Kerala State Women's Development Corporation Ltd. (KSWDC)	Basant, T.C. 20/2170, Opp. Manmohan Bunglow, Kowdiar P.O, Thiruvananthapuram-695003		0471-2727668 Fax : 0471-2316006	md@kswdc.org; projectofficer2@kswdc.org; mprojects@kswdc.org
18	Madhya Pradesh State Co-operative SCs Finance Development Corporation Ltd.	Rajiv Gandhi Bhawan, 35 Shyamala Hills, Bhopal - 462002	Madhya Pradesh	0755-2661744, 2661844 Fax No. 0755-2661612	mpscfcdc@mp.gov.in; mpscfcdd@gmail.com
19	Mahatma Phule Backward Class Development Corporation Ltd. (MPBCDC)	N-1, Juhu Supreme Shopping Center, Gulmohar Cross Road No. 9, J.V.P.D. Scheme Juhu Mumbai-400049	Maharashtra	022- 26202852, 26200351 Fax No. 022-26705173	md.mpbcdc@gmail.com; mahatma.phule@gmail.com; asst.p1.mpbcdc@gmail.com
20	Manipur Tribal Development Corporation Ltd. (MTDC)	Lamaphelpat, Imphal - 795001	Manipur	0385-2451696 Fax No. 0385-2451696	md@mtdcldt.org; gonhourei@gmail.com
21	Meghalaya Urban Development Agency (MUDA)	Raitong Building, Secretariat Hill Shillong-79300	Meghalaya	0364-2225297, 2221915 Fax No. 0364-2210037	mudashillong@yahoo.com
22	Mizoram Urban Co-Operative Development Bank Ltd.	Lalsawmliani Buiding, H. No.A-14, Top Floor, Zarkawt, Aizwal-796001	Mizoram	0389-2346508, 2343475, 2306791	muco aizawl@yahoo.com
23	Nagaland Industrial Development Corporation Ltd.	IDC House, Dimapur - 797112	Nagaland	03862-226473, 230571, 2/3/4 Fax No. 03862-228209	nidcnagaind@gmail.com

24	Odisha SCs & STs Development Finance Co-operative Corporation Ltd.	Lewis Road, Bhubaneswar - 751014	Odisha	0674-2431798, 2430052 Fax No. 0674-2432107	osfdc.odisha@gmail.com
25	Puducherry Adidraavidar Development Corporation Ltd.	No.30, 2nd Cross Street, Pon Nagar, Reddiyarpalayam - 605010	Puducherry	0413-2200318, 2200372, 2200692 Fax No. 0413-2200413	padco.pon@nic.in; barathypadco@gmail.com
26	Punjab Scheduled Castes Land Development & Finance Corporation (PBSCFC)	SCO No. 101 to 103, 1st Floor, Sector 17-C, Chandigarh - 160017	Punjab	0172-5025092, 5062905 Fax No. 0172-5005907	gmpscfc@gmail.com; edpscfc@yahoo.in; dyadoloan@gmail.com; amarjitsinghpscfc@gmail.com; vijaypscfc@gmail.com
27	Rajasthan Scheduled Caste & Scheduled Tribe Finance & Development Co-operative Corporation Ltd. (RSCFDC)	Nehru Sahker Bhawan, Central Block, 3rd Floor, Bhawani Singh Road, Jaipur - 302005	Rajasthan	0141-2741328, 2740833, 2740544, 2740745 Fax No. 0141-2740880	gmscdcho@gmail.com
28	Sikkim SCs, STs & OBCs Development Corporation Ltd (SABCCO)	Bhanupath Road, Gangtok - 737101	Sikkim	03592-209430, 205318, 208938	arungurung1975@gmail.com
29	Tamil Nadu Adi Dravidar Housing and Development Corporation Ltd. (TAHDCO)	No. 31, Centaph Road, 2nd Lane, Teynampet, Chennai - 600018	Tamil Nadu	044-24310197, 24310228 Fax:044-24310196	tahdcoheadoffice@gmail.com; tahdcoboard@gmail.com; tahdcogmproject@gmail.com
30	Tripura Scheduled Castes Co-operative Development Corporation Ltd.	Supari Bagan, Krishna Nagar, P.O. Lake Chowmuhani, West of Tripura, Agartala - 799001	Tripura	0381-2326515, 2326543, Fax No. 0391-2327029	directorscw@gmail.com; mdtscdcagt@gmail.com; gmssccorporation@gmail.com
31	U.P. Scheduled Castes Finance & Development Corporation (UPSCFDC)	B-912, Sector-C, Mahanagar, Lucknow - 266006	Uttar Pradesh	0522-2322085, 2335347 Fax No. 0522-2334689	md.hqupsfdc@gmail.com; gm.hq.upsfdc@gmail.com; monitor.hq.upsfdc@gmail.com
32	Uttarakhand Bahuudeshiya Vitt Evam Vikas Nigam Ltd. (UKBVVN)	Dir. Tribe Welfare Department campus, Sardar Bhagat Singh Colony, Adhoiwala, Dehradun - 248001	Uttarakhand	0135-26755226, 2675226, 2712061 Fax No. 0135-2675226	vikasnigam12@gmail.com
33	West Bengal Scheduled Castes & Scheduled Tribes Development & Finance Corporation	CF-217/A/1, Sector-I, Salt Lake, Kolkata - 700064	West Bengal	033-40261500, 1505, 6, 9 Fax No. 033-40051233/4	md.scstdfc@gmail.com; wbscstdfc@gmail.com

B. Regional Rural Banks (RRBs)

S. No.	Name of RRBs	State	Contact Number	Emails
1	Assam Gramin Vikash Bank (AGVB), Head Office: G.S. Road. Bhangagarh, Guwahati - 781005	Assam	0361 - 2464107, 2131604/605/606, 2465885	chairmanagvb@agvb.co.in; gm@agvb.co.in; agvbank@yahoo.co.in
2	Dakshin Bihar Gramin Bank (DBGB), Head Office: Sri Vishnu Commercial Complex, Nh-30, East Lakshmi Nagar, New Bypass, Near BP Highway Services Petrol Pump, Asochak, Patna – 800016	Bihar	0612-2345924, 2385404, 405, 406	mbgbcredit@gmail.com; mbgbhopd@gmail.com; enquiry@mbgbpatna.com; gm3@mbgbpatna.com; gm2@mbgbpatna.com
3	Uttar Bihar Gramin Bank (UBGB), Head Office: Kalambag Chowk, Muzaffarpur-842001	Bihar	0621-2240056, 2242996, 2248141, 2243894	ubgb@ubgb.in; smcredit@ubgb.in
4	Baroda Gujarat Gramin Bank (BGGB), Head Office: Sky Line Building, 2nd Floor, Near Shital Guest House, Bharuch - 392001	Gujarat	02642-247994, 247995	advances.ho@barodagujaratrr b.co.in; ho@barodagujaratrrb.co.in; gm@barodagujaratrrb.co.in
5	Saurashtra Gramin Bank (SGB), Head Office: S. J. Palace 1st Floor, Dhebar Road, Opp. Andh Mahila Vikas Gruh, Rajkot - 360002	Gujarat	0281-2371128, 2362608	sgb99@rediffmail.com; creditho@sgbrrb.org
6	Himachal Pradesh Gramin Bank (HPGB), Head Office: Jail Road (Panjethi), PO – Talyahar, Mandi - 175001	Himachal Pradesh	01905-227500, 227503	chairmanhpgb@hpgbank.co.in ; contact@hpgbank.co.in; contacthpgb@hpgbank.co.in; fmcredithpgb@hpgbank.co.in
7	Jharkhand Gramin Bank (JGB), Head Office: Rajendra Place, 5, Main Road, Ranchi - 834001	Jharkhand	0651-2202120, 6450374, 6450375	headoffice.jgb@jgb-rrb.com; jgbho_ran@rediffmail.com; ho@jrgb.in
8	Vananchal Gramin Bank (VGB), Head Office: Municipality Chowk, Dangalpara, Dumka - 814101	Jharkhand	06434-222401, 226289	vgbhodumka@gmail.com; vananchaldumka@rediffmail.c om
9	Karnataka Gramin Bank (KGB), Head office, Post Box.No.55, 32, Sanganakkal Raod, Gandhinagar, Ballari-583103	Karnataka	08392-236406, 236444, 236446, 256886	info@karnatakagraminbank.co m
10	Karnataka Vikas Grameena Bank (KVBG), Head Office: P B, No 111, Dharwad-Belgaum Road, Police Head Quarter's, Dharwad-580008	Karnataka	0836-2448328, 2448358, 2448626	adv@kvgbank.com: kvgbdit@kvgbank.com; dit@kvgbank.com; c_s@kvgbank.com
11	Kerala Gramin Bank (KGB), Head Office: PB No.10, KGB Towers, AK Road, Uphill Malappuram - 676505	Kerala	0483-2734269, 2734925, 2736693	secretariat.kgb@gmail.com: kgbho@keralagbank.com; kgbcreditwing@gmail.com; creditwing.kgb@gmail.com
12	Madhya Pradesh Gramin Bank (MPGB), Head Office: 201, Arcade Silver, 2nd Floor, Near 56 Dukaan, New Palasia, Indore-452001	Madhya Pradesh	0731-2549053	njgbhoindore@yahoo.com; njgbho01@bankofindia.co.in; ho.indore@njgb-rrb.com
13	Madhyanchal Gramin Bank (MGB), Head Office: Poddar Colony, Tili Road, Sagar - 470001	Madhya Pradesh	07582-237070, 236599, 236299, 236588	mbgbgm@gmail.com; mbgbho@gmail.com

14	Maharashtra Gramin Bank (MGB), Head Office: JIVANSHREE, Plot No 35 ,SECTOR-G, Near hotel Varsha-In,Town Centre, CIDCO, New Aurangabd - 431005	Maharashtra	022-25435154, 25344059	mgbhonnd@gmail.com; cmcredit@mahagramin.co.in
15	Vidharbha Konkan Gramin Bank (VKGB), Head Office: 2nd and 3rd floor, "Chandraprastha", Plot No. 6, Deendayal Nagar, Ring Road, Nagpur - 440022	Maharashtra	0712-2224320, 21, 22	vkgb.hocredit@vkgb.co.in
16	Utkal Grameen Bank (UGB), Head Office: Club Para, Bolangir - 767001	Odisha	06652-232285, 232007	chairmanugb@bsnl.in; chairmanugb@sancharnet.in; hodadvugb@gmail.com
17	Punjab Gramin Bank (PGB), Head Office: Jalandhar Road, Shivaji Nagar, Kapurthala - 144602	Punjab	01822-512183, 509555, 230473, 509696, 501768	punjabgraminbank@gmail.com ; pgbhocredit@gmail.com
18	Tamil Nadu Grama Bank (TNGB), Head Office: No.6, Yercaud Road, Hasthampatty, Salem - 636007	Tamil Nadu	0427 - 2402904, 2402902	headoffice@tngb.co.in; accounts@tngb.co.in; credit@tngb.co.in
19	Telangana Grameena Bank (TGB), Head Office: GH.No.2-1-520, 2nd Floor, Vijaya Sri Sai Celestia, Street No.9, Nallakunta, Shankermutt Road, Hyderabad - 500044	Telangana	040-27602091, 27600849, 27603796	tgkho@tgbyhd.in
20	Aryavart Bank (AB), Head Office: A-2/46, Vijay Khand, Gomti Nagar, Lucknow – 226010	Uttar Pradesh	0522-2398874, 2398873	agb_ho@yahoo.co.in; chairmansecretariat.gba@gba- rrb.com; ho.advances@gba- rrb.com
21	Prathama UP Gramin Bank (PUPGB), Head Office: Prathama Bhawan, Ram Ganga Vihar, Phase-II, Post Box No. 446, Moradabad – 244001	Uttar Pradesh	0591-2455176, 177, 178, 179, 180	chairman@prathamabank.org; cms@prathamaupbank.com;
22	Uttarakhand Gramin Bank (UGB), Head Office:18-New Road, Dehradun - 248001	Uttarakhand	0135-2710660, 2710661, 2652682	info@ugb.org.in

C. Public Sector Banks (PSBs)

S. No.	Name of PSBs	State	Contact Number	Emails
1	Indian Overseas Bank (IOB), A – 172, Preet Vihar, Near Narula Market, Delhi - 110092	Delhi	22043882, 22524928, 22521207	preetbr@delsco.iobnet.co.in; iob1305@iob.in
2	Bank of Baroda (BoB), Baroda Bhavan, 7th Floor, R.C. Dutt Road, Alkapuri, Vadodara – 390007	Gujarat	0265-2316792	md.ceo@bankofbaroda.co.in; md.ceo@bankofbaroda.com; gm.ops.ho@bankofbaroda.co m;
3	Canara Bank Agriculture Policy & Information Section, Priority Credit Wing, Head Office: 112, J.C. Road, Bangalore – 560002	Karnataka	080-22110557	hopcs@canarabank.com; paramasivamm@canarabank. com; badrinathkr@canarabank.com
