





SWACHHTA UDYAMI YOJANA (SUY)





National Safai Karamcharis Finance & Development Corporation (NSKFDC) (A Govt. of India undertaking under the Ministry of Social Justice and Empowerment) NTSC, 3rd Floor, E-Block, NSIC, Okhla Industrial Estate-III, New Delhi-110020 Telephone No.: 011-26382476/78, Fax: 011-26382479

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1. NSKFDC:

NSKFDC is an apex corporation under the Ministry of Social Justice and Empowerment, Govt. of India working for the all-round socio-economic upliftment of the Safai Karamcharis, Waste Pickers, identified Manual Scavengers and their dependents across the Country through its various loan and non-loan based schemes.

2. Target Group of NSKFDC:

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

3. Schemes of NSKFDC

The Corporation is implementing various loan and non-loan based schemes for the socioeconomic upliftment of the target group. Under Loan based schemes, NSKFDC provides financial assistance at concessional rates of interest to its target group through its State Channelizing Agencies (SCAs) nominated by the respective State/UT Govt and partner Banks for various viable income generating schemes and for education in India and abroad.

4. National Action for Mechanised Ecosystem (NAMASTE)

NSKFDC is the nodal agency for implementation of National Action for Mechanized Sanitation Ecosystem (NAMASTE) scheme, aimed at zero sanitation deaths and complete mechanization of sewer & septic tank cleaning to ensure safety & dignity of Sewer & Septic Tank workers (SSWs) in all the cities from the FY 2023-24.

A key component of the NAMASTE scheme is to promote Sanitation Entrepreneurs by helping them procure mechanised cleaning vehicles especially those required for cleaning of Sewers and Septic Tanks by way of providing upfront capital subsidy and helping them secure long term work assurance letters from the ULBs.

<u>Capital Subsidy:</u> Upfront Capital subsidy is provided under NAMASTE as per the following slab for procurement of mechanised cleaning vehicles by the target group:

Range of Project Cost (Rs.)	Capital Subsidy			
For individuals:				
Upto Rs.5,00,000	50% of project cost			
5,00,000 to 15,00,000	Rs.2.50 lakh + 25% of remaining project cost			
For Group Projects (Each group can have maximum 5 persons):				
Upto Rs.10,00,000 lakh per beneficiary with	Same as admissible to individuals subject to			
maximum project cost upto Rs.50,00,000	maximum Rs.3.75 lakh per beneficiary.			

5. Swachhta Udyami Yojana (SUY):

NSKFDC is implementing Swachhta Udyami Yojana (SUY) with twin objectives of ensuring mechanized cleaning and providing related safe and sustainable livelihood opportunities to Safai Karamcharis and liberated Manual Scavengers. NSKFDC under its Swachhta Udyami Yojana (SUY) provides financial assistance for procurement and operation of sanitation related equipments/vehicles as per the following:

5.1 Financial Assistance to Target Group through Channelizing Agencies (CAs):

Financial assistance is extended at concessional rates of interest as per following: -

Beneficiaries	Maximum Project Cost	Rate of interest		Repayment
	(upto)	CAs	Beneficiaries	period
Individual / SHG /	Rs.15.00 lacs (Individual)			
JRG /	Rs.50.00 lacs (SHG/JRG/	0.00 lacs (SHG/JRG/ 3% p.a.		Upto 7 years
Cooperative	Cooperative)			

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

5.2 Financial Assistance to Urban Local Bodies (ULBs): In order to promote mechanized cleaning, NSKFDC is also providing financial assistance to Urban Local Bodies for procurement of mechanised cleaning equipments/vehicles as under:

Beneficiary	Project Details	Rate of interest	Repayment period
Municipal Corporation / Jal Boards / Public Health & Engineering Departments/ Cantonment Boards / Railways etc.	For procurement of sanitation related equipments/vehicles costing maximum upto Rs. 75 Lakhs per unit. (no. of units can be more than 1) Gap funding as concessional loans for various sanitation activities like Municipal Solid Waste Management, Construction of Pay & Use Community/ Public Toilets, Waste to Compost Units, Waste Collection & Segregation units	7% p.a. (1% rebate for timely repayment)	7 years*

6. Engagement with Urban Local Bodies (ULBs) under SUY: NSKFDC is working closely with the Urban Local Bodies to facilitate the procurement and deployment of appropriate mechanised cleaning equipments/vehicles by Sanitation Entrepreneurs. Steps involved in this beneficiary-oriented model are as under: -

Scope of providing regular mechanised cleaning work to the Sanitation workers/dependents



Nomination of sanitation workers as beneficiaries by providing them Long Term Work Assurance Letter for mechanised cleaning



Facilitation of loans by ULBs for sanction of loan by the Banks



Banks claim Capital Subsidy from NSKFDC and disburse the total funds (including Loan & Capital Subsidy) for procurement of equipments/vehicles



Procurement of equipments/vehicles by the beneficiaries and commencement of work in coordination with the ULBs



Regular repayment of Loans by the beneficiaries and enhanced income

The actionable points pertaining to ULBs in this regard are following:



Assessment of sewer septic tank cleaning process to identify the need for deployment of additional mechanized cleaning equipments/vehicles to ensure complete mechanization of the process.



Nominating Safai Karamcharis/Dependents from ULB as the beneficiary of the scheme for taking up related Sanitation Enterprise.



Providing long term and assured mechanized cleaning work contract to the target group of NSKFDC and their inclusion in the panel of approved service providers by providing **WORK ASSURANCE LETTER.**



Arrangement to deduct the EMI and remit the same to the Bank from the payments due to the applicant by the Municipality to boost confidence of banker in lending to them



Support in Liasoning with banker/channel agency of NSKFDC for provision of loan to the beneficiaries. A Letter of Assurance regarding assured work may be provided to the banker.

ULBs are accordingly requested to provide at least 2 nominations along with the Work Assurance Letter in the attached format.

7. Handholding Agencies:

NSKFDC has engaged few handholding agencies to help in the process of identification of suitable beneficiaries for taking up sanitation related enterprise and facilitating them to avail loans and liasoning with the ULBs for provision of assured and long-term mechanised cleaning work. The currently empanelled handholding agencies are as under: -

Name of the Agency	Contact Person	Mobile Number	Postal Address & E-mail ID	Empanelled for
Navajeevan	Sh. K. Sahadevaiah	9440430178	24/36, Ambedkar Nagar, Venkatgiri Town, SPSR Nellore District, Andhra Pradesh – 524132 navajeevannlr@gmail.com	Southern Region
Agriculture Finance Corporation Limited (AFC Ltd.)	Ms. Rani Singh	9268705703	21 Vidhan Sabha Marg, Lucknow – 226001, Uttar Pradesh ranisingh.project@gmail.com, afcllko@gmail.com	Uttar Pradesh
Core Skill Tech Solutions	Mr. Sanjay Paul	8851557797	D-303, Raksha Addela, Gaur City 2, Gautam Budh Nagar, UP-201009	UP, Uttarakhand, Maharashtra, MP, Tripura, Rajasthan, WB

8. Format for Work Assurance Letter by the ULB:
Date:
To,
1. The Branch Manager,
2. The Managing Director, NSKFDC, New Delhi.
Subject: Proposal of Shri, S/Ofor loan of Rs for procurement of equipments/vehicles required fo mechanised cleaning under NAMASTE Scheme.
Sir,
This is with reference to the application of Shri
his/her services for maintenance/cleaning of sewers / septic tanks for a minimum period of sewers / sewer
The ULB has no objection to deduct the EMI and remit the same to your Bank from the payments due to the applicant from this ULB, subject to a written undertaking from the applicant agreeing for such deductions. However, this ULB is not liable to remit the EMI payments are not due to applicant for any reason.
Yours faithfully,
Name & Signature of the designated officer of the ULB

9. Contact details: For more information about SUY scheme, please visit www.nskfdc.nic.in. You may also contact Shri K. K. Bhagat, Assistant General Manager (Project), NSKFDC at 011-26382476/77 or krishna-nskfdc@nic.in or Sh. S. K. Gupta, Deputy Manager (Project) at 011-26382476/77 or sandeep-nskfdc@nic.in for any further query in this regard.

Indicative list of commonly used mechanised cleaning equipments/vehicles

The indicative list of various Sewer, Faecal Septage & Drain Cleaning Equipments has been compiled by MoHUA and can be accessed at https://static.pib.gov.in/WriteReadData/userfiles/SBM%20Directory%20-%20A4%20Horz.pdf Some indicative vehicles are as under:

Name of the equipment/v ehicles	Purpose	Capacity	Picture	
Sewer Line Cleaning Bucketing Machine	This machine is apt for cleaning the obstruction in the pathways of drains or pipes as these are robustly constructed and highly efficient.	3000- 4000 Litre		
Jetting machine	Jetting machine is used to clear the blockage/choking of sewer lines by High capacity Jet throw of liquid that is stored in its fresh water tank.	500- 15000 Litre		
Suction Machine (Gulley Emptier)	Gully Emptier is an advanced technology for emptying cesspit, cesspool and manhole chambers as well as for underground drainage, sewer lines etc.	3000- 5000 Litre	सीमा सुरक्षा बल TAT.M. SUCTION MACHINE	

Combined Machine (Jetting cum Suction)	These are truck mounted and trailer mounted suction-cum-jetting machines. The equipments are used for dislodging and removing obstructions, blockages from sewer pipelines and emptying gully pits & septic tanks.	May vary from 3000- 5000 Litre	WIEDEMANN TS SUPER 1000
Deep Suction Combined Machine (Jetting cum Suction Machine)	This equipment is capable of efficiently working in sewer lines of diameters ranging from 200-1000 mm. Siphoning the liquid and solid effluents into the equipment's sludge collection tank under high vacuum, from surcharged manhole chambers, sewer and storm water drain lines, septic/ sump tanks and gully pits and transporting the same to any desired disposal site for emptying under gravity/positive pressure/tipping of sludge tank.	In Multiple volumetri c capacities of clean water and sludge collection tank	COMMITTORE CITY MUNICIPAL COOPERSTON
Desilting Vehicle	Underground manhole chamber cleaning machine with silt carrying capacity of 0.5 cum. The silt collected in the hopper can be directly emptied into other container without rehandling of waste.	For narrow lanes, by lanes. Silt collection capacity of 500 kgs	









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