



**नेशनल सफाई कर्मचारी फाईनेंस एंड डेवलेपमेंट कॉरपोरेशन**  
(सामाजिक न्याय एवं अधिकारिता मंत्रालय के अंतर्गत भारत सरकार का उपक्रम)  
**National Safai Karamcharis Finance & Development Corporation**  
(A. Govt. of India Undertaking, Under the Ministry of Social Justice & Empowerment)



An ISO 9001 : 2015  
Certified Company

File No. NSKFDC/SRMS/Capital Subsidy/07/2021/ -4

**BY Email/post**  
Date: 2.6.2021

To

Managing Directors

State Channelising Agencies (all States/UTs.)

Subject: Central Sector Scheme of Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)- Continuation of the scheme with revisions.

Sir,

Please refer to the Ministry of Social Justice and Empowerment, Government of India letter No.19014/06/2020-SCD-IV(SRMS)-Part(1) dated 20.05.2021 conveying continuation of the Central Sector 'Self Employment Scheme for Rehabilitation of Manual Scavengers' (SRMS) for five years from 2021-22 to 2025-26 with revisions. A copy of the said letter alongwith annexures is given at **Annexure-I**. It has been informed that the major revisions in the scheme include:-

- (i) Credit linked capital subsidy will be provided upfront to the beneficiaries in a scaled manner, as follows:

Range of Project Cost (Rs.)	Rate of Subsidy
<b>For individuals</b>	
Upto Rs. 5,00,000	50% of project cost
5,00,000 to 15,00,000	Rs. 2.5 lakh + 25% of remaining project cost
<b>For Group Projects:</b>	
Upto Rs. 10,00,000 lakh per beneficiary maximum project cost upto Rs. 50,00,000	Same as admissible to individuals subject to maximum Rs. 3.75 lakh per beneficiary

- (ii) Projects of Self Help Groups/Groups costing upto Rs. 50.00 lakh would be admissible for assistance.
- (iii) For sanitation related projects, apart from the identified manual scavengers and their dependants, the sanitation workers and their dependants would also be eligible for assistance.

**हम हिन्दी में पत्राचार का स्वागत करते हैं**

एनटीएससी, तीसरा तल, ई-ब्लॉक, एनएसआईसी, ओखला इंडस्ट्रियल इस्टेट फेज-3, नई दिल्ली-110020

NTSC, 3rd Floor, E-Block, NSIC, Okhla Industrial Estate Phase-III, New Delhi-110020

(Entry from Gate No-4 Near Govind Puri Metro Station)

Telephone Nos. 011-26382476, 26382477, 26382478 Fax: 26382479

Website : <http://www.nskfdc.nic.in>

E-mail: [nskfdc-msje@nic.in](mailto:nskfdc-msje@nic.in)

2. As you are aware, NSKFDC is the Nodal Agency of Government of India for implementation of 'Self Employment Scheme for Rehabilitation of Manual Scavengers' (SRMS). In view of the above, it is requested to take immediate action, including the following, for prompt implementation of the revised scheme and ensure coverage of all eligible beneficiaries in the shortest possible time as per the provisions and spirit of the Scheme:-


- (i) Issue necessary instructions to the concerned implementing agencies of the State/UT and the district level officers including the District Social Welfare Officers/District Managers of your Corporation for implementation of the Scheme for the benefit of (a) identified manual scavengers & their dependants and (b) sanitation workers & their dependants (for sanitation related projects).
- (ii) List of identified manual scavengers is available on the website of NSKFDC at : <https://nskfdc.nic.in/en/content/home/ms-survey-2018>. In case of manual scavengers, tentative districtwise targets of coverage for self employment projects during 2021-22 are given at **Annexure-II**. It is requested these targets may be communicated to the district level authorities and SLBC so that sincere efforts are made to achieve the targets. Districtwise progress of achievements of the targets need to be monitored each month and reported to NSKFDC by 10<sup>th</sup> day of the subsequent month in the proforma given at **Annexure-III**.
- (iii) As mentioned above, under the revised Scheme, apart from the identified manual scavengers, sanitation workers are also eligible for assistance for sanitation related self employment projects. Therefore, in each district of your State (whether any manual scavenger has been identified in the district or not) atleast 10 sanitation workers should be provided assistance under for sanitation related projects.
- (vi) Action may please be taken to make aware and sensitise the concerned implementation agencies about the provisions of the Scheme so that can spread awareness about the provisions of the revised SRMS among the target group.
- (v) NSKFDC would release the amount of admissible capital subsidy on receipt of demand for the sanctioned projects in the prescribed proforma (**Annexure-IV A or Annexure-IV B**, whichever is applicable).
- (vi) Your Corporation can avail loan from NSKFDC for the projects under SRMS after fulfilling the norms of NSKFDC.
- (vii) In case your Corporation does not fulfil the norms for availing loan amount from NSKFDC and NSKFDC loan can not be used for the projects under SRMS, the district level officers may be requested to take the following action on the loan applications of the target group-
  - a. Forward the loan applications to the concerned banks after verifying the details and calculating the admissible capital subsidy.

- b. Targets for the year under SRMS should be incorporated in the targets of District Level Bankers Committee
  - c. Pursue for the loan applications sent to the banks for early sanction.
  - d. Upon receipt of intimation of sanction of loan, send demand for capital subsidy through your Corporation.
- (viii) In case, the project is being financed by bank from its funds, NSKFDC would also provide interest subsidy to the concerned branch for rate of interest charged by the bank over and above the rate of interest chargeable under SRMS. The concerned bank may claim the interest subsidy on monthly basis in the proforma given at **Annexure-V**.
- (ix) Since the target group is mostly poor and illiterate full assistance may please be provided to them for their self employment projects in:-
  - a. Selection of project and preparation of project report
  - b. Filling up of loan application

3. In view of the above, you are requested to please take immediate action for implementation of the revised SRMS in your State and furnish proposal in **Annexure-IV** for seeking capital subsidy for the sanctioned projects. Monthly progress report may please be furnished to NSKFDC by 10<sup>th</sup> day of each month starting with June, 2021 in **Annexure-III**.

Thanking you,

Yours faithfully,

  
(B.L. Yadav)  
General Manager

Encl: As above.

**Copy forwarded for information to :**

1. Economic Advisor, Ministry of Social Justice and Empowerment, Ground Floor, Antyodaya Bhawan, CGO Complex, Lodhi Road, New Delhi.

**Most Immediate**

No. 19014/06/2020-SCD-IV (SEMS)-Part(1)

Government of India

Ministry of Social Justice and Empowerment

Department of Social Justice and Empowerment

Plan Division

&lt;&gt;

B-2, Ground Floor,  
Pt. Deendayal Antyodaya Bhawan,  
CGO Complex, New Delhi - 110 003.

Dated:20<sup>th</sup> May, 2021.

To

**Prl. Secretaries/Secretaries in charge, SC/Social Welfare, all States/UTs.**

**Subject: Central Sector Scheme of Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) - Continuation of the scheme with revisions.**

Sir,

Government of India has decided to continue the Central Sector Scheme 'Self Employment Scheme for Rehabilitation of Manual Scavengers' (SRMS) for five years from 2021-22 to 2025-26 with revisions. A copy of the revised scheme guidelines is given at **Annexure-I**. Main features of the revised Scheme Guideline are given at **Annexure-II**. Major revisions in the scheme include:-

- i. Credit linked capital subsidy will be provided upfront to the beneficiaries in a scaled manner, as follows:

Range of Project Cost (Rs.)	Rate of Subsidy
<b>For individuals</b>	
Upto Rs. 5,00,000	50% of project cost
5,00,000 to 15,00,000	Rs. 2.5 lakh + 25% of remaining project cost
<b>For Group Projects:</b>	
Upto Rs. 10,00,000 lakh per beneficiary maximum	Same as admissible to individuals subject to maximum Rs. 3.75 lakh per beneficiary

project cost upto Rs. 50,00,000	
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- ii. Projects of Self Help Groups/Groups costing upto Rs. 50.00 lakh would be admissible for assistance.
  - iii. For sanitation related projects, apart from the identified manual scavengers and their dependants, the sanitation workers and their dependants would also be eligible for assistance.
2. In view of the above, concerned State Governments/UTs are requested to give wide publicity to the revised Scheme and issue necessary instructions to the concerned implementing agencies of the State/UT for prompt implementation of the revised scheme and ensure coverage of all eligible beneficiaries in the shortest possible time as per the provisions and spirit of the Scheme.

Yours faithfully,

**(S.K. Srivastwa)**

Deputy Secretary to the Government of India

Tele: 011-24369835

E-mail: srivastwa.sk@nic.in

**Copy forwarded for information to:**

1. PS to Hon'ble Minister (SJ&E)/PS to Hon'ble Minister of States (RA/KP/RLK) SJ&E.
2. Secretaries to all Ministries/Departments of Government of India.
3. Sr.PPS to Secretary(SJ&E)/Sr. PPS to AS(SJ&E)
4. JS(SCD-A/BC)/JS(SCD-B)/JS(SD)/JS(Admin)/JS&FA/EA/DDG
5. All Directors/Dy. Secretary, D/o SJ&E, Shastri Bhawan, New Delhi.
6. Secretary, NCSC/NCSK
7. MD, NSKFDC- with the request to please take immediate action for implementation of the revised scheme.
8. MDs/CMDs of NSFDC /NBCFDC
9. Managing Directors of all State Scheduled Castes/Safai Karamcharis Development Corporations.
10. Budget Section, Ministry of Social Justice and Empowerment, Shastri Bhawan, New Delhi.

**(S.K. Srivastwa)**

**Deputy Secretary to the Government of India**

Signature Not Verified

Digitally signed by  
S.K.SRIVASTWA  
Date: 2021.05.21 14:24:53 IST



**Revised Scheme Guidelines**

**SELF EMPLOYMENT SCHEME FOR REHABILITATION OF  
MANUAL SCAVENGERS (Revised) –APPLICABLE FROM THE  
YEAR 2021-22.**

**1. INTRODUCTION:**

1.1 The Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) was launched in January, 2007, to rehabilitate by 2009 the manual scavengers and their dependents in alternative occupations who could not be rehabilitated in the earlier Scheme, National Scheme for Liberation and Rehabilitation of Manual Scavengers (NSLRS). The Scheme was extended upto March, 2010, with a provision for the coverage of spill-over of beneficiaries even thereafter, if required.

1.2 Subsequently, 'Houselisting and Housing Census 2011' data released by the Registrar General of India(RGI) in March, 2012, showed that there were about 26 lakh insanitary latrines in the country. Though the census data did not capture the data of persons engaged as manual scavengers. The very fact that there were insanitary latrines in the country inferred existence of manual scavenging as insanitary latrines would require manual cleaning. Therefore, it was felt necessary to have a stringent Act to prohibit construction of insanitary latrines and engagement of manual scavengers.

1.3 Parliament enacted the "Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013"(MS Act, 2013), prohibiting insanitary latrines, manual scavenging and hazardous cleaning of sewers and septic tanks. This Act came into force w.e.f 06.12.2013. The Act also specified the rehabilitation benefits to be provided to the persons included in the list of identified manual scavengers and their dependents.

1.4 Keeping in view the provisions of the MS Act, 2013, the SRMS Scheme was revised in November, 2013 for the period upto 2016-17 with a provision for further continuation of the Scheme till all the manual scavengers and their dependents are rehabilitated. Accordingly, the Scheme has been extended from time to time up to 2020-21.

**2. DEFINITIONS:**

**2.1 Manual Scavenger and Manual Scavenging:** "manual scavenger" means a person engaged or employed, at the commencement of this Act or at any time thereafter, 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 and the expression "manual scavenging" shall be construed accordingly.

**2.2 Hazardous Cleaning of Sewer/ Septic Tank:** hazardous cleaning" by an employee, in relation to a sewer or septic tank, means its manual cleaning by such employee without the employer fulfilling his obligations to provide protective gear (as defined in MS Rule, 2013) and

other cleaning devices and ensuring observance of safety precautions, as may be prescribed or provided in any other law, for the time being in force or rules made thereunder;

**2.3 Family and Dependent** are defined for all rehabilitation measures, as under:

**2.3.1 One Time Cash Assistance (OTCA):** Only one member of the **family** is eligible for OTCA payment. However, if children (male or female) above 18 years of age, belonging to the same family are also eligible for OTCA payment as separate family unit.

**2.3.2 Skill Development Training Programme (SDTP)/Loan Scheme:** All manual scavengers who are willing and their dependents who are above 18 years of age are eligible for skill training and loan.

**2.3.3 Insurance:** Family for the purpose of health insurance coverage would be same as adopted under PM-JAY for other families.

**2.3.4 Dependent:** The dependent of manual scavengers is one who is a member of their family or is dependent on them. Each individual manual scavenger and his/her spouse or children who are at the age of 18 years and above, who are not employed will be provided rehabilitation benefits (skilling and extension of loan facility).

**2.4 Sanitation Workers/Safai Karmacharis and their dependents:** "Sanitation Worker" means a person, engaged in or employed for any sanitation work and includes waste pickers and also those persons who were engaged in hazardous cleaning of sewers and septic tank, but excludes domestic workers.

### **3. Rehabilitation Benefits:**

3.1 Identified manual scavengers, one from each family, (as defined in para 2.3.1) would be eligible for One Time Cash Assistance (OTCA) of Rs. 40,000/- or any such amount as OTCA as revised from time to time.

3.2 Subject to the eligibility criteria of the training Programme, the manual scavenger and the dependents (as defined in para 2.3.2) shall be provided, free of cost, skill training of their choice from the list of such trainings organized by the National Safai Karmacharis Finance and Development Corporation (NSKFDC) from time to time . A monthly stipend of Rs. 3000/- (Rupees three thousand only) or any such amount as may be decided from time to time to shall be remitted by NSKFDC directly into the trainee's bank account at the as per training programme for the entire training period subject to fulfilling the minimum attendance (i.e. not less than 75%) and other terms and conditions as prescribed in the training programme.

3.3 The existing schemes of various other Ministries etc., like Ministry of Skill Development & Entrepreneurship, Labour and Employment, District Rural Development Agency, District Industries Centers Rural Self Employment Training Institute (RSETI), National Urban Livelihood Mission (NULM), National Rural Livelihood Mission (NRLM) etc., for imparting training, would be optimally used for training of beneficiaries. In Addition, the National and State specific Training Frameworks prepared under SRMS , for training of beneficiaries, would be the guiding document for selection of training programme for each beneficiary. Identified manual scavengers may be given first priority in all skill development training programme of Central/State Authorities.

3.4 After training, beneficiaries shall be provided assistance in the preparation and submission of self employment proposals for obtaining loans from the financial institutions. District Level Authority should be made responsible for the same.

3.5 IEC campaigns including awareness camps shall be organised by NSKFDC from time to time to create awareness generation among the target group about the training programmes and other benefits available for them.

3.6 Loans upto a maximum project cost of Rs. 15 lakhs will be admissible to identify manual scavengers and their dependents under the scheme. However, for projects of Self Help Groups/ groups, the maximum project cost shall be limited to Rs. 50 lakh. The project would include general projects as well as sanitation related projects. For sanitation related projects, apart from manual scavengers, sanitation workers and their dependents (as defined in para no. 2.4) would also be eligible for assistance under the Scheme.

3.7. The beneficiaries have option to select any viable income generating self employment project. Projects would not be imposed on the beneficiaries, rather their interest, experience and choice would be given due weightage in selection of project. An indicative list of projects, which may be selected by the beneficiaries is given at **Annexure-I**.

3.8 The period of repayment of loan, including moratorium period will be five years for projects upto Rs. 5,00,000 and 7 years for projects above Rs. 5,00,000 with a moratorium period to start the repayment of loan will be upto 6 months.

3.9 The rate of interest chargeable from the beneficiaries will be as follows:-

(a) For projects upto Rs. 100000 /- - 5% per annum (4% per annum for women beneficiaries)

(b) For projects above Rs 100000/- - 6% per annum.

3.10. Where the rate of interest chargeable by the banks on loans will be 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 Channelising Agencies (SCAs)/ or NSKFDC. The SCAs/NSKFDC would be required to pay this amount to banks on monthly basis so that there is no case of charging of compound interest by banks on the interest subsidy portion.

3.11. Credit linked up front capital subsidy will be provided to the beneficiaries in a scaled manner, as follows:

Range of Project Cost (Rs.)	Rate of Subsidy
<b>For individuals</b>	
Upto Rs. 5,00,000	50% of project cost
5,00,000 to 15,00,000	Rs. 2.5 lakh + 25% of remaining project cost
<b>For Group Projects:</b>	
Upto Rs. 10,00,000 lakh per beneficiary maximum project cost upto Rs. 50,00,000	Same as admissible to individuals subject to maximum Rs. 3.75 lakh per beneficiary



3.12 Beneficiaries of loans who have successfully repaid earlier loans are eligible for loans subsequently.

3.13. Lending agencies would issue loan passbooks to beneficiaries. These passbooks should, inter alia, contain details such as the date of sanction of loan, amount of loan sanctioned, amount of capital subsidy, rate of interest, amount due under each installment, due dates of installments, etc. and details such as address, Aadhar Card and PAN Card details of the beneficiaries.

4. NSKFDC shall organize from time to time short term behavior training at centers near the habitats / work place of sanitation workers to make them aware about:-

4.1 Safe and Healthy cleaning practices

4.2 Provisions of the MS Act, 2013 and the Rules framed thereunder

4.3 Digital literacy

4.4 Personality Development and personal Hygiene

4.5 Social Behaviour etc.

4.6 Visual training of mechanised cleaning of sewer septic tanks with protective gears.

5. NSKFDC shall organize Workshops in the municipalities / Urban Local Bodies at mutually decided place and time schedule to sensitize the Sanitation Workers, Officers, Engineers, Sanitary Inspectors, Supervisors, Contractors for cleaning of sewer and septic tanks, them about safe and mechanised cleaning and safety norms prescribed under any Act, Rules or Standard Operating Procedure/ Guidelines.

6. Identified manual scavengers and their families shall be provided Health Insurance cover under the Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (AB-PMJAY) as per the norms and definition of family (as all do find in para 2.3) for a further period of 5 years w.e.f. 01.04.2021.

7. SRMS scheme shall be implemented at the national level through the NSKFDC or other identified agencies as may be decided by the Government for this purpose from time to time. At the State level, the implementing agencies will be the state channelising agencies and Banks which are MoA partners or any other agency notified by the Union Ministry of Social Justice and Empowerment.

8. In the course of implementation of the scheme, there would be a need to take timely decisions on several important aspects. To facilitate implementation and timely decisions on critical issues, a special mechanism is envisaged. A committee under the chairmanship of Secretary, Ministry of Social Justice and Empowerment shall be constituted with the following composition:-

- Additional Secretary Ministry of Social Justice and Empowerment – Member
- Joint Secretary and Financial Advisor, Ministry of Social Justice and Empowerment - Member

- Joint Secretary/Economic Advisor, Ministry of Social Justice and Empowerment – Convener
- Advisor concerned in the Planning Commission – Member
- Joint Secretary Level Representative of Department of Financial Services- Member

The committee can call special invitees, if felt necessary, to attend its meeting. The recommendations of the committee would be within the broad parameters of the scheme and would be implemented with the approval of Minister, Social Justice and Empowerment.

9. D/o Financial Services, M/o Finance may take necessary action for issuance of advisories to the Reserve Bank of India for issuing directions to the all concerned Banks for providing loans to manual scavengers and their dependents (as defined para no. 2.3) and also sanitation workers (as defined in para no. 2.4). The Banks also be advised for time bound disposal of loan applications within a period of three month from receipt of application. If not possible they may intimate the reason in writing to the NSKFDC through E-mail.

9.1 NSKFDC will convey to the State Channelizing Agencies/Banks, State/District wise annual targets of number of beneficiaries to be covered under project finance. The SCAs will take up with the State Level Bankers Committees (SLBCs) to fix annual targets of each bank. Progress of beneficiaries cover under SRMS would be reviewed by SLBCs on quarterly basis and review reports will be shared with Ministry of Social Justice and Empowerment, RBI and the SCAs.

9.2 In order to promote mechanized cleaning and related sanitation projects by the indentified Manual Scavengers, Safai Karmacharis and their dependents, Urban Local Bodies (ULBs) would be asked to provide mechanized cleaning contracts to them and also issue job guarantee to concerned banks.

9.3 Arrangements would be made for hand holding of the target group through reputed NGOs and other agencies for providing capacity building support to the beneficiaries in taking up suitable self employment ventures and liasoning with related agencies for availing loans and setting up the self enterprise.

9.4 Loans extended by Banks to the target group will be covered under relevant credit guarantee mechanism.

10. The complaints regarding diversion of funds by beneficiaries for their other needs, the banks shall deal as per the lending policy of the Banks/ Financial Institutions in this regard. In addition, such beneficiary shall be also be liable to repay the entire amount of subsidy immediately with a penal interest of 9% per annum and shall be ineligible for any future assistance under the scheme.

11. The SCAs/Banks shall act as coordinators between the beneficiaries and the banks/ financial institutions and ensure timely disbursing and recovery of loans.

12. District level Vigilance Committees set up under the 'Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 shall monitor the rehabilitation of manual scavengers and their dependents under their jurisdiction.

13. In order to ensure real-time monitoring of the implementation of the Scheme, an interactive website would be created and made operational at district/State and National level. The software

shall ensure feeding relating to of real time data of beneficiaries and each benefit provided to them.

14. The entire process of receiving and processing of documentation for availing different benefits under the scheme shall be made online.

15. A Grievance Portal may be launched by NSKFDC as a helpline to facilitate the beneficiaries to send their queries/grievances. Timely disposal of grievances shall be ensured by NSKFDC.

16. NSKFDC shall provide Quarterly progress report regarding implementation of the Scheme to the Department of Social Justice and Empowerment and also upload the same on its website.

17. The scheme will be concurrently evaluated by an independent agency at the end of every two years period starting from 2022-23 to assess the impact of the Scheme in the rehabilitation of the target group of the Scheme.

**Annexure-I**

**Indicative Projects/Activities**

S. No.	Sector	Indicative Projects/Activities/Schemes
1	<b>Agricultural Sector:</b>	Mixed Farming, Bee keeping, Goatery, Dairy, Poultry, Duckery, Poultry, Milch Animals.  Land Purchase, Plants Nursery, Vermi Composting, Medicinal and Aromatic Plants, Sericulture and Mulberry Farming, Mushroom Cultivation, Tractor, Power Tiller, Horticulture.
2	<b>Service Sector:</b>	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, Mobile Repairing, TV/Domestic Appliances Repairing, Electrician, Plumbing & Mason, Fruit & Vegetable Vendor & Meat Shop, Paan Shop, Beauty Parlour, Footwear Shop, Domestic Appliances Repairing, Electronic Shop, CD/ Cassettes Shop, Computer, Fast Food, Photo Studio, Dice Polishing, Imitation Jewellery, Gift Stall, Cycle repairing, Barber Shop, Tailoring Shop, Flour Mill, Bicycle Hiring and Repairing  Wooden Photo frame, Handmade bricks, Jali Pillars, Herbal Cosmetics, Rakhee /Decorative Jhanners  Fabrication Work, Shuttering, Carpentry Business, Fertilizer Shop, Mobile Repair, Battery binding & repairing, Two/Four wheeler repairing, Barber Shop, Auto-rickshaw (Petrol), Automobile Repair Shop, Music Store etc.  Dhabas/Mini Hotel, Advocate Office, Bricks Sale, Travel Agency, Medical Shop, Internet Cafe, Plastic Lamination, Repairing of Agricultural equipments, Dry cleaning, dyeing & draping, Denting & Painting of Vehicles and Domestic Gadgets, Sanitary & Hardware Shop, Servicing & Repair of Domestic electrical Appliances, Tent House, Band Party.
3	<b>Industrial Sector:</b>	Broom Stick, Artificial Jewellery, Paper, Jute & Cloth Bags & folders, Paper envelopes & File covers, Air bag/purse, Hawai Chappal, Surgical Bandages making, Paper cup & plates manufacturing, Socks manufacturing.  Brush making, Hollow Bricks and Jallis Making, Printing Press, Black Smith, Embroidery/Jari Work, Machine Screw Manufacturing, Silver Ornaments, Footwear Manufacturing, Herbal Shampoo Manufacturing, Tyre Retreading,  Rice Mill, Stone Crusher, Hosiery unit, Mineral Soda Water Plant, Ice and Water Plant
4	<b>Transport Sector:</b>	Bolero, Mahindra Jeep, Innova, Qualis, TATA Sumo, RTV etc.
5	<b>Sanitary based equipments</b>	Vacuum loader, Suction/jetting Machine with Vehicle, Garbage Disposal Vehicle, Pay & use toilets etc

**Main provisions under the Self Employment Scheme for Rehabilitation of Manual Scavengers as applicable from 2021-22.**

1. Identified manual scavengers, one from each family, would be eligible for One Time Cash Assistance (OTCA) of Rs. 40,000/-.
2. Manual scavenger and the dependents shall be provided, free of cost skill training of their choice upto two years.
3. A monthly stipend of Rs. 3000/- (Rupees three thousand only) shall be remitted by NSKFDC for the entire training period subject to fulfilling the minimum attendance.
4. Projects upto a maximum cost of Rs. 15 lakhs will be admissible to identify manual scavengers and their dependents. However, for projects of Self Help Groups/Groups, the maximum project cost shall be limited to Rs. 50 lakh for maximum of 5 members. The project would include general projects as well as sanitation related projects. For sanitation related projects, apart from manual scavengers, sanitation workers and their dependents would also be eligible for assistance under the Scheme for sanitation related projects.
5. Credit linked up front capital subsidy will be provided to the beneficiaries in a scaled manner, as follows:

Range of Project Cost (Rs.)	Rate of Subsidy
<b><u>For individuals</u></b>	
Upto Rs. 5,00,000	50% of project cost
5,00,000 to 15,00,000	Rs. 2.5 lakh + 25% of remaining project cost
<b><u>For Group Projects:</u></b>	
Upto Rs. 10,00,000 lakh per beneficiary maximum project cost upto Rs. 50,00,000	Same as admissible to individuals subject to maximum Rs. 3.75 lakh per beneficiary

6. The period of repayment of loan, including moratorium period will be five years for projects upto Rs. 5,00,000 and 7 years for projects above Rs. 5,00,000 with a moratorium period to start the repayment of loan will be upto 6 months.
7. The rate of interest chargeable from the beneficiaries will be as follows:-
  - (a) For projects upto Rs. 100000 /- - 5% per annum (4% per annum for women beneficiaries)
  - (b) For projects above Rs 100000/- - 6% per annum.

8. Where the rate of interest chargeable by the banks on loans will be higher than the rates prescribed in the scheme, interest subsidy to the extent of the difference will be given to the banks.
9. NSKFDC shall organize, from time to time short term behaviour training at centers near the habitats / work place of sanitation workers
10. NSKFDC shall organize Workshops in the municipalities / Urban Local Bodies at mutually decided place and time schedule to sensitize the Sanitation Workers, Officers, Engineers, Sanitary Inspectors, Supervisors, Contractors for cleaning of sewer and septic tanks, them about safe and mechanised cleaning and safety norms prescribed under any Act, Rules or Standard Operating Procedure/ Guidelines.
11. Identified manual scavengers and their families shall be provided Health Insurance cover under the Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (AB-PMJAY) as per the norms and definition of family (as all do find in para 2.3) for a further period of 5 years w.e.f. 01.04.2021.
12. D/o Financial Services, M/o Finance may take necessary action for issuance of advisories to the Reserve Bank of India for issuing directions to the all concerned Banks for providing loans to beneficiaries.
13. NSKFDC will convey to the State Channelizing Agencies/Banks, State/District wise annual targets of number of beneficiaries to be covered under project finance. The SCAs will take up with the State Level Bankers Committees (SLBCs) to fix annual targets of each bank.
14. Progress of beneficiaries cover under SRMS would be reviewed by SLBCs on quarterly basis and review reports will be shared with Ministry of Social Justice and Empowerment, RBI and the SCAs.
15. In order to promote mechanized cleaning and related sanitation projects by the indentified Manual Scavengers, Safai Karmacharis and their dependents, Urban Local Bodies (ULBs) would be asked to provide mechanized cleaning contracts to them and also issue job guarantee to concerned banks.
16. Arrangements would be made for hand holding of the target group through reputed NGOs and other agencies for providing capacity building support to the beneficiaries in taking up suitable self employment ventures and liaison with related agencies for availing loans and setting up the self enterprise.
17. Loans extended by Banks to the target group will be covered under relevant credit guarantee mechanism.
18. The entire process of receiving and processing of documentation for availing different benefits under the scheme shall be made online.
19. The existing schemes of various other Ministries etc., like Ministry of Skill Development & Entrepreneurship, Labour and Employment, District Rural Development Agency, District Industries Centers Rural Self Employment Training Institute (RSETI), National Urban Livelihood Mission (NULM), National Rural Livelihood Mission (NRLM) etc., would be optimally used.

**DISTRICTWISE TARGETS OF SELF EMPLOYMENT PROJECTS DURING 2021-22  
AGAINST No. OF ELIGIBLE MANUAL SCAVENGERS UNDER MS SURVEY  
2013 AND NATIONAL SURVEY 2018 AND PROVIDED OTCA (As on 31.3.2021)**

S.NO.	Name of State	Name of District	NO. OF MS ELIGIBLE AND PROVIDED OTCA	TARGET OF PROVIDING LOAN
1	Andhra Pradesh	Anantpur	1231	250
2	Andhra Pradesh	East Godavari	265	50
3	Andhra Pradesh	Krishna	252	50
4	Andhra Pradesh	Vishakapatnam	45	15
5	Assam	Bongaigaon	317	60
6	Assam	Cachar/silchar	255	50
7	Assam	Chirang	181	40
8	Assam	Darang/Mangaldoi	157	35
9	Assam	Dibrugarh	360	70
10	Assam	Golaghat	196	40
11	Assam	Hojai	229	40
12	Assam	Jorhat	197	40
13	Assam	Kamrup	150	30
14	Assam	Kamrup(Rural)	497	100
15	Assam	Lakhimpur	148	30
16	Assam	Morigaon	96	20
17	Assam	Nagaon	332	65
18	Assam	Nalbari	114	25
19	Assam	Sonitpur/Tejpur	371	75
20	Assam	Tinsukia	321	65
21	Bihar	Araria	10	5
22	Bihar	Bhojpur	10	5
23	Bihar	Khagaria	2	2
24	Bihar	Lakhisarai	6	5
25	Bihar	Munger	51	10
26	Bihar	Patna	31	10
27	Bihar	Purba Champaran	8	5
28	Bihar	Rohtas	12	5
29	Bihar	Sitamarhi	1	1
30	Chhatisgarh	Mungeli	3	3
31	Gujarat	Ahmedabad	3	3
32	Gujarat	Rajkot	9	5
33	Gujarat	Surendra Nagar	93	20
34	Jharkhand	Bokaro	73	15
35	Jharkhand	Gumla	32	10
36	Jharkhand	Lohardaga	87	20
37	Karnataka	Bangalore	307	100
38	Karnataka	Bangalore Rural	88	50
39	Karnataka	Bellary	10	5
40	Karnataka	Belgavi/Belgaum	44	10
41	Karnataka	Bidar	2	2
42	Karnataka	Chikkabalarpur	12	5
43	Karnataka	Davangere	397	80
44	Karnataka	Gulbarga/Kalaburagi	224	45
45	Karnataka	Haveri	62	15

S.NO.	Name of State	Name of District	NO. OF MS ELIGIBLE AND PROVIDED OTCA	TARGET OF PROVIDING LOAN
46	Karnataka	Hubli/Dharwad	61	15
47	Karnataka	Kolar	500	100
48	Karnataka	Mandya	42	10
49	Karnataka	Mysore	1048	200
50	Karnataka	Raichur	91	20
51	Karnataka	Shimoga	22	10
52	Karnataka	Udupi	3	3
53	Karnataka	Yadgir	14	5
54	Kerala	Alappuzha	5	5
55	Kerala	Ernakulam	141	30
56	Kerala	Kollam	251	50
57	Kerala	Palaghat/ Palakkad	121	25
58	Madhya Pradesh	Damoh	72	15
59	Madhya Pradesh	Guna	9	5
60	Madhya Pradesh	Katni	47	10
61	Madhya Pradesh	Mandsaur	21	10
62	Madhya Pradesh	Narsinghpur	256	50
63	Madhya Pradesh	Ratlam	36	10
64	Madhya Pradesh	Vidisha	69	15
65	Maharashtra	Akola	378	75
66	Maharashtra	Amravati	290	55
67	Maharashtra	Aurangabad	1020	200
68	Maharashtra	Buldana	95	20
69	Maharashtra	Dhule	200	40
70	Maharashtra	Jalgaon	442	90
71	Maharashtra	Jalna	272	50
72	Maharashtra	Latur	162	30
73	Maharashtra	Mumbai	4	4
74	Maharashtra	Nagpur	589	120
75	Maharashtra	Nandurbar	113	25
76	Maharashtra	Nashik	2322	450
77	Maharashtra	Sholapur	383	75
78	Maharashtra	Washim	55	15
79	Odisha	Kendujhar	8	5
80	Odisha	Khordha	62	15
81	Odisha	Koraput	36	10
82	Odisha	Mayurbhanj	18	10
83	Odisha	Puri	32	10
84	Odisha	Rayagada	26	10
85	Odisha	Subarnapur	48	15
86	Punjab	Bathinda	6	5
87	Punjab	Hoshiarpur	8	5
88	Punjab	Patiala	38	15
89	Punjab	Fatehgarh Sahib	84	20
90	Punjab	Ludhiana	95	20
91	Rajasthan	Tonk	38	15
92	Rajasthan	Baran	423	80
93	Rajasthan	Bharatpur	338	65
94	Rajasthan	Bhilwara	4	4
95	Rajasthan	Bundi	218	45
96	Rajasthan	Dausa	478	95
97	Rajasthan	Jhalawar	440	85



S.NO.	Name of State	Name of District	NO. OF MS ELIGIBLE AND PROVIDED OTCA	TARGET OF PROVIDING LOAN
98	Rajasthan	Karauli	318	60
99	Rajasthan	Pratapgarh	261	50
100	Rajasthan	Sawai Madhopur	155	30
101	Tamil Nadu	Ariyalur	37	15
102	Tamil Nadu	Chennai	186	40
103	Tamil Nadu	Kanyakumari	37	15
104	Tamil Nadu	Madurai	2	2
105	Tamil Nadu	Nagapattinam	6	5
106	Tamil Nadu	Pudukkottai	12	5
107	Tamil Nadu	Thanjavur	28	15
108	Tamil Nadu	Tiruchirapalli	90	20
109	Uttar Pradesh	Agra	39	15
110	Uttar Pradesh	Aligarh	58	20
111	Uttar Pradesh	Ambedkar Nagar	16	10
112	Uttar Pradesh	Auraiya	506	100
113	Uttar Pradesh	Badaun	2866	500
114	Uttar Pradesh	Baghpat	3	3
115	Uttar Pradesh	Bahraich	14	5
116	Uttar Pradesh	Barabanki	5	5
117	Uttar Pradesh	Bareilly	1286	250
118	Uttar Pradesh	Bijnor	3499	700
119	Uttar Pradesh	Bulandshahr	687	135
120	Uttar Pradesh	Etah	128	30
121	Uttar Pradesh	Etawah	52	20
122	Uttar Pradesh	Faizabad	6	5
123	Uttar Pradesh	Farrukhabad	1040	200
124	Uttar Pradesh	Fatehpur	121	25
125	Uttar Pradesh	Firozabad	164	35
126	Uttar Pradesh	Gautam Buddha Nagar	24	15
127	Uttar Pradesh	Gazipur	153	30
128	Uttar Pradesh	Ghaziabad	47	15
129	Uttar Pradesh	Gorakhpur	4	4
130	Uttar Pradesh	Hapur	172	35
131	Uttar Pradesh	Hardoi	1400	250
132	Uttar Pradesh	Hathras (Mahamaya Nagar)	283	55
133	Uttar Pradesh	J P Nagar (Amroha)	3446	650
134	Uttar Pradesh	Jalaun	614	120
135	Uttar Pradesh	Kannauj	41	15
136	Uttar Pradesh	Kanpur Dehat	19	10
137	Uttar Pradesh	Kanpur Nagar	16	10
138	Uttar Pradesh	Kasganj (Kanshi Ram Nagar)	1294	250
139	Uttar Pradesh	Lakhimpur kheri	416	80
140	Uttar Pradesh	Lucknow	60	20
141	Uttar Pradesh	Mainpuri	45	15
142	Uttar Pradesh	Mathura	85	20
143	Uttar Pradesh	Meerut	111	25
144	Uttar Pradesh	Moradabad	3557	700
145	Uttar Pradesh	Muzafarnagar	1137	225
146	Uttar Pradesh	Philibhit	561	100
147	Uttar Pradesh	Rampur	2250	450

S.NO.	Name of State	Name of District	NO. OF MS ELIGIBLE AND PROVIDED OTCA	TARGET OF PROVIDING LOAN
148	Uttar Pradesh	Saharanpur	756	150
149	Uttar Pradesh	Sambhal	2064	400
150	Uttar Pradesh	Shahjahanpur	3391	675
151	Uttar Pradesh	Shamli	3	3
152	Uttar Pradesh	Sitapur	24	10
153	Uttar Pradesh	Unnao	10	5
154	Uttarakhand	Champawat	2	2
155	Uttarakhand	Dehradun	2042	400
156	Uttarakhand	Haridwar	2256	450
157	Uttarakhand	Nainital	14	10
158	Uttarakhand	Pithoragarh	5	5
159	Uttarakhand	Udhamsingh Nagar	669	130
160	West Bengal	Bardhaman (Poorba)	43	43
161	West Bengal	Hugli	2	2
162	West Bengal	Kolkata	21	21
163	West Bengal	Nadia	9	9
164	West Bengal	North 24 Parganas	289	289
165	West Bengal	Paschim Bardhaman	316	316
		<b>Total</b>	<b>58098</b>	<b>12281</b>

### Progress of Loan applications under Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) during 2021-22

Name of State:- \_\_\_\_\_

For applications sponsored to bank

For bank cases only

[illegible]

**Annexure-IV-A**

**State/Bank Name .....**

[illegible]

**Annexure-IV B**

**State/Bank Name** .....

[illegible]

# FORMAT FOR CLAIMING INTEREST SUBSIDY BY BANKS FROM NSKDC UNDER SRMS

DEMAND FOR THE MONTH ENDED \_\_\_\_\_ YEAR \_\_\_\_\_

Name of Bank \_\_\_\_\_

S. NO.	NAME OF LOANEE	FATHER/HUSBAND NAME	ADDRESS	PROJECT NAME/ LOAN PURPOSE	TOTAL PROJECT COST	AMOUNT OF CAPITAL SUBSIDY	LOAN AMOUNT (Excluding Capital subsidy)	LOAN ACCOUNT NUMBER	OUT-STANDING LOAN AMOUNT* (LAST MONTH)	OUT-STANDING LOAN AMOUNT* (CURRENT MONTH)	RATE OF INTEREST CHARGED BY BANK	AMOUNT OF INTEREST CHARGED BY BANK	RATE OF INTEREST AS PER SRMS	AMOUNT OF INTEREST CHARG- EABLE AS PER SRMS	AMOUNT OF INTEREST SUBSIDY AMOUNT (COL.13- COL.15)	BANK BRANCH
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
								TOTAL								

\* EXCLUDING CAPITAL SUBSIDY. AS PER REPAYMENT SCHEDULE OR ACTUAL BALANCE OF LOAN AMOUNT, AS PER ACCOUNTS, WHICHEVER IS LESS.