



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

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1. NSKFDC:

NSKFDC is an Apex Corporation under the Ministry of Social Justice & Empowerment, Govt. of India which is working for socio-economic upliftment of Safai Karamcharis, Wastepickers, Manual Scavengers and their dependents. It provides financial assistance at concessional rates of interest for various income generating activities through its channelizing agencies. It also provides Skill Development Training and organizes workshops.

2. Swachhta Udyami Yojana (SUY):

NSKFDC is implementing Swachhta Udyami Yojana (SUY) with twin objective of cleanliness and providing sustainable livelihood 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. Further, in order to promote 100% mechanised cleaning, the SUY scheme has been modified to also provide financial assistance to Urban Local Bodies (ULBs) for procurement of sanitation related equipments/vehicles and for undertaking various sanitation activities like Municipal Solid Waste Management, construction of Pay & Use Community/Public Toilets, Waste to Compost Units, Waste Collection and Segregation units etc.

The three broad implementation models of SUY are as under:

A) Financial assistance to Target Group through Channelizing Agencies (CAs) of NSKFDC: Financial assistance is extended at concessional rates of interest as per following details:-

Name of the scheme	Maximum Project Cost (upto)	Applicable rate of interest		Repayment period
		CAs	Beneficiaries	
Individual / SHG / JRG / Cooperative	Rs.15.00 lacs (Individual) Rs.50.00 lacs (SHG/JRG/ Cooperative)	2% p.a. @	4% p.a.	Upto 7 years

In addition to concessional rates of interest, capital subsidy for procurement of mechanised cleaning equipments/vehicles is also provided under SRMS scheme for the target group as per the following:

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:	
Upto Rs.10,00,000 lakh per beneficiary with maximum project cost upto Rs.50,00,000	Same as admissible to individuals subject to maximum Rs.3.75 lakh per beneficiary.

Interest Subvention under SRMS scheme:

Further, interest subvention for the difference in rate of interest charged by the Bank over and above the interest rate prescribed under the scheme (6% p.a. for Projects costing above Rs.1.00 lakh) is also admissible under SRMS scheme.

B) Financial Assistance to Urban Local Bodies (ULBs): NSKFDC also provides financial assistance to ULBs under Swachhta Udyami Yojana as per the details given below:

i) Financial assistance (loans) to Urban Local Bodies (ULBs) for Sanitation related Equipments/Vehicles: NSKFDC provides concessional loans to Urban Local Bodies for procurement of sanitation related equipments/vehicles at concessional rates of interest as per the details given below:-

Unit Cost	Beneficiary Profile	Interest Rate	NSKFDC Share	ULB Contribution	Repayment Period
Upto Rs.50.00 lacs (No. of units could be more than 1)	ULBs*	4%* (Further, 1% rebate for timely repayment)	90%	10%	Upto 7 Years

**ULBs including Municipal Corporations/Municipalities/Jal Boards/Public Health & Engineering Dept./Cantonment Boards/Railways etc. may also avail financial assistance through the Channelizing Agencies (CAs) of NSKFDC.*

ii) Financial Assistance to ULBs for Municipal Solid Waste Management Activities: NSKFDC also provides concessional loans to ULBs under SUY as gap funding for undertaking various sanitation activities like Municipal Solid Waste Management, construction of Pay & Use Community/Public Toilets, Waste to Compost Units, Waste Collection and Segregation units etc. for which central/State assistance is available under the SBM Guidelines. The details are as follows:-

Activity	Beneficiary Profile	Interest Rate	NSKFDC Share	Repayment Period
For various sanitation activities like Municipal Solid Waste Management, construction of Pay & Use Community/Public Toilets, Waste to Compost Units, Waste Collection and Segregation units etc.	ULBs*	6%* (Further, 1% rebate for timely repayment)	NSKFDC Share: Total Project Cost – (Central Assistance + State Share under SBM) subject to maximum limit upto Rs. 50 Lakhs per unit.	Upto 7 Years

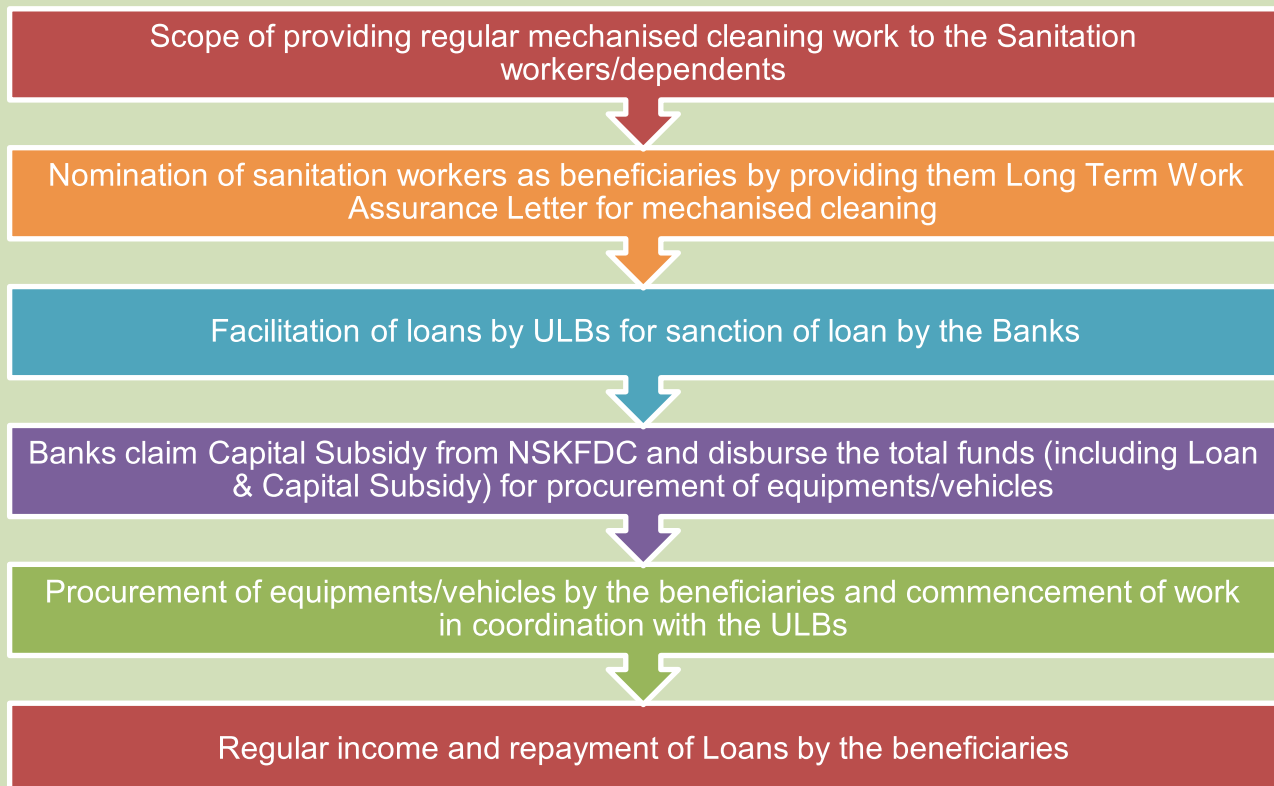
**ULBs including Municipal Corporations/Municipalities/Jal Boards/ Public Health & Engineering Dept./ Cantonment Boards etc.*

C) Financial Assistance to Private Agencies/Contractors: Many Urban Local Bodies (ULBs) engage private agencies/contractors for managing their cleaning operations, NSKFDC through its channelizing agencies is also providing concessional loans to such agencies. The details are given below:-

Name of the scheme	Maximum Limit (upto)	Channel Agency	Beneficiaries	Repayment period
Private agencies/contractors engaged by the ULBs including Municipal Corporation/Municipalities/ Jal Boards/Public Health & Engineering Department/ Cantonment Board/Railways etc.	Rs.50.00 lacs per unit (no. of unit could be more than 1)	3% p.a.	6% p.a. (1% rebate for timely repayment)	Upto 7 years

3. Engagement with Urban Local Bodies (ULBs) under SUY: In order to prevent incidents of deaths and related mishaps during manual hazardous cleaning of sewers/septic tanks and to promote mechanised cleaning of sewers and septic tanks, NSKFDC is working closely with the Urban Local Bodies to facilitate the procurement and deployment of appropriate mechanised cleaning equipments/vehicles.

Steps involved in this beneficiary oriented model to promote them as sanitation entrepreneurs are as under:-



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



Assessment of sewer septic tank cleaning process and 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.

4. Loans to ULBs for procurement of mechanised cleaning equipments under SUY:

The process of sanction and release of loan would be following:

- a) MoA to be executed between NSKFDC and the Urban Local Bodies (ULBs) to implement the scheme.
- b) Submission of proposal for sanction and release of funds to NSKFDC.
- c) The sanctioned funds may be released on the compliance of the following:
 - Furnishing of 'Purchase Order/Letter of Intent' for the sanctioned equipments and
 - Clearance of 'ECS' mandate for repayment provided by the ULBs.
 - Furnishing of 'necessary affidavit regarding utilization of funds for the specified purpose' under the scheme.




5. 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.

6. 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 9540767594, krishna-nskfdc@nic.in or Sh. S. K. Gupta, Deputy Manager (Project) at 9958787202 or sandeep-nskfdc@nic.in for any further query in this regard.

Indicative list of commonly used mechanised cleaning equipments/vehicles:

Name of the equipment/ vehicles	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 store 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	

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	
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 volumetric capacities of clean water and sludge collection tank	
Manual Hand Operated Grab Bucket	The grab bucket is a device which can grasp and remove the bulk or long material by opening and closing the jaw plate	-	



Desludging vehicle 3LC procured by Shri Bhinde, Smt. Asha and Shri Kalavenkateswaralu under Nellore Municipal Corporation

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Dewatering tanker procured by Smt. Deepali under Indore Municipal Corporation



Desludging vehicle procured by Women beneficiary under Ranchi Municipal Corporation



Power Rodding machine procured by Shri Adduri Subbarao under Guntur Municipal Corporation



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