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# NATIONAL SAFAI KARAMCHARIS FINANCE AND DEVELOPMENT CORPORATION

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

## SANITARY MARTS SCHEME



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### BACKGROUND

National Safai Karamcharis Finance & Development Corporation (NSKFDC), a wholly owned Govt. of India Undertaking under the Ministry of Social Justice & Empowerment (M/o SJ&E) was set up on 24th January 1997 as a Company "Not for Profit" under Section 25 of the Companies Act, 1956. NSKFDC is in operation since October, 1997, as an Apex Corporation for the all round socio-economic upliftment of the Safai Karamcharis, Scavengers and their dependants throughout India.

### SCHEMES AT A GLANCE

Sl. No.	Name of the scheme	Maximum limit	Rate of interest to		Repayment period
			SCAs	Beneficiaries	
1	Education loan (EL) -For study in India  -For study abroad	- Upto Rs.10 lacs  - Upto Rs.20 lacs	1% p.a.	4% p.a.#	5 years after co-termination of course with moratorium period of one year.
2	Mahila Samridhi Yojana (MSY)	Unit cost upto Rs.50000	1% p.a.	4% p.a.	3 years*
3	Mahila Adhikarita Yogana (MAY)	Unit cost upto Rs.75000	2% p.a.	5% p.a.	5 years *
4	Micro Credit Finance (MCF)	Unit cost upto Rs. 50000	2% p.a.	5% p.a.	3 years*
5.	General Term Loan (GTL)	Unit cost upto Rs.15 lacs	3% p.a.	6% p.a.	10 years*
6.	Sanitation Workers Rehabilitation Scheme (SWRM)	Unit cost upto Rs.15 lacs	3% p.a.	6% p.a.	10 years*
7.	Swachhta Udyami Yojana – "Swachhta se Sampannta Ki Aur"				
a)	Scheme for Pay and use toilets	Unit cost upto Rs.25 lacs	4% p.a. @		10 years**
b)	Scheme for procurement of sanitation related vehicles	Unit cost upto Rs.15 lacs	4% p.a. @		10 years *

# 0.5% rebate for female beneficiaries .

\*After implementation period of 3 months and moratorium of 6 months

\*\* After implementation period of 6 months and moratorium of 6 months

@1% rebate for women beneficiaries and 0.5% rebate for timely repayment.

## **SANITARY MARTS SCHEME**

### **INTRODUCTION**

The implementation of the proposed **"Swachh Bharat Abhiyan"** has resulted in increased demand for construction materials for toilets, sanitary materials, cleaning and other articles required for sanitation/cleaning purposes.

To meet the increased demand for construction material for toilets and other articles required for sanitary/cleaning facilities, as a result of **"Swachh Bharat Abhiyan"**, a new Scheme viz. **"Sanitary Marts Scheme"** is being launched by NSKFDC.

### **WHAT IS A SANITARY MART?**

A Sanitary Mart is a one-stop-shop for all the 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.



### **SALIENT FEATURES OF THE SCHEME**

#### **ELIGIBILITY**

- Under the scheme, financial assistance would be extended to individual beneficiaries/self help groups of Liberated Manual Scavengers/Safai Karamcharis and their dependants for setting up of Sanitary Marts with a maximum cost of Rs. 15 lacs.
- Financial assistance would be provided through State Channelizing Agencies appointed by the State Govts./Union Territory Administrations and Nationalized Banks/Regional Rural Banks.



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### QUANTUM OF LOAN

- 90% of total maximum cost upto Rs. 15 Lakh.
- 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

Interest payable by the beneficiaries shall not exceed 4% p.a. (1% p.a. rebate for women beneficiaries and 0.50% rebate for timely repayments).

### REPAYMENT PERIOD

Term loans drawn from NSKFDC will be required to be repaid upto 10 years in quarterly installments.

### MORATORIUM PERIOD

A moratorium period of 6 months in addition to implementation period of 3 months will be allowed.

### SUBSIDY

Maximum subsidy of Rs 3.25 lac will also be available under the Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS), in all such cases when the Sanitary Mart is set up by Manual Scavengers identified in accordance with the provisions of "Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013.

### TRAINING

NSKFDC will also provide skill development training to the beneficiaries, wherever required, alongwith stipend @ Rs. 1500 per month per candidate during the training period.

