



# Swachhhta Udyami Yojana (SUYY)



**National Safai Karamcharis Finance & Development Corporation (NSKFDC)**  
**(A Govt. of India undertaking under the Ministry of Social Justice and Empowerment)**

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## NSKFDC

National Safai Karamcharis Finance & Development Corporation (NSKFDC) is a wholly owned Govt. of India Undertaking under the Ministry of Social Justice & Empowerment, as an Apex Corporation for the all round socio-economic upliftment of the Safai Karamcharis (including wastepickers), Manual Scavengers and their dependants either employed directly or indirectly through contractors in ULBs PAN India.

### 1. Swachhta Udyami Yojana (SUY):

Swachhta Udyami Yojana (SUY) of NSKFDC objective of cleanliness and providing sustainable livelihood to Safai Karamcharis, Manual Scavengers and Waste pickers. It aims at complete mechanization of cleaning operations and zero fatality during cleaning of Sewer & Septic Tanks.

Financial assistance is provided through Banks and its Channelizing Agencies (CAs) for procurement of sanitation related equipments/vehicles/machines.

**Implementation model of SUY is as under:**

**A) Financial assistance to Target Group (manual scavengers/sanitation workers and their dependents)** Financial assistance is extended for procurement of mechanized cleaning/sanitation related equipments/vehicles used for cleaning of sewer/septic tanks.

### 2. Subsidy component under loan schemes for the Target Group of NSKFDC:

Upfront capital subsidy for procurement of mechanized cleaning equipments/vehicles is provided under SRMS scheme. The details are as follows:-



#### **Up Front Capital Subsidy under SRMS:**

Upfront Capital subsidy is admissible under SUY scheme for procurement of sewer septic tank cleaning machines for the target group of NSKFDC as under:-

Range of Project Cost (Rs.)	Capital Subsidy
<b>For individuals</b>	
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
<b>For Group Projects:</b>	
Upto Rs. 10,00,000 lakh per	Same as admissible to individuals subject to maximum

Range of Project Cost (Rs.)	Capital Subsidy
<b>For individuals</b>	
beneficiary with maximum project cost upto Rs. 50,00,000	Rs. 3.75 lakh per beneficiary.

**MARGIN MONEY** – As per the scheme, Banks/SCAs are not required to obtain any contribution from the beneficiaries towards margin money to the loan amount sanctioned. The upfront capital subsidy should be treated as margin money.

**REPAYMENT OF THE LOAN**- The maximum repayment period including the moratorium period of up to 6 months may be 7 years as per SRMS scheme.

### **Engagement with Urban Local Bodies (ULBs) under SUY:**

In order to prevent sewer deaths during manual hazardous cleaning and to promote mechanised cleaning of sewers and septic tanks, NSKFDC is working closely with the Urban Local Bodies to facilitate financing for procurement of appropriate mechanised cleaning equipments/vehicles. Actionable points by ULBs/Banks:-

- a) Nominate the persons from the target group of NSKFDC as beneficiaries for SUY.
- b) Provide long term and mechanised cleaning assured work to them and their inclusion in panel of service providers. A Letter of Assurance regarding assured work may be provided to the banker, the format for the same is given at **Annexure-B**.
- c) Certification of beneficiaries of the eligible Target Group given at **Annexure-C**
- d) Arrangement to deduct the EMI and remit the same to the Bank from the payments due to the beneficiaries by the Municipality to boost confidence of banker in lending to them.
- e) Support in Liasioning with banker/channel agency of NSKFDC for provision of loan to the beneficiaries.

**For more information** about SUY scheme, please visit [www.nskfdc.nic.in](http://www.nskfdc.nic.in). You may also contact Shri K. K. Bhagat, CM, NSKFDC at 9540767594, [krishna-nskfdc@nic.in](mailto:krishna-nskfdc@nic.in) or Shri Rajiv Kumar Sondhi at 9811219943 [rksondhi1960@gmail.com](mailto:rksondhi1960@gmail.com) for any further query in this regard.

### **3. Details of indicative machines/equipments generally used and low cost alternatives for mechanized cleaning of sewers and septic tanks.**



KAM VAC-3-1-C-3  
Special Purpose Vehicle for de-sludging



KAM VAC-Special purpose		
MANIAR-Mini Jetter on LCV 2000 KL for cleaning of S	wer lines	e Mounted Sewage Suction Machine
	(14000 L)	ter Capacity) for Cleaning of Septic Tank

**Annexure-B: Letter of Assurance by ULBs:**

Date:

To,

1 .....Bank

2. NSKFDC

**Subject: Proposal of Shri \_\_\_\_\_ for loan of Rs. \_\_\_\_\_ for procurement of machines/vehicles required for mechanised cleaning under SUY Scheme of NSKFDC**

Sir,

With reference to the application of Shri ..... who is a sanitation worker engaged with our Municipal Corporation/Municipality for loan from your Bank for purchase of machinery, equipment/ vehicles from M/S----- for mechanised cleaning of sewers and septic tanks in areas under the jurisdiction of ULB, it is to inform that the machinery, equipment, vehicles mentioned in the application are essential for the cleaning/ maintenance of the sewer lines and cleaning of septic tanks. The applicant has been included in the panel of approved service providers for cleaning/ maintenance of the sewers and septic tanks under the jurisdiction of this ULB.

The financial assistance for the loan will be provided under Swachhta Udyami Yojana (SUY) of National Safai Karamcharis Finance and Development Corporation (NSKFDC), New Delhi. The ULB would engage his services for maintenance of sewers / septic tanks for a minimum period of ..... days in a year from to ..... either directly or through approved agencies registered with the ULB, subject to fulfilment of work related requirements.

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 if payments are not due to applicant for any reason.

Yours faithfully,

Name & Signature of the designated officer of the ULB

**SAFAI KARAMCHARI CERTIFICATE      (Annexure C)**

**(OCCUPATION CERTIFICATE)**

This is to certify that Mr./Mrs./Ms.....

S/o D/o W/o .....having

Aadhaar Number

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Mobile No.

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Resident of.....

(i) Is a Safai Karamchari

Or (ii) His/ her father/Mother/Husband/Wife/Mr./Ms..... is

Safai Karamchari and Mr./Ms.....is dependent

on him/her.

Work place (address) of Safai Karamchari.....

.....

Signature of Safai Karamchari.....

Signature of dependent.....

Signature and Stamp

Name of Officer Issuing Certificate	
Designation & Department	
District and State	
Contact Number	