

# LENDING POLICIES AND GUIDELINES OF NSKFDC



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



ISO 9001:2008



एक कदम स्वच्छता की ओर

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## **LENDING POLICIES AND GUIDELINES (LPG)**

### **1. 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 24<sup>th</sup> January 1997 as a Company “Not for Profit” under Section 25 of the Companies Act, 1956 with an authorized Share capital of Rs. 600 crores. NSKFDC is working as an Apex Corporation for the all round socio-economic upliftment of the Safai Karamcharis, Scavengers and their dependants throughout the country. The schemes/programmes of NSKFDC are implemented through Channelizing Agencies (CAs) i.e. State Channelizing Agencies (SCAs) nominated by the State Govts./Union Territory Administrations, Regional Rural Banks (RRBs) and Nationalised Banks.

### **2. VISION & MISSION**

#### **VISION**

To rehabilitate the target group i.e. Safai Karamcharis, Scavengers and their dependants (having the population of about 50 Lac) by providing the financial assistance at concessional rates of interest for any viable income generating activities, Education loan and imparting skill development training programme in a time bound manner.

To cover the maximum number of persons of the target group by providing benefits under the schemes & programmes of NSKFDC, who are the poorest among the poor across the country.

#### **MISSION**

To empower the Target group and its dependants to break away from traditional occupation, depressed social conditions & poverty and leverage them to work their own way up the social and economic ladder with dignity and pride.

### 3. OBJECTIVES

- To promote economic development of Safai Karamcharis/ Scavengers and their dependants through income generating activities;
- To promote self employment ventures for the benefit and/or rehabilitation of Safai Karamcharis/ Scavengers and their dependants;
- To assist Safai Karamcharis/Scavengers and their dependants either individually or in groups by way of grants, subsidy, loans or advances for economically and financially viable income generating schemes and projects;
- To grant concessional finance to Safai Karamcharis/ Scavengers and their dependants in collaboration with the Ministries or departments of Govt. of India or Govts. of States/Union Territories;
- To extend loans to students from the community of Safai Karamcharis/ Scavengers and their dependants for pursuing professional or technical education;
- To promote training, quality control, technology upgradation and common facility centres for carrying out sanitation works;
- To work as an apex Institution for coordinating and monitoring the work of all Corporations, Boards set up by the State Govts./Union Territories for assisting Safai Karamcharis/ Scavengers and their dependants;
- To help in furthering policies and programmes of the Govt. for the socio-economic development of Safai Karamcharis/ Scavengers and their dependants;
- To assist in the upgradation of technical and entrepreneurial skills of persons belonging to the community of Safai Karamcharis/ Scavengers and their dependants for proper and efficient management of production and service units set up by them or exploring the opportunities for job employment;
- To assist self employed individuals or groups of individuals from the community of Safai Karamcharis/ Scavengers and their dependants or units/cooperatives set by them in procurement of raw materials or other inputs and marketing of finished goods or services.

## 4. ELIGIBILITY CRITERIA

The following person(s)/entities shall be considered eligible for availing financial assistance under the various schemes of NSKFDC:-

- Scavengers/Safai Karamcharis and their dependants duly identified under the National Scheme for Liberation & Rehabilitation of Scavengers (NSLRS) through a survey.
- Registered co-operative societies of Safai Karamcharis
- Legally constituted association/firm promoted by the target group, and
- Persons, who produce a certificate from local Revenue Officer/local Municipal Officer/Cantonment Executive Officer/Railway Officer, Head of the Govt. Departments (i.e. Schools, Colleges, Forest, Health, Education, Animal Husbandry) having rank not less than Gazetted Officer, Elected Members of Municipal Body, Pradhan of Gram Panchayats and Regional Managers of Regional Rural Banks (RRBs)/Nationalised Banks.

However, under the MS Act, 2013, a person identified as Manual Scavenger in a survey, need not to provide any certificate once his/her name appeared in the final list of Manual Scavengers prepared by State Governments/Union Territory Administration ([www.mssurvey.nic.in](http://www.mssurvey.nic.in)).

- No income limit is fixed for availing financial assistance. However, other things being equal, NSKFDC accords priority to economic development and rehabilitation of –
  - i) Scavengers and amongst scavengers those scavengers whose income is below double the poverty line;
  - ii) Women from among the target group and
  - iii) Disabled persons among the target group.
- Financial viability, income generating capacity of the project etc. are considered while evaluating the projects for financing.

## 5. TARGET GROUP

Safai Karamcharis, Scavengers and their dependants constitute the target group.

### **SAFAI KARAMCHARI**

A person engaged in or employed for any sanitation work and includes his/her dependants.

### **MANUAL SCAVENGER**

A person engaged or employed 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 in such a manner as may be prescribed, and the expression “Manual Scavenging” shall be construed accordingly and

- a) “engaged or employed” means being engaged or employed on a regular or contract basis;
- b) a person engaged or employed to clean excreta with the help of such devices and using such protective gear, as the Central Government may notify in this behalf, shall not be deemed to be a ‘manual scavenger’.

### **DEPENDANT**

Dependant in relation to a Safai Karamchari or a Scavenger means and includes a member of his family, who is dependent on him/her and has attained the age of 18 years & above for the purpose of financial assistance and for Skill Development Training Programme the age limit is 17 years to 50 years.



## 6. FINANCING PROGRAMMES

NSKFDC is implementing various loan based and non-loan based schemes and programmes for the socio-economic upliftment of Safai Karamcharis/Scavengers and their dependants. The details of the various loan based and non-loan based schemes are given below:-

### SCHEMES AT A GLANCE

#### A. LOAN BASED SCHEMES

Sl. No.	Name of the scheme	Maximum Limit	Rate of interest to		Repayment period
			CAs	Beneficiaries	
1.	Mahila Samridhi Yojana (MSY)	Upto Rs.50000	1% p.a.	4% p.a.	3 years*
2	Mahila Adhikarita Yogana (MAY)	Upto Rs.75000	2% p.a.	5% p.a.	5 years *
3	Micro Credit Finance (MCF)	Upto Rs. 50000	2% p.a.	5% p.a.	3 years*
4	General Term Loan (GTL)	Upto Rs.15 lacs	3% p.a.	6% p.a.	10 years*
5	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.
6	Swachhta Udyami Yojana – “Swachhta se Sampannta Ki Aur”				
a)	Scheme for “Pay and use” community toilets	Upto Rs.25 lacs	-	4%@	10 years**
b)	Scheme for procurement of sanitation related vehicles	Upto Rs.15 lacs	-	4%@	10 years *
7	Sanitary Marts Scheme	Upto Rs. 15 lacs	-	4%@	10 years*
8	Green Business Scheme	Upto Rs. 1 lac	1% p.a.	3% p.a.	6 years***



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## B. NON-LOAN BASED SCHEMES

1.	Skill Development Training Programme	100% in the form of grant including stipend of Rs.1500 per month/per candidate. (Stipend of Rs.3000 per month/per candidate is provided in case of skill development training under CSR programmes.
2.	Job Fair	Reimbursement of expenditure for holding job fairs upto Rs. 50000/- per job fair.
3.	Awareness programme	Reimbursement of expenditure for organizing awareness programme upto Rs. 30000/- per awareness programme.
4.	Workshops	Reimbursement of expenditure upto Rs. 25000 per workshop.

#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

\*\*\* Including a moratorium period of 6 months

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



## **SCHEMES IN DETAIL**

### **A. LOAN BASED SCHEMES**

#### **1. GENERAL TERM LOAN**

##### **Objective**

Term Loans are extended through Channelizing Agencies i.e. State Channelizing Agencies (SCAs), Regional Rural Banks (RRBs) and Nationalized Banks to the target group for any viable income generating schemes including sanitation related activities.

##### **Quantum of loan**

- upto 90% of the unit cost with a maximum of Rs. 15 lacs.
- Balance 10% share is to be provided by the Channelizing Agencies(CAs) in the form of loan, subsidy and promoter's contribution, if any, or from any other available sources of funds.

##### **Promoter's contribution**

- Promoter's contribution is not insisted upon for projects costing up to Rs.2.00 lac.
- For projects costing more than Rs.2.00 lac, the promoter's contribution from the beneficiaries is not exceeding 5%.

##### **Rate of Interest**

- From NSKFDC to CAs : 3% p.a.
- From CAs to beneficiaries : 6% p.a.

##### **Repayment period:**

Upto 10 years after implementation period of 3 months and a moratorium of 6 months from the date of disbursement of loan depending on the viability/profitability and repaying capacity of the unit.



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## **2. MAHILA ADHIKARITA YOJANA (MAY)**

### **Eligibility**

Women Safai Karamcharis/ Scavengers and their dependant daughters

### **Purpose**

For small and petty trade/business and sundry income generating activities.

### **Quantum of loan**

- Upto 90% of the unit cost with a maximum of Rs.75000.
- Balance 10% is to be provided by the Channelizing Agencies (CAs) in the form of loan, subsidy and from all other available sources of funds.

### **Promoters' contribution**

Promoter's contribution is not insisted upon from the beneficiaries

### **Rate of interest**

- From NSKFDC to CAs : 2% p.a.
- From CAs to beneficiaries : 5% p.a.

### **Repayment period**

Upto 5 years after implementation period of 3 months and a moratorium of 6 months.



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### **3. MAHILA SAMRIDHI YOJANA (MSY)**

#### **Eligibility**

Women Safai Karamcharis/ Scavengers and their dependant daughters

#### **Purpose**

For small and petty trade/business and sundry income generating activities.

#### **Quantum of loan**

- Upto a maximum of 90% of the unit cost with a maximum of Rs.50000.
- Balance 10% is to be provided by the Channelizing Agencies (CAs) in the form of loan, subsidy and from any other available sources of funds.

#### **Promoters' contribution**

Promoter's contribution is not insisted upon from the beneficiaries

#### **Rate of interest**

- From NSKFDC to CAs : 1% p.a.
- From CAs to beneficiaries : 4% p.a.

#### **Repayment period**

Upto 3 years after implementation period of 3 months and a moratorium of 6 months.



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#### **4. Micro Credit Finance (MCF)**

##### **Eligibility**

Safai Karamcharis, Scavengers and their dependants.

##### **Purpose**

For small and petty trade/business and sundry income generating activities.

##### **Quantum of loan**

- Upto 90% of the unit cost with a maximum of Rs.50000 per beneficiary.
- For a group of 10 persons, Rs. 5 lac is provided (restricted to Rs. 50000 per beneficiary).
- Balance 10% is to be provided by the Channelizing Agencies (CAs) in the form of loan, subsidy and from all other available sources of funds.

##### **Promoters' contribution**

Promoter's contribution is not insisted upon from the beneficiaries

##### **Rate of interest**

- From NSKFDC to CAs : 2% p.a.
- From CAs to beneficiaries : 5% p.a.

##### **Repayment period**

Upto 3 years after implementation period of 3 months and a moratorium of 6 months.



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## **5. Education loan**

### **Eligibility**

- Students from the community of Safai Karamcharis, Scavengers & their dependants.
- The applicant should have obtained admission for any specified Professional or Technical Courses for the current academic session during which application is made.
- In case the applicant has taken admission in the previous academic sessions, he/she is also entitled to avail Education Loan provided the course is not completed at the time of sanction of loan.

### **Specified courses for which Education Loan can be provided**

- For pursuing professional or Technical Education of Graduation or higher levels in Medical, Engineering, Management, Law, IT/Computers
- Graduation/Post Graduation courses in all disciplines (i.e. B.A., B.Sc; & B.Com.M.A.,M.COM., M.Sc. etc)
- Sanitary Inspector & other similar job oriented courses having minimum period of one year
- Diploma in Physiotherapy, Pathology, Nursing, Hotel Management & Tourism, Journalism & Mass Communication, Geriatric Care
- Academic/Professional courses at Graduate & Post Graduate level like Bachelor of Education, Ph.D, Language courses
- BCA, MCA, MBA etc; (from authorized/recognized Institutes/Universities).

### **Purpose**

- To provide better educational opportunities and bringing professional/technical education within the reach of eligible members of Safai Karamcharis/Scavengers.
- To enable the eligible students belonging to Safai Karamcharis/Scavengers for higher studies in Engineering, Medical, Management, Law, etc. to meet their higher studies expenditure through Education Loan facility.

## **Coverage of loan**

### **Education loan shall cover the following:-**

- Admission Fees & Tuition Fee.
- Books, Stationery and other instruments required for the course.
- Examination Fee.
- Boarding and lodging expenses.
- Insurance premium for policy.

## **Quantum of loan**

- 90% with a maximum
  - Upto Rs. 10 lacs : For study in India
  - Upto Rs. 20 lacs : For study abroad
- The assistance shall be provided through CAs/Institutes/Colleges only. No assistance will be provided directly to the candidate.

## **Promoters' contribution**

10% to be arranged by the student/CA.

## **Rate of interest**

- From NSKFC to SCAs : 1% p.a.
- From SCAs to beneficiaries : 4% p.a.\*

\*0.5% rebate in rate of interest for female beneficiaries in case of study in India under the scheme of Ministry of Human Resource Development, Govt. of India. The interest is reimbursable on Education Loan to those beneficiaries whose family income is upto Rs. 4.50 lacs p.a.

## **Repayment period**

- 5 years after co-termination of course and with a moratorium period of one year.
- However, the interest is payable on quarterly basis from the disbursement of the loan.

## 6. Swachhta Udyami Yojana – “Swachhta Se Sampantta Ki Aur”

	<b>Scheme for Pay and use Toilets</b>	<b>Scheme for Sanitation related vehicles</b>
Eligibility	Individual beneficiaries from the target group of Safai Karamcharis/ Scavengers and their dependants / self-help groups in collaboration with reputed organizations.	Safai Karamcharis/ Scavengers and their dependants
Purpose	For Construction, Operation and Maintenance of Pay and use Community Toilets in Public Private Partnership (PPP) Mode	For Procurement and Operation of Sanitation related Vehicles viz. Garbage Trucks, Suction and Jetting Machine, Vacuum Loader etc.
Quantum of Loan	Maximum Rs.25 lacs.	Maximum Rs.15 lacs
Rate of Interest	4% p.a. (Rebate of 1% p.a. for women beneficiaries and rebate of 0.5% for timely repayment)	4% p.a. (Rebate of 1% p.a. for women beneficiaries and rebate of 0.5% for timely repayment)
Repayment Period	Upto ten years	Upto ten years
Moratorium period	Six Months in addition to implementation period of six months.	Six Months in addition to implementation period of three months.
Subsidy	Maximum subsidy of Rs.3.25 lacs is payable under the Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) when the unit is set up by the Manual Scavengers identified in accordance with the “Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013	
Training	NSKFD will provide skill development training to the beneficiaries wherever required, alongwith stipend during the training period.	



## **7. Sanitary Marts Scheme**

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

### **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.

### **Quantum of loan**

Upto 90% of total cost for starting a Sanitary Mart with a maximum of Rs. 15 lacs (Rupees fifteen lacs only). 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**

4% p.a. with a rebate of 1% p.a. to women beneficiaries and a rebate of 0.5% for timely repayment.

### **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**

Subsidy will also be provided under the Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS), in all such cases Sanitary Mart is set up by Manual Scavengers identified in accordance with the “Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 as under:-

<b>Project cost</b>	<b>Subsidy</b>
Upto Rs. 2 lacs	50% of the project cost
Between Rs. 2 lacs to Rs. 5 lacs	Rs. 1 lac and 33.3% of the Project cost between Rs. 2 - 5 lacs
Between Rs. 5 lacs to Rs. 10 lacs	Rs. 2 lac and 25% of the Project cost between Rs.5 – 10 lacs
Between Rs. 10 lacs to Rs. 15 lacs	Rs.3.25 lac

## **Training**

NSKFDC will also provide skill development training to the beneficiaries, wherever required, alongwith stipend of Rs. 1500 p.m. during the training period.



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## **8. GREEN BUSINESS SCHEME**

### **INTRODUCTION:**

Climate change, which has become one of the greatest challenges for the world, is the consequence of unchecked pollution. With a view to mitigate the impact of climate change on human beings, it is necessary to bring down pollution level, for which it is necessary to promote such business activities which can tackle the climate change and also help in income generation.

### **Objective**

To provide financial assistance in the form of loan for the activities which could tackle climate change alongwith income generation. The income generating activities, which could mitigate the Green House effect or could be classified under adaptation initiatives, would be covered under the scheme.

### **Eligibility**

Safai Karamcharis, Scavengers and their dependants

### **Indicative schemes**

- a. Battery electric vehicle (E-rickshaw)
- b. Compressed air vehicle
- c. Solar energy gadgets
- d. Poly houses, etc.

### **Quantum of loan**

Upto 90% of the unit cost with a maximum of Rs. 1 lac. Quantum of loan shall however, be reduced to the extent of the amount of subsidy available, if any.

### **Promoters' contribution**

10% of the unit cost

### **Interest**

From NSKFC to CAs : 1% p.a.

From CAs to beneficiaries : 3% p.a.

### **Repayment**

The loan under the scheme shall be repaid in quarterly instalments, within a maximum period of 6 years including moratorium period of 6 months.

## **9. SCHEMES /PROJECTS UPTO RS. 1 LAC**

- i) In addition to the regular loan based schemes, as mentioned above, the Channelizing Agencies (CAs) may draw funds from NSKFDC based on the schemes/projects in the annual action plan or the summary details contained in the letter of request for drawal of funds for schemes/projects already approved by NSKFDC for the CA concerned and approved schemes contained in the compendium of NSKFDC.
- ii) The funds shall be sanctioned for projects/schemes not exceeding Rs. 1 lac per project/scheme by the CA.
- iii) The CAs are required to utilize the funds within the stipulated utilization period.
- iv) In respect of the schemes/projects not covered under (i) above, the CA shall appraise the feasibility and viability of the projects/schemes and submit the same with their recommendations to NSKFDC for one-time approval of the new schemes/projects.
- v) The funds drawn by the SCA shall attract rates of interest of the type of loans as prescribed, provided they are utilized within the stipulated utilization period.
- vi) The funds or the balance thereof, as the case may be, if refunded within the utilization period or not utilized within the utilization period shall attract interest @ 3% p.a. along with the non-utilization charges.
- vii) The interest rate is 3% p.a. However, as per the utilization certificate, the rate may be varied and adjustment in the interest rate to be done accordingly.
- viii) The repayment period is maximum 3 to 5 years depending upon the quantum of loan amount.

## **B. NON- LOAN BASED SCHEMES**

### **1. Skill Development Training**

#### **Objective**

To provide technical, vocational and entrepreneurial training to the target group -

- to make them self-reliant;
- to enable them to take job employment/self employment or engage in any other income generating activities.
- to upgrade the skills for efficient management of the units set up by the Safai Karamcharis/Scavengers and their dependants.

#### **Eligibility**

- Safai Karmacharis/Scavengers and their dependants
- As per the admission requirements of the training institute
- Age group: 17-50 years or as prescribed by the concerned institute.

#### **Financial assistance**

- Financial assistance in the form of 100% grant is provided, which is considered on actual basis and may vary from Institute to Institute.
- Assistance is provided through the Channelizing Agencies (CAs) and Central & State Govt. training agencies and training Institutions for imparting skills and entrepreneurial development of Safai Karamcharis/Scavengers and their dependants.
- The CAs/Training Institutions should ensure, to the extent possible, that the trainees obtain loan through them under NSKFDC's Loan schemes, under which NSKFDC provides loan for taking up income generating activities in industry, service and business sectors after successful completion of training.



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## **Types of Training programmes:**

### **a) Institutional Linkages Programme (ILP)**

- Under this programme, NSKFDC establishes training linkages with the reputed training institutions in the country and arranges training in specialized trades for eligible candidates selected by them.
- 100% of the expenditure on the training is reimbursed by NSKFDC as grant for each trainee.
- The expenditure includes actual fee structure, tools and raw material cost and boarding and lodging charges.
- A stipend of Rs. 1500 p.m. /per candidate is also provided by NSKFDC.
- Duration of the training is upto 6 months. In special cases, the duration of the training may be upto a maximum of one year depending upon the requirement of the training/course.

### **b) Skill up-gradation Training Programme (STP)**

- The objective of the programme is to equip the craftsmen/artisans to the changing markets demands of their products and up-grading the skills of those traditional Craftsmen/Artisans, who have inherited the trade/occupations from their generations. Emphasis is given to those arts and crafts, which are diminishing for lack of proper market support.
- 100% of the expenditure on the training is reimbursed by NSKFDC as grant for each trainee.
- The expenditure includes actual fee structure, tools and raw material cost and boarding and lodging charges(if residential programme).
- A stipend of Rs. 1500 p.m. /per candidate is also provided by NSKFDC.
- Duration of the training is upto 2 months

### **c) Entrepreneurship Development Programme (EDP)**

- In order to equip the beneficiaries to set up their own business, training in entrepreneurship development is provided to prospective beneficiaries under non-residential programme.
- 100% of the expenditure on the training is reimbursed by NSKFDC as grant for each trainee.

- The expenditure includes actual fee structure, tools and raw material cost .
- A stipend of Rs. 1500 p.m. /per candidate is also provided by NSKFDC.
- Duration of the training is upto 1 month.

## **2. JOB FAIR**

- In order to provide job opportunities to the trained candidates, job fairs are organised by the State Channelizing Agencies(SCAs)/Training Institutes.
- NSKFDC reimburses the expenditure for holding Job Fairs by the SCAs/Training Institutes upto Rs.50,000/- per Job Fair.

## **3. WORKSHOPS**

- Workshops are organised by the SCAs for providing up-to-date information of the schemes and programmes of NSKFDC to their District Officials including those who are handling NSKFDC matters in the headquarter of the SCAs.
- Expenditure upto Rs.25000/- per workshop is reimbursed to the SCAs.

## **4. AWARENESS CAMPS**

- Awareness camps are organised by NSKFDC/SCAs in the basties of Safai Karamcharis and Scavengers to create awareness about the schemes and programmes of NSKFDC and to motivate them to avail the benefits of the schemes of the Corporation so that they can break away from their traditional occupation of scavenging and sweeping and take up an alternative and dignified occupation or self-employment activities.
- NSKFDC reimburses an amount upto Rs.30,000/- per awareness camp to the SCAs.



## 7. CENTRAL SECTOR SELF EMPLOYMENT SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS (SRMS)

NSKFDC has been nominated as the Nodal Agency by the Ministry of Social Justice & Empowerment for implementation of the Central Sector Self Employment Scheme for rehabilitation of manual scavengers (SRMs) in accordance with provisions of the “Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013”.

The salient features of the Scheme are given below:-

Sl. No.	Salient features	
1.	Eligibility	Manual Scavengers identified during the survey conducted in States/Union Territories as per MS Act, 2013
2.	One time cash assistance	Rs. 40,000 (deposited directly in the beneficiary's account, which can be withdrawn by the beneficiary in six instalments i.e. five instalments of Rs. 7000 each and last instalment of Rs. 5000/-).
3.	Quantum of loan	<ul style="list-style-type: none"> <li>- Upto Rs. 10 lacs</li> <li>- Upto Rs. 15 lacs in case of sanitation related projects</li> </ul>
4.	Rate of interest -For projects costing upto Rs. 25000 -For projects costing above Rs. 25000	5% p.a. (4% p.a. for women beneficiaries)  6% p.a.
5.	Moratorium period	2 years
6.	Repayment period -For projects costing upto Rs. 5 lacs -For projects costing above Rs. 5 lacs	5 years (including moratorium)  7 years (including moratorium)

7.	Subsidy	
(a)	Credit linked back-end capital subsidy	
	-Upto Project cost of Rs. 2 lacs	50% of the project cost
	-Between Rs.2 lacs to Rs. 5 lacs	Rs. 1 lac and 33.3% of the project cost between Rs. 2-5 lacs)
	-Between Rs. 5 lacs to Rs. 10 lacs	Rs. 2 lac and 25% of the project cost between Rs. 5 -10 lacs
	-Between Rs. 10 lacs to Rs. 15 lacs	Rs.3.25 lacs
(b)	Interest subsidy	Equivalent to the amount of difference between the rate of interest charged by Banks and the rate prescribed under the scheme.
8.	Training	For courses upto 2 years with stipend of Rs. 3000 p.m.

## 8. ACTIVITIES/PROJECTS WHICH CAN BE FINANCED BY NSKFDC

- NSKFDC can assist a wide range of income generating activities. However, it will not finance merely infrastructure development schemes. In cases, where the infrastructure development leads to income generating, it can be considered for financing.
- For the Safai Karamcharis/Scavengers, the proposal should be such, which generates enough income to the beneficiary to push him above the poverty line and leave scavenging work for his livelihood. This is an important aspect because imparting of assistance, without generating sufficient income for the beneficiary, serves little purpose.
- Some of the indicative activities/projects that can be taken up by the Safai Karamcharis/Scavengers, are enumerated in [Annexure1](#).

## 9. CHANNELIZING AGENCIES

The schemes and programmes of NSKFDC for the socio-economic upliftment of the Safai Karamcharis/Scavengers and their dependants, are implemented by the Channelizing Agencies to whom loans are granted for further sanction and disbursement to the identified beneficiaries.

The State level Scheduled Caste Finance and Development Corporations or any other agencies are nominated by the concerned State Govts./Union Territory Administrations as the State Channelizing Agencies(SCAs) for the implementation of the schemes and programmes of NSKFDC. Further, the schemes and programmes of NSKFDC are also implemented through Regional Rural Banks/Nationalised Banks, called Additional Channelizing Agencies (SCAs).

Whereas SCAs are nominated by the concerned State Govts./Union Territory Administrations, the selection of Regional Rural Banks(RRBs)/Public Sector Banks (PSBs) as a Channelizing Agencies is based on the following criteria:-

- (i) Net Non-performing Assets (NPAs) of the RRBs/PSBs should be less than 10% as per the financial statement of the preceding financial year.
- (ii) RRBs/PSBs should have made profit during the last financial year.
- (iii) RRBs/PSBs should not be a defaulter to any Regulatory Body.

## **10. PROCEDURE FOR RELEASE OF FUNDS TO CHANNELIZING AGENCIES**

- a) NSKFDC grants loans to the State Channelizing Agencies(SCAs), nominated by the State Govts./Union Territory Administrations and Regional Rural Banks/Nationalized Banks for ultimate disbursement to the members of the target group under its various schemes and programmes.
- b) The Channelizing Agencies will identify and formulate technically feasible and financially viable schemes and submit the same to NSKFDC for financing.
- c) Each scheme may cover number of identical units. The proposals are to be submitted in the prescribed formats of NSKFDC and as per its guidelines issued from time to time. A copy of detailed project report for each scheme should be attached with the proposal to evaluate viability of the proposal.
- d) The Channelizing Agencies are required to identify potential beneficiaries, their vocational training requirements and viable projects as per the needs of the beneficiaries.
- e) NSKFDC will examine the viability of the proposals and sanction loans in appropriate cases by issuing Letter of Intent (LOI) to the SCAs/RRBs/Nationalized Banks.
- f) The Channelizing Agencies will further sanction and disburse loans to the identified beneficiaries.
- g) The responsibility of ensuring the utilization of loans within the stipulated period by the beneficiaries and the recovery of the loans shall lie with the Channelizing Agencies.

## **11. TERMS AND CONDITIONS FOR RELEASE OF FUNDS TO CHANNELIZING AGENCIES.**

### **a) Security**

- i) Block Government Guarantee is required from concerned State Government/Union Territory Administration for the sanction and disbursement of loans by NSKFDC to the State Channelizing Agencies.
- ii) NSKFDC may also accept Bank Guarantee or any other form of security/Letter of Assurance to be issued by the authorized person of Social Welfare Department of the concerned State for the purpose of grant of loans.
- iii) In case of loan disbursements to RRBs/Nationalised Banks, no security is required.
- iv) In case of persistent default, NSKFDC will be at liberty to invoke the guarantees or deduct its overdues from the future disbursement of the concerned Channelizing Agency.
- v) The assets created by the beneficiaries out of the loans sanctioned to them shall be mortgaged/hypothecated to the Channelizing Agencies and the same should be indicated on the assets in Block letters.
- vi) In exceptional circumstances, NSKFDC may consider sanction and disbursement of loan to an SCA against its own guarantee subject to the approval of the Board of NSKFDC.

### **b). Disbursement of loan to the Channelizing Agencies.**

The disbursement of loans sanctioned to Channelizing agencies shall be made subject to the following conditions:-

- i) Cumulative utilization of loans at the end of the preceding financial year should not be less than 80% of the funds disbursed to the State Channelizing Agencies or there are indications from the Channelizing Agencies that the loans would be utilized upto this extent within a short period of time.
  - ii) Repayment of existing loans should not be less than 50% or there is indication or assurance from the Channelizing Agency for improvement in recovery.
  - iii) Security in the form of Block Government Guarantee/Letter of Assurance has been provided.
  - iv) Submission of list of proposed beneficiaries, if already identified/selected by the Channelizing Agencies. This will not apply to disbursement of funds for schemes/projects upto Rs. 1 lac and Micro Credit Finance funds.
  - v) Submission of name of the Schemes and their sample project reports.
  - vi) Execution of General Loan Agreement.
  - vii) Date of sanctions of loan alongwith Letter of Intent (LOI) No. and detail of already drawn amount against the same LOI, if any has been provided by the concerned SCA.
- c.) **Utilization of loans:-**
- i) The time limit allowed to the State Channelizing Agencies for disbursement of NSKFDC loans to the ultimate beneficiaries is 90 days. During this period normal rate of interest will be charged from the Channelizing Agencies.
  - ii) In case the funds are not utilized by the State Channelizing Agencies within 90 days from the date of release, the

same are to be refunded by the State Channelizing Agencies forthwith in lump sum alongwith Non-utilisation charges.

- iii) In case of Regional Rural Banks(RRBs)/Nationalised Banks, the time limit allowed for utilization of funds has been extended from 90 days to 180 days till the Financial year 2016-17.
- iv) In case the funds are not utilized by the RRBs/Nationalised Banks within 180 days from the date of release, the same are to be refunded by them forthwith in lump sum alongwith Non-utilisation charges.

**a. Levy of Non-Utilization charges**

The Non-Utilization charges on the unutilized funds will be levied as under:-

- SCAs are exempted from levy of non-utilization charges if their cumulative utilization at the end of preceding financial year is 80% or more.
- If the utilization level at the end of the preceding financial year is less than 80%, non-utilization charges @ 3% p.a. over and above the applicable interest rate is levied on funds utilized beyond 90 days, for the entire period during which the funds remained unutilized.
- In case of RRBs/Nationalised Banks, if they fail to utilize the funds within the stipulated period of 180 days and refund the entire funds back to NSKFDC, NSKFDC shall levy penal charges at the rate of interest provided on the Savings Bank Accounts.
- Notwithstanding anything contained in this clause, in case of starting economic activities involving construction of cement structure/building like pay & use toilets, the utilization period shall be 150 days



and all other provisions, as above, shall be reckoned from 150 days instead of 90 days.

**d) Moratorium period**

- i) A moratorium period of 6 months will be available to the Channelizing Agencies in repayment of Principal after the expiry of the utilization period. The Channelizing Agencies are expected to provide similar moratorium to the beneficiaries.
- ii) A longer moratorium period may be considered in specific cases depending upon the nature of the project.
- iii) For repayment of interest, moratorium of 3 months shall be available from the date of drawl, but interest will accrue from the date of disbursement.

**e) Repayment period**

- i) The repayment shall be made on quarterly basis.
- ii) For agricultural and horticultural projects, repayment shall be on yearly basis.
- iii) The repayment period will be worked out during appraisal of the scheme on the basis of generation of cash flows from the project. However, the maximum repayment period shall not be more than what has been prescribed separately under each scheme of NSKFDC.

**f) Liquidity Damages on defaulted amount**

- i) The Channelizing Agencies are required to make payments towards instalments of interest and principal as per the pre-decided repayment schedule.
- ii) If any instalment of principal and /or interest remains unpaid on the date, the defaulted amounts attract levy of

Liquidated Damages @ 2%. over and above the applicable rate of interest shall be charged on the overdue amount of principal and interest.

- iii) However, no liquidated damages shall be charged if repayment to NSKFDC as at the end of the preceding financial is 90% or more.

**g) Appropriation Policy**

- i) Any payment received from the Channelizing Agencies shall be first adjusted towards interest and then towards the principal amount as per the normal accounting policy.
- ii) Any balance left thereafter, may be adjusted towards liquidity damages and then towards non-utilization charges.

## 12. GENERAL

- i) No application or project report of individual beneficiary will be submitted to NSKFDC directly. The beneficiaries should submit project proposals in the prescribed format to the Channelizing Agencies.
- ii) The eligibility criteria for providing financial assistance shall be as prescribed under each Scheme of NSKFDC.
- iii) Channelizing Agencies may recommend the proposal to NSKFDC subject to the beneficiaries fulfilling the eligibility criteria and Channelizing Agencies willing to:-
  - a. Implement the schemes as sanctioned by NSKFDC.
  - b. Provide their share of financial assistance, margin money and subsidy as applicable.
  - c. Monitor the project implementation and repayment of the loan.
- iv) Where a project contains identical schemes, exposure of NSKFDC shall be limited to Rs. 500 lacs per project per Channelizing Agency.
- v) For the schemes from Cooperative Societies, Companies and other forms of legally constituted firms, associations, etc., quantum of financial assistance depends on their paid up capital, borrowing limits and past performance for the target group.
- vi) Those who own assets out of the assistance from NSKFDC alone are considered as beneficiaries. The proposals from Channelizing Agencies should specifically indicate the names of beneficiaries separately.
- vii) For the effective review of programmes assisted by NSKFDC, Channelizing Agencies shall invariably place a status note in each of their Board meeting regarding programmes undertaken, implemented and monitored etc. for socio-economic development of Safai Karamcharis/Scavengers and their dependants.

- viii) NSKFDC in consultation with Channelizing Agencies may undertake impact studies of projects implemented with NSKFDC funds, by outside agencies of repute, like Universities, Institutions and reputed NGOs, etc.
- ix) The Channelizing Agencies should reconcile their accounts with NSKFDC on yearly basis.
- x) In case of any ambiguity in the guidelines, the decision of the Managing Director, NSKFDC shall be final.

### **13. CHANNELIZING AGENCIES.**

List of the State level Agencies/Regional Rural Banks and Nationalised Banks nominated as Channelizing Agencies of NSKFDC is given at [Annexure-II.](#)

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## ANNEXURE-1

### INDICATIVE LIST OF ACTIVITIES/PROJECTS WHICH MAY BE FINANCED BY NSKFDC

The Corporation can assist a wide range of income generating activities which are viable. Infra-structure development which leads directly to income generation are also considered for financing. Some of the activities/projects, which could be financed by NSKFDC and which are only indicative and not illustrative are as under:-

Sl. No.	Range	Indicative Schemes /Activities/Projects
1	Upto Rs.50,000/-	<p><b>Agricultural Sector:</b></p> <p>Mixed Farming, Bee keeping, Goatary, Dairy, Poultry, Duckery etc.</p> <p><b>Service Sector:</b></p> <p>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, Masons, Mobile Repairing, TV/Domestic Appliances Repairing, Electrician, Plumbing &amp; Mason, Fruit &amp; Vegetable Vendor &amp; Meat Shop, Paan Shop, Beauty Parlour, Footwear Shop, , Electronic Shop, CD/ Cassettes Shop, Fast Food, Photo Studio, Rice Polishing, Imitation Jewellery, , Cycle repairing, Barber Shop, Tailoring Shop, Flour Mill, Bicycle Hiring and Repairing etc.</p> <p><b>Industrial Sector:</b></p> <p>Wooden Photo frame, Handmade bricks, Jali Pillars, Herbal Cosmetics, and Rakhee /Decorative Jhalleries etc.</p>



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2	<b>From Rs.50001 to Rs.1.00 lac</b>	<p><b>Agricultural Sector:</b></p> <p>Poultry, Goatery, Milch Animals. Fertilizer Shop etc.</p> <p><b>Service Sector:</b></p> <p>Fabrication Work, Shuttering, Computer, Carpentry Business, , Mobile Repair, Battery winding &amp; repairing, Two/Four wheeler repairing, Barber Shop, Auto-rickshaw (Petrol), Automobile Repair Shop, Photocopier Booth, General Provision Store, and Music Store Battery Electric Vehicle(E-rickshaw), Compressed Air Vehicle, Solar energy gadgets, Poly houses, etc.</p> <p><b>Industrial Sector:</b></p> <p>Broom Stick, Artificial Jewellery, Paper, Jute &amp; Cloth Bags &amp; folders, Paper envelopes &amp; File covers, Air bag/purse, Hawai Chappal, and Surgical Bandages making etc.</p>
3	<b>From Rs.1.01 lac to Rs.5.00 lac</b>	<p><b>Agricultural Sector:</b></p> <p>Poultry Farming, Plants Nursery, Vermi Composting, Medicinal and Aromatic Plants, Sericulture and Mulberry Farming, Mushroom Cultivation, Tractor, Power Tiller and Horticulture etc.</p> <p><b>Service Sector:</b></p> <p>Dhabas/Mini Hotel, Advocate Office, Bricks Sale, Travel Agency, Medical Shop, Internet Cafe, Plastic Lamination, Repairing of Agricultural equipments, Dry cleaning, dyeing &amp; draping, Transport, Denting &amp; Painting of Vehicles and Domestic Gadgets, Sanitary &amp; Hardware Shop, Servicing &amp; Repair of Domestic electrical Appliances, Tent House, Band Party and Readymade Garments Shop etc.</p> <p><b>Industrial Sector:</b></p> <p>Broom making, Brush making, Hollow Bricks and Jallis Making, Printing Press, Black Smith, Embroidery/Jari Work, Machine Screw Manufacturing, Surgical Bandage Manufacturing,</p>



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		Silver Ornaments, Footwear Manufacturing, Herbal Shampoo Manufacturing, Tyre Retreading, Citronella Oil Manufacturing and Silver Ornaments etc.
4	<b>From Rs.5.01 lac to Rs.10.00 lac</b>	<b>Agricultural Sector:</b> Tractor Trolley, Poultry Farming and Dairy Farming <b>Service Sector:</b> Mini Hotels/Motels, Dhaba, Readymade Garments, Mobile Shop, Hardware and Paint Shop, Tent House. Bolero, Mahindra Jeep, Innova, Qualis, TATA Sumo and Mini Bus(RTV) etc. <b>Industrial Sector:</b> Rice Mill, Stone Crusher, Hosiery unit and Mineral Soda Water Plant etc.
5	<b>From Rs.10.00 lac to 15.00 lac</b>	<b>Sanitary based Equipments</b> Vacuum loader, Suction Machine with Vehicle, Garbage Disposal Vehicle, Sanitary Marts
6.	<b>From Rs.15 lac to Rs. 25 lac</b>	Pay & use toilets etc



## ANNEXURE-II

### LIST OF STATE CHANNELIZING AGENCIES/REGIONAL RURAL BANKS AND NATIONALISED BANKS

#### A. STATE CHANNELIZING AGENCIES (SCAs)

Sl. No.	Name of the SCA	Address	Tele. No.	Fax No.	E-mail ID
1.	Andhra Pradesh Scheduled Castes, Co-Operative Finance Ltd	5 <sup>th</sup> Floor, Telugu Samkshema Bhawan, Masab Tank, Hyderabad- 500 028 (Andhra Pradesh)	040-23315970, 23321141	040-23301402	<a href="mailto:md_apscfc@ap.gov.in">md_apscfc@ap.gov.in</a>
2.	Assam State Development Corporation for Scheduled Castes, Ltd	Swahid Delip Hozori Path, Sarumotria Dispur, Guwahati - 781006 (Assam)	0361-2261796, 2347342	0361-2261617	
3.	Bihar State Scheduled Castes Co-operative Devp. Corp.	Malyanil Buddya Colony, Patna- 800 001 (Bihar)		0612-2525612	bssccdc@yahoo.com
4.	Chandigarh SCs, BCs and Minorities Financial & Development Corporation Limited	Addl. Town Hall Building, Sector 17-C, 3 <sup>rd</sup> Floor, Near D. C. Office, Chandigarh-160 017	0172-2701449	0172-2700105	social_welfare@rediffmail.com
5.	Chattisgarh State Coop. Antyavasyaee Finance & Development Corporation	B-9, Sector-5, Devendar Nagar, Raipur- 492 001 (Chattisgarh)	0771-4248605, 4248601	0771-4248617	tataanyasca@rediffmail.com
6.	Delhi SC, ST, OBC, Minorities, Physical Handicapped Finance and Development Corporation	Ambedkar Bhawan, Institutional Area, Sector, 16, Rohini-110 085 (Delhi)	011-27570627 23378278	011-2757266227572 704	<a href="mailto:secy.scst.delhi@nic.in">secy.scst.delhi@nic.in</a>



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7.	Dadra & Nagar Haveli SCs/STs OBC & Minorities Finance & Development Corporation Ltd.	2 <sup>nd</sup> Floor, Right Wing Old, DIC Office, PWD Complex, Silvassa-396 230	0260-2642044		dddnh_scst@rediffmail.com
8.	Daman & Diu SCs/STs/OBCs Minorities Finance & Development Corporation Limited	2 <sup>nd</sup> Floor, Right Wing, Old DIC Office, PWD Complex, Silvassa-396 230	0260-2642043		
9.	Goa State SCs and Backward Classes Finance & Development Corporation	4 <sup>th</sup> Floor, Patto Centre, EDC Complex, Near Kadamba Bus Stand, Panaji -403 001 (Goa)	0832-2438177, 24387780	0832-2438178	<a href="mailto:goaobc@gmail.com">goaobc@gmail.com</a>
10.	Gujarat Safai Kamdar Vikas Nigam	Block no.16, Ground Floor, Dr. Jivraj Mehta Bhawan, Gandhinagar - 382010 (Gujarat)	079-23256415 2326747	079-23259378	<a href="mailto:gskvn@gujrat.gov.in">gskvn@gujrat.gov.in</a>
11.	Haryana SC Finance & Development Corporation	SCO 2427-28, Sector 22, Chandigarh-160 022	0172-2700224, 2721874	0172-2541828	<a href="mailto:hsfdc24272428@gmail.com">hsfdc24272428@gmail.com</a>
12.	Himachal Pradesh SC/ST Development Corporation	Nikhil Bhawan, Near Police Chowki, Saproon, Solan-173211 (Himachal Pradesh)	01792-223505, 223763	01792-220058	mdhpscstdc@rediffmail.com
13.	J & K Scheduled Castes & Backward Classes Devp. Corporation	Ramesh Market, Shastri Nagar, Jammu -180 004 (J&K)	0191-2433229, 2452009		<a href="mailto:contact@jksdcstdc.corp.in">contact@jksdcstdc.corp.in</a>
14.	Jharkhand State SC Cooperative Development Corporation Ltd.,	Holding No. 232, Kusai Colony, Dorenda, Ranchi-834002 (Jharkhand)	0651-2490665	0651-2490672	<a href="mailto:jsscdc.ranchi@yahoo.in">jsscdc.ranchi@yahoo.in</a>



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15.	Dr. B.R. Ambedkar Development Corporation Ltd.	9 <sup>th</sup> & 10 <sup>th</sup> Floor, Vishweshwariai h Mini Tower, Dr. Ambedkar Veedhi, Bangalore 560 001 (Karnataka)	080-228688702286 7097	080-22860396	<a href="mailto:mdadcl2011@gmail.com">mdadcl2011@gmail.com</a>
16.	Kerala State Development Corporation for SC & ST Ltd.	Town Hall Road, Thrissur -680 020 (Kerala)	0487-2331469	0487-2331469	<a href="mailto:ksdcho@gmail.com">ksdcho@gmail.com</a>
17.	Madhya Pradesh State Cooperative SC Finance and Development Corporation	Rajiv Gandhi Bhawan, 35 Shyamala Hills, Bhopal-462 002 (Madhya Pradesh)	0755-2661744, 2661844	0755-2661612	mpscfdc@gmail.com
18.	Mahatma Phule Backward Class Devp. Corp. Ltd.,	Juhu Superme Shopping Centre, Gulmohar Cross Road No. 9, J.V.P.D. Scheme, Juhu, Mumbai-400 049 (Maharashtra)	022-262003512670 2586	022-26705173	<a href="mailto:mahatma.phule@yahoo.in">mahatma.phule@yahoo.in</a>
19.	Manipur Tribal Devp. Corp. Ltd.,	Lamaphelpat, Imphal-795 004 (Manipur)	0385-2451696	0385-2451696	
20.	Meghalaya Urban Development Agency	Raitiong Building, Shillong, (Meghalaya)	0364-2225297, 2224702	0364-2210037	<a href="mailto:mudashillong@yahoo.co.in">mudashillong@yahoo.co.in</a>
21.	Mizoram Urban Cooperative Devp. Bank Ltd.	Lalsawmliani Building, Top Floor, Aizwaal-796 001 (Mizoram)		0389-234650	<a href="mailto:mucoazvl@yahoo.com">mucoazvl@yahoo.com</a>
22.	Nagaland Industrial Devp. Corporation Ltd.	IDC House, Dimapur-797112 (Nagaland)	03862-230574, 226473	03862-228209	nidc@nagain.Com



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23.	Orissa Scheduled Castes & Scheduled Tribes Development & Finance Cooperative Corp. Ltd.	Lewis Road, Bhubaneswar - 751 014 (Orissa)	0674-2431798, 2430052	0674-2432107	<a href="mailto:osfdc_orissa@yahoo.co.in">osfdc_orissa@yahoo.co.in</a>
24.	Punjab SC Land Devp. & Finance Corporation Ltd.	SCO No. 101 to 103, 1 <sup>st</sup> Floor, Sector 17-C, Chandigarh- 160 017	0172-5025092, 5062905	0172-5005907	<a href="mailto:edpscfc@yahoo.com">edpscfc@yahoo.com</a>
25.	Puducherry Adi Darivdar Development Corporation Limited	No.30, 2 <sup>nd</sup> Cross, Pon Nagar, Reddiarpalaym Puducherry- 605 010	0413-2200372, 2200692	0413-2200318	padcopon@nic.in
26.	Sikkim Scheduled Castes, Scheduled Tribes & Other Backward Classes Development Corporation Ltd	Bhanupath Road, Gangtok, Sikkim- 737 101		03592-229430, 205318	niduptl@hotmail.com
27.	Rajasthan SC & ST Finance & Development Cooperative Corporation Ltd.	Nehru Sakhar Bhawan, Central Block, 3 <sup>rd</sup> Floor, Bhawani Sing Road, Jaipur- 302 002	0141-2740544, 2740833	0141-2740880	gmscdcho@gmail.com
28.	Tamil Nadu Adi Dravidar Housing and Development Corporation Ltd.	Tamil Nadu Housing Board, Shopping Complex, 2 <sup>nd</sup> Floor, Thirumamgalam (Anna Nagar) Chennai- 600101 (Tamil Nadu)	044-26152052 26154775	044-26154107	<a href="mailto:thdcoheadoffice@gmail.com">thdcoheadoffice@gmail.com</a>



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29.	Telangana Scheduled Castes Co-op Finance Corporation Ltd.	5 <sup>th</sup> Floor, Damodaram Sanjeevayya Samkshema Bhavanam, Masab Tank, Hyderabad-500028	040-23315970	040-23301402	<a href="mailto:md_tsscfc@telangana.gov.in">md_tsscfc@telangana.gov.in</a>
30.	Tripura Scheduled Castes Coop. Development Corporation Ltd	Supari Bagan, Krishana Nagar, P. O. Lake Chowmani, West of Tripura, Agartala-799 001 (Tripura)	0381-2226543, 2224134	0381- 2327029	<a href="mailto:ramalkar@gmail.com">ramalkar@gmail.com</a>
31.	U. P. Scheduled Castes, Finance & Development Corporation	B-912, Sector C, Mahanagar, Lucknow-226006 (Uttar Pradesh)	0522-2322085, 2335347	0522-2334689	<a href="mailto:md.hqupsfdc@gmail.com">md.hqupsfdc@gmail.com</a>
32.	Uttanchal Bahuudheshi ya Vitta Evam Nigam	13/8/1, Acharya Narinder Dev Marg, (6-A, Municipal Road), Dehradun (Uttanchal)	0135-2712061, 2669723	0135-2675226	<a href="mailto:vikasnigam12@gmail.com">vikasnigam12@gmail.com</a>
33.	West Bengal SC & ST Development and Finance Corporation	2 <sup>nd</sup> Floor, 135-A, Biplabi Reshbehari Basu Road, Kolkata-700 001 (West Bengal)	033-40261500 40261506	033-40051233/1234	<a href="mailto:wbscstdfc@gmail.com">wbscstdfc@gmail.com</a>

## B. NATIONALISED BANKS

1.	Indian Overseas Bank	Preet Vihar Branch (1305) A-172, Preet Vihar, Delhi-110092	011-22524928 22521207	011-22043882	<a href="mailto:preetbr@delsco.iobnet.co.in">preetbr@delsco.iobnet.co.in</a>
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**C.REGIONAL RURAL BANKS (RRBs)**

1.	Allahabad UP Gramin Bank	DM Colony, Civil Lines,Banda-210001 U.P.	05192-221096 220109	05192-221463	<a href="mailto:augb_ho@rediffmail.com">augb_ho@rediffmail.com</a>
2.	Baroda Uttar Pradesh Gramin Bank	HO: A-1, Civil Lines, Raibareli-229001 (Uttar Pradesh)	0535-2702050, 2703875	0535-2700723	<a href="mailto:bupgbrb@bankofbaroda.co">bupgbrb@bankofbaroda.co</a>
3.	Dena Gujarat Gramin Bank	Balvantray Mehta Panchayat Bhavan, Near District Panchayat Office Sector-17, CH-Road , GANDHINAGAR – 382 017	079-23247325,23247326,23247335		<a href="mailto:dgggbho@rediffmail.com">dgggbho@rediffmail.com</a>
4.	Gramin Bank of Aryavart	Head Office: A-2/46, Vijay Khand, Gomti Nagar, Lucknow-226010	0522-2398874	0522-2392986	agb_ho@yahoo.com
5.	Kerala Gramin Bank	PB No.10, Head Office, KGB Towers, Ak Road, Uphill Malappuram, Kerala-676505	0483 – 2734269 2734925 2735145 2734903 2734332	0483 - 2736987	<a href="mailto:kgbho@keralagbank.com">kgbho@keralagbank.com</a>
6.	Karnataka Vikas Grameena Bank	HEAD OFFICE , P. B. NO. 111, BELGAUM ROAD , DHARWAD- 580 008, DHARWAD DISTRICT, KARNATAK	0836-2448626-027-267-328-2217140	836-2796843	kvgbdt@kvgbank.com, dit@kvgbank.com
7.	Kashi Gomti Samyut Gramin Bank	C-19/40, Faatman Road Sagra, Varanasi-221002	0542-2220298,2220752	0542-2220317	<a href="mailto:kgsgbank@kgsgbank.co.in">kgsgbank@kgsgbank.co.in</a>
8.	Madhya Bihar Gramin Bank	Head Office at Meena Plaza, South of Musuem, Patna (Bihar	0612-2205568	0612-2205564	<a href="mailto:enquiry@mbgbpatna.com">enquiry@mbgbpatna.com</a>



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9.	Madhyanchal Gramin Bank	Head Office – Poddar Colony, Tili Road, Sagar (MP)-470 001	07582-236599, 236299, 236588, 237071	07582-236488, 237071	<a href="mailto:Mbgbgm@gmail.com">Mbgbgm@gmail.com</a>
10.	Maharashtra Gramin Bank	“Bhasker Pushed” Plot No.109, Samart Nagar, Aurangabad-431001 (Maharashtra)	022-25435154 25344059		<a href="mailto:rothanemgb@gmail.com">rothanemgb@gmail.com</a>
11.	Pandyan Grama Bank	Administrative Office 2-70-01, Collectorate Complex Virudhunagar – 626 002 Tamilnadu	04562 -252857		<a href="mailto:contact@pandyangramabank.in">contact@pandyangramabank.in</a>
12.	Purvanchal Gramin Bank	Mohaddipur, Gorakhpur – 273008	0551-2205579, 2200831	0551-2200261	<a href="mailto:pgbgkp@gmail.com">pgbgkp@gmail.com</a>
13.	Utkal Gramin Bank	Head Office: Club Para, Bolangir (Orissa)-767001	06652 -232285	06652 -232874	<a href="mailto:Chairman@ugb.co.in">Chairman@ugb.co.in</a> , <a href="mailto:chairmanugb@sanchanet.in">chairmanugb@sanchanet.in</a>
14.	Uttar Bihar Gramin Bank	Head Office, Kalambagh Chowk Muzaffarpur-842001	0621-2248141	0621-2243088 2240103	<a href="mailto:ubgb@ubgb.in">ubgb@ubgb.in</a>
15.	Uttarkhand Gramin Bank	18-New Road, Dehradun-248001	0135-2710660, 2710661	0135-2710662	<a href="mailto:info@ugb.org.in">info@ugb.org.in</a>
16.	Vananchal Gramin Bank	Municipality Chowk, Dangal Para, Dumka, Jharkhand	06434-222401 226289	06434-222401, 222742	<a href="mailto:vgbhodumka@gmail.com">vgbhodumka@gmail.com</a>
17.	Vidharbha Konkan Gramin Bank	Head Office : 2 <sup>nd</sup> and 3 <sup>rd</sup> Floor, Chandraprastha, Plot No. 6 Deendayal Nagar, Ring Road, Nagpur-440 022, Maharashtra	0712-2224319/ 20/21/22	0712-2224306	
18	Narmada Jhabua Gramin Bank	201, Arcade Silver, 2nd Floor, Near 56 Dukaan, New Palasia, Indore 452001,	0731-2549053-56 Toll free No. 18002336295	0731-2432432	ho.indore@nigb-rrb.com nigbho01@bankofindia.co.in www.nigb.in





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