

# **Information Manual Under Right to Information Act, 2005**

**National Safai Karamcharis Finance & Development Corporation  
(A Govt. of India Undertaking under the  
Ministry of Social Justice & Empowerment)  
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## INDEX (INFORMATION MANUAL)

Sl. No.	Subject	Manual under Article (4b)	Page
	<b>INTRODUCTION</b>		<b>4-5</b>
1	Particulars of Organisation, Functions and Duties	(i)	<b>6-7</b>
2	The powers and duties of its officers and employees	(ii)	<b>8-11</b>
3	The procedure followed in the decision making process including channels of supervision and accountability.	(iii)	<b>12-13</b>
4	The norms set by it for the discharge of its functions;	(iv)	<b>14</b>
5	The rules, regulations, instructions, manuals and records, held by it or under its control or used by it employees for discharging its functions;	(v)	<b>15</b>
6	A statement of the categories of documents that are held by it or under its control;	(vi)	<b>16-17</b>
7	The particulars of any arrangement that exists for consultation with, or representative by the members of the public in relation to the formulation of its policy or implementation thereof;	(vii)	<b>18</b>
8	A statement of the boards, councils, committees and other bodies consisting of two or more persons constituted as its part or for the purpose of its advice, and as to whether meetings of those boards, councils, committees and other bodies are open to the public, or the minutes of such meetings are accessible for public;	(viii)	<b>19-20</b>
9	A directory of its officers and employees;	(ix)	<b>21</b>
10	The monthly remuneration received by each of its officers and employees, including the system of compensation as provided in its regulations;	(x)	<b>22</b>
11	The budget allocated to each of its agency, indicating the particulars of all the plans,	(xi)	<b>23</b>

	proposed expenditure and reports on disbursement made;		
12	The manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes;	(xii)	<b>24</b>
13	Particulars of recipients of concessions, permits or authorizations granted by it;	(xiii)	<b>25-29</b>
14	Details in respect of the information, available to or held by it, reduced in an electronic form;	(xiv)	<b>30</b>
15	The particulars of facilities available to citizens for obtaining information, including the working hours of a library or reading room, if maintained for public use;	(xv)	<b>31</b>
16	The names, designations and other particulars of the Public Information Officers;	(xvi)	<b>32</b>
17	Such other information as may be prescribed;	(xvii)	<b>33-34</b>

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## **CHAPTER-I: INTRODUCTION**

### **Background of Information Handbook**

This Information Handbook has been prepared in pursuance of Section 4 of the Right to Information Act, 2005 (RTI Act, 2005) to provide information in respect of mission/objectives and functions of the National Safai Karamcharis Finance & Development Corporation (NSKFDC) incorporated under section 25 of the Companies Act, 1956.

NSKFDC is working under the Administrative control of M/o. Social Justice & Empowerment and fully owned by the Govt. of India and has an Authorized Share Capital of Rs.200.00 crores. NSKFDC is to act as an Apex institution for all round socio-economic upliftment of the Safai Karamcharis/Scavengers and their dependents through India.

### **Intended Users**

This handbook is useful for Safai Karamcharis/Scavengers and their dependents, NGOs working in the field of upliftment of Safai Karamcharis & Central/State Government Organisations.

### **Contact Person for getting more information**

Please contact Shri B.L. Yadav, Assistant Manager (Project)/Public Information Officer for getting more information by post, e-mail, website, telephone or fax at the following address: -

National Safai Karamcharis Finance & Development Corporation (NSKFDC)

B-2 First Floor, Greater Kailash Enclave Part-II  
New Delhi- 110048

(Tel: 011-29221331 & 29216330; Fax: 011-29222708)

E-Mail: [nskfdc@indiatimes.com](mailto:nskfdc@indiatimes.com)

Web site: <http://www.nskfdc.nic.in>

### **Definitions/Abbreviations used**

- (a) "RTI Act" means Right to Information Act, 2005.
- (b) NSKFDC means National Safai Karamcharis Finance & Development Corporation
- (c) "PIO" means Public Information Officer designated under Section 5 (1) of the RTI Act;
- (d) "APIO" means Assistant Public Information Officer designated under section 5 (2) of the RTI Act.
- (e) "Appellate Authority" mean the authority to whom an appeal can be submitted under Section 7 (8) (iii) of the RTI Act.

### **Procedure and fee structure for getting information not available in the handbook.**

Any person who wishes to seek information under the Right to information Act, 2005 can file an application to the Public Information Officer/ Assistant Public Information Officer of NSKFDC.

A nominal application fees of Rs.15/- per application will be charged for supply of Information other than the information relating to Tender Documents/Bids/Quotations/Business. A sum of Rs.1.50/- per page will be charged for supply of photocopy of documents under the control of the office of NSKFDC. Postage charges for any correspondence would be extra as actual. The cost of information on floppy and CD would be Rs.20/- and Rs.50/- for each respectively. The inspection fee of files/documents would be Rs.25/- each.

## MANUAL-I

### CHAPTER - 2: Particulars of Organisation, Functions and Duties

#### ORGANIZATION

- 1.1 Incorporated on 24<sup>th</sup> January, 1997, a company not for profit under Section 25 of the Companies Act, 1956. The Authorized Share Capital of the Corporation is Rs.200.00 crores. The paid up capital is Rs.132.33 crores.

#### MISSION

- 1.2 The mission of NSKFDC is to empower the Safai Karamcharis, Scavengers and their dependents to break away from traditional occupation, depressed social condition & poverty and leverage them to work their own way up the social and economic ladder with dignity and pride.

#### OBJECTIVES/FUNCTIONS

- 1.3 To promote socio-economic upliftment of Safai Karamcharis and their dependents by way of providing financial assistance at concessional rate of interest and loans to students for pursuing professional and technical education through State Channelising Agencies nominated by the State/UT Government.
- 1.4 To provide technical and professional training, quality control, technology upgradation, and common facility centers for carrying out sanitation works;

#### ELIGIBILITY CRITERIA

- 1.5 A Scavenger/Safai Karamchari and their dependents duly identified under the NSLRS/survey/registered co-operative society of Safai Karamcharis/legally constituted association/firm promoted by the target group and also all those who produce a certificate from local Revenue Officer/local Municipal officer/Cantonment Executive Officer/Railway Officer not below the rank of gazetted officer.
- 1.6 Under section 3 of 1993 Act, Scavenger means and includes a Safai Karamchari wholly or partially employed for manual handling of human excreta and includes his dependents.

1.7 Safai Karamchari means a person engaged in, or employed for any sanitation work and includes his dependents.

1.8 Priority shall be given to:-

- Scavengers, and amongst scavengers, those Scavengers whose income is below double poverty line;
- Women from among the target group and
- Disabled persons among the target group.

1.9 DUTIES

To carry out the objectives/functions stated above for the socio-economic upliftment of the Safai Karamcharis/Scavengers and their dependents to the maximum possible within the means & resources available to the corporation.

1.10 Opening hours of office of NSKFDC is 09:30 Hrs.

1.11 Closing hours of the office of NSKFDC is 18.00 Hrs.

1.12 Registration number : 84652  
24.01.1997

1.13 Authority under which registered : Registrar of  
companies,  
NCT of Delhi  
Ministry of Company  
Affairs

## MANUAL-II

### CHAPTER - III The powers and duties of its officers and employees

#### 2.1 Managing Director

##### I Powers

i. Administrative	a)	To take various decisions and actions pertaining to affairs of the Corporation as delegated by the Board
	b)	To appoint upto the post of Senior Manager.
	c)	To appoint internal auditors/consultants of the Company on such terms & conditions, with the approval of the Board.
	d)	To decide, relax in respect of matters as specified in terms of various Rules of the Corporation approved by the Board
ii. Financial	a)	To approve and sanction expenditure in accordance with the terms of Memorandum of Association and Article of Association.
	b)	Authority to make loans under schemes of NSKFDC for the benefit of persons Safai Karamcharis/Scavengers and their dependents approved by the Board.
	c)	To invest the surplus funds with Nationalized Banks for short-terms deposit/long term deposits.
	d)	To delegate financial power to below Board Level Executives for smooth functioning of the corporation
II. Duties	-	Management of the business of the company subject to the control and supervision of the Board of Directors

## **2.2 Dy. Manager (Finance) -**

### **I. Powers**

- i. Administration - Administrative authority for office management for efficient discharge of functional responsibilities as delegated by the Managing Director from time to time.
- ii. Financial - Financial authority as delegated by the Managing Director from time to time for approval of specified expenditure.

### **II. Duties/Responsibilities**

- i. Supervision/coordination of the functional activities of finance and accounts, personnel and administration and company affairs.
- ii. To maintain loan accounts.
- iii. Income Tax work
- iv. Annual accounts
- v. Drawing and disbursing officer of the corporation.
- vi. Co-ordinate all types of audits.
- vii. Evaluation of all corporate policies and rules prepared by concerned departments before submission to MD, for approval.
- viii. General supervision of office administration and management of personnel.
- ix. All matters related to the company affairs/legal.
- x. Any other work assigned by MD, from time to time.

## **2.3 Assistant Manager (Project) -**

### **I. Powers**

- i. Administration - To look after the work of office

Management in absence of Dy. Manager  
(Finance)

- ii. Financial - Financial authority as delegated by the Managing Director from time to time for approval of specified expenditure.

## II. Duties/Responsibilities

- i. Supervision/coordination of the functions of Project Department.
- ii. Evaluation of all corporate policies and rules prepared by concerned department before submission to MD, for approval.
- iii. Appraisal of Project proposals received from various SCAs.
- iv. Supervision & Co-ordination of training work.
- v. Supervision & Co-ordination of awareness camps/workshops.
- vi. Maintenance of MIS.
- vii. Co-ordination and correspondence with the SCAs for disbursement of loan as per the available sanctions.
- viii. Any other work assigned by MD, from time to time.

### **2.4 Junior Executive (Project) -**

#### I. Powers

- i. Administration - To look after the work of office Management in the absence of Asstt. Manager (Project)
- ii. Financial - Financial authority as delegated by the Managing Director from time to time for approval of specified expenditure.

#### II. Duties/Responsibilities

- i. Scrutiny of projects received from the SCAs.

- ii. Maintaining of Utilization Certificates and other project work required from time to time.
- iii. Maintenance of MIS.
- iv. To assist for all types of project work to the officer with whom he/she attached.
- iv. Any other work assigned by the concerned officer, from time to time.

## **2.5 Assistant**

### **I. Duties/Responsibilities**

- i. To provide Secretarial Assistance to the officer with whom he is attached.
- ii. Efficiently maintain all records and correspondence of the office.
- iii. To arrange and liaison of the Ministry/travel etc.
- iv. To maintain assets register, stationary register, books etc.
- v. To pursue all types of administrative bills for payments.
- vi. Any other work assigned by the concerned officers.

## **2.6 Accountant**

### **I. Duties/Responsibilities**

- i. Maintenance of books of accounts & records.
- ii. To pass all types of bills.
- iii. Preparation of trial balance
- iv. To function as cashier.
- v. To assist the officer with whom he is attached.
- vi. Any other work assigned by the concerned officers.

## MANUAL III

### CHAPTER - IV    **The procedure followed in the decision making process including channels of supervision and accountability.**

#### 3.1    **Decision making Process**

The decisions making process in respect of affairs of the Corporation may be categorized in the following two broad groups;

- a) Decision by the Board of Directors
- b) Decision taken in the day to day management of the affairs of the Company.

In respect of (a) above, the process of decision making are as under,

- i)     Relevant facts, issues concerning to the matter to be referred to the Board of Directors for the decision are prepared by various officers/sections of the corporation under the general guidance & supervision of the MD and approved by the MD in the form of agenda for the Board Meeting.
- ii)    The agenda is circulated among the Board members (Directors) of the Corporation.
- iii)   Board considers the matter and after discussions decision on the issue/matter is taken.

In respect of (b) above, MD, NSKFDC is vested with authorities for taking all decision for management of the functions of the Corporation. Other officers of the corporation may also be authorized by the MD from time to time & in such situation, decision is to be taken at their level. At present, some financial & administrative powers have been sub-delegated to Dy. Manager (Fin.), Asstt. Manager (Proj.) & Jr. Executive (Proj.) for smooth functioning of the Corporation.

As a normal channel of decision making process, a proposal for approval/decision is submitted by the concerned officer, which is routed through Dy. Manager (Fin.) for financial concurrence and submitted to MD, NSKFDC for decision/approval. A proposal may also be submitted by concerned officer to MD, NSKFDC directly for decision /approval as per direction/instruction of MD, NSKFDC.

**Supervision and accountability:**

Every officer / executive of the Company is supervised by and accountable to the officer to whom he is to report. Every functional head and officer is accountable for the job responsibilities assigned to him by means of office order and other assignment reposed on him by Managing Director. MD, NSKFDC is overall in-charge of supervision of officers and staff of the Corporation and accountable of the overall affairs of the company. Action of the Managing Director is subject to supervision by the Board of Directors.

Apart from the above, the affairs of the Corporation are subjected to internal audit by independent agency, statutory audit by the auditors appointed by the Comptroller & Auditor General of India and or audits by Comptroller and Auditors General of India directly.

## MANUAL - IV

### CHAPTER - V      **The norms set by it for the discharge of its functions;**

- 4.1 National Safai Karamcharis Finance & Development Corporation (NSKFDC) discharges its function of providing financial assistance at concessional rates of interest to Safai Karamacharis, Scavengers and their dependents in accordance with norms laid down in the Lending Policy & Guidelines (LPG) of NSKFDC. A copy of Lending Policy & Guidelines (LPG) is enclosed.

## MANUAL-V

### **CHAPTER - VI      The rules, regulations, instructions, manuals and records, held by it or under its control or used by its employees for discharging its functions;**

5.1      NSKFDC was incorporated on 24<sup>th</sup> January, 1997, a company not for profit under Section 25 of the Companies Act, 1956. The Authorized Share Capital of the Corporation is Rs.200.00 crores. The Company is a Government Company under the administrative control of Ministry of Social Justice & Empowerment and all its Equity are held by the Government of India.

In view of the above, status of the company, various Rules, regulations, instructions, manuals are applied in the affairs of NSKFDC.

The details of these are as follow: -

1. Memorandum and Articles of Association of the Corporation.
2. Lending Policy & Guidelines (LPG) of the Corporation.
3. Notifications, Instructions issued by various Ministers/Departments of Government of India as applicable to this Corporation.
4. Accounting Policies as prescribed by the Institute of Chartered Accountants of India.
5. NSKFDC Traveling and Daily Allowance Rules
6. NSKFDC Medical Attendance Rules
7. Board resolution about Perquisites & Allowances to employees of NSKFDC.
8. Leave Encashment Rules
9. Computer advance rules
10. Leave Rules
11. Recruitment, Promotion and Seniority Rules
12. Conduct, Discipline & Appeal Rules
13. Company leased/self-leased, accommodation rules of NSKFDC.
14. LTC Rules
15. Gratuity Rules
16. Income Tax Act / Rules
17. Companies Act

## MANUAL VI

### **CHAPTER -VII    A statement of the categories of documents that are held by it or under its control;**

6.1    Following category of documents are held in NSKFDC;

1. Memorandum of Association and Article of Association of the Corporation.
2. Rules made by the corporation
3. Statutory Registers (as per Companies Act, 1956)
4. Notifications and instructions received from Government of India
5. Agreement and Guarantee Deeds of State Governments, State Channelising Agencies (SCAs).
6. Books of Accounts and vouchers.
7. Records note of discussion of Board meeting, Project Appraisal Committee (PAC) Meeting, Investment Committee, Staff Selection Committee & Purchase Committee.
8. Lending Policy & Guidelines (LPG) of NSKFDC.
9. Sanction and Release files of project section.
10. Annual Reports of the Corporation
11. Purchase and procurement and contract files
12. Recruitment/ Appointment files.
13. Personal files.
14. Vigilance/legal files
15. Advertisement and awareness creation.
16. Repair and maintenance of building, vehicle and equipment.

17. Income Tax files
18. Loan advance of files
19. Investment files
20. Fixed Assets register
21. Return of companies files

## MANUAL VII

### **CHAPTER - VIII The particulars of any arrangement that exists for consultation with, or representative by the members of the public in relation to the formulation of its policy or implementation thereof;**

- 7.1 There is provision for nominating of three non-official members out of which two members are from Safai Karamcharis Community, of which preferably one should be a women, engaged in manual scavenging in the Board of Directors of NSKFDC and one member expert in sanitation technology.
- 7.2 In addition, all members of public are welcome to send their suggestions, opinion of experience with NSKFDC schemes to the Managing Director or any other officer of the Corporation. These references are duly considered by the Corporation and appropriate decisions are taken.

## MANUAL VIII

**CHAPTER -IX** A statement of the boards, councils, committees and other bodies consisting of two or more persons constituted as its part or for the purpose of its advice, and as to whether meetings of those boards, councils, committees and other bodies are open to the public, or the minutes of such meetings are accessible for public;

### Board of NSKFDC

Sl.	Name of the Director	Status
1.	<b>Sh. Ramchandra Korat</b>	Chairman, BOD NSKFDC
2.	<b>Sh. Lalit Kohli</b> Managing Director, NSKFDC	Director
3.	<b>Sh. Hasib Ahmed</b> Director, M/o SJ&E	Director,
4.	<b>Dr. S. P. Ram</b> Executive Director, NSFDC	Director
5.	<b>Sh. Mritunjay Sahoo</b> Joint Secretary & Financial Advisor, M/o SJ&E	Director/Financial Advisor
6.	<b>Lt. Col. S.K. Garg</b> Medical Officer of Health, NDMC	Director
7.	<b>Sh. B. A. Dhayalan</b> Dy. Director General (Cantt.)	Director

8.	<b>Dr. G. B. Rajkumar</b> D. G. M. (RRBs, LB & CS), (Lead Bank, Micro Credit & Community Services Banking)	Director
9	<b>Sh. Shyam Kapoor</b> Dy. Secretary, M/o Urban Development & Poverty Alleviation,	Director

## 8.2 Implementation of Policy

### A. Project Appraisal Committee (PAC)

NSKFDC has constituted a Project Appraisal Committee (PAC) for the purpose of scrutiny, appraisal and approval of project applications for financial assistance for the benefit of Safai Karamcharis, Scavengers and their dependents. Following is constitute of the Committee: -

- |    |                                |   |          |
|----|--------------------------------|---|----------|
| 1. | Managing Director , NSKFDC     | - | Chairman |
| 2. | Dy. Manager (Fin.), NSKFDC     | - | Member   |
| 3. | Asstt. Manager (Proj.), NSKFDC | - | Member   |
| 4. | Jr. Executive (Proj.), NSKFDC  | - | Member   |

### B. Fund Investment Committee

Following is the constitute of the Committee: -

- |    |                                |   |          |
|----|--------------------------------|---|----------|
| 1. | Managing Director , NSKFDC     | - | Chairman |
| 2. | Dy. Manager (Fin.), NSKFDC     | - | Member   |
| 3. | Asstt. Manager (Proj.), NSKFDC | - | Member   |
| 4. | Jr. Executive (Proj.), NSKFDC  | - | Member   |

### C. Staff Selection Committee

Following is the constitute of the Committee: -

- |    |   |   |          |
|----|---|---|----------|
| 1. | Managing Director , NSKFDC                    | - | Chairman |
| 2. | Director expert in HRD, NSKFDC                | - | Member   |
| 3. | Director (preferably Director of the Ministry | - | Member   |

## MANUAL IX

### CHAPTER - X      A directory of its officers and employees;

Sl. No	Name	Designation	Duties / Responsibilities	Address	Phone Nos.
1.	Sh. Lalit Kohli	<b>Managing Director</b>	Chief executive of the Corporation	NSKFDC, B-2, FF, G.K. Enclave Part – II, New Delhi – 110 048	011-29216330 (O) 011-29221331 (O) 011-29222708 (Fax) 011-26510298 (R)
2.	Sh. P. K. Bhandari	Dy. Manager Finance	Finance & Account / Personnel & Admin. Department	-do-	011-29216330 (O) 011-29221331 (O) 011-29222708 (Fax) 0124-5077589 (R)
3.	Sh. B. L. Yadav	Asstt. Manager Project	Project Department	-do-	011-29216330 (O) 011-29221331 (O) 011-29222708 (Fax) 011-29533928 (R)
4.	Smt. Sucheta Negi	Jr. Executive Project	Project Department	-do-	011-29216330 (O) 011-29221331 (O) 011-29222708 (Fax)
5.	Sh. Chander Sheel Sharma	Accountant	Trial balance, Cash & Bank work, Salary & Misc. bills	-do-	-do-
6.	Sh. Suresh Kumar	Assistant	Personnel & Admin. work	-do-	-do-

## MANUAL X

### CHAPTER - XI The monthly remuneration received by each of its officers and employees, including the system of compensation as provided in its regulations;

Sl. No.	Name	Designation	Monthly remuneration (in rupees)	The procedure to determine the remuneration as given in the regulation
1	Sh. Lalit Kohli	Managing Director	42234.00	As per the rules of the Corporation
2	Sh. P. K. Bhandari	Dy. Manager (Fin.)	25468.00	-do-
3	Sh. B. L. Yadav	Asstt. Manager (Proj.)	22443.00	-do-
4	Smt. Sucheta Negi	Jr. Executive (Proj.)	24313.00	-do-
5	Sh. Chandersheel Sharma	Accountant	13660.00	-do-
6	Sh. Suresh Kumar	Assistant	14260.00	-do-

**Note: -** Company leased accommodation is provided to the Managing Director, NSKFDC.

## MANUAL XI

### CHAPTER - XII The budget allocated to each of its agency, indicating the particulars of all the plans, proposed expenditure and reports on disbursement made;

#### 11.1 The budget approved by the Ministry of Social Justice & Empowerment ;

*(Rupees in lacs)*

Sl. No.	Head	Proposed Budget	Sanctioned Budget	Amount released / expenditure
1	Release of Equity by the Ministry (2005-06)	2200.00	2200.00	0.00
<b>Total</b>		<b>2200.00</b>	<b>2200.00</b>	<b>0.00</b>

#### 11.2 Budget of the NSKFDC approved by the Board of Directors for the Financial Year 2005-06;

*(Rupees in lacs)*

Sl. No.	Head	Proposed Budget	Sanctioned Budget	Amount released/ expenditure
1	Loan disbursement	4600.00	4600.00	2567.30
2	Capital Expenditure	3.00	3.00	1.72
3	Training Expenditure/Project Survey	5.00	5.00	0.00
4	Corpus fund	300.00	300.00	300.00
5	Revenue expenditure	28.70	88.70	30.00

## MANUAL XII

**CHAPTER - XIII** The manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes;

**12.1** National Safai Karamcharis Finance & Development Corporation is not running any subsidy programme.

## MANUAL XIII

### CHAPTER - XIV Particulars of recipients of concessions, permits or authorizations granted by it;

#### 13.1 Name of the Programme:

Self Employment Scheme for Safai Karamcharis/Scavengers and their dependents.

#### 13.2 Type (Concession / Permits / Authorisation)

The corporation provides financial assistance for any income generating activity to Safai Karamcharis / Scavengers and their dependents.

## KINDS OF LOAN

### TERM LOAN

- Term loan upto 90% of the projects costing upto Rs.5.00 lacs is given. For sanitation-based equipments, Term loan upto Rs. 10.00 lacs is given. The balance 10% is to be provided by the State Channelising Agencies (SCAs) as margin money including subsidy alongwith promoter's contribution.
- Promoters contribution not to be insisted upto project cost of Rs.2.00 lacs and beyond Rs.2.00 lacs, minimum promoters contribution to be insisted would be 5%.
- No income limit is fixed for availing financial assistance.
- **Rate of Interest:-**

NSKFDC to SCA	3%
SCA to beneficiary <i>not exceeding</i>	6%

- **Repayment period:-** Loan shall be repaid within 5 years after moratorium period of 6 months and thereafter the penal interest @ 2% is chargeable from the beneficiary.

## MICRO CREDIT FINANCE (MCF)

- Micro Credit Finance (MCF) is provided for small/petty trade/business & sundry income generating activities upto 90% of the cost of the projects upto Rs.25000/- per beneficiary. In a group, Rs.5.00 lacs restricted to Rs.25,000/- per beneficiary and balance is provided by SCAs.

- **Rate of Interest:-**

NSKFDC to SCA	2%
SCA to beneficiary <i>not exceeding</i>	5%

- **Repayment period:-** The loan shall be repaid within a period of 3 years after moratorium period of 6 months thereafter penal interest @ 2% is chargeable.

## MAHILA SAMRIDHI YOJANA (MSY)

- Loan under **Mahila Samridhi Yojana** is provided to Safai Karamcharis and Scavenger women and their dependent daughters upto Rs.25,000/- per beneficiary at a interest rate of 1% from NSKFDC to SCA and 4% from SCA to beneficiary. In a group, Rs. 5.00 lacs restricted to Rs.25000/- per women beneficiary and balance is provided by the SCAs.

- **Rate of Interest:-**

NSKFDC to SCA	1%
SCA to beneficiary <i>not exceeding</i>	4%

- **Repayment period: -** The loan shall be repaid within a period of 3 years after moratorium period of 6 months thereafter penal interest @ 2% is chargeable.

## **LOAN FOR EDUCATION**

NSKFDC is providing Education loan facility to the members of Safai Karamcharis including Scavengers and their dependents for pursuing professional or technical education at graduate and post-graduate level and also for higher study in Engineering, Medical, Management, Law etc., to the extent of 90% of the expenditure of the course subject to maximum loan limit of Rs.3.00 lacs or Rs.75000/- p.a. The balance 10% will be borne by student/SCA.

## **GRANT FOR TRAINING**

Training is imparted to the eligible members of the target group for self employment ventures and skill development for taking up income generating activities in Industry, Services & Business sectors in the form of 100% grant upto the maximum limit of Rs.1.00 lac per trade.

## **AWARENESS CAMPS**

Awareness camps are organized by SCAs in the basties of Safai Karamcharis and Scavengers to convince to stop and break away their traditional occupation of scavenging and sweeping and take up alternative and dignified occupation or self-employment activities. Upto Rs. 5,000/- per awareness camp is reimbursable to the SCA.

## **WORKSHOPS**

Workshops are organized by the SCAs for providing knowledge of schemes and programmes of NSKFDC to their District officials including those who are handling NSKFDC matters in the headquarter so that they can be acquainted. Expenditure upto maximum Rs.10,000/- per workshop is reimbursable to the SCA.

## **Indicative schemes financed by NSKFDC**

- Any viable and income generating schemes are financed by NSKFDC to Safai Karamcharis, Scavengers and their dependents. NSKFDC has come across that state SCAs are giving priority to the following mentioned sectors:-
  1. Transport
  2. Small and Petty Business
  3. Non-land based schemes
  4. Sanitation based equipments

## **Transport**

Maruti Van, Ambassador, TATA 407, Jeep Taxi, Indica, Minidoor pickup van, Matador, Delivery van, Auto Load Carrier, TATA Tourist, Trekker, Autorickshaw, Auto pick up van, Tempo trax, Tipper.

## **Small and Petty Business**

Tent House, Concrete Mixing, Boutique, Mandap decoration, Videography, Scaffolding Mat. (Cent), Medical Shop, Cycle Taxi & Spares/Cycle Store, Readymade Garments Shop, Cloth shop, Electric Store, Furniture/carpentry tools & repairing, Cutting Tailoring & Embroidery, Grocery-cum-stationery, TV/Radio Workshop, Internet, STD/FAX Booth, Photocopier shop, Shoe making, Ladies Emporium, Hardware Shop, General provision store, Sound service, Agarbatti Udyog, Beauty parlour, Dry Cleaner, Xerox machine, Computer/Typing job, Utensil, Crockery, Tyre puncture shop, Pan/cigarette shop, Band Party, Watch rep. Shop, Fabrication Work, Cassette & electronics, Bichayat center & Catering, Small hotel/dhaba, Health club, Printing press, Sale of Fibre chairs, Sewing Machine, Laundry, Centering plates, Civil & Plumbing work, Barbar shop/Saloon, Book binding, Musical troop, Petty Shop, Dish Antina, Meat Shop, Textile store, Vessels business, Fancy store, Plastic items, Pumpset Rep. Unit, Fire wood Shop, Seeds & Pest. Shop.

## **Non-land based schemes**

Piggery Farming, Poultry Farming, Fisheries, Dairy/Milch animal, Fertilizer Shop, Bullocks and carts, Goat rearing, Camel Cart Mounted Threaser Sc., Fruit Vendor, Vegetables vending, Flour mill.

## **Sanitation based equipments**

Vaccum Loader, Garbage Disposal Vehicle, Pay & Use Toilets, Suction Machine

## **Procedure to avail the benefit**

The loan applications are submitted by the beneficiaries to the district office of the State Channelising Agencies (SCAs) of NSKFDC. The district offices sent these applications after scrutiny to the SCAs. The viability of the project proposals are being appraised by the SCAs and the viable projects are sent to NSKFDC alongwith their recommendations.

The said project proposals are also appraised by the project appraisal committee of NSKFDC and recommends to the Board of Directors for

consideration and approval. After due approval of the Board of Directors of NSKFDC, the sanction letter and letter of intents are sent to the SCAs for acceptance. The disbursement of loan is being made by NSKFDC on receipt of demand of release of funds from the SCAs after considering all the parameters of disbursement as per the LPG of NSKFDC.

## MANUAL XIV

### CHAPTER - XV Details in respect of the information, available to or held by it, reduced in an electronic form;

- General Loan Agreement / Block State Government Guarantee Documents
- Schemes & facilities of NSKFDC
- Application form for obtaining loan
- Sanction & disbursement data
- Beneficiaries data
- Demand Notices for repayment of installment
- Recovery status of SCAs
- Annual Balance Sheet for the Corporation
- Perquisite & Allowance to employees of NSKFDC

## MANUAL XV

### **CHAPTER - XVI The particulars of facilities available to citizens for obtaining information, including the working hours of a library or reading room, if maintained for public use;**

15. Information can be obtained by public by giving an application in the prescribed proforma with requisite fee, in any one of the following manner: -
- i) By personal visit during working hours.  
(Monday to Friday - 9.30 am 6.00 pm)
  - ii) By sending a letter requesting for details about the information
  - iii) By e-mail : [nskfdc@indiatimes.com](mailto:nskfdc@indiatimes.com)

*Note:* NSKFDC do not maintain a library or a reading room for public use.

## MANUAL XVI

### CHAPTER - XVII The names, designations and other particulars of the Public Information Officers;

#### 8.1 Name of the Public Authority:

##### Assistant Public Information Officers:

S. No.	Name	Designat.	STD Code	Ph. No.	Fax	Email	Address
1	Sh. B.L. Yadav	Asstt. Manager (Project)	011	29221331 & 29216330	29222708	<a href="mailto:nskfdc@indiatimes.com">nskfdc@indiatimes.com</a>	B-2, 1 <sup>st</sup> Floor, Greater Kailash-II, New Delhi-48

##### Public Information Officer

S. No.	Name	Desig.	STD Code	Ph. No.	Fax	Email	Address
1	Sh. B.L. Yadav	Asstt. Manager (Project)	011	29221331 & 29216330	29222708	<a href="mailto:nskfdc@indiatimes.com">nskfdc@indiatimes.com</a>	B-2, 1 <sup>st</sup> Floor, Greater Kailash-II, New Delhi-48

##### Department Appellate Authority

S. No.	Name	Desig.	STD Code	Ph. No.	Fax	Email	Address
1	Sh. P.K. Bhandari	Dy. Mgr. (Project)	011	29221331 & 29216330	29222708	<a href="mailto:nskfdc@indiatimes.com">nskfdc@indiatimes.com</a>	B-2, 1 <sup>st</sup> Floor, Greater Kailash-II, New Delhi-48

## MANUAL XVII

### CHAPTER - XVIII Such other information as may be prescribed;

#### 17. List of information which are proposed to be withheld from the public

1. Information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence;
2. Information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;
3. Information, the disclosure of which would cause a breach of privilege of Parliament of the State Legislature;
4. Information, including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information.
5. Information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;
6. Information, the disclosure of which would endanger the life or physical safety of any person or identify the sources of information or assistance given in confidence for law enforcement or security purposes;
7. Information which would impede the process of investigation or apprehension or prosecution of offenders;
8. Cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers;
9. Information which relates to personal information the disclosure of which has no relationship to any public activity or interests, or which would cause unwarranted invasion of the privacy of the individual unless the Central Public Information Officer or the State Public Information Officer or the appellate authority, as the case may be, is satisfied that the larger public interest justifies the disclosure of such information.

10. Minutes of Board meeting of the company.
11. Part of a document where law or regulation prohibits the company from providing the part or portion of a document.
12. Books of Account and vouchers.
13. Noting side of the file
14. Personnel/medical details and officers or employees submitted as part of documents for medical reimbursement and other reimbursements.
15. Annual Confidential Report (ACRs) of officers and employees.
16. Records, Correspondence, Proceeding etc during the decision making process (disclosing such information may influence or affect the decision).
17. All information related to recruitment and appointment of personnel during the process of selection and finalization of appointment.
18. Minutes of selection committee/interview committee.
19. Disciplinary proceeding and vigilance cases initiated against an officer or employee during the process of investigation and decision
20. Personal files of officers and employees.