



Ministry of Social Justice and
Empowerment
Government of India

सत्यमेव जयते

SWACHHTA UDYAMI YOJANA (SUY)



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

1. NSKFDC:

NSKFDC is an apex corporation under the Ministry of Social Justice and Empowerment, Govt. of India working for the socio-economic upliftment of the Safai Karamcharis, Waste Pickers, Manual Scavengers and their dependents across the Country through its various loan and non-loan based schemes.

2. Target Group of NSKFDC:

Safai Karamcharis, Wastepickers, Manual Scavengers and their dependants constitute the target group of NSKFDC.

3. Schemes of NSKFDC

The Corporation is implementing various loan and non-loan based schemes. Under Loan based schemes, provides financial assistance at concessional rates of interest is provided to the target group through State Channelizing Agencies (SCAs) nominated by the respective State/UT Govt and partner Banks for various viable income generating schemes and for education in India and abroad.

4. National Action for Mechanised Ecosystem (NAMASTE)

NSKFDC is the nodal agency for implementation of National Action for Mechanized Sanitation Ecosystem (NAMASTE) scheme. Its objective to enhance zero fatalities in sanitation safai and complete mechanization of sewer & septic tank cleaning operation to ensure safety & dignity of Sewer & Septic Tank workers (SSWs) in all the cities from the FY 2023-24.

- (i) **SSW Component:** A key component of the NAMASTE scheme is to promote Sanitation Entrepreneurs by helping them procure mechanised cleaning vehicles deployed for cleaning of Sewers and Septic Tanks. The upfront capital subsidy is provided alongwith necessary assistance to secure long term work assurance letters from the ULBs.

Capital Subsidy: Upfront Capital subsidy is provided under NAMASTE as per the following slabs for procurement of mechanised cleaning vehicles by the target group: -

Range of Project Cost (Rs.)	Capital Subsidy
For individuals:	
Upto Rs.15,00,000	50% of project cost (Maximum per person upfront capital subsidy: Up to ₹7.50 lakh)
For Group Projects (Each group can have maximum 5 persons):	
Upto Rs.10,00,000 lakh per beneficiary with maximum project cost upto Rs.50,00,000	50% of project cost (Maximum per person upfront capital subsidy: Up to ₹5.00 lakh)

- (ii) **Waste-pickers Component:** The Waste Pickers component of the NAMASTE scheme aims to establish and support Dry Waste Collection Centres (DWCC) managed by Waste Pickers collectives with facilitation support of resource organizations. Upfront capital subsidy is admissible for procurement of waste collection vehicles by the waste picker collectives as under: -

Cost of Waste Collection Vehicle (Project Cost in Rs.)	Capital Subsidy
Upto Rs.5,00,000	50% of project cost
5,00,000 to 15,00,000	Rs.2.50 lakh + 25% of remaining project cost
Maximum 2 Waste Collection Vehicles can be procured per Dry Waste Collection Centre (DWCC). However, each DWCC can receive a maximum capital subsidy of ₹5.00 lakh and the capital subsidy per vehicle will be calculated as per the above.	

- (iii) **Private Sanitation Service Organisations (PSSOs) and Private Contractors for procurement of mechanised cleaning equipment's/vehicles:** With a view to advancing the ultimate goal of mechanisation and incentivising private sector stakeholders particularly Private Sanitation Service Organisations (PSSOs) and Private Contractors, it has been decided to include a new component of providing upfront capital subsidy to PSSOs and Private Contractors to procure and deploy mechanised cleaning equipment/vehicles. To be eligible for subsidy benefits, Private Contractors/ PSSOs must have an active model contract issued by MoHUA at the time of availing the subsidy. The upfront capital subsidy ceiling shall be as under: -

Project Cost	Upfront Capital Subsidy
No limit on unit cost	25% of the project cost, subject to a maximum of ₹10.00 lakh per unit (whichever is lower)

5. Swachhta Udyami Yojana (SUY):

NSKFDC is implementing Swachhta Udyami Yojana (SUY) with twin objectives of ensuring mechanized cleaning and providing related safe and sustainable livelihood opportunities to Safai Karamcharis and liberated Manual Scavengers. NSKFDC under its Swachhta Udyami Yojana (SUY) provides financial assistance for procurement and operation of sanitation related equipments/vehicles as per the following:

5.1 Financial Assistance to Target Group through Channelizing Agencies (CAs):

Financial assistance is extended at concessional rates of interest as per following: -

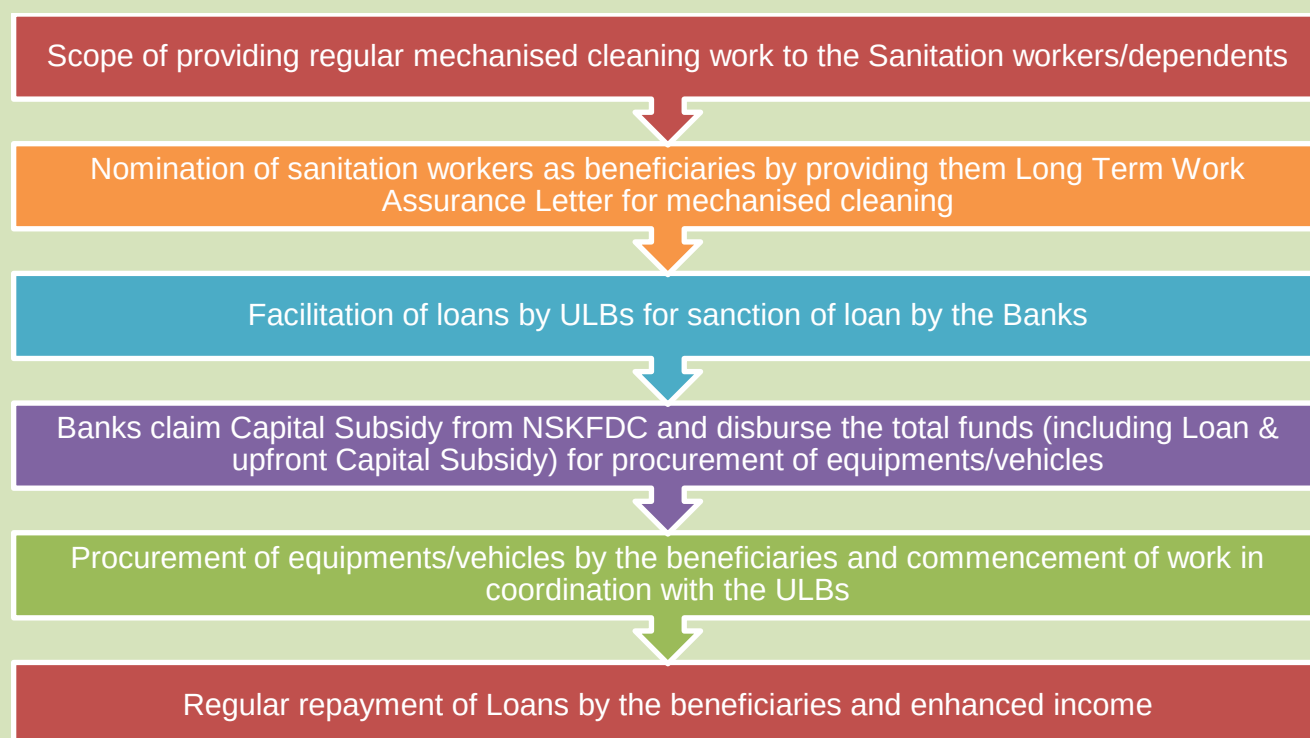
Beneficiaries	Maximum Project Cost (upto)	Rate of interest		Repayment period
		CAs	Beneficiaries	
Individual / SHG/ JRG/ Cooperative, setting up DWCC	Rs.15.00 lacs (Individual) Rs.50.00 lacs (SHG/JRG/ Cooperative)	3% p.a.	6% p.a.*	Upto 7 years

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

5.2 Financial Assistance to Urban Local Bodies (ULBs): In order to promote mechanized cleaning, NSKFDC is also providing financial assistance to Urban Local Bodies for procurement of mechanised cleaning equipments/vehicles as under:

Beneficiary	Project Details	Rate of interest	Repayment period
Municipal Corporation / Jal Boards / Public Health & Engineering Departments/ Cantonment Boards / Railways etc.	For procurement of sanitation related equipments/vehicles costing maximum upto Rs. 75 Lakhs per unit (no. of units can be more than 1)	7% p.a. (1% rebate for timely repayment)	7 years*
	Gap funding as concessional loans for various sanitation activities like Municipal Solid Waste Management, Construction of Pay & Use Community/ Public Toilets, Waste to Compost Units, Waste Collection & Segregation units		

6. Engagement with Urban Local Bodies (ULBs) under SUY: NSKFDC is working closely with the Urban Local Bodies to facilitate the procurement and deployment of appropriate mechanised cleaning equipments/vehicles by Sanitation Entrepreneurs. Steps involved in this beneficiary-oriented model are as under: -



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



Assessment of sewer septic tank cleaning process to identify the need for deployment of additional mechanized cleaning equipments/vehicles to ensure complete mechanization of the process.



Nominating Safai Karamcharis/Dependents from ULB as the beneficiary of the scheme for taking up related Sanitation Enterprise.



Providing long term and assured mechanized cleaning work contract to the target group of NSKFDC and their inclusion in the panel of approved service providers by providing **WORK ASSURANCE LETTER**.



Arrangement to deduct the EMI and remit the same to the Bank from the payments due to the applicant by the Municipality to boost confidence of banker in lending to them



Support in Liasoning with banker/channel agency of NSKFDC for provision of loan to the beneficiaries. A Letter of Assurance regarding assured work may be provided to the banker.

ULBs are accordingly requested to provide at least 2 nominations along with the Work Assurance Letter in the attached format.

SWACHHTA UDYAMI YOJANA (SUY) MODELS

Model 1:

- Beneficiary avail loan from Banks/SCA and Capital Subsidy from NSKFDC
- Procurement of mechanized cleaning vehicle by the beneficiary as individual/group
- Beneficiary is empanelled as service provider with the ULB
- Beneficiary provides services to the users and collects service fee from users
- A portion of the income is used for paying EMI, fuel, and maintenance and the remaining amount is the net monthly income.

Success Story:

Name of the Sanitation Worker	Sh. Manoj Kumar	
ULB Name	Ghaziabad Municipal Corp.	
District	Ghaziabad	
Total Project Cost	Rs.9,55,400/- Rs.5,91,550/- (Loan) Rs.3,63,850/- (Capital subsidy)	
Name of the equipment/ vehicle	Sewer Suction Machine	
Repayment period	5 years	
Average Monthly income	Rs.48,000/- p.m.	
Monthly EMI amount	Rs.13,500/-	
Driver Salary + Diesel + maintenance Charges etc.	Rs.14,500/-	
Net Monthly income	Rs.20,000/-	

Model 2:

- Beneficiary avail loan from Banks/SCA and Capital Subsidy from NSKFDC
- Procurement of mechanized cleaning vehicle by the beneficiary either as individual/group
- Beneficiary enters into hiring agreement with the ULB
- ULB takes care of Operations and Maintenance of the vehicle and in lieu pays a fixed monthly rent to the beneficiaries who procure the vehicle
- A portion of the monthly rent received is spent towards paying the EMI of the vehicle and the remaining amount is the net monthly income.

Success Story

Name of the Sanitation Workers	(i) Mamidala Jamuna (ii) Tipparam Navya (iii) Chiluka Aruna (iv) Jagityala Latha (v) Merugu Chandrakala	
ULB Name	Sircilla Municipal Corporation, Telangana	
Total Project Cost	Rs.33.91 Lakh Rs.19.18 Lakh (Loan) Rs.14.73 Lakh (Capital subsidy)	
Name of the equipment/vehicle	De-sludging Vehicle	
Repayment period	7 years	
Average Monthly income after hiring by Municipal Corp.	Rs.1.80 Lakh p.m.	
Monthly EMI amount	Rs.35,000/-	
Driver Salary + Diesel + maintenance Charges etc.	Rs.65,000/-	
Net Monthly income	Rs.80,000/-	

7. Handholding Agencies:

NSKFDC has engaged few handholding agencies to help in the process of identification of suitable beneficiaries for taking up sanitation related enterprise and facilitating them to avail loans and Liasoning with the ULBs for provision of assured and long-term mechanised cleaning work. The currently empanelled handholding agencies are as under: -

Name of the Agency	Contact Person	Mobile Number	Postal Address & E-mail ID	Empanelled for
Navajeevan	Sh. K. Sahadevaiah	9440430178	24/36, Ambedkar Nagar, Venkatgiri Town, SPSR Nellore District, Andhra Pradesh – 524132 navajeevannlr@gmail.com	Southern Region
Agriculture Finance Corporation Limited (AFC Ltd.)	Ms. Rani Singh	9268705703	21 Vidhan Sabha Marg, Lucknow – 226001, Uttar Pradesh ranisingh.project@gmail.com afcllko@gmail.com	Uttar Pradesh, Rajasthan
All India Institute of Local Self Govt (AIILSG)	Nimish Jain	8279445576	22,23 Institutional Area, Janakpuri, D Block, Pankha Road, New Delhi-110058	Maharashtra Gujarat Rajasthan Madhya Pradesh
Village India Kalyan Sansthan	Sh. Vikas Singh	9454889702	Infront of State Bank of India Bindki, Fatehpur, U.P. 212635 vikastrust01@gmail.com	Uttar Pradesh
Modern Training Institute	Mr. Sarwar Rahman	9415961766 05362-296081	Samad Market, G.N. Road Parkinsganj, Sultanpur Uttar Pradesh 228001 mti_sin@yahoo.in	Uttar Pradesh

Format for Work Assurance Letter by the ULB:

Date:

To,

1. The Branch Manager,
2. The Managing Director, NSKFDC, New Delhi.

Subject: Proposal of Shri, S/O-for loan of Rs. for procurement of equipments/vehicles required for mechanised cleaning under NAMASTE Scheme.

Sir,

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

The front-end admissible Capital Subsidy for the same is to be provided under National Action for Mechanized Sanitation Ecosystem (NAMASTE) scheme. The ULB would engage his/her services for maintenance/cleaning of sewers / septic tanks for a minimum period of **days in a year from to** either directly or through approved agencies registered with the ULB, subject to fulfilment of work-related requirements.

The ULB has no objection to deduct the EMI and remit the same to your Bank from the payments due to the applicant from this ULB, subject to a written undertaking from the applicant agreeing for such deductions. However, this ULB is not liable to remit the EMI if payments are not due to applicant for any reason.

Yours faithfully,

Name & Signature of the designated officer of the ULB

8. Contact details: For more information about SUY scheme, please visit www.nskfdc.nic.in. You may also contact Shri K. K. Bhagat, Assistant General Manager (Project), NSKFDc at 011-26382476/77 or krishna-nskfdc@nic.in or Sh. S. K. Gupta, Deputy Manager (Project) at 011-26382476/77 or sandeep-nskfdc@nic.in for any further query in this regard.

Indicative list of commonly used mechanised cleaning equipments/vehicles

The indicative list of various Sewer, Faecal Septage & Drain Cleaning Equipments has been compiled by MoHUA and can be accessed at <https://static.pib.gov.in/WriteReadData/userfiles/SBM%20Directory%20-%20A4%20Horz.pdf> Some indicative vehicles are as under: -

Name of the equipment/vehicles	Purpose	Capacity	Picture
Sewer Line Cleaning Bucketing Machine	This machine is apt for cleaning the obstruction in the pathways of drains or pipes as these are robustly constructed and highly efficient.	3000-4000 Litre	
Jetting machine	Jetting machine is used to clear the blockage/choking of sewer lines by High capacity Jet throw of liquid that is stored in its fresh water tank.	500-15000 Litre	
Suction Machine (Gulley Emptier)	Gully Emptier is an advanced technology for emptying cesspit, cesspool and manhole chambers as well as for underground drainage, sewer lines etc.	3000-5000 Litre	

Combined Machine (Jetting cum Suction)	These are truck mounted and trailer mounted suction-cum-jetting machines. The equipments are used for dislodging and removing obstructions, blockages from sewer pipelines and emptying gully pits & septic tanks.	May vary from 3000-5000 Litre	
Deep Suction Combined Machine (Jetting cum Suction Machine)	This equipment is capable of efficiently working in sewer lines of diameters ranging from 200-1000 mm. Siphoning the liquid and solid effluents into the equipment's sludge collection tank under high vacuum, from surcharged manhole chambers, sewer and storm water drain lines, septic/ sump tanks and gully pits and transporting the same to any desired disposal site for emptying under gravity/positive pressure/tipping of sludge tank.	In Multiple volumetric capacities of clean water and sludge collection tank	
Desilting Vehicle	Underground manhole chamber cleaning machine with silt carrying capacity of 0.5 cum. The silt collected in the hopper can be directly emptied into other container without re-handling of waste.	For narrow lanes, by lanes. Silt collection capacity of 500 kgs	

Bandicoot Robot 2.0	The Robotic scavenger developed with a vision to eliminate manual scavenging. It is a Combination of pneumatic and electric actuators make possible the safe cleaning of manholes. Infrared cameras helping in live internal inspection. The clogs and wastes can be monitored in the screen fixed on the external stand helps to control the robot in the right manner. The operator doesn't need to get into the manhole hence the operation can be remotely controlled using simple user interface.	Specifications: Image processing & High resolution camera with night vision. • Water Resistant & Dust Proof. • Lighter & Stronger than steel. • Simple to Use with auto clean option. • Detection and alert for harmful and toxic gases. • Artificial Intelligence for the processing of data. • Bandicoot 2.0 could manure holes up to 15 meters depth	
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Desludging vehicle 3LC procured by Shri Bhinde, Smt. Asha and Shri Kalavenkateswaralu under Nellore Municipal Corporation

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Dewatering tanker procured by Smt. Deepali under Indore Municipal Corporation



Desludging vehicle procured by Women beneficiary under Ranchi Municipal Corporation



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



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