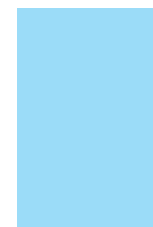


Schemes to promote safety, well being and livelihoods in sanitation



Administrative Staff College of India

BellaVista, Raj Bhavan Road, Khairatabad
Hyderabad - 500 082 India
T: +91 40 66534221
E: schary@asci.org.in



INTRODUCTION

Sanitation worker safety and wellbeing can be achieved with concerted efforts by all the stakeholders involved in the sanitation sector. Some of the key focus areas that can make a significant impact on the lives of sanitation workers are;

- Access to personal protective equipment,
- Mechanization of sanitation services
- Skilling for elevating the economic well-being
- Approaches for social and financial inclusion

One of the key ingredients of financial inclusion is improving access to financing schemes. There are various welfare and financing schemes by GOI, designed exclusively for supporting and empowering sanitation workers. A single source of information about the prevailing financial assistance schemes will help in this regard.

This booklet presents salient features of various centrally sponsored schemes applicable for sanitation workers and their dependants. This involves the basic information like eligibility, application process, contact and other relevant details.

INDEX

Ministry of Social Justice and Empowerment

National Safai Karamchari Finance Development Corporation 07

List of schemes

- Swachhta Udyami Yojana 09
- Green Business Scheme 10
- Sanitary Marts Scheme 10
- General Term Loan 11
- Micro Credit Finance 11
- Mahila Adhikarita Yojana 12
- Mahila Samridhi Yojana 12
- Educational Loans to the students from the community of Safai Karamchari / Scavengers 13
- Skill Development Training Program 14

National Scheduled Castes Finance Development Corporation 15

- Term loan 15
- Skill Development Training Program 16

Ministry of Finance

- Stand Up India Scheme 19
- Prime Minister Mudra Yojana (PMMY) 20

Ministry of Micro Small and Medium Enterprise

- Special Credit Linked Capital Subsidy Scheme for MSEs 23

Ministry of Housing and Urban Poverty Alleviation

- Deendayal Antyodaya Yojana- National Urban Livelihood Mission 25
- Self-Employment Program 1 (Individual Enterprise) 25
- Self-Employment Program 2 (Group Enterprise) 26
- Annexture 1 27
- Annexture 2 29

Ministry of Social Justice and Empowerment

NATIONAL SAFAI KARAMCHARIS FINANCE DEVELOPMENT CORPORATION

Financial assistance for Self-employment

Any viable income-generating activity of the eligible beneficiary can be financed by NSKFDC by providing loans at concessional rates.

Who is eligible?

Safai Karamchari/Scavenger and their dependants duly identified under the National Scheme for Liberation & Rehabilitation of Scavengers (NSLRS) in a survey /registered co-operative society of Safai Karamchari/legally constituted association/firm promoted by the target group and also all those who produce a certificate of being a Safai Karamchari/ Scavenger or their dependent. The individual beneficiary should be between the age of 18 and 55 years. There is no income limit for availing financial assistance under the schemes of NSKFDC.

Who will issue the certificate?

The local Municipal office or a Cantonment Executive Officer of the Cantonment, or an officer of the Railways not below the rank of Gazetted officer will issue the certificate of being a Scavenger/Safai Karamchari or their dependants for their employees. The Revenue Officer, not below the rank of Gazetted officer, will issue certificate in this regard for those who are employed by other authorities/ agencies/offices or who are working in private houses/ buildings/ establishment.

Who is a dependant?

Dependent in relation to Safai Karamcharis or Scavengers means and includes a member of his family who is dependent on him/her and 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

How to Apply?

The loan applications are submitted by the beneficiaries to the District Office of State Channelizing Agencies (SCAs) of NSKFDC/ Regional Rural Banks/Nationalized Bank branches.

Documents to be enclosed

The applicant should submit a copy of Project proposal, KYC documents etc.

Project proposal- Description of project, cost involved, how he/she generates income through this project etc.

Whom should be contacted?

District offices of State Channelizing Agencies (Annexure 1)
Regional Rural Bank / Nationalized Bank Branches

Additional Information

In case of manual scavengers identified under Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013, subsidy will be payable under Self- Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)

Up to project cost of 2 lacs	50% of the project cost
Between 2lacs and 5 lacs	Rs. 1 lac, and 33.3% of the project cost between 2-5 lacs
Between 5lacs to 10 lacs	Rs. 2 lac, and 25% of the project cost between 5-10 lacs
Between 10lacs to 15 lacs	Rs. 3.25 lacs

LIST OF SCHEMES

SCHEMES

SALIENT COMPONENTS

SWACHHTA UDYAMI YOJANA

Procurement and Operation of sanitation related vehicles

Purpose: To create employment opportunities for Safai Karamchhari/ Manual Scavengers

To create appropriate infrastructure for tapping the underutilized potential

Garbage trucks, Suction and Jetting Machine, Vacuum Loader etc.

Who can apply: Target Group of Safai Karamchharis / Scavenger and their dependents

Loan Amount: Maxi of 15 lacs, to one beneficiary or in Self-Help group

Rate of Interest: 4 % pa

Repayment period: Up to 10 year

Moratorium Period: 6 months in addition to implementation of 3 months

Additional Information: 1% p.a. rebate for women beneficiaries and 0.5% rebate for timely repayments

Maximum subsidy of Rs. 3.25 lacs, in case of Manual Scavengers

For Construction, Operation, Maintenance of Pay and Use Community Toilets in Public Private Partnership mode

Purpose: To ensure proper maintenance of the facilities, so created, by the entrepreneurs, who would have stake in this venture

To prevent the necessity of manual scavenging

Who can apply: Individual beneficiaries/Self-Help groups of Safai Karmachhari, Scavengers and their dependents

Loan Amount: Maxi of 25 lacs, for setting up a 10-seater toilet

Rate of Interest: 4 % pa

Repayment period: 10 year

Moratorium Period: 6 months in addition to implementation period of 6 months

Additional Information: 1% p.a. rebate for women beneficiaries and 0.5% rebate for timely repayments

Maximum subsidy of Rs. 3.25 lacs, in case of Manual Scavengers under Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)

GREEN BUSINESS SCHEME

Purpose: Financial assistance in the form of loan for income generation through activities that tackle the climate change along with income generation

Battery electric vehicle (E-rickshaw), Compressed air vehicle, Solar Energy gadgets, Poly houses

Who can apply: Safai Karamchari, Scavengers and their dependents

Loan Amount: 90% of the Unit cost with a maximum of Rs 2 lacs

Promoters Contribution- 10 % of the unit cost

Rate of Interest: 4 % pa

Repayment period: 6 year (including moratorium period) quarterly installments

Moratorium Period: 6 months

Additional Information: 1% p.a. rebate admissible for women beneficiaries

Amount of loan will be reduced to the extent of amount of subsidy available

SANITARY MARTS SCHEME

Purpose: To provide financial assistance in the form of loan for setting up of sanitary marts, a one -stop shop for all things for sanitation and hygiene

Who can apply: Individual beneficiaries/self-help groups of Safai Karamchari and liberated Manual Scavengers and their dependents

Loan Amount: 90% of total cost with a maximum of 15 lac

Rate of Interest: 4 % pa

Promoters Contribution-10% of the total cost of a sanitary mart

Repayment period: 10 year (including moratorium period of 6 months and implementation period of 4 months) quarterly installments

Moratorium Period: 6 months

Additional Information: 1% p.a. rebate for women beneficiaries and .50% rebate for timely repayments

GENERAL TERM LOAN

Purpose: Financial assistance for any viable income generating schemes including sanitation related activities.

Who can apply: Individual beneficiaries/self-help groups of Safai Karamchari and Liberated Manual Scavengers and their dependents

Loan Amount: 90% of total cost with a max of 15 lacs

10% share is to be provided by the State Channelizing Agency in the form of loan, subsidy or promoter contribution

Rate of Interest: 6 % pa

Repayment period: 10 year (including moratorium period of 6 months and implementation period of 3 months) quarterly installments

Moratorium Period: 6 months

Additional Information- Promoters contribution is not insisted upon for projects costing up to 2 lacs. For projects costing more than 2 lacs the promoters contribution from the beneficiary is 5%

MICRO CREDIT FINANCE

Purpose: For small and petty trade/ business and sundry income generating activities

Who can apply: Target group of Safai Karamchari / Scavengers and their dependents

Loan Amount: 90% of the unit cost with a maximum of Rs. 60000/- per beneficiary and Rs. 6 lac for a group of 10 person

10% is to be provided by the State Channelizing Agency in the form of loan, subsidy or any other available source of funds

Rate of Interest: 5 % pa

Repayment period: 3 year (including moratorium period of 6 months and implementation period of 3 months) quarterly installments

Moratorium Period: 6 months

MAHILA ADHIKARITA YOJANA (MAY)

Purpose: For small and petty trade business and sundry income generating activities

Who can apply: Women Safai Karamchari/ Scavengers and their dependent daughters

Loan Amount: 90% of total cost with a maximum of Rs 100000/-

10% is to be provided by the State Channelizing Agencies in the form of loan, subsidy or any other available source of funds

Promoters contribution- Not insisted upon from the beneficiaries

Rate of Interest: 5 % pa

Repayment period: 5 year (including moratorium period of 6 months and implementation period of 3 months) quarterly installments

Moratorium Period: 6 months

MAHILA SAMRIDHI YOJANA

Purpose: For small and petty trade business and sundry income generating activities

Who can apply: Women Safai Karamchari/ Scavengers and their dependent daughters

Loan Amount: 90% of unit cost with a maximum of Rs 50000/-

10% is to be provided by the State Channelizing Agencies in the form of loan, subsidy or any other available source of funds

Rate of Interest: 4 % pa

Repayment period: 3 year (including moratorium period of 6 months and implementation period of 4 months) quarterly installments

Moratorium Period: 6 months

EDUCATIONAL LOANS TO THE STUDENTS FROM THE COMMUNITY OF SAFAI KARAMCHARI / SCAVENGERS

Courses: Professional or Technical Education of Graduation or higher levels in Medical, Engineering, Management, Law, IT/Computers.

Graduation courses in all disciplines (i.e. B.A., B.Sc; & B.Com 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 etc; (from authorized/ recognized Institutes/ Universities).

Who can apply: Students from the community of Safai Karamchari/Scavengers

Loan Amount: 90% of with a maximum of 10 lacs for study in India and 20 lacs for study in abroad. 10% of promoter's contribution is required to be brought by the student/SCA

Rate of Interest: 4 % pa

Repayment period: 5 years after co-termination of course

Moratorium Period: One Year

Additional Information: .5% rebate in rate of interest for female beneficiaries for study in India.

The interest of Education Loan is reimbursable under the scheme of Ministry of HRD, Govt of India to those beneficiaries whose family income is up to Rs 4.5 lacs



SKILL DEVELOPMENT TRAINING

Purpose: To provide training to Safai Karamchari/Scavengers and their dependents to make them self-dependent through appropriate technical training for taking up income generating activities in the industry, service and business sector

Who can apply: Safai Karamchari / Scavengers and their dependents

The individual should be between the age group of 18 and 40 years or as prescribed by the training institutes

The dependent should be between the age of 17 and 50 years

The individual should not have undergone skill development training in the past under any NSKFDC scheme

Assistance: 100% in the form of grant towards actual fee, boarding and lodging charges etc. and stipend of Rs 1500 per month

How to apply: Email nskfdc-msje@nic.in for enrolling in Skill development the following details

1. Name, 2. Father's Name, 3. Mother's Name
4. Beneficiary Group: (Safai Karamchari, Manual Scavenger, dependant of Safai Karamchari or Manual Scavenger)
5. In case of dependant- Kindly specify relation with Manual Scavenger/Safai Karamchari Detail of Manual Scavenger/Safai Karamchari
5. State, 6. District, 7. Address, 8. Contact Number



NATIONAL SCHEDULED CASTES FINANCE DEVELOPMENT CORPORATION

Set up by the Govt of India to provide financial assistance at concessional interest rates under various credit schemes to beneficiaries belonging to Scheduled Castes, through the State/UT Channelizing Agencies and other channel partners and is also extending various non-credit schemes to support the target groups.

Who is eligible?

The beneficiary should be from the Scheduled Caste Community. The Annual family income of the beneficiary should not exceed Double the Poverty Line income limit.

How to apply?

The loan applications are to be submitted by the eligible target group (Scheduled Castes persons living below Double the Poverty Line) to the District Offices of State Channelizing Agencies (SCAs), branches of Regional Rural Banks/Nationalized Banks.

Documents to be enclosed

The applicant should submit a copy of Project proposal, KYC documents, details of business, copies of caste, income and experience etc.

Whom to be contacted:

District office of State Channelizing Agency (Annexure 2)
Regional Rural Bank / Nationalized Bank Branches

SCHEMES	SALIENT COMPONENTS
TERM LOAN	

Purpose: Financial assistance to target group in setting up their project

Who can apply: Individual belonging to Scheduled Caste community. The Annual income should not exceed Double the Poverty Line income limit.

Loan Amount: 90% of total cost with a maxi of Rs 30 lacs

Rate of Interest: Up to 5lacs- 6%
Above 5 lacs and up to 10 lacs-8%
Above 10 lacs and up to 20 lacs-9%
Above 20 lacs and up to 27 lacs-10%

Repayment period: 10 years in quarterly / half-yearly/yearly installments

Moratorium Period: 6 -12 months depending on the nature of the business

Additional Information- Upon repayment of term loan for units costing up to 2 lacs, 2nd loan can be taken

SKILL DEVELOPMENT TRAINING PROGRAM

Purpose: To provide training for unemployed persons of the target group, whose annual family income is below Double the Poverty Line Income limit.

Who can apply: Individuals belonging to SC community

Assistance: stipend @ Rs 1,500/- per month is paid to each trainee to enable them to meet their incidental expenses.

How to apply: Information as Skill Development Training Programme will be published in local newspaper from time to time.

Facilities provided after skill-based training Placement assistance is provided to the beneficiaries after skill training by the respective Training Institution. Trainees who would like to setup their own ventures are also provided free entrepreneurial guidance and the procedure to apply for the loan schemes of NSFDC.

Indicative schemes for skill training

Certificate Course in Hardware and Networking, Automobile Repairs and Servicing, CAD using Auto CAD, Publishing and MS Office, Welding

and Fabrication, Plastic Injection Machine Operator, Pattern Cutting Master Course, Mobile Phone Repairs, Motor Rewinding, Photography and Videography, Plastic Extrusion Machine Operatoretc

Ministry of Finance

Stand up India Scheme

Stand Up India scheme is for financing SC/ST and/or women entrepreneurs. The objective is to facilitate bank loans to at least one SC /ST borrower and at least one-woman borrower per bank branch for setting up first time venture. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or women entrepreneur.

How to apply: The beneficiary can apply directly at the branches of the Scheduled Banks in India or through Stand-Up India Portal or through lead Bank Manager.

SCHEMES

SALIENT COMPONENTS

STAND UP INDIA SCHEME

Purpose: To provide financial assistance to SC or ST borrower and women borrowers for setting up first time venture (green field project) in manufacturing, services or the trading sector.

Who can apply: SC/ST borrowers and women entrepreneurs above 18 years of age

Nature of loan: Composite loan (inclusive of term loan and working capital)

Loan Amount: 75% of the project cost between 10 lacs up to 100 lacs

Rate of interest: lowest applicable rate of the bank for the category

Repayment period: 7years

Moratorium period: 18 months

Additional information

Working Capital: Working capital up to 10 lacs may be sanctioned by way of overdraft for drawal. For above 10 lacs, working capital may be sanctioned by way of Cash Credit Limit

Margin Money-Scheme envisages 25% margin money which can be provided in convergence with eligible Central / State schemes. The borrower shall be required to bring in minimum of 10% of the project cost as own contribution

Prime Minister Mudra Yojana (PMMY)

This Scheme is aimed at providing loans to the non-corporate, non-farm small/micro enterprises. The Mudra Loan is extended for a variety of purposes which provides income generation and employment creation in Manufacturing, Services, Retail and Agri. Allied Activities

Whom should be contacted?

Commercial Banks, RRBs, Small Finance Banks, Cooperative Banks, MFIs and NBFCs.

How to apply: The borrower can approach any of the lending institutions or can apply online.

PRIME MINISTER MUDRA YOJANA (PMMY)

Purpose: This Scheme is aimed at empowering the neglected and underprivileged sections of the society

Who can apply: Individual, Proprietary concern, Partnership Firm, Private Ltd. Company, Public Company, Any other legal forms and service sectors

Loan amount Up to 10 Lacs

Shishu- Loans up to 50,000/-

Kishore- Loans from 50,001 to 5 lakhs

Tarun -Loans from 5,00,001/- to 10 lakhs

Additional Information

The individual borrowers may be required to possess the necessary skills/experience / knowledge to undertake the proposed activity.

The need for qualification, if any, need to be assessed based on the nature of the proposed activity, and its requirement.

Ministry of Micro Small and Medium Enterprise

National Scheduled Caste and Scheduled Tribes Hub Scheme

SCHEMES

SALIENT COMPONENTS

SPECIAL CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR MSES

This Scheme promote new enterprises and support the existing enterprises in their expansion for enhanced participation in the public procurement through facilitating purchase of plant and machinery by providing 25% upfront capital subsidy to the existing as well as new SC/ST owned MSEs on industrial finance availed of by them.

Who can apply: Sole Proprietorship, Partnerships, Co-Operative Societies, Public and Private Limited Companies owned by SC/ST Entrepreneurs of MSE sector engaged in the manufacturing activities.

The existing enterprises should have obtained registration under Udyog Aadhaar Memorandum and enrolled in MSME data bank.

How to apply: The eligible beneficiary / enterprise can apply at all primary lending institutions which includes Scheduled Banks, Regional Rural Banks, State Financial Corporations

Loan details: The maximum eligible loan under this scheme is Rs 1 Crore for Capital investment in Plant and Machinery.

Subsidy details: Capital subsidy @25% of the Term Loan sanctioned for purchase of plant and machinery which is limited to 25 lacs shall be provided under the scheme to the SC/ST Enterprises for purchase of Plant and Machinery.

This is applicable for projects/proposals where Term loans have been sanctioned by the lending institutions after notification of this scheme.

Additional Information: Promoter's contribution, security, debt-equity ratio, up-front fee, will be determined by the lending agency as per the existing norms.

Ministry of Housing and Urban Poverty Alleviation

Deendayal Antyodaya Yojana- National Urban Livelihood Mission

NULM focus on organizing urban poor in Self-Hep groups, creating opportunities for skill development leading to market-based employment and helping them to set-up self-employment ventures by ensuring easy access to credit.

Self-employment Program

Eligibility Criteria: No minimum educational qualification is required. However, if the identified activity for micro-enterprise development requires some special skills, appropriate training must be provided to the beneficiaries by linking them for training under Employment through Skills Training and Development.

Whom should be contacted?

Banks directly or through concerned local bodies.

SCHEMES	SALIENT COMPONENTS
Self-Employment Program 1 (Individual Enterprise)	<p>Who can apply: The individual should have attained the age of 18 years at the time of applying for loan</p> <p>Loan amount: Maximum unit project cost for individual micro-enterprise is Rs. 2 lakhs</p> <p>Collateral: No collateral required</p> <p>Repayment: Ranges from 5 to 7 years after initial moratorium of 6-18 months as per norms of the bank</p>

Self-Employment Program 2 (Group Enterprise)

Who can apply: A Self-Help group or members of an SHG constituted under NULM. At least 70% members of this group should be from urban poor families. All members should have attained the age of 18 years. The group should have a minimum of 5 members. Group should submit all the required documents- Loan form, KYS details etc. to the bank.

Loan amount: Maximum unit project cost for a group enterprise are 10 lacs. Project Cost less the beneficiary contribution as specified by the bank would be made available as loan amount

Collateral: No collateral required

Repayment: Ranges from 5 to 7 years after initial moratorium of 6-18 months as decided by the bank

Additional Information: Only one loan can be availed by each group.

ANNEXURE 1

State/ Union Territories	Name of Channelizing Agencies
Andhra Pradesh	Andhra Pradesh Scheduled Castes, Co-Operative Finance Ltd.
Assam	Assam State Development Corporation for Scheduled Castes, Ltd.
Bihar	Bihar State Scheduled Castes, Ltd., Co-Operative Devp. Corp.
Chandigarh	Chandigarh SCs, BCs, and Minorities Financial & Development
Chattisgarh	Chattisgarh State Coop. Antyavasayae Finance & Development Corporation
Delhi	Delhi SC, St, OBC, Minorities, Physical Handicapped Fin. and Devp. Corp
Dadra & Nagar Haveli	Dadra & Nagar Haveli Scs/STs, OBC & Minorities Finance & Development Corporation Ltd.
Daman & Diu	Daman & Diu SCs/STs/OBCs Minorities Finance & Development Corp. Ltd.
Goa	Goa State SCs and Backward Classes Finance & Devp. Corporation
Gujarat	Gujarat Safai Kamdar Vikas Nigam, Women Empowerment Corporation
Haryana	Haryana SC Finance & Development Corporation
Himachal Pradesh	Himachal Pradesh Scheduled Castes & Scheduled Tribes Development
Jammu & Kashmir	J&K Scheduled Castes & Backward Classes Devp. Corporation
Jharkhand	Jharkhand State SC Cooperative Development Corporation
Karnataka	Dr. B.R. Ambedkar Development Corporation Ltd.



Kerala	Kerala State Development Corporation for SC & ST Ltd.
Madhya Pradesh	Madhya Pradesh State Cooperative SC Development Corporation
Maharashtra	Mahatma Phule Backward Class Devp. Corp. Ltd.
Manipur	Manipur Tribal Devp. Corp. Ltd.
Meghalaya	Meghalaya Urban Devp. Agency
Mizoram	MInzoram Urban Cooperative Devp. Bank Ltd.
Nagaland	Nagaland Industrial Devp. Corporation Ltd.
Odisha	Orissa Scheduled Castes & Scheduled Tribes Devp. & Finance Coop. Corp. Ltd.
Punjab	Punjab SC Land Devp. & Finance Corporation Ltd.
Puducherry	Puducherry Adi Darividar Development Corporation Limited
Sikkim	Sikkim Scheduled Castes, Scheduled Tribes & Other Backward Classes Devp. Corporation Ltd.
Rajasthan	Rajasthan SC & ST Fianance & Development Cooperative Corporation Ltd.
Tamil Nadu	Tamil Nadu Adi Dravidar Housing and Development Corporation Ltd.
Tripura	Tripura Scheduled Castes Cooperative Development Corporation Ltd.
Uttar Pradesh	U.P.Scheduled Castes Finance & Development Corporation
Uttrakhand	Uttrakhand Bahuudeeshiya Vitta Evam Nigam
West Bengal	West Bengal Scheduled Castes and Scheduled Tribes Development and Finance Corpn.

ANNEXURE 2

State/ Union Territories	Name of Channelizing Agencies
Andhra Pradesh	Andhra Pradesh Scheduled Castes, Co-Operative Finance Ltd.
Assam	Assam State Development Corporation for Scheduled Castes, Ltd.
Bihar	Bihar State Scheduled Castes, Ltd., Co-Operative Devp. Corp.
Chandigarh	Chandigarh SCs, BCs, and Minorities Financial & Development
Chattisgarh	Chattisgarh State Coop. Antyavasayae Finance & Development Corporation
Delhi	Delhi SC, St, OBC, Minorities, Physical Handicapped Fin. and Devp. Corp
Goa	Goa State SCs and Backward Classes Finance & Devp. Corporation
Gujarat	Gujarat SC Development Corporation, Gujarat SCs Most Backward Caste Development Corporation
Haryana	Haryana SC Finance & Development Corporation
Himachal Pradesh	Himachal; Pradesh Scheduled Castes & Scheduled Tribes Development
Jammu & Kashmir	J&K Scheduled Castes & Backward Classes Devp. Corporation
Jharkhand	Jharkhand State SC Cooperative Development Corporation
Karnataka	Dr. B.R. Ambedkar Development Corporation Ltd.
Kerala	Kerala State Development Corporation for SC & ST Ltd, Kerala State Women's Dev. Corpn.
Madhya Pradesh	Madhya Pradesh State Cooperative SC Development Corporation
Maharashtra	Sahityaratna Lokshahir Annabhau Sathe Development Corporation Ltd., Mahatma Phule BCs Development Corporation Ltd., SantRohidas Leather Industries & Charmakar Dev. Corpn.

Manipur	Manipur Tribal Devp. Corp. Ltd, Manipur State STs & SCs Development Co-operative Bank Ltd.
Meghalaya	Meghalaya Cooperative Apex Bank Ltd.
Mizoram	MInzoram Urban Cooperative Devp. Bank Ltd, Mizoram Khadi & Village Industries & Board ,
Odisha	Orissa Scheduled Castes & Scheduled Tribes Devp. & Finance Coop. Corp. Ltd.
Chandigarh	Punjab SC Land Devp. & Finance Corporation Ltd.
Puducherry	Puducherry Adi Darivdar Development Corporation Limited
Sikkim	Sikkim Scheduled Castes, Scheduled Tribes & Other Backward Classes Devp. Corporation Ltd
Rajasthan	Rajasthan SC & ST Fianance & Development Cooperative Corporation Ltd.,
Tamil Nadu	Tamil Nadu Adi Dravidar Housing and Development Corporation Ltd.
Telangana	Telangana Scheduled Castes Co-operative Finance Corporation Ltd.
Tripura	Tripura Scheduled Castes Cooperative Development Corporation Ltd.
Uttar Pradesh	U.P.Scheduled Castes Finance & Development Corporation
Uttrakhand	Uttrakhand Bahuudeeshiya Vitta Evam Nigam ,
West Bengal	West Bengal Scheduled Castes and Scheduled Tribes Development and Finance Corpn,

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