

Swachhta Udvami Yojana (SUJY)-"Swachhta Se Sampannta Ki Aur"

1. Objectives:

The main objectives of the Yojana are as under:

- i) To create appropriate infrastructure for promotion of mechanized cleaning.
- ii) To create facilities for collection of garbage from the source.
- iii) To create self and wage-employment opportunities with a sustainable remuneration for the members of the Scheduled Caste communities engaged in sanitation and related entrepreneurial activities.

2. Eligibility:

- i) Individual target group of sanitation workers/ entrepreneurs belonging to Scheduled Caste communities or their Self-Help Groups (SHCTs) or Joint Liability Groups (JLGs) or Co-operative Societies.
- ii) Annual Family Income of each individual beneficiary should be up to Rs.3.00 lakhs or decided by the Government of India from time to time for rural, semi-urban and urban areas.

3. Unit Cost:

The Project costing up to Rs. 15 00 lakhs per unit.

4. Quantum of Loan:

Term Loan up to 90% under project-finance mode with balance 10% being CA and/or Promoter's contribution or 100% on re-finance mode.

Under re-finance mode, the PSB/RRB shall submit details of the project proposals financed under the Yojana as per the prescribed format (Annexure-I).

5. Interest Rate:

- i) NSFDC shall charge interest @ 2% per annum from the Channelizing Agency. In turn, Channelizing Agency shall charge @ 4% per annum from the beneficiaries.

ii) A rebate of 1% per annum shall be provided to women beneficiaries i.e. NSFDC shall charge interest @ 1% per annum from the Channelizing Agency. In turn, Channelizing Agency shall charge @3% per annum from the women beneficiaries.

6. Fund Utilization:

Under project-finance mode, SCA shall utilize the funds within 120 days from the date of each disbursement. The SCA shall send Quarterly Progress Report (QPR) on the utilization of the NSFDC funds. The SCA shall send Quarterly Progress Reports within 180 days from the date of disbursement. The QPR must reach NSFDC within 10 days from the close of each quarter failing which the same shall be treated as default by the SCA. NSFDC funds actually disbursed by the SCA to the beneficiaries or advanced to the suppliers towards procurement of assets under the approved Yojana shall only be considered as funds utilized.

Under re-finance mode, the PSB/RRB shall switch-over the annual interest rate from their annual interest rate to NSFDC's annual interest rate applicable under the Yojana in respect of the individual loan accounts which have been refinanced by NSFDC to the PSB/RRB. The switch-over of annual interest rate shall be done by PSB/RRB within 30 days from the date of each disbursement of NSFDC. The PSB/RRB shall inform about the switch-over of annual interest rate to NSFDC as per the prescribed format (Annexure-II). The information furnished by the PSB/RRB, regarding switch-over of annual interest rate shall be treated as funds utilized.

7. Moratorium Period:

Six months including fund utilization period. However, there shall be no moratorium for the payment of interest.

8. Repayment period

The loan (Principal and Interest) shall be repaid quarterly within a maximum period of 10 years.