



NSKFDC Advances Socio-Economic Empowerment of Sanitation Workers through Concessional Finance and Skill Development

Corporation Sanctions and Disburses Rs. 3,365.93 Crore, Benefiting Over 6.10 Lakh Persons Since Inception

Financial Assistance of up to Rs. 30 Lakh for Individuals and Rs 75 Lakh for Groups Available for Viable Self-Employment Activities

Posted On: 11 SEP 2026 5:44PM by PIB Delhi

The National Safai Karamcharis Finance & Development Corporation (NSKFDC), a wholly owned Government of India Undertaking under the Ministry of Social Justice & Empowerment, continues to promote sustainable livelihoods and socio-economic empowerment among Safai Karamcharis, waste pickers, manual scavengers and their dependents across the country.

Under its loan-based schemes, NSKFDC provides financial assistance at concessional rates of interest to eligible beneficiaries for undertaking viable self-employment and income-generating activities.

Financial assistance of up to Rs. 30 lakh is available to an individual beneficiary, while loans of up to **Rs. 75 lakh** may be extended to a group of beneficiaries. The applicable rate of interest ranges from **6% to 9%** per annum, depending upon the nature and quantum of financial assistance. The repayment period ranges from **three to ten years**, subject to the amount of the loan and the provisions of the applicable scheme.

A rebate of 1% on the applicable rate of interest is provided to women beneficiaries. An additional **rebate of 0.5%** is available to beneficiaries for the timely repayment of instalments, in accordance with the applicable scheme guidelines.

The loan schemes are implemented through State Channelizing Agencies (SCAs) nominated by the respective State and Union Territory Governments, along with **Regional Rural Banks (RRBs) and Public Sector Banks (PSBs).**



In addition to financial assistance, NSKFDC implements non-loan-based programmes for the benefit of its target group. Financial assistance and grants are provided for organising awareness camps, workshops, skill-development initiatives and other capacity-building programmes.

These interventions seek to enhance employability, develop entrepreneurial capabilities and enable beneficiaries to access safer, dignified and sustainable livelihood opportunities.

Since its inception and up to 10 September 2026, NSKFDC has sanctioned and disbursed concessional loans amounting to **Rs. 3,365.93 crore** to its channelising agencies, covering **6,10,902 persons** from its target group.

Through its financing schemes, skill-development programmes and capacity-building initiatives, NSKFDC remains committed to advancing social inclusion, economic independence and dignified livelihoods for sanitation workers and their dependents across the country.

Established on 24 January 1997 as a Not-For-Profit Company, NSKFDC has been operational since October 1997 as an apex corporation dedicated to the overall upliftment of its target communities. The Corporation implements a range of loan-based schemes and non-loan-based programmes to support self-employment, skill development, capacity-building and social empowerment.

The vision of NSKFDC is to strive for the elimination of the inhumane practice of manual scavenging and facilitate the socio-economic upliftment of Safai Karamcharis, scavengers and their dependents. Its mission is to provide access to alternative and sustainable livelihood opportunities, enabling members of the target group to live with dignity, honour and pride and become an integral part of mainstream society.

PR-111- TAR/KV/GA/RK

(Release ID: 2309218) Visitor Counter : 600

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