



## **2/ N.S.F.D.C. (FOR SC) / N.S.T.F.D.C. (FOR ST) SCHEMES:**

In order to assist SC and ST People whose annual income is double the poverty level and who are partially trained and need gainful employment, the Corporation has entered into the agreement with the NSFDC & NSTFDC to act as the channelizing agency for loans. As per the Agreement the Corporation will provide Subsidy and Margin Money from its own fund and the NSFDC / NSTFDC will provide the term loan. The quantum of Margin Money shall be about 5% of the total project cost and the amount of subsidy which will be given only to BPL applicants will be Rs. 10,000.00. Only.

### **1. Eligibility Criteria :**

- a. The applicant should belong to the SC/ST Community.
- b. Annual Family Income : The applicant should belong to below the Double the poverty level group. i.e. the family income should not exceed Rs. 39,500.00 in Urban Areas.
- c. The applicant should not be defaulter of any banks or financial institution.
- d. The applicant should be well versed with the project undertaken and posses the requisite papers required for the schemes.
- e. Age limit: 18 to 50 years.

### **2. Provision for finance for the scheme :**

- a) Project Cost : Upto Rs. 30.00. Lacs. For NSFDC and Rs. 10.00. Lacs. For NSTFDC.
- b) Subsidy : Rs. 10,000.00. for the applicants living below Poverty Level.
- c) Margin Money : 2% of the Project Cost to maximum of Rs. 10,000.00. for SCH. CASTES only.
- d) INTEREST of NSTFDC/NSTFDC Loan : 6% p.a. upto 5 Lacs. And 8% p.a. beyond Rs. 5.00. Lacs.
- e) Repayment of Loan : In 50 to 60 Installments.

### **3. Sponsoring Agencies : Blocks/ Municipality / Corporation Office.**

**4. Types of scheme undertaken:** Only scheme approved by the Head Office i.e. Grocery, Readymade Garments, Vehicles, Piggery, Internet Dhaba, Dairy, Silversmithy, Beauty Parlour, etc.,

## **3/ MAHILA SAMRIDI YOJNA (M.S.Y) :**

Applicable for Scheduled Castes Women only, belonging to below Double the Poverty Level.

Annual Family Income should not be more than Rs.40,000/- in Rural Areas and Rs. 55,000/- in Urban Areas.

Project Cost :- Rs.25,000/- (Maximum Amount)

Subsidy : - 50% of the Project Cost to a maximum of Rs. 10,000/- will be given to those women beneficiaries who belongs to the poverty level and the rest amount will be provided as Special Loan carrying an Interest of 3% p.a.

**Sponsoring Agencies:** - Panchayats /N.G.O's.

#### **4/ ADIVASI MAHILA SWASHAKTIKARAN YOJNA ( A.M.S.Y) :**

Applicable for Scheduled Tribes Women Only.

Annual Family Income of the applicant should not exceed Rs. 39,500/- in Rural areas and Rs.54,500/- in Urban areas.

**Maximum Project Cost:** - Rs. 50,000/-.

**Subsidy** :-50% of the Project Cost to the maximum of Rs. 10,000/- Only will be provided only to those applicants who belongs to the poverty level group. The rest will be Special Loan carrying an Interest of 3 % p.a.

**Sponsoring Agencies** : - Panchayats/ N.G.O's.

**Type of Schemes** : - Schemes under Agriculture, Cottage S.S.I. and Trade & Business are generally financed under both these Programmes i.e. ( M.S.Y. & A.M.S.Y).

#### **5/ NATIONAL SCHEME FOR LEBERATION & REHABILITATION OF SCAVENGERS (N.S.S.) :**

Any person of any community engaged in the profession of Sweeper or Scavenger including his family members or dependants.

**Age Limit** : - 18 to 55 years.

**Project Cost** : - Rs. 50,000/-

**Subsidy** : - 50% of the Project Cost to a maximum of Rs. 10,000/- only.

**Margin Money** : - 20% of the Project Cost to a maximum of Rs. 2,000/- only carrying an Interest of

4% p.a. The rest will be Bank Loan and if the Bank Loan is not available then

the Corporation will provide Special Loan which will attract an Interest @4% p.a.

**Sponsoring Agencies:** - Block/Municipalities and N.G.O's.

#### **6/NATIONAL SAFAI KARMACHARI FINANCE & DEVELOPMENT CORPORATION (N.S.K.F.D.C.) :**

The schemes are applicable to Safai Karmacharies and their dependants. There is no caste bar or income limit.

**Project Cost** : - Upto Rs. 5.00. Lacs.

**NSKFDC Loan** : - 90% of the Project Cost.

Remaining 10% will be Margin Money and Subsidy to be provided by the Corporation. In respect of all schemes of the Corporation the beneficiary should not be a defaulter of any Government/non Government Financial Institution.

#### **7/ SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS (S.R.M.S):-**

Schemes for Rehabilitation of Manual Scavengers have been introduced by the Ministry of Social Justice and Empowerment, Government of India. The package of Rehabilitation consists of free training as well as Financial Assistance to the Scavengers and their dependents for their self employment. The S.R.M.S. has been declared as a National Priority and the deadline for Rehabilitation of all Scavengers and their dependents by March 2009. A survey to this effect was conducted by the 8 Blocks and 4 Municipalities of Darjeeling Hills and it was observed that there are no Scavengers in the 3 Hill Sub Divisions of the Darjeeling District.

#### **8/ SPECIAL CENTRAL ASSISTANCE TO TRIBAL SUB PLAN (SCA to TSP):-**

Since the financial year 2009-10 a new Scheme known as SCA to TSP was introduced. This is purely subsidized Schemes for the Tribal living under the poverty level. This scheme is given to Self Help Groups comprising of 7 to 20 beneficiaries and the quantum of Subsidy is Rs.10, 000/- per applicant for various group schemes like Agriculture, C.S.S.I. , Floriculture, Traditional Art & Crafts, Business Schemes.

#### **9/ HIGHER EDUCATION LOAN:-**

This Loan is given to Scheduled Castes students whose family income is Rs.40, 000/- only in Rural Areas and Rs.55, 000/- in Urban Areas. The applicant must have been selected for admission to any Government Recognized Institution on the basis of competitive examination. A loan of Rs. 7.50 lacs will be sanctioned for students studying in India and Rs. 15.00. lacs will be granted to students studying abroad. 90% of the course fee will be granted as Loan and the rest 10% will be borne by the family. Repayment of Loan @ of 5% for boys and 4 % for girls will be commencing after the completion of the course. For wide publicity Loan Forms along with the necessary information have been sent to the 8 Blocks and 4 Hill Municipalities with a request to also visit the website [www.wdsed.gov.in/wbscstdefc](http://www.wdsed.gov.in/wbscstdefc) for further details.

**PERFORMANCE OF THE DIFFERENT SCHEMES FOR THE YEAR 2010-11  
UNDERTAKEN BY THE W.B.SC/ST DEV. & FIN.CORPORATION, DARJEELING  
DISTRICT BRANCH.**

SL. No	Scheme	Target	Cases Spon.	Cases sanct.	Cases Rel.	Subsidy (Rs.)	M. Money (Rs)	Bank Loan (Rs)	Term Loan (Rs)	Total Amount. (Rs)
01	SCP	97	175	138	138	13.57.	-	14.56.	-	28.13.
02	NSFDC	02	01	01	01	0.10	0.10	-	2.58.	2.78.
03	NSTFDC	08	16	10	10	0.90.	0.40.	-	6.66.	7.96.
04	AMSY	48	30	30	18	1.80.	-	-	1.80.	3.60.
05	MSY	19	15	15	15	1.50.	-	-	1.50.	3.00.
06	NSKFDC	04	05	-	-	-	-	-	-	-
07	SCA to TSP	1055	912	912	912	91.20	-	-	-	91.20

**LOCATION OF THE OFFICE AND STAFF STRENGTH : -**

The office premises of the Darjeeling Branch of the West Bengal Scheduled Castes and Scheduled Tribes Development and Finance Corporation are located at 9 Ballen Villa Road, P.O. & Dist. Darjeeling. The head of the Office is the District Manager who is from the W.B.C.S. (Exe) Cadre. The present staff members and their strength is as follows :

Sl.No.	Designation of Staff.	No. of Members.
01	District Manager	01
02	Field Organizers. (F.O.)	06
03	Accountant	01
04	Assistant	01
05	Junior Assistant	-
06	Group D Staff.	02
07	Casual Staff	01
08	Night Guard.	01

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