

Green Business Scheme

Climate change, which has become one of the greatest challenges for the world, is the consequence of unchecked pollution. With a view to mitigate the impact of climate change on human beings, it is necessary to bring down pollution level, for which it is necessary to promote such business activities which can tackle the climate change and also help in income generating.

Objective	To provide financial assistance in the form of loan for the activities which could tackle the climate change alongwith income generation. The income generating activities which could mitigate the Green House effect or could be classified under adaptation initiatives, would be covered under the scheme.
Eligibility	Safai Karamcharis, Scavengers and their dependants
Indicative schemes	Battery electric vehicle(E-rickshaw), Compressed air vehicle, Solar energy gadgets, Poly houses
Quantum of loan	90% of the Unit cost with a maximum of Rs. 2 lac. Quantum of loan shall, however, be reduced to the extent of the amount of subsidy available, if any.
Promoters' contribution	10% of the unit cost
Interest	From NSKFDC to SCAs : 2% p.a. From SCAs to beneficiaries : 4% p.a. *(1% Rebate from NSKFDC share of interest in case of Female Beneficiaries.)
Repayment	The loan under the scheme shall be repaid in quarterly installments, within a maximum period of 6 years including moratorium period of 6 months.