



HARSH BHAL, IIS
Chairman-cum-Managing Director

D.O.No. NHF/1/3/SCAs/2013
Dated : 10.06.2013

**Subject : Information on Best Practices being followed by NHFDC
SCAs – reg.**

Dear

The National Handicapped Finance & Development Corporation (NHFDC) implements its scheme for the economic rehabilitation for persons with disabilities through nominated State Channelizing Agencies (SCAs). The role and contribution of SCAs is vital in the channel finance model.

It is observed that some of the SCAs have adopted certain practices/innovations like collaboration with government departments, dove-tailing with other government schemes, provision of subsidy through state government in enhancing the effectiveness of NHFDC schemes.

The examples of five states in this regard are summarized as under :-

- i) Chhattisgarh** - Chhattisgarh Nishaktjan Vitta Aivam Vikas Nigam (CNVAVN) has introduced a scheme through their administrative ministry i.e. Ministry of Social Welfare namely, Utthan Subsidy Yojana. As per the scheme, on regular repayment of loan for three years, the beneficiary becomes eligible for state government subsidy equivalent to 50% of the balance loan outstanding.
- ii) Rajasthan** - Rajasthan S.C. & S.T. Finance & Development Cooperative Corporation has introduced Vishwas Yojana in the state of Rajasthan. Under the scheme, disabled persons are provided financial assistance upto Rs.1.0 lakh to start self employment activities under NHFDC schemes. Here, 30% of the project cost is subsidized by the state government and balance funds are mobilized through NHFDC.
- iii) Puducherry** - Puducherry Corporation for Development of Women and Differently Abled Persons (PCDWADP) has started pledging the pension being provided to PwDs by the UT Administration in place of other form of security. The PwD now do not have to search a person for giving guarantee and he can avail the facility of concessional loan from the corporation easily. As a result the loaning by PCDWADP has increased manifold.

...2.

