

The Presentation by CMD in the Regional Meeting of State Secretaries of Welfare/Social Justice (Western States) on 03rd June, 2013 at India International Center, New Delhi

The main aim of the National Handicapped Finance and Development Corporation is to provide concessional credit to PwDs for self-employment opportunities through the channelizing agencies in the states.

NHFDC could not attain the desired targets in Madhya Pradesh, Gujarat, Rajasthan and Goa as the State Channelising Agencies in these states were struggling with several problems, like, non availability of Block Government Guarantee, recovery below benchmark and low utilization of NHFDC funds. I would like to discuss these problems, statewise.

In Maharashtra, the State Channelising Agency i.e. Maharashtra State Handicapped Finance & Development Corporation has developed inertia in implementation of NHFDC schemes which can be seen from the huge unutilized funds of Rs.7.17 crores pending with the SCA. The SCA is also not repaying NHFDC dues regularly and an amount of almost Rs.11.67 crore is overdue for repayment. The guarantee support from the state government is also not sufficient and there exists a shortfall of Rs.3.0 crore. As a result NHFDC could not consider release of Rs 48 crore to Maharashtra for implementation of 3500 proposals.

I request Department of Social Welfare, Govt.of Maharashtra to review the status and direct the SCA to clear these pending issues as these are blocking the flow of our funds to PwDs in the state.

In Gujarat, the State Channelising Agency i.e. Gujarat Minorities Finance & Development Corporation (GMFDC) is slow in implementation of NHFDC schemes. The SCA had drawn only Rs. 1.69 crore from NHFDC during 2011-12 and Rs. 1.70 crore in 2012-13 due to shortfall in Block Government Guarantee. The SCA is also not regular in payment of NHFDC dues and an amount of Rs.5.14 crore is overdue for repayment. It may be seen that SCA has lot of pending proposals with them but due to non-availability of guarantee support from state they are unable to forward the same to NHFDC.

I request the Principal Secretary, Social Welfare, Govt. of Gujarat to organize the guarantee support to the State Channelising Agency and direct them to speed up implementation of NHFDC schemes.

In Madhya Pradesh, Though the state government has nominated four State Channelizing Agencies for NHFDC yet implementation of NHFDC schemes has come to a standstill. The major issue is non-availability of Block Government Guarantee. I would, therefore, request Secretary, Social Welfare, Govt. of Madhya Pradesh to look into it.

In Chhatisgarh, The guarantee support from the state government is also not sufficient and there exists a shortfall of Rs.6.39 crore. The flow of concessional credit to PwDs in the state is continuing on the assurance of the state government that the guarantee support proposal is under consideration. It is a stop-gap arrangement and may not continue for long. I, therefore, request the Secretary, Social Welfare, Govt. of Chhatisgarh to extend adequate guarantee support to the SCA on priority.

In Rajasthan, The SCA has a full fledged network of offices in districts, and the state has a large population of PwDs. However, the implementation of NHFDC scheme does not commensurate with the infrastructure and potential of SCA. During the financial year 2012-13, the achievement is only Rs. 1.45 crore against the notional allocation of Rs.3.60 crore. I request the Secretary, Social Welfare, Govt. of Rajasthan to review the performance of state channelising agency to speed up implementation of concessional credit to Persons with Disabilities in the State.

In Goa, The flow of concessional credit to PwDs in the state is touching a bottom-line because of non-submission of proposals by the SCA. During the financial year 2012-13 the SCA has drawn total amount of Rs.3.00 lakhs only. I would, therefore, request the Secretary, Social Welfare, Govt. of Goa to look into the state of affairs for the benefit of PwDs of the state.

In Dadar & Nagar Haveli, Daman & Diu, The nominated State channelizing agency (Dadar and Nagar Haveli, Daman & Diu SC/ST, OBC and Minorities Financial and Development Corporation Limited) is yet to execute General Loan Agreement.

I request the UT Admn. to review the progress in this regards with the SCA and direct them to execute the General Loan Agreement so that PwDs in the UT may benefit from the concessional credit available through NHFDC scheme.

I would also like to inform this august gathering that NHFDC is implementing two Scholarship Schemes. The total 2000 Scholarships are available under these schemes and hence I request your goodselves to sensitise higher educational institutions, professional and training institutes to make it successful. Apart from this, our educational loan scheme has been made very attractive which is offering loan to a girl student with disability @ 3.5% p.a. and in case of male student with disability @ 4% p.a. We have already sent communication to all Chief Secretaries of the States and UTs in this regard.

As you are already aware that Govt. of India has initiated a very big programme in the area of Skill Upgradation. The NHFDC is to provide skill training to 4000 PwDs in the current year. This will not only help the employability of the PwDs but also help the PwDs for preparing good and viable projects for self employment ventures. With the skill upgradation, the rate of recovery of loan will also improve. I would, therefore, request all Secretaries and Representatives of the States to help us in this task by identifying good training institutes/organizations in the states for providing training to PwDs.

We have recently made a provision for loan in case Person with Disability wants to purchase Assistive Device to help him in his employment. A loan upto Rs. 5 lac may be given to the needy PwD. This is a new scheme which needs due publicity in the respective states. You may like to see the folder of the NHFDC containing the above schemes.

Recently, we have developed three online facilities through our website. These are online application for Scholarship ; online application for education loan & online application for empanelment for Skill development training. You are also requested to visit our website (www.nhfdc.nic.in) to see the updated information in the website and give your valuable suggestion to improve the website further.
