

**The Presentation by CMD in the Regional Conference of State Secretaries of Welfare/Social Justice (North Eastern States: Assam, Arunachal Pradesh, Mizoram, Meghalaya, Nagaland, Manipur, Tripura and Sikkim) on 07.06.2013 at IIC 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 the North Eastern Region because the State Channelising Agencies in these states were struggling with several problems, like, non submission of proposals by the SCAs, repayment of dues, non-execution of GLA etc. I would like to discuss these problems, statewise.

**In, Arunachal Pradesh,** the State Channelising Agency (SCA) i.e. Arunachal Pradesh State Apex Cooperative Bank (APACBL) has signed General Loan Agreement only in January, 2013. However, the SCA is yet to submit any proposal to NHFDC and start implementing NHFDC schemes in the state of Arunachal Pradesh. NHFDC has made a notional allocation of Rs.31 lakhs for the state for the current financial year.

**In Manipur,** Manipur Government nominated **Manipur State Women's Development Corporation** as SCA. However, even after more than three years of their nomination the SCA is yet to sign the general loan agreement. I request the Government of Manipur to review the state of affairs of their nominated SCA for early signing of General loan agreement with NHFDC.

**In Assam,** our SCA **Assam Cooperative Apex Bank Ltd. (ACABL)** has a full fledged network of offices in the districts, and the state has a large population of PwDs. However, the implementation of NHFDC schemes does not match with the infrastructure and potential of SCA. During the financial year 2012-13, the achievement is only Rs. 50.00 lakhs against the notional allocation of Rs.4.28 crore i.e. achievement was only 12% and also sofar no funds could be released to SCA during current financial year. Also, the guarantee support extended by the state is not adequate.

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**In Meghalaya**, our **SCA- Meghalaya Cooperative Apex Bank Ltd.** is implementing NHFDC schemes satisfactorily. The state government may provide additional guarantee support to the SCA for further expansion and continuing smooth flow of funds from NHFDC.

**In Mizoram**, the nominated State Channelizing Agency, Mizoram Rural Bank started well to implement NHFDC schemes but progress has come to a standstill and SCA has not drawn any funds since last two financial years. The major issue is non-availability of Block Government Guarantee.

**In Nagaland**, the **Social Security & Welfare Department** itself is acting as the SCA. However, NHFDC schemes are not being implemented since 2006-07. Also, the Department has accumulated huge overdue of Rs 1.82 Crores due to prolonged non-repayment of NHFDC dues. During the State Ministers conference in May 2012 at Shillong, the Secretary had advised the state government to nominate a suitable agency to act as the SCA of NHFDC as it is difficult for the department to implement loan schemes.

**In Tripura**, **Tripura SC Cooperative Development Corporation** is the SCA for implementation of NHFDC schemes. The SCA is very slow in implementing NHFDC schemes and only 106 PwDs are given loan since 2002-03. During last Financial Year an amount of Rs.38.00 lakh was released to SCA, however utilization details are awaited till date. The achievement during the current financial year so far is Nil. Adequate guarantee support may also be extended to the SCA as the guarantee given by the state has almost exhausted.

**In Sikkim**, Sikkim SC, Tribes & OBC Dev. Corporation is the SCA. The SCA is extremely slow in implementation of NHFDC schemes. In the last four years, only Rs. 16.00 lakh is disbursed to 28 PwDs in the state. I would, therefore, request the Principal Secretaries of Social Welfare Department, Govt. of Sikkim to look into the state of affairs for the benefit of PwDs of the state.

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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.

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](http://www.nhfdc.nic.in)) to see the updated information in the website and give your valuable suggestion to improve the website further.

Thank You.

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