

The Presentation by CMD in the Regional Meeting of State Secretaries of Welfare/Social Justice (Southern Region) on 30th May, 2013 at IIC, 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 Andhra Pradesh and Karnataka 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 Andhra Pradesh, progress is extremely slow by SCA i.e. Andhra Pradesh Vikalangula Co-Operative Corporation (APVCC). Due to this , we had to look for alternatives. We started discussing the collaborative arrangements with Andhra Bank and Regional Rural Banks. I am very happy to inform that NHFDC have entered into tie up with Andhra Bank for flow of collateral free credit to PwDs under Credit Guarantee Scheme of GoI.

At this juncture, I would like to appeal to the Govt. of Andhra Pradesh to reconsider their stand wherein they have withdrawn permission to implement NHFDC schemes by APVCC in the state. Also, the APVCC may be directed to forward pending proposals to Andhra Bank.

In Karnataka the performance is satisfactory but there is problem of pending Utilization details to the tune of Rs.3.09 crore in respect of earlier released funds. Further, State Govt. is requested to issue additional Gurantee to the tune of Rs. 5 crores for smooth flow of funds to Karnataka State Women Development Corporation (KSWDC).

In Tamil Nadu and Puducherry, I would like to inform you that both the Governments are implementing NHFDC schemes in the excellent way. Tamil Nadu had drawn Rs. 15.44 crores and Puchucherry has drawn Rs. 5.17 crores and fully achieved target of disbursement during 2012-13. We are expecting these states to continue as a shining example to others.

In Kerala, the state government has nominated two SCAs i.e. Kerala State Handicapped Persons Welfare Corporation Ltd. (KSHPWC) and Kerala State Women's Development Corporation Ltd. (KSWDC). During the current financial year, NHFDC has released funds to the tune of Rs.3.44 crores to Kerala State Handicapped Persons Welfare Corporation Ltd based on assurance of the state government that the guarantee support proposal is under consideration. This was only a short term arrangement. I therefore request the Govt. of Kerala to arrange adequate guarantee support to the Kerala State Handicapped Persons Welfare Corporation Ltd. to continue uninterrupted fund flow to Kerala.

The other SCA in Kerala i.e. Kerala State Women's Development Corporation Ltd. is not implementing the NHFDC schemes since 2005-06 and the performance of this SCA is NIL. I request the Govt. of Kerala again to review the state of affairs of the Kerala State Women's Development Corporation Ltd. and direct the SCA to restart the implementation of NHFDC schemes.

In Lakshadweep, Lakshadweep Khadi and Village Industries Board is the SCA for implementation of NHFDC . The SCA is meeting its targets.

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, also please give your valuable suggestion to improve the website further.
