

Major activities/decisions taken during the month of March, 2013.

Ref : D.O. letter no.14-1/2011-DD-IV dated 22.9.2012 from Secretary, Department of Disability Affairs, Ministry of S.J.&E., GoI.

With reference to the above, I am directed to forward herewith the major activities of the Corporation in the prescribed format (enclosed at **enclosure-I**) which may be considered for the monthly D.O. letter to the Cabinet Secretary.

Thanking you,

Yours faithfully,
For National Handicapped Finance and
Development Corporation

R.K. Mishra)
Company Secretary

Copy for information to:

1. Shri J.C. Sharma, Economic Advisor, Ministry of Social Justice & Empowerment, Government of India, 'A' Wing, Shastri Bhawan, New Delhi – 110 001
2. Shri R. Krishnamurthy, Deputy Secretary (Cdn.), Ministry of Social Justice & Empowerment, Government of India, Shastri Bhawan, New Delhi – 110 001

Significant inputs required to be included in the monthly D.O. to Cabinet Secretary

(i)	Important policy decisions taken during the month under report;	As per Annexure-I
(ii)	Important policy matters under consideration, including proposals submitted to the SFC/EFC/Cabinet/ Cabinet Committee;	Four proposals have been submitted by the Corporation to the Administrative Ministry concerning schemes of the Corporation. These were forwarded vide D.O. letter no. NHF/2/22/CS/2011/ 67084 dated 14th June, 2011 from CMD, NHFDC to JS(DD), MSJE and NHF/2/22/2011 dated 4/8/2011. Draft EFC proposals in respect of the above had been prepared and sent to the Administrative Ministry vide NHFDC letter no. NHF/2/22/ CS/EFC/2013/8018 dated 22.01.2013 for further necessary action.
(iii)	Important policy aspects/matters held up on account of prolonged inter-Ministerial consultations/delays, etc;	Nil
(iv)	Any item(s) pending in the Cabinet Secretariat;	Nil
(v)	Important developments in areas like export performance, industrial production, price situation and other events of public importance;	Nil
(vi)	Targets relating to key programmes/projects along with performance against the targets during, and upto, the month in respect of each programme/project;	The physical & financial achievement of the Corporation are set out at Annexure-II .
(vii)	Compliance status of the decisions of the Cabinet/Cabinet committees pending for implementation, along with: (a) Reasons for non-implementation, if not implemented, and likely date by which implementation would be complete; (b) Deviations, if any, from the decision of the Cabinet/Cabinet Committees, with details such as nature of deviations, whether fresh approval of Cabinet/ Cabinet Committees has been taken and whether the matter has been brought to the notice of the Minister in –charge.	Nil

(viii)	Compliance status of the decisions of the Committee of Secretaries (COS) pending for implementation, along with constraints in implementation and likely date by which implantation would be complete.	Nil
(ix)	Particulars of cases in which there has been a departure form the Transaction of Business Rules or established policy of the Government ; and	Nil
(x)	Any other important development/s that the Secretary wants to bring to the notice of Cabinet Secretary/PMO	Additional information is attached at Annexure-III for further decision.

Important policy decisions taken during the month of March, 2013

The Board of Directors of the Corporation had taken some important Policy decisions at 72nd Board meeting of the Corporation held on 12.3.2013. Major policy decisions taken by the Board at the said meeting are as under;

- i) Enhancement in age limit from 18-35 year to 18-50 year for availing loan under scheme for young professional in order allow professionals (who are persons with disabilities) to benefit under the scheme.
- ii) Upper age limit for availing loan under NHFDC schemes was removed so as to extend the benefits under schemes of the corporation to elderly persons with disabilities also.
- iii) Amendment was effected in NHFDC recruitment, promotion and seniority Rule, 2000 concerning probation so that employees of the corporation who are promoted, do not have to be under probation for further period.
- iv) Scheme of financing NGOs working in area of disabilities in order to make social entrepreneurs was approved by the Board so as to strengthen the NGOs.
- v) Scheme for providing **handholding support to differently abled persons** for availing skill training/ skill upgradation through "vishesh prasikshan mitras" (vpms) was approved by the Board. This is likely to fill the gap in the process of lending as the VPMs can play the role of guide, help and catalyst in conception of idea, preparation of projects, filling the application form and getting them the benefits intended under NHFDC schemes.
- vi) Scheme of financing construction of commercial/ business premises for starting self employment activity was approved by the Board in order to assist the target group have decent space in upmarket areas for their business/economic venture.
- vii) Loan scheme for vocational education and training was approved by the Board with the intent to reach out to more nos of Persons with disabilities and train them to enable them face the competitive market conditions and upgrade the skills.
- viii) **Interest rebate 0.5%** was allowed for PWDs belonging to **VH, HH & MR** under self employment schemes of the corporation was approved in order to avail benefits under schemes of the corporation to more numbers of PWDs belonging to the aforesaid categories.

Annexure-II**Additional information concerning financial and physical achievements
for the period from April, 2012 to March, 2013**

(Amount in Rs. Crore)

Sl.	Particulars	Financial achievement (Amt.)			Physical achievement (nos.)		
		Allocation/ Target for the year	Target for April- March., 2013	Disburse- ment	Target for 2012-13	Target for April- Mar., 2013	Achieve- ment
1.	Term Loan	60.00	55.00	69.08	10910	10910	13253
1.1	Micro Finance	-	-	0.05	-	-	20
1.2	Others (Education Loan)	-	-	0.45	-	-	23
1	Total	60.00	50.00	69.58	10910	10910	13296(*)
2.	Skill Development Training (No. Of Persons trained/ to be trained)	-	-	-	940	940	1061

(*) Including estimated number of beneficiaries on the basis average loan against the advance funds released to State Channelising Agencies (SCAs).

1. SANCTION & RELEASE OF LOANS

During the month of March, 2013, the Corporation sanctioned and released loans for the benefit of persons with disabilities as detailed hereunder:

<u>Sanction</u>		<u>Disbursement</u>	
<u>Amount</u> (in Rs. Lakhs)	<u>No. of</u> <u>Beneficiaries</u>	<u>Amount</u> (in Rs. Lakhs)	<u>No. of</u> <u>Beneficiaries</u>
2144.57	4273(*)	2094.91	4265(*)

(*) Including estimated no. of beneficiaries against advance fund released to State Channelising Agencies (SCAs)/Regional Rural Banks (RRBs).

2. PUBLIC INFORMATION CAMPAIGN/ WORKSHOPS/ AWARENESS PROGRAMMEa) Workshop at YMA Engineering College, Faridabad on 4th March, 2013

An awareness creation program and workshop was organized on 4.3.2013 on NHFDC Schemes at YMCA Engineering College, Faridabad.

b) Workshop at Delhi on 7.3.2013

A workshop was conducted on 7.3.2013 on NHFDC Schemes at the office of the State Channelising Agency of this Corporation in Delhi.

c) Workshop at Pune, Maharashtra on 10.3.2013

A workshop was conducted at Pune on 10.3.2013 on schemes and programmes of NHFDC.

d) Workshop at Aligarh, Uttar Pradesh 15.3.2013

A workshop was conducted at Shreyas Gramin Bank, Aligarh, Uttar Pradesh on 10.3.2013 on schemes and programmes of NHFDC.

3. EDP & SKILL DEVELOPMENT TRAINING

During the month of March, 2013 the Corporation sanctioned 5(Five) EDP & Skill Development Training Programs for the benefit of 44 (Forty four) Persons with Disabilities (PwDs) involving sanctioned cost of Rs. 2.64 Lacs.

Particulars of these programmes are as under:

Sl	Organization/Institute	EDP trade	No. of Trainees	Amt. Released	No. of EDP
1.	VRC, Puducherry	General Electronics	9	54,000/-	1
2.	VRC, Puducherry	Automobile Mechanic	1	6,000	1
3.	VRC, Puducherry	Computer Application	16	96,000	1
4.	VRC, Puducherry	General Mechanic	2	12,000	1
5.	VRC, Puducherry	Dress Making	16	96,000	1
	Total		44	2,64,000	

Continues

4. MEETINGS/ EXHIBITIONS

a) Board meeting of the Corporation held on 12.3.2013

A meeting of Board of Directors of the Corporation was held on 12.3.2013.

b) Public Information Campaign (PIC)

The employees of the Corporation have participated in different PIC in different parts of the country for dissemination of information concerning NHFDC schemes for the benefit of Persons with Disabilities. These are ;

- i) Sh. R.P. Dubey, Assistant Manager (Personnel) attended PIC at Samba, J&K from 14th to 16th March, 2013
- ii) Shri Praveen Kumar, Personal Assistant attended PIC at Chanderi, Madhya Pradesh from 17th to 19th March, 2013
- iii) Shri T.P. Singh , Assistant Manager (Finance) attended PIC at Solan, Himachal Pradesh from 21st to 23rd March, 2013

5. HRD ACTIVITIES

i) Imparting training for upgradation of skills/multi-skilling of employees

The Corporation arranged training of its employees so as to upgrade their knowledge as well as multi-skilling of the employees. The following training programs were attended by employees of the Corporation during the month of March, 2013;

- a) Training on Tally Accounting software (Tally-9) was imparted to Sh. Praveen Kumar, P.A. and Shri Raju Kumar, Jr. Assistant from 4th to 8th March, 2013
- b) Training on Right to Information Act & Citizen's Charter was imparted to Shri Rohtash, Jr. Assistant at Integrated Training & Policy Research, New Delhi.

ii) Employee Satisfaction Survey

The Employees satisfaction survey was conducted in the corporation during the month of March, 2013.
