

GUIDELINES FOR CREDIT BASED FUNDING

1. About NHFDC

National Handicapped Finance and Development Corporation (NHFDC) was set up by the Ministry of Social Justice & Empowerment, Government of India on 24th January 1997. The company is registered under section 25 of the Companies Act, 1956 (Corresponding provisions of section 8 of the Companies Act, 2013) as a company not for profit. It is wholly owned by Government of India and has an authorized capital of Rs.499.50 crore. The company is managed by Board of Directors nominated by Government of India.

2. Objectives

- I. To promote self-employment and other ventures for the benefit/economic rehabilitation of the Divyangjans.
- II. To assist, subject to such income and/or economic criteria as may be prescribed by the Government from time to time, Divyangjans or groups of Divyangjan individuals by way of loans and advances for economically and financially viable schemes and projects.
- III. To extend loans to Divyangjan for pursuing general/professional / technical education for training at graduate and higher levels.
- IV. To assist in the upgradation of technical and entrepreneurial skills of Divyangjans for proper and efficient management of production units.
- V. To facilitate inclusion and comfortable living in the society for the Divyangjans.
- VI. To set up training, quality control, process development, technology, common facility centres and other infrastructural activities for the proper rehabilitation/upliftment of the Divyangjans in support of their economic pursuits.
- VII. To assist the State level organizations to deal with the development of the Divyangjans by way of providing financial assistance and in obtaining commercial funding or by way of refinancing.
- VIII. To function as an apex institution for channelizing the fund to the Persons with Disabilities (PwDs) through the Implementing Agencies nominated by the State Government(s), partner Banks & Financial Institutions and other state level institutions with whom agreements are signed.
- IX. To assist self-employed individuals/group of individuals or registered factories/companies/co-operatives of PwDs in marketing their finished goods and assist in procurement of raw materials.

3. Scope

The Memorandum of Association of NHFDC bestows huge responsibilities on the corporation and covers a wide gamut of socio economic measures conceivable for the upliftment of PwDs. The functioning of the Corporation is likely to change based on continuously changing society. At present, the scope of the Corporation covers the following range of activities :

- i) Extension of concessional credit to the PwDs for various activities directly or indirectly benefiting the PwDs.
- ii) Modalities for extending concessional credit through various implementing agencies - the agencies nominated by States/UTs {State Channelizing Agencies(SCAs)}; Banks/ Financial institutions; State level organizations like Livelihood Missions/Swachchh Bharat Mission, etc.; Non Government Organizations (NGOs); etc.
- iii) Convergence with the existing schemes of various channel partners as well as Government schemes.
- iv) To provide grant to the Implementing Agencies/reputed training institutions for entrepreneurial and skill development programmes.
- v) To provide grant to the implementing agencies for publicity and awareness creation activities.
- vi) To extend marketing support to help PwDs in selling their goods and services.

4. Broad parameters for lending

Extension of concessional credit for the economic upliftment and general welfare of the PwDs, being the major intervention undertaken by NHFDC, necessitates firming up of broad parameters for lending. The contents of these guidelines are to be read along with individual schemes implemented from time to time to achieve the objectives.

4.1. Eligibility criteria :

- a) Any Indian citizen with 40% or more disability ((Disability as defined in PwD Act, 2016 or its amendments).
- b) Age above 18 years. However, in case of persons with mental retardation, the eligible age would be above 14 years. The age criteria would not be required for educational loans. Age certificate issued by competent authority authorized by the State Government or as mentioned in the 10th certificate or any other certificate issued by the Government would be sufficient.

4.2. Rate of Interest for lending :

The financial assistance extended by NHFDC shall carry simple interest at the following rates per annum, wherever specific rates are not provided in the concerned loan scheme (s):-

S. No	Loan amount (Rs.in lakhs)	Rate Interest (%)	Implementing Agency margin (%)	Rate of Interest to PwDs (%)
(1)	(2)	(3)	(4)	(5) (3+4)
i)	less than 0.50	2	3	5
ii)	Above 0.50 – 5.0	3	3	6
iii)	Above 5.0 - 15.0	3	4	7
iv)	Above 15.0– 30.0	4	4	8
v)	Above 30.0- 50.0	4.5	4.5	9

Rebate: A rebate of 1% in interest will be allowed to women with disabilities/persons with disabilities other than OH in self employment loans of upto Rs.50,000/- . The rebate will be borne by NHFDC.

4.3 Repayment period of the loan:

The maximum repayment period of NHFDC loan shall be 10 years. The specific maximum repayment period for each scheme are also prescribed which may be of shorter duration.

4.4 Amount of Loan :

The upper limit to extend concessional credit through various NHFDC schemes would be Rs.50.0 lakhs per beneficiary/unit. The actual loan amount within the upper limit of Rs.50.0 lakhs shall be determined by implementing agencies based on the needs of the activity/project being funded as well as repaying capacity of the borrower within the maximum repayment period.

4.5 Type of loan :

The nature of the loan could be term loan /working capital loan/ promoter contribution towards the loans being sanctioned by other financial institutions.

4.6 Implementing Agencies :

The loan schemes of NHFDC shall be implemented through any of the following channels :

- i. The State channelizing agencies nominated by the respective State Governments.
- ii. The banks and other financial institutions with which NHFDC has signed an agreement.
- iii. NBFC-MFIs and other institutions (Govt/Non Govt.) with which NHFDC have signed an agreement/issued specific letter of sanction.

4.7 Procedure for Sanction and Release of loans :

- i) The authority to sanction loan to the beneficiary is delegated to the respective implementing agencies.
- ii) The applicant would submit the loan applications in the prescribed format to implementing agencies.
- iii) The implementing agencies would scrutinize and sanction loan in accordance with the guidelines for sanction of loan issued by NHFDC from time to time.
- iv) An existing beneficiary of NHFDC may be extended the facility for repeat loan subject to the following conditions:
 - a) The beneficiary should fulfil the eligibility criteria of NHFDC for financial assistance as on the date of making application for repeat financial assistance.
 - b) The beneficiary should have a good repayment track record; i.e. he/she should not have defaulted in the repayment of dues in respect of the earlier loan by a period of 3 months or more at any point of time.
 - c) The repeated financial assistance may be made available to the same beneficiary and for the same project / unit for the purpose of expansion / diversification of the project /unit/ scaling up of operations of an activity, as the case may be. However, the condition shall not apply for the micro finance beneficiary who can avail subsequent loan for any income generating activity.
 - d) The loan for the said purposes may be sanctioned by the Implementing Agencies, upto such amount so that the aggregate of loan(s) sanctioned, whether as repeated financial assistance or otherwise, in respect of an individual beneficiary, and/or an individual unit/project does not exceed

- i) the sanctioning limits upto which sanctioning authority has been delegated to the Implementing Agencies by NHFDC from time to time; and
 - ii) the sanction limits (scheme specific financial limits) laid down/ specified in the lending policy of the company from time to time.
- e) Here it is clarified that for extending the repeat loan it is not necessary that the loan given earlier should have been completely repaid. The point to be examined is the repayment record, the financial appraisal and the repayment capacity.

4.8 Share of Project Cost :

Except where provided in the specific scheme or agency specific exemption provided by NHFDC, the Implementing Agency is expected to contribute 5% of sanctioned project cost for projects above Rs. 50,000/- as their share of the project cost as detailed in the table below :

Project Cost	NHFDC Share	SCA Share	Promoter's Share
* UptoRs. 50,000/-	100%	Nil	Nil
* Above Rs. 50000/- and uptoRs. 1 lakh	95%	5%	Nil
* Above Rs. 1.0 lakh and upto Rs.5.0 lakh	90%	5%	5%
* Above Rs. 5.0 lakh	85%	5%	10%

4.9 Moratorium Period:

A moratorium of three months will be available to the Implementing Agency in repayment of principal after the expiry of utilisation period (for utilisation period please see para 5.2). The Implementing Agency is expected to provide the similar moratorium to the beneficiaries.

Implementing Agency shall have the authority to extend the moratorium period beyond three months, but upto one year (maximum) in respect of projects, the sanctioning authority of which have been delegated to them. However, the aforesaid authority of Implementing Agencies to increase the moratorium period upto one year as above could be exercised subject to the condition that such exercise of authority should be immediately informed to NHFDC with the detailed reasons for the same. It should also be reflected in the detailed list submitted with the utilization certificate.

4.10 Prepayment:

The borrower can repay the loan any time after commencement of repayment without having to pay any prepayment charges.

4.11 Security:

4.11.1. The funds are provided to the Implementing Agencies nominated by respective State Governments against the State Government Guarantee. Further, NHFDC may consider financing the Implementing Agencies nominated by it (NHFDC) on the guarantee of the said agency with the approval of the Board. In case of persistent default, the NHFDC will be at liberty to invoke the guarantee or deduct its instalments from the future projects of the concerned agency to be financed. NHFDC may also accept Bank Guarantee or any other form of security acceptable to it for grant of loans.

4.11.2. Implementing Agencies should strive to seek requisite security as per their respective policies and may also try to cover any portion of the loan not covered with ample security/collateral security through Central Government Guarantee schemes. In order to further securitize the loan, implementing agencies may also consider co-opting family member, as defined in Companies Act, as the co-applicant in the loan.

4.11.3. The implementing agencies should ensure adequate insurance coverage of the assets and beneficiaries. The cost of insurance coverage of the beneficiaries should be borne under various insurance schemes implemented by Central and State Government & Insurance companies for weaker sections. The insurance cost of assets should be part of the project cost and should be funded as such.

4.12 Social Priorities :

- i. Implementing agencies are required to endeavor to cover target groups in such a way so as to provide equal coverage for women and men.
- ii. The implementing agencies are expected to cover the beneficiaries in such a way that persons from each type of disability are covered in proportion to their respective population in state and district level.
- iii. Self certification whether beneficiary belongs to SC, ST, OBC/Minority or General category is admissible. Where there exists a column in the application form about the caste, the filling up of this column and

signature/thumb impression of the beneficiary on the form may be treated as self certification about the caste.

5. Other guidelines for implementation of loan schemes

The implementing agencies shall also abide by the following guidelines and procedures while implementing the NHFDC schemes:

5.1 Notional Allocation and advance release of NHFDC funds :

- i) At the beginning of each financial year, NHFDC shall notionally allocate funds to the implementing agencies, in proportion to the disabled population of the State/UT and considering disbursement in preceding three years. The minimum allocation will be Rs 20.00 lakhs to any SCA. The SCAs, in turn, may make district-wise allocation in accordance with the same principle.
- ii) In case of other implementing agencies/ channelizing agencies, the notional allocation will be based on the branch network or as decided by the competent authority.
- iv) Apart from regular monitoring, the status of notional allocation of fund vis-à-vis actual utilization/release of funds, as on 31st October of the financial year, shall be specifically reviewed by NHFDC in the month of November. In case allocated funds have not been availed by any SCA/implementing agencies, the funds earmarked for the SCA/implementing agencies may be re-allocated to other States(s)/UT(s), where utilization of fund is satisfactory.
- v) Funds up to 50% of notional allocation may be released by NHFDC to the implementing agencies for implementing projects under their delegated authority, as advance funds after receipt of request for release from implementing agencies.
- vi) The balance amount shall be released, on request, on receipt of 80% utilization of 50% of Notional Allocation released earlier.
- vi) The funds would however be released by NHFDC to implementing agencies after considering the status of Government Guarantee/suitable security, execution of General Loan Agreement, Repayment & Utilisation status etc.

5.2 Utilisation of loan :

The fund released by NHFDC is to be utilised by the Implementing Agencies within 120 days from the date of release. The advance funds shall carry interest rate of 3%. However, applicable interest rate would be charged from the date of disbursement of loan to the beneficiary. In case, the loan amount is not utilised

within 120 days, the undisbursed amount is to be returned to NHFDC immediately. The Implementing Agencies shall furnish utilization of these funds in the prescribed format within 120 days of release of funds.

5.3 Interest on Unutilized Funds:

- i) Funds that are not utilized and are returned without having been further disbursed to the Beneficiaries, shall attract additional interest (penal interest) @ 3% in addition to applicable rate of interest for the entire period till the funds are returned to NHFDC.
- ii) The implementing agencies shall be exempted from levy of interest on unutilized funds if their cumulative utilization at the end of preceding financial year is 90% or more.

5.4 Liquidated Damages on Defaulted Payments:

Defaults in the repayment of NHFDC dues (principal as well as interest), disbursed by the implementing agencies to the Beneficiaries, beyond the stipulated/agreed dates of repayment shall attract interest @ 3% p.a. in addition to the normal rates of interest applicable on the dues. However, no interest on defaulted re-payments shall be levied if the repayment to NHFDC as at the end of preceding financial year is 90% or more.

5.5 Incentive for the Implementing Agencies

The implementing agencies fulfilling the prescribed criteria shall be eligible for an incentive as per following norms :

- i) The recovery (cumulative) and the utilization (cumulative) would carry equal weightage in incentive calculations
- ii) The recovery (cumulative) and the utilization (cumulative) of the implementing agency during the year should be 90%.
- iii) The incentive would be @1% and would be calculated as follows –

1% of {(Recovery during the year + Utilization of funds during the year)/2}

- iv) The implementing agencies would be at liberty to use the incentive amount for any purpose which can aid in the effective implementation of NHFDC schemes.

6. Printing of Application form for financial assistance

Wherever implementing agency decides to print application forms itself, it is allowed to charge an amount not exceeding Rs.10/- per application form. The amount to be so charged must be printed on the face of the front page

of the application form in bold letters in English/Hindi as well as vernacular language of the State/locality.

7. Financial assistance to implementing agencies for Publicity/Awareness of NHFDC schemes

NHFDC shall reimburse expenses for publicity/awareness creation for NHFDC schemes upto an amount of Rs.50,000/- (Rupees Fifty Thousand only) per year or 0.10% of the amount disbursed by the implementing agencies in the immediately preceding financial year, whichever is higher. The implementing agencies will take prior approval and will submit the bills alongwith the copy of publicity material to NHFDC for reimbursement.

8. Loan Screening Committee of the Corporation

The lending proposals/agency selection wherever specifically prescribed in any lending scheme of the Corporation would be appraised and recommended by the Loan Screening committee, constituted by the Chairman-cum-Managing Director of the Corporation, with following members :

- i. HoD(Fin.) of the Corporation (Chairperson)
- ii. HoD (Proj.) of the Corporation
- iii. HoD (Loan Accounts) of the Corporation (Member Secretary)
- iv. Representative of SIDBI/NABARD
- v. Representative of any partner Bank
- vi. Representative of any National Institution on Disability
- vii. Representative of any reputed NGO working in the field of disability

The above Loan Screening committee will submit its recommendations to the Chairman-cum-Managing Director for approval.

9. Miscellaneous matters

The implementation of various schemes, interpretation and application of these broad guidelines/norms and matters incidental thereto shall be decided by the Managing Director, NHFDC in the best interests of the Corporation.

"DIVYANGJAN SWAVALAMBAN YOJANA"

1.0 Purpose :

To provide concessional credit for the benefit of the persons with disabilities (Disability as defined in PwD Act, 2016 or its amendments) for:

- Starting any activity contributing directly or indirectly in the income generation or helping PwD in their overall process of empowerment.
- Pursuing higher education after class 12th (UG, PG, Professional courses and other courses approved by UGC/AICTE/ICAR/Government etc)
- Pursuing vocational or skill development (ITI, Diploma any other course leading to enhancement of employment or self employment)
- Purchase and/or fitment of any assistive device(s)/customization/retrofitting or conversion of available machine, equipment, vehicle to disabled friendly mode

2.0 Objective :

The main objective of the Scheme is to assist the needy disabled persons by providing concessional loan for economic and overall empowerment.

3.0 Eligibility criteria :

- a) Any Indian citizen with 40% or more disability (Disability as defined in PwD Act, 2016 or its amendments).
- b) Age above 18 years. However, in case of persons with mental retardation, the eligible age would be above 14 years. The age criteria would not be required for educational loans. Age certificate issued by competent authority authorized by the State Government or as mentioned in the 10th certificate or any other certificate issued by the government would be the required document.

4. Rate of Interest for lending :

The financial assistance extended by NHFDC shall carry simple interest at the following rates per annum, wherever specific rates are not provided in the concerned loan schemes:-

S. No	Loan amount (Rs.in lakhs)	Rate Interest (%)	Implementing Agency margin (%)	Rate of Interest to PwDs (%)
(1)	(2)	(3)	(4)	(5) (3+4)
i)	less than 0.50	2	3	5
ii)	Above 0.50 – 5.0	3	3	6
iii)	Above 5.0 - 15.0	3	4	7
iv)	Above 15.0– 30.0	4	4	8
v)	Above 30.0- 50.0	4.5	4.5	9

Rebate : A rebate of 1% in interest will be allowed to women with disabilities/persons with disabilities other than OH in self employment loans of upto Rs.50,000/- . The rebate will be borne by NHFDC.

5. Amount of Loan :

The upper limit to extend concessional credit through various NHFDC schemes would be Rs.50.0 lakhs per beneficiary/unit. The actual loan amount within the upper limit of Rs.50.0 lakhs shall be determined by implementing agencies based on the needs of the activity/project being funded as well as repaying capacity of the borrower within the maximum repayment period.

6. Type of loan :

The nature of the loan could be term loan /working capital loan/ promoter contribution towards the loans being sanctioned by other financial institutions.

7. Repayment of Loan :

SCAs would be at liberty to decide activity wise/ case-wise repayment schedule within overall limit of 10 years from the date of disbursement of loan.

8. PREPAYMENT

The borrower can repay the loan any time after commencement of repayment without having to pay any prepayment charges.

9.0 Security

9.1 Implementing Agencies should strive to seek requisite security as per their respective policies and may also try to cover any portion of the loan not covered with ample security/collateral security through Central Government Guarantee schemes. In order to further securitize the loan, implementing agencies may also consider co-opting family member, as defined in Companies Act, as the co-applicant in the loan.

9.2 The implementing agencies should ensure adequate insurance coverage of the assets and beneficiaries. The cost of insurance coverage of the beneficiaries should be borne under various insurance schemes implemented by Central and State Government & Insurance companies for weaker sections. The insurance cost of assets should be part of the project cost and should be funded as such.

10.0 Procedure for Obtaining Loan & other terms & conditions :

Application in the prescribed format is to be submitted to the implementing agency for sanction of loan as per procedure & general terms & conditions as laid down, from time to time, by National Handicapped Finance and Development Corporation.

11. Rights of NHFDC :

In case of any dispute, decision of the CMD, NHFDC will be final & binding

12. Other Terms and Conditions :

Other terms & conditions for the Scheme will be as per the guidelines issued by NHFDC for credit based funding schemes.

Vishesh Microfinance Yojana (VMY)

1. Introduction

Since 1997, NHFDC has been financing income generating schemes of the Disabled Persons for their socio-economic empowerment through State Channelizing Agencies (SCAs). In order to expand outreach, NHFDC has also established additional channel for on lending by signing Memorandum of Agreements (MoAs) with Public Sector Banks (PSBs), Regional Rural Banks (RRBs) and Other Institutions.

NHFDC intends to reach out unbanked population of the target group through last mile financiers at reasonable /moderate rates of interest for promoting sustainable and inclusive livelihoods. This would interalia also include supporting projects which facilitate comfortable living for the Divyangjans in the society.

NHFDC believes that partnering with Micro Finance Institutions (MFIs) as well as state level organizations like Livelihood Missions, Swachhh Bharat Mission etc. would be an effective and beneficial approach to promote collective action of the target group by adopting value chain approach in clusters, which can significantly contribute to economic empowerment and general well being of the target group. Efforts would also be made in collaboration with other development partners to mobilise assistance for improving product quality; marketing and developing value chains.

2. Objective

To provide prompt and need based finance for the target group and activities at reasonable rate of interest through NBFC- MFI, Section-8-MFI, and NGO-MFI, SHG Federations, state Government Missions and other state level organizations to pursue small/micro business and developmental activities.

3. Eligibility Criteria

Eligibility norms as followed by SIDBI or NABARD from time to time, for such categories of microfinance lending organizations, would be followed.

The eligibility norms shall be deliberated and recommended by the Loan Screening Committee of the NHFDC based on the prevailing eligibility norms of the SIDBI or NABARD.

4. NHFDC Implementing Agencies Relationship

Organizations fulfilling the eligibility criteria may be appointed to act as Implementing Agencies of NHFDC for Micro-finance loans. The relationship between NHFDC and the Implementing Agency shall be governed and guided by contractual relationship by signing an Agreement between the parties strictly in accordance with the NHFDC Policy and the terms and conditions of the Agreement.

5. Security

While seeking disbursement from NHFDC, Implementing Agencies shall provide the following security to NHFDC for timely repayment of instalments of the loan sanctioned under this Agreement together with interest thereon:-

- a) Bank Guarantee of Public Sector Bank or Fixed Deposits of Public Sector Bank in the name of "NHFDC" equivalent to the --% or as per the prevailing norms of the SIDBI/NABARD, whichever is higher, of the loan amount to be disbursed to them.

The validity period of the Bank Guarantee/Fixed Deposit shall continue until all the dues of the NHFDC have been paid in full or otherwise fully discharged by the Implementing Agencies. In case Implementing Agency has provided Fixed Deposit to the NHFDC, the accrued interest on the instrument along with the deposit instrument shall be released to the Implementing Agency only on successful completion of loan repayments. In the event of default by Implementing Agencies either for the whole or part amount advanced under this Agreement, the Bank Guarantee shall be invoked/the Fixed Deposits along with accrued interest thereon shall be encashed by NHFDC.

- b) Post-dated cheques (PDCs) in favour of NHFDC for the remaining amount as security. The PDCs shall be obtained in line with the repayment schedule for the scheme. In addition, one undated PDC equivalent to the 90% of amount to be disbursed will be obtained.
- c) Exclusive first charge by way of hypothecation on all the book debts and receivables created out of loan availed from NHFDC. Borrower should submit a quarterly CA certificate authenticating the list of borrowers/statement of book debts along with the end use/purpose of loan, amount outstanding and age-wise break-up of overdues.

6. Unit Cost

The unit cost of the Project shall not exceed Rs.60,000/-.

7. Quantum of Assistance

NHFDC's share shall be up to 90% of the project cost. The balance 10% shall be contributed by the Implementing Agencies or other organizations acting as implementing partner of NHFDC, and/or beneficiaries.

8. Interest Rate

NHFDC may charge from the Implementing Agencies such rate of interest as fixed by it from time to time. NHFDC shall allow a spread, as fixed by it in the rate of interest, to be added by the Implementing Agencies in the rate of interest charged by the Implementing Agencies from the Persons with Disabilities to be assisted. In no case the Implementing Agencies shall charge higher rate of interest from persons with disabilities than as prescribed under lending policy of the Corporation on the amount refinanced by NHFDC.

At present, the pattern of charging interest under the scheme shall be as follows;

NHFDC to Implementing Agencies	Interest Spread to Implementing Agencies	Implementing Agencies to Beneficiaries
4% p.a. for Women 5% p.a. for Men	8%	12% p.a. for Women 13% p.a. for Men

The Target Group/implementing partners shall be eligible to get interest subvention of 2% per annum from NHFDC (1% each) on timely full repayment of dues on yearly basis. The amount shall be credited by NHFDC directly to their account by Direct Benefit Transfer (DBT) after receiving information from Implementing Agencies about prompt repayment made by the Target Group subject to full repayment made by Implementing Agencies.

9. Repayment Period

The loan amount shall be repaid in quarterly installments within a maximum period of three years from the date of each disbursement including the moratorium period of three months. In addition, 120-days period is allowed for funds utilization. There shall not be any moratorium period for payment of interest.

10. Rights of NHFDC

In case of any dispute, decision of the Managing Director, NHFDC will be final & binding

11. Other Terms and Conditions

Other terms & conditions for the Scheme will be as per the guidelines issued by NHFDC for credit based funding schemes.

National Handicapped Finance and Development Corporation (NHFDC)

Department of Empowerment of Persons with Disabilities (Divyangjan)
(Ministry of Social Justice & Empowerment Govt. of India)
Unit No.-11-12, Ground Floor, DLF Prime Tower, Okhla Phase -1 New Delhi-110020

***Opportunities for Divyangjan for associating with NHFDC
as owner of NHFDC's Swavalamban Kendra
(Self Employment Model)***

National Handicapped Finance and Development Corporation (NHFDC) as a Not for Profit Public Sector Enterprise has been in the forefront of extending concessional credit linkages to the Persons with Disabilities since 1997. The Company has also been contributing to the skilling efforts of the Government by organising skill trainings and placements for Persons with Disabilities for the last few years.

In order to augment and strengthen its efforts, NHFDC has conceptualized 'State of the Art' **portable micro skill training centres** which will be fitted with all skill training facilities in various trades specific to the area in order to take care of the quality issue in skill training to PwDs. The centres will be uniformly designed, and accessible and with quality support facilities (toilets, etc) and will be equipped with the required machinery/equipments/gadgets for the targeted training trades for any location.

NHFDC has grounded a few pilot Swavalamban Kendras and has also made arrangements to run the centres through appropriate man power and other support. The design , specification and actual images of NHFDC Swavalamban Kendra are at Annexure-I. The project cost ranges from Rs. 10.00 – 15.00 lakh (approx) based on location and trades.

In order to establish and stabilize the model, NHFDC has made agency arrangements for mobilization of PwDs, identifying and deploying Instructors and post placement support in the local area(s).

Divyangjan interested in owning and operating NHFDC skill training centre and having the arrangement of requisite space/land (either own/leased) for setting up such skill training center shall be supported by NHFDC through concessional credit and training grants.

It is projected that one skill training centre of 30X10 feet (approx.) will provide skill training to atleast 100 PwDs in a year, will generate enough revenue to sustain the centre. NHFDC shall provide grant in aid support for skill training for 4 year for skilling of 100 or more PwDs per year under grants from SIPDA /CSR.

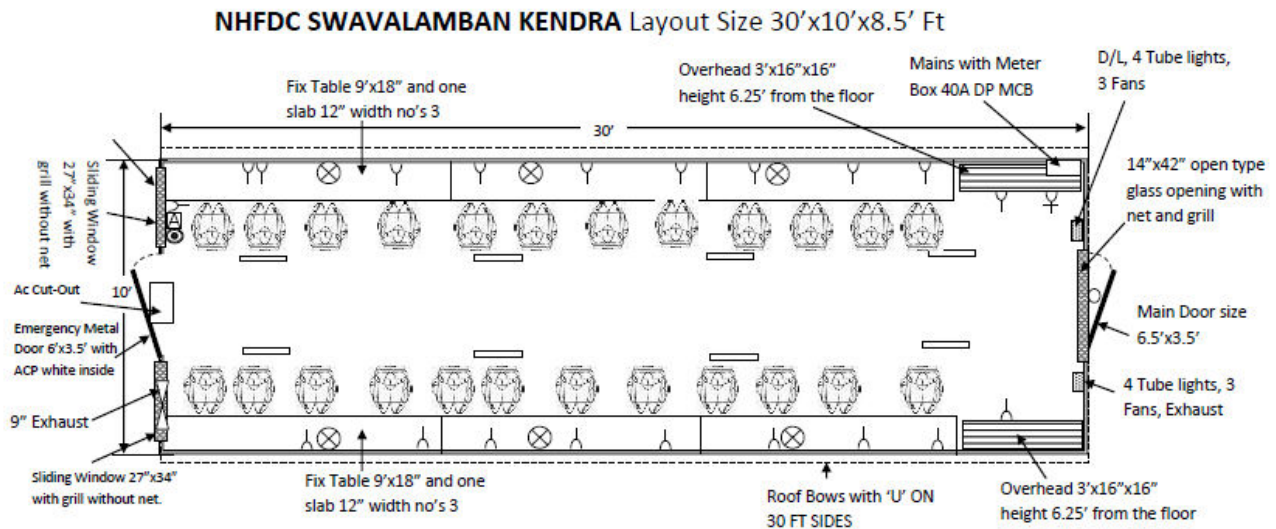
NHFDC Foundation will provide necessary guidance, mentoring and handholding to the interested PwDs.

In the process, it is expected that PwD Entrepreneurs well versed in the running of the skill training centres will be evolved and should be able to take off independently after the handholding period by NHFDC.

The detailed scheme and the financial calculations can be requested by the interested PwDs from NHFDC Foundation, at 011-45803730 (Extn. 214) / Email:- nhfdcfoundation@gmail.com)

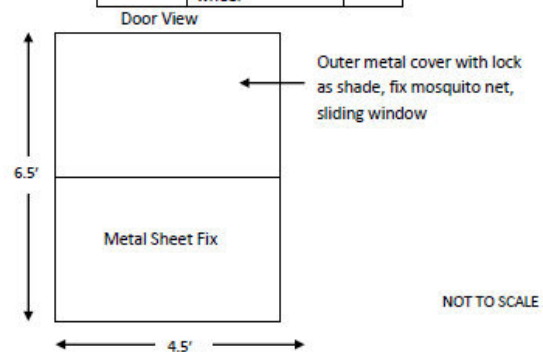
Design , Specification and Actual images of NHFDC Swavalamban Kendra

Design:



NOTE:- - ALL WINDOWS HEIGHT 34.5" FROM FLOOR
 ALL SWITCH BOARD HEIGHT 30.5" FROM FLOOR
 INSULATION ON ROOF AND WALLS WITH 40MM/48KG DENSITY ROCKWOOL
 INVERTER WIRING REQUIRED
 ALL SWITCH SOCKET STANDARD
 EXHAUST FAN WITH FLAP 9" OVER THE DOOR
 FLOORING VINYL MAT 1.5MM
 WALLS AND ROOF WITH LAMINATED PARTICLE BOARD 9 MM THICK
 RAMP ON DOOR BOTH SIDES
 ALL DOORS WITH KEY LOCK AND ARAL
 WALLS AND ROOF CORRUGATED SHEET
 AC CUT-OUT WITH STAND BACK SIDE

	AC DP 32A MCB	1
	6A Socket	20
	Wall Fan	6
	Tube Light	8
	TV Socket	1
	Multi Socket	1
	Holder	1
	Exhaust	1
	Chair without wheel	24



Specification:

NHFDC SWAVALAMBAN KENDRA			
Description: The portable cabin is manufactured using the best quality steel and is fully welded structure to provide strength and long lasting life.			
Sr No.	Specifications	Features	Details
1	Size of Cabin	Length-30 feet, Width-10 feet, Height-8.5 feet	Lift and shift type portable cabin
1	Window with frame	Rain Shelter, mosquito net	Aluminium sliding windows size One nos size 3x3 feet, Two nos size 27"x34" feet
		Grill of high Tensile steel Square bar 10 mm	
2	MS Door with ramp	1ST DOOR-Upper half openable type as shade cum Rain Shelter Rubber Gasket to prevent water ingress size 6.5x3.5 Feet with sliding window mosquito net	Metal door 2 Nos
		2ND DOOR- size 6x3.5 Feet for emergency	
3	MS CRCA sheet of thickness 1.2 mm will be welded vertically to form outer wall of container	Corrugated sheet used	Corrugated sheet used
		Make SAIL, TATA, BHUSHAN, JINDAL, JSW	Make SAIL, TATA, BHUSHAN, JINDAL, JSW
4	MS CRCA sheet of thickness 1.2 mm will be welded to form ROOF outer of container and Gutter will be provided on both 30 ft sides	Corrugated sheet used	Corrugated sheet used
		Make SAIL, TATA, BHUSHAN, JINDAL, JSW	Make SAIL, TATA, BHUSHAN, JINDAL, JSW
5	MS Structure inside welded on the sheet to provide strength to outer walls , roof and fixing of inner sheet	MS pipe size 50x25 mm	Pipe support at every 4 feet will be provided

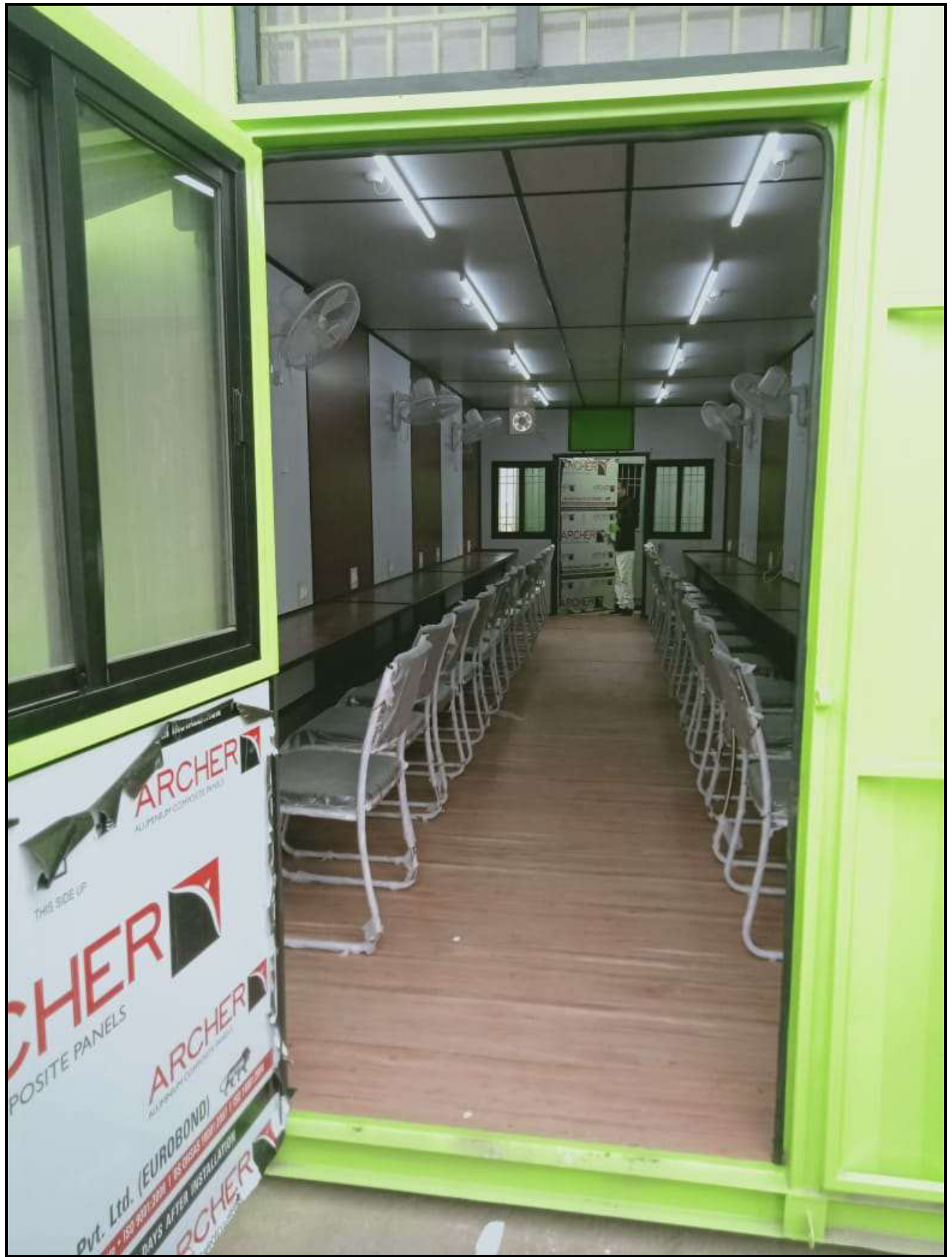
6	Ply or Particle board will be screwed on the MS pipe structure that will form the wall and roof interior	Environment friendly	Both side laminated board will be fixed
		Durable	9 mm Thickness
7	Insulation will be fixed on the interior side of MS sheet in walls and roof	Longer life	40mm/48 KG density Rockwool Insulation will be fixed on the interior side of MS sheet in walls and roof
		Good insulation properties	
8	Container floor will be fabricated using C type channels which shall be duly welded to provide a sturdy strength bearing structure. Cement fibre board will be fixed on the channels for smooth movement.	Channel outer 100x50 mm and inner 75x40 mm	Inner supports at every 2 feet
		Everest make cement fibre board of 16 mm thickness will be screwed on channels	1.5 mm Thickness Vinyl Mat will be fixed on floor
9	Concealed Electrical wiring will be done using flexible pipes and standard switch sockets will be fixed on walls	Girish Make 6A Sockets	Girish Make 6A Sockets -20 nos
		Tube light	Fluorescent Tube light- 8 nos
		AC	Window AC cut-out only will be provided -1 nos
		Earthing wire 1mm, AC wire 4 mm, Light load wire 1.5 mm Make Kent, One DP MCB will be provided	Earthing wire 1mm, AC wire 4 mm, Light load wire 1.5 mm Make Kent, One DP MCB will be provided
		Fan	Wall fans 20 ft-26nos, cabin fan-1 nos exhaust fan 9"- 1 nos reputed Make will be fixed
10	Over head unit	Size 3'X16"x16" with lock	Two nos will be provided
11	Table with MS frame and 18 mm laminated board will be provided	Color wenge and size 9'x1.5'x2.5', also one shelf of minimum 12" width will be provided	Six units
12	Chairs without wheel	Sturdy and type metal	24 nos will be provided
13	Container will be duly removed from rust and primed with Zinc based primer followed by two coats of enamel Paint	Primer Make Berger	Primer Make Berger
		Paint Make Asian	Paint Make Asian

<p style="text-align: center;">General Terms</p> <p style="text-align: center;">Delivery schedule will be discussed mutually</p> <p style="text-align: center;">Freight charges as per actual</p> <p style="text-align: center;">Unloading in your scope</p> <p style="text-align: center;">Customisations will be charged extra</p>			
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Actual Images:









Reg -An initiative by NHFDC for PwDs -Vehicle Ownership for Income Generation

National Handicapped Finance and Development Corporation (NHFDC) as a Not for Profit Public Sector Enterprise has been in the forefront of extending concessional credit linkages to the Persons with Disabilities since 1997.

NHFDC has recently come out with various new initiatives such as simplification of existing credit based funding with merger of all existing schemes and introduction of Diyangjan Swablamban Yojana, revival of Vishesh Microfinance Yojana. The Corporation has also constituted NHFDC Foundation which shall among its other activities provide platform for marketing of products manufactured by Diyangjans as well as intermediation for various pilot projects providing business / revenue generation linkages.

One such initiative recently launched by NHFDC provides regular income stream (on monthly basis) for Diyangjans by arranging hand shake between PwDs owning/ desirous of owning commercial vehicles and Fleet Operators. In this model, vehicle loan is provided to a disable person by NHFDC's channelizing agency or by NHFDC itself for deploying commercial vehicle. The disable person (the vehicle owner) can provide the vehicle on a long term contract basis to NHFDC Foundation for onward business linkage with Fleet Operators to garner lease rentals sufficient for repayment of his loan and a minimum sustenance allowance for himself. The lease agreements will be secured in a way whereby the maintenance, upkeep, yearly insurance expenses, etc. will be the financial and administrative responsibility of Fleet Partners. The entire intermediation and the paper work is handled by NHFDC Foundation including recovering monthly lease rentals from the fleet operators and appropriating the rentals among loan repayment, administrative costs and PwD beneficiary's bank account. As per the Company's internal calculations, the monthly income accruing to a PwD will be around Rs. 2,500/- per month apart from residual value of the vehicle on completion of loan tenure. A variation of this financial arrangement also provides for upfront loading of expected residual value in the monthly income, and in this case the vehicle is to be retained by the Fleet Operator(s) on completion of NHFDC's loan.

