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**STANDING COMMITTEE ON SOCIAL JUSTICE AND EMPOWERMENT
(2015 - 2016)**

(SIXTEENTH LOK SABHA)

**MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
(DEPARTMENT OF EMPOWERMENT OF PERSONS WITH
DISABILITIES)**

**REVIEW OF FUNCTIONING OF THE NATIONAL HANDICAPPED
FINANCE AND DEVELOPMENT CORPORATION (NHFDC)**

TWENTY-SIXTH REPORT



**LOK SABHA SECRETARIAT
NEW DELHI**

March, 2016/Phalguna, 1937(Saka)

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Presented to Lok Sabha on 16.03.2016

Laid in Rajya Sabha on 16.03.2016



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**COMPOSITION OF THE STANDING COMMITTEE ON SOCIAL JUSTICE AND
EMPOWERMENT (2015-2016)**

SHRI RAMESH BAIS - CHAIRPERSON

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LOK SABHA**

2. Shri Jasvantsinh Bhabhor
3. Kunwar Bharatendra Singh
4. Shri Kantilal Bhuria
5. Shri Santokh Singh Chaudhary
6. Shri Sher Singh Ghubaya
7. Shri Jhina Hikaka
8. Shri Prakash B. Hukkeri
9. Shri Bhagwant Khuba
10. Shri Sadashiv Kisan Lokhande
11. Smt. K. Maragatham
12. Shri Kariya Munda
13. Prof. Seetaram Ajmeera Naik
14. Shri Asaduddin Owaisi
15. Sadhvi Savitri Bai Phule
16. Dr. Udit Raj
17. Smt. Satabdi Roy (Banerjee)
18. Prof. Sadhu Singh
19. Smt. Neelam Sonkar
20. Smt. Mamta Thakur
21. Shri Tej Pratap Singh Yadav

**MEMBERS
RAJYA SABHA**

22. Smt. Jharna Das Baidya
23. Dr. Tazeen Fatma
24. Shri Ahamed Hassan
25. Smt. Sarojini Hembram
26. Shri Prabhat Jha
27. Smt. Mohsina Kidwai
28. Shri Praveen Rashtrapal
29. Shri Nand Kumar Sai
30. Smt. Vijila Sathyananth
31. Smt. Wansuk Syiem

LOK SABHA SECRETARIAT

1. Shri Ashok Kumar Singh - Additional Secretary
2. Shri Ashok Sajwan - Director
3. Smt. Mamta Kemwal - Additional Director
4. Smt. Madhu Bhutani - Under Secretary

PREFACE

I, the Chairperson, Standing Committee on Social Justice and Empowerment (2015-16) having been authorized by the Committee to submit the Report on their behalf, present this Twenty-sixth Report on the subject “Review of functioning of the National Handicapped Finance and Development Corporation (NHFDC)”.

2. The Committee took oral evidence of the representatives of the Ministry of Social Justice and Empowerment (Department of Empowerment of Persons with Disabilities) on 15.10.2015 and 13.1.2016. The observations of the Committee are based on the appraisal of the evidence of the Ministry of Social Justice and Empowerment (Department of Empowerment of Persons with Disabilities).

3. The Committee considered and adopted the Report at their sitting held on 15.3.2016.

4. The Committee wish to express their thanks to the officers of the Ministry of Social Justice and Empowerment (Department of Empowerment of Persons with Disabilities) for furnishing the written replies and other material/information and for appearing before the Committee to tender their evidence in connection with the examination of the subject.

5. For facility of reference and convenience, the observations and recommendations of the Committee have been printed in bold letters in the body of the Report.

NEW DELHI;

15 March, 2016
25 Phalgun, 1937 (Saka)

RAMESH BAIS
Chairperson,
Standing Committee on
Social Justice and
Empowerment

REPORT

CHAPTER - I

CONSTITUTION OF THE NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION (NHFDC)

(a) Setting up of the the NHFDC

1.1 The National Handicapped Finance & Development Corporation (NHFDC) is promoted by Government of India and incorporated as a Company not for profit on 24th January, 1997 under Section 25 of the Companies Act, 1956. The Corporation functions as an Apex Corporation for the benefit of Persons with Disabilities (PwDs) under the aegis of Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment, Government of India. It is wholly owned by Govt. of India and has an authorized share capital of Rs.400.00 crore (Rupees Four Hundred Crore). The Corporation has received equity support of Rs.309.45 Crore from Government of India till date. The Corporation has its Registered Office at Red Cross Bhavan, Sector-12, Faridabad, Haryana and Corporate office at PHD House, Siri Institutional Area, August Kranti Marg, New Delhi.

Management of the Corporation

1.2 The NHFDC is managed by the Board of Directors appointed by Government. Composition of the Board of the Corporation is as under:

1. Financial Advisor/Joint Secretary, Ministry of Social Justice and Empowerment

2. Joint Secretary (DD), Ministry of Social Justice and Empowerment
3. M.D., National Scheduled Castes Finance and Development Corporation
4. C.M.D., ALIMCO
5. Representative of IDBI
6. Representative of SIDBI
7. Development Commissioner, Small Scale Industries/
Development Commissioner, Handicrafts/ Representative of
Development Commissioner, Small Scale Industries/
Development Commissioner, Handicraft
8. Persons representing Bio-Medical Engineering Departments
IITs/Research Institutes
9. Non-official members working for/representing Handicapped
(one person from each disability)

1.3 When Committee desired to know whether there is any provision to have a handicapped person as a member in the Board of Directors, the Ministry in their written reply furnished to the Committee stated that "as per Memorandum of Association of the NHFDC, it is not mandatory to have a handicapped person in the composition of the Board of Directors of the NHFDC. However, as per the composition of Board of Directors, there is a provision of 3 non-official members working for/representing PwDs (one person for each disability). At present, the above 3 positions are vacant.

The filing-up of these 3 vacancies is under consideration in the Department".

1.4 The Committee were informed that there is a provision of 3 non-official members working for/representing PwDs (one person for each disability) in the Board of Directors of the NHFDC. The Committee note that in the Corporation, which functions as an apex Corporation for the benefit of Persons with Disabilities (PwDs), the posts of non-official members working for representing PwDs are laying vacant. The Committee are not happy with such a situation. Since non-official members are also involved in the policy making decision of the NHFDC, if these 3 posts of non-official members had been filled in the Board of the Corporation, these Members would have significantly contributed towards the welfare of PwDs by giving their suggestions and the NHFDC would not only have benefitted by their views but have understood the problems of PwDs more closely, in a better way and from a different perspective too. The Committee desire that these vacancies must be filled without any further delay.

(b) Objectives

1.5 The main objectives of the Corporation (NHFDC) are:

1. To promote economic developmental activities for the benefit of the handicapped persons.
2. To promote self-employment and other ventures for the benefit/economic rehabilitation of the handicapped persons.
3. To assist, subject to such income and/or economic criteria as may be prescribed by the Government from time to time, the handicapped individuals or groups of handicapped individuals by way of loans and advances for economically and financially viable schemes and projects.
4. To grant concessional finance in selected cases for the handicapped persons in the country in collaboration with Government Ministries/ Departments at State level to the extent of the budgetary assistance granted by the Government of India to the company.
5. To extend loans to the handicapped for pursuing general/professional/technical education for training at graduate and higher levels.
6. To assist in the upgradation of technical and entrepreneurial skills of handicapped persons for proper and efficient management of production units.

7. To set up training, quality control, process development, technology, common facility centres and other infrastructural activities for the proper rehabilitation/upliftment of the handicapped persons in support of their economic pursuits.
8. To assist the State level organizations to deal with the development of the handicapped persons by way of providing financial assistance and in obtaining commercial funding or by way of refinancing.
9. To work as an apex institution on the lines of National Scheduled Castes & Scheduled Tribes Finance and Development Corporation for channelizing the funds through State Finance Corporations for the Handicapped or through corresponding Corporations authorized by State Governments/Boards set up by Union Government/State Government/ Union Territory Administrations and Voluntary Organizations. The NHFDC will receive proposals for financial assistance through above mentioned organizations and sanction loans and margin money to the beneficiaries for disbursement through these organizations. The NHFDC will also coordinate and monitor the schemes/programmes implemented through authorized State Finance & Development Corporations/Boards/UT Administration and NGOs, financed by the Corporation.
10. To assist self-employed individuals/group of individuals or registered factories/companies/co-operatives of disabled persons in

marketing their finished goods and assist in procurement of raw materials.

CHAPTER - II
FINANCIAL PERFORMANCE

(a) Funding of the NHFDC

2.1 The equity support from Government of India is one of the major sources of funding for the NHFDC. The Corporation also receives funds by way of repayment of loan from implementing agencies against loan released. Funds, so received are channelized for attainment of objectives of the Corporation.

2.2 The year-wise flow of funds by way of budgetary support to the Corporation from the Ministry in the form of equity is as under:

(Rupees in Crore)

S.No.	Year	Share Capital Allocation	Equity Received
1	1996-1997	1.00	0.00
2	1997-1998	13.30	14.30
3	1998-1999	28.00	28.00
4	1999-2000	10.00	10.00
5	2000-2001	5.00	0.00
6	2001-2002	9.00	0.00
7	2002-2003	10.00	0.00
8	2003-2004	5.00	10.00
9	2004-2005	1.00	1.00
10	2005-2006	11.00	5.00
11	2006-2007	11.00	11.50
12	2007-2008	10.00	10.00

13	2008-2009	18.00	18.00
14	2009-2010	9.00	9.00
15	2010-2011	50.00	50.00
16	2011-2012	25.00	25.00
17	2012-2013	30.00	20.00
18	2013-2014	35.00	32.55
19	2014-2015	37.00	36.58
20	2015-2016 (Till date)	35.00	28.52
	TOTAL	353.30	309.45

2.3 The Committee were informed that equity support from Government of India is one of the major sources of funding for the NHFDC for attainment of its objectives. The Committee note that in the year 2012-2013 there had been a drastic drop in the equity support received vis-à-vis share capital allocation i.e. Rs. 20.00 crore received against the allocation of Rs. 30.00 crore. Even though the gap between share capital allocation and equity received has reduced in the last three years but it has not yet reached the 100% mark. The Committee desire that the Ministry should direct the NHFDC to constantly strive for full utilization of budgetary support and also ensure that there are no slippages in future so that it could carry out its mandate effectively.

CHAPTER - III

ELIGIBILITY CRITERIA FOR ASSISTANCE FROM THE NHFDC

3.1 Any disabled person who fulfills the following criteria is eligible to apply for financial assistance from the NHFDC:

- (a) Any Indian citizen with 40% or more disability.
- (b) Age above 18 years.
- (c) Relevant educational/technical/ vocational qualification/ experience and background.

Relaxation:

- In case of persons with mental retardation, age is relaxed to 14 years in place of usual 18 years.
- In case of scheme for disabled young professionals: age criteria is 18-45 years.
- In case of education loan, only (a) is applicable.

3.2 The Committee were informed that in case of scheme for disabled young professionals, the maximum age has been kept 45 years for taking the benefit of the scheme. But, such persons may still avail self employment loan upto Rs.25 lakhs (maximum loan limit) under other schemes.

3.3 Keeping in view the legal requirement, the minimum age has been kept as 18 years for taking financial assistance to disabled persons. As per the Contract Act, a person of age less than 18 years is considered minor and hence, cannot enter into an agreement.

3.4 In case of Mental Retardation, the eligibility age criteria has been relaxed to 14 years since the legal requirements are fulfilled by the legal guardian who signs the loan documents on behalf of person with intellectual disability.

CHAPTER - IV

SCHEMES OF THE NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION

4.1 The NHFDC has been implementing various schemes involving credit based as well as non-credit based activities for the benefit of Persons with Disabilities. These schemes are mainly implemented through State Channelizing Agencies (SCAs) nominated by the State/UT Government(s). Salient features of schemes of the Corporation are as under:

(a) Credit Based Scheme

4.2 Under the credit based schemes, the NHFDC provides financial assistance in the form of concessional loans on convenient terms for setting up of an income generating activity to all eligible Indian citizens with 40% or more disability and aged above 18 years. Details of various loan schemes are as under:

Sl.	Scheme	Max. Loan (Rs in lakhs)	Interest rate payable by Beneficiary	Maximum Loan Repayment Period
1.	Small business in Sales/ Trading Activity	3.00	5-6%	10 years
2.	Small Business in Service Sector	5.00	5-6%	10 years
3.	Purchase of Commercial Vehicles	10.00	5-7%	10 Years
4.	Small Industrial Unit	25.00	5-8%	10 years
5.	Agricultural Activities	10.00	5-7%	10 years
6.	Self Employment amongst persons with mental retardation, cerebral palsy and autism	10.00	5-7%	10 years
7.	Loan for Disabled Young Professionals	25.00	5-8%	10 years
8.	Scheme for Developing	3.00	5-6%	10 years

	Business Premises on own land			
9.	Scheme for Purchase of Assistive Devices	5.00	5-6%	5 years
10.	Education Loan for studies abroad	20.00	4% (Male) 3.5% (Female)	7 years
11.	Education Loan for studies in India	10.00	4% (Male) 3.5% (Female)	7 years
12.	Loan for Pursuing Vocational Studies	2.00	4% (Male) 3.5%(Female)	7 years
13.	Loan to Parents Association for mentally retarded persons	5.00	5-6%	10 years
14.	Micro Credit Scheme	10.00/NGO (Rs 0.50 lakh per beneficiary)	Upto 5%	3 years
15.	Scheme for NGOs working in disability sector for their capacity expansion	5.00	5-6%	5 years

- An additional rebate of 0.5% in interest rate is allowed in respect of loans to Persons with Disabilities belonging to VH, HH and MR category for self-employment schemes.

Gender-wise distribution of loan

4.3 The Corporation encourages women with disabilities to empower themselves through financial assistance under its schemes. With this objective, the Corporation allows rebate in interest rate (1% under all schemes except for education loan, where the rebate is 0.5%).

4.4 The Gender-wise distribution of loan under schemes since inception of the Corporation till 31.12 .2015 is as under:

Gender	Beneficiaries		Loan disbursed	
	Nos.	in %age	Amount (Rs. in crore)	in %age
Male	88775	76.37	437.80	77.66
Female	27463	23.63	125.94	22.34

Total	116238	100.00	563.74	100.00
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4.5 When asked about the scheme wise number of beneficiaries under various loan schemes of the NHFDC, the Ministry provided the details in respect of beneficiaries under its schemes till 31.12.2015 as under:

S.No	Schemes/Sector	Beneficiaries		Amount released	
		Nos.	in %age	Nos.	in %age
1	Trading / Sales Activity	67812	58.34	314.04	55.71
2	Service Sector Activity	22514	19.37	113.69	20.17
3	Agricultural (Allied) Activity	16608	14.29	76.43	13.56
4	Agricultural Activity	1429	1.23	13.52	2.40
5	Small Business Activity (Manufacturing / Production :)	2062	1.77	12.96	2.30
6	Purchase of Vehicle for commercial hiring	1557	1.34	23.81	4.22
7	Education Loan	153	0.13	4.33	0.77
8	Micro Credit Scheme	4103	3.53	4.96	0.88
	Total	116238	100.00	563.74	100.00

4.6 The Committee were informed that financial assistance for small industrial units and for disabled young professionals loan of Rs. 25 lac is provided to persons with disabilities fulfilling the eligibility criteria under credit based schemes. When asked about the number of beneficiaries under the Scheme during the last three years, the Department submitted that total 461 PwDs were benefitted under the Scheme.

4.7 When the Committee wanted to know that a disabled person who is fulfilling the criteria and willing to take of loan of Rs. 25 lacs for setting up small industrial unit or a young professional but does not have a guarantor or can't stand any surety, would he be able to get the loan and is there any way out to help such persons, the Ministry in their written reply stated that "the NHFDC has tied up with 05 Public Sector Banks and 18 Regional Rural Banks to extend the concessional loan facilities to PwDs for starting self employment ventures and higher education".

4.8 The details in regard to distribution of loans and number of beneficiaries, State/UT-wise for the year 2013-14, 2014-15 & 2015-16 (upto 31.12.2015) are as under:

(Rs. in lakhs)

S. No	State	2013-14		2014-15		2015-16 (up to 31.12.2015)	
		Amount Disbursed	No. of Beneficiaries	Amount Disbursed	No. of Beneficiaries	Amount Disbursed	No. of Beneficiaries
1	Andhra Pradesh	1.93	2	9.83	2	4.10	1
2	Bihar	0.00	0	0.00	0	523.00	523
3	Chandigarh	7.80	34	1.60	7	0.00	0
4	Chattisgarh	1020.03	768	1654.56	1074	966.62	848
5	Delhi	9.25	2	16.53	1	7.49	2
6	Goa	0.00	0	0.00	0	5.99	1
7	Haryana	331.06	608	606.00	708	606.27	602
8	Himachal Pradesh	476.73	502	574.48	546	517.49	490
9	Jammu & Kashmir	170.00	230	343.50	378	172.00	172
10	Jharkhand	0.00	0	50.00	50	8.39	2
11	Karnataka	136.49	459	4.00	1	0.00	0

S. No	State	2013-14		2014-15		2015-16 (up to 31.12.2015)	
		Amount Disbursed	No. of Beneficiaries	Amount Disbursed	No. of Beneficiaries	Amount Disbursed	No. of Beneficiaries
12	Kerala	330.46	421	324.00	420	172.00	172
13	Lakshadweep	0.00	0	20.00	20	0.00	0
14	Madhya Pradesh	0.00	0	35.94	17	0.56	1
15	Maharashtra	1843.07	1837	2225.82	1574	945.13	933
16	Meghalaya	200.00	350	100.00	100	50.00	50
17	Mizoram	0.00	0	0.00	0	4.25	1
18	Orissa	0.00	0	1.27	1	0.00	0
19	Pondicherry	168.18	364	418.36	520	51.52	76
20	Punjab	150.00	231	125.00	190	0.00	0
21	Rajasthan	154.11	115	356.09	196	405.18	135
22	Sikkim	20.00	15	50.00	50	0.00	0
23	Tamil Nadu	1878.67	6294	2999.22	8586	1000.00	5000
24	Telangana	0.00	0	0.00	0	1.50	1
25	Tripura	178.35	86	200.00	200	0.00	0
26	Uttar Pradesh	492.14	977	0.00	0	1513.00	1512
27	West Bengal	18.67	17	32.49	62	20.00	20
	Total	7586.94	13312	10148.69	14703	6974.49	10542

(b) Non Credit Based / Grants Schemes

4.9 The Corporation carries out the following non-credit based schemes in the interest of Persons with Disabilities;

- I. EDP/Skill training programme:** Under this programme financial assistance is provided in the form of grant for conducting/

sponsoring training under the scheme of Skill & Entrepreneurial Development.

II. Publicity & Awareness Creation: Under this the NHFDC provides funds to implementing agencies for advertisement and publicity of its schemes.

III. Scheme for providing incentive to implementing agencies for higher turnover and good recovery.

4.10 The Ministry submitted that skill upgradation is essential for successful running of an organization/vocation in the competitive market conditions. Hence, special emphasis has given to skill and EDP training of the target group. On enquired about the number of beneficiaries of EDP & skill development training organized by the Corporation, the Ministry submitted that upto 31.12.2015, the Corporation has organized 702 EDP/skill development trainings in 30 States covering 16914 PwDs. During the year 2014-15, 352 EDP & skill development trainings were organized in 30 States covering 9356 PwDs.

4.11 When asked about the future plan for skill development of PwDs, the Ministry stated that DEPwD has launched the National Action Plan (NAP) for skill development of PwDs with the target of skilling 5 lakh PwDs in the first three years i.e. 2015-16, 2016-17 & 2017-18 and also extend concessional loans to the successful trainees (Rs. 1.0 lakh during 2015-16 to begin with). The PwDs so skilled will be given priority in sanctioning loan under the scheme of the NHFDC. Further, a job portal has been

launched in which the prospective beneficiaries can get all information regarding the NHFDC's loan scheme in one platform and also apply for the same. All these steps combined together are expected to increase the coverage of the NHFDC's scheme.

4.12 The Committee were also informed that the age criteria for training under the Skill and Entrepreneurial Development Scheme has been revised to 15-50 years (in place of earlier 18-60 years) and fulfill the other eligibility criteria.

4.13 When enquired about the proposal for establishment of incubation centres with income generating trades suitable for PwDs, the Ministry stated that "the National Small Industries Corporation (NSIC) is implementing incubation programmes of the Ministry of Micro, Small & Medium Enterprises (MSME) under 'ASPIRE Scheme' with dual objective of self employment generation among aspiring entrepreneurs and also to boost the development of small enterprises. In order to provide the benefit of incubation centres to Persons with Disabilities (PwDs), a meeting was held with the representatives of MSME and NSIC in August, 2015. NSIC has been requested to develop a suitable model i.e. course structure, duration, areas of entrepreneurship under their incubation programmes keeping in view the need and physical requirement of different PwDs. They have also been requested to consider having separate programme for arranging trainees exclusively for PwDs in their incubation centres".

4.14 The Committee note that the National Small Industries Corporation (NSIC) is implementing incubation programme under 'ASPIRE' Scheme to provide self-employment to aspiring entrepreneurs. The Committee feel that the establishment of such incubation centres are very useful to encourage the PwD entrepreneurs as the target group of the Ministry of Social Justice and Empowerment (Department of Empowerment of Persons with Disabilities) primarily is the Persons with Disability, the Committee, recommend that the Department should consider for establishment of such incubation centres for PWDs and necessary funds for these centres be also provided by the Department of Empowerment of Persons with Disabilities.

(c) Scholarship Schemes:

(i) Trust Fund Scholarship Scheme

4.15 Under Scholarship Scheme of Trust Fund, every year 2500 scholarships are provided to students with disabilities for pursuing professional and technical courses at graduate and post graduate level.

4.16 The year-wise progress made by the NHFDC is as under:-

Academic Year	Scholarship Awarded	Scholarship Amount
2011-12	1000 Fresh	Rs. 5,76,49,796/-
2012-13	1000 Fresh and 216 Renewal	Rs. 7,77,48,872/-
2013-14	2000 Fresh and 293 Renewal	Rs.12,80,53,600/-
2014-15	2500 Fresh and 497 Renewal	Rs. 17,52,17,229/-
Total	6500 Fresh and 1006 Renewal	Rs. 43,86,69,497/-

(ii) National Fund Scholarship Scheme:

4.17 Under Scholarship Scheme of National Fund, every year 500 scholarships are provided to students with disabilities for pursuing post metric courses . However, since current financial year the scheme is not being administered by the NHFDC as per the directions of the Board of Management of National Fund.

4.18 The year-wise progress made by the NHFDC is as under:-

Academic Year	Scholarship Awarded	Scholarship Amount
2009-10	417 Fresh	Rs. 52,81,975/-
2010-11	470 Fresh	Rs. 60,15,775/-
2011-12	492 Fresh and 11 Renewal	Rs.66,64,524/-

2012-13	476 Fresh and 33 Renewal	Rs. 62,09,860/-
2013-14	472 Fresh and 40 Renewal	Rs. 53,35,351/-
2014-15	500 Fresh and 17 Renewal	Rs.56,28,513/-
Total	2827 Fresh and 101 Renewal	Rs.3,51,35,998/-

4.19 When asked about the reasons for discontinuation of the National Fund Scholarship Schemes administered by the NHFDC for disabled persons, the representative of the Ministry of Social Justice and Empowerment stated as under:

"...the Prime Minister's Office said that there will be only one portal because otherwise there is a risk of fraud, risk of duplication and so on. So, we will take over this scheme and we will implement it. That is why it will be closed at their end and we will take over that."

(d) ADIP SCHEME

4.20 The Scheme of Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP) is in operation since 1981 and is one of the Flagship schemes of the Ministry and every organization under the Department of Empowerment of Persons with Disabilities. The main objective of the Scheme is to assist the needy disabled persons in procuring durable, sophisticated and scientifically manufactured, modern, standard aids and appliances that can promote their physical, social and psychological rehabilitation by reducing the effects of disabilities and enhance their economic potential. The Scheme has been revised w.e.f. 1.4.2014.

4.21 The Committee were informed that Aids/appliances which do not cost more than Rs. 10,000/- are covered under the Scheme for single

disability. However, in the case of Students with Disabilities, students beyond IX class, the limit would be Rs.12,000/-. The amount of assistance will be as follows:-

Total Income	Amount of Assistance
Upto Rs. 15,000/- per month	Full cost of aid/appliance
Rs.15,001/- to Rs. 20,000/- per month	50% of the cost of aid/appliance

4.22 The Committee noted that the cost of non-motorized tricycle supplied by ALIMCO is Rs.6900/- which is within the cost ceiling of Rs.10,000/-. Under the Scheme, there is provision to provide motorized tricycle to severely disabled for which subsidy is Rs.25,000/- . This will be provided to the persons of age of 16 years and above, once in 10 years. The actual cost of ALIMCO's motorized tricycle is Rs.37,000/-. The difference amount of Rs.12,000/- is met by convergence with MPLAD fund/MLA fund/CSR funding by PSUs.

4.23 When asked about the revision of the scheme, the Ministry informed that in view of the fact the ADIP Scheme has been revised w.e.f. 1.4.2014 only; there is no proposal at present to enhance/revise the cost norms of assistive devices including tricycle. However, the same would be considered at the time of next revision of the ADIP Scheme. The Committee were informed that under the ADIP Scheme, the NHFDC organizes Camps for free distribution of aids and appliances to poor persons with disabilities .

4.24 The Committee find that under ADIP Scheme, aids and appliances are provided to the poor disabled population of the country. Keeping in view the fact that India has large number of poor disabled persons afflicted with various types of disabilities, the Committee are of the considered view that there is an imperative need to further expand the coverage of ADIP Scheme substantially. The Committee were informed that while the actual cost of ALIMCO's motorized tricycle is Rs.37,000/-, the subsidy under ADIP Scheme for the same is Rs.25,000/- for severely disabled persons and the difference of Rs,12,000/- is met by convergence with MPLAD fund/MLA fund/CSR funding by PSUs. The Committee feel that convergence of Scheme with MPLAD fund/MLA fund is fraught with the danger of the Scheme losing its focus as MPLAD/MLA funds are used for various welfare activities by the MP/MLAs in their constituencies which are generally constituency specific and priorities for spending such funds differ from constituency to constituency. The Committee recommend that the entire cost of the motorized tricycle be met under the ADIP Scheme to ease the dependence on other uncertain sources of funding like MPLAD/MLA funds etc.

CHAPTER-V

STATE CHANNELIZING AGENCIES (SCAs)

5.1 The Committee were informed that the funds of the NHFDC are channelized through **State Channelizing Agencies (SCAs)** nominated through respective States/UT Government(s). These agencies, *inter-alia*, play vital role of implementation of schemes of the NHFDC for the benefit of target group in the respective States/UTs.

5.2 On enquired about the functioning of SCAs, the Department of Empowerment of Persons with Disabilities submitted that the financial assistance is provided by the State Channelizing Agencies to the person with disabilities (PwDs) after appraisal to ensure that the project is viable, capable of implementation and falls within the parameters of extent policy and guidelines of the NHFDC for providing financial assistance, and that persons with disabilities are actually to be benefited therefrom and then approved and sanctioned by it in accordance with the guidelines of lending policy of the NHFDC. The SCA ensures that the applicants, who are recommended/sanctioned loan, fulfill the eligibility criteria as per the guidelines for funding.

5.3 The authority to sanction loan to the beneficiary is delegated to SCA for a project cost of upto Rs.5.00 lakh. The projects above Rs.5.00 lakh will be forwarded to the NHFDC by SCAs duly recommended, for considering

sanction by the NHFDC. The loan is released by the NHFDC to the SCA for further disbursement to beneficiary after considering the status of repayment, utilization of loan released and availability of Block Government Guarantee (BGG) etc. The SCA ensures the repayment of loan from the beneficiaries to whom loan has been provided by them under the NHFDC schemes. After collecting the repayment from the PwD beneficiaries, the SCAs repay the same to the NHFDC as per the General Loan Agreement signed by the NHFDC & SCAs as per the General Loans Agreement by the NHFDC and SCAs. A list of State Channelizing Agencies of the Corporation in different States/UTs is at **Annexure-I**

5.4 On enquired about the system of monitoring the implementation of its schemes and programmes, the Ministry submitted that by way of:

- (i) submission of utilization certificates by the implementing agencies,
- (ii) field inspection of the NHFDC beneficiaries,
- (iii) organization of national and regional conferences/workshops of its SCAs, and
- (iv) internal review meetings.

5.5 The details regarding performance/contribution of the SCAs in disbursement of loans vis-à-vis Notional Allocation upto 31.12.2015 is at **Annexure-II**.

5.6 The Committee desired to know whether SCAs exist in every State and how the loan is given to Students with Disabilities in the States where

SCAs are not in existence, the Ministry in their written reply submitted that SCA exist in every State except the State of Manipur and Telangana and UTs of A&N Island, Dadra & Nagar Haveli, Daman & Diu. Apart from that some States/UTs are facing difficulties in implementation of the NHFDC schemes.

5.7 When asked about the problems faced by these SCAs, the Ministry stated that many States are not forthcoming to furnish adequate Guarantee for loans for SCAs. This is affecting the flow of funds through SCAs for the benefit of PwDs. The SCAs work at ground level in implementation of the NHFDC's Schemes in the States. However, most of the SCAs lack adequate manpower and infrastructure for effective implementation of the Schemes.

5.8 The Ministry further stated that SCAs are working under the administrative control of concerned State Government. In many cases, the SCA is reposed with the responsibility of implementing the NHFDC schemes as additional responsibility. As the NHFDC does not have any control over the SCA, effective implementation of the schemes is affected.

5.9 When the Committee enquired about the steps being taken by NHFDC to enhance the number of channels so as to reach out to maximum number of PwDs under its schemes, the Ministry in their written reply stated that to reach out to maximum number of PwDs, the NHFDC has made tie-ups with Public Sector Banks (PSBs) and Regional Rural Banks (RRBs) for the flow of concessional credit to PwDs. For this the

NHFDC provides 100% re-finance to the respective PSBs and RRBs. Presently, the NHFDC has signed agreements with 5 PSBs, namely, Punjab National Bank, Andhra Bank, IDBI Bank, Bank of Baroda and State Bank of Hyderabad.

5.10 The Committee were informed that the NHFDC has also signed agreement with 18 RRBs covering the States of Assam, Uttar Pradesh, Uttrakhand, Haryana, Maharashtra, Madhya Pradesh and Gujarat. Efforts are being made for similar tie-ups in other States also. In order to explore the possibility of tie-up with more banks, the NHFDC has also written to nationalized banks like, State Bank of India, Union Bank of India, Punjab & Sindh Bank, ICICI Bank, Central Bank of India and Canara Bank etc. However, out of these, only SBI, P&SB and UBI have shown interest in such a tie-up.

5.11 When enquired about the measures taken by the Banks for publicity of the loan facility available for PwDs, the Ministry stated that the NHFDC is pursuing with nodal officers of banks to put up banners/hoardings outside their branches giving details of the NHFDC schemes for the information of PwDs. However, the response of banks is still awaited.

5.12 The Committee were informed as Micro Finance Institutions will be effective channel of reaching out to PwDs in rural parts of the country, the Reserve Bank of India categorized them as NBFC-MFI . On being enquired from the Ministry that whether it is possible to utilize this channel

with the help of Department of Financial Services , the Ministry in their written reply have stated that they have initiated the process for tie-ups with NBFC-MFI for the flow of concessional credit to persons with disabilities through the extensive channel of NBFC -MFI as they are the last mile financiers and this may help the NHFDC to reach out the large PwD population especially in rural areas. The NHFDC has already taken up the issue with RBI.

5.13 The Committee note that out of total 62 SCAs, the performance/contribution of 38 SCAs in disbursement of loan to PwDs was nil during the year 2014-15. The Committee find that non-repayment of over-dues, non-receipt of sufficient proposals, non-submission of utilization details and non-availability of sufficient Block Government Guarantee from concerned State Governments are the main reasons for non-achievement of the notional allocation to SCAs. As the NHFDC is solely dependent on these SCAs for effective implementation of its Schemes, the Committee desire that the Ministry should identify these ineffective Channelizing Agencies in the States and pursue the matter with concerned State Governments either to activate and make these SCAs effective or nominate other agency/organization/institute in place of such defaulting agencies and also take steps to improve and strengthen the infrastructure of SCAs for proper and effective implementation of the Schemes of the Corporation.

5.14 The Committee are surprised to note that there is not a single beneficiary of loan schemes of the NHFDC in the States of Karnataka, Odisha, Punjab, Sikkim, Tripura and the Union Territories of Chandigarh, Lakshadweep in the year 2015-16 (upto 31.12.2015). Further, the year 2014-15, there was no beneficiary of these loan schemes in the States of Bihar, Goa and Uttar Pradesh. The Committee feel that in order to enhance its reach and cover more

number of PwDs under its Schemes, the NHFDC needs to enhance the number of channels for implementing its Schemes. The Committee are happy to note that efforts have been made by the NHFDC to include 5 Public Sector Banks (PSBs) and 18 Regional Rural Banks (RRBs) of seven States as State Channelizing Agencies to provide benefits of the Schemes and cover more and more PwDs. In view of the large network of Public Sector Banks/Regional Rural Banks and support of the Credit Guarantee Scheme of the Government to them, the Committee desire that necessary directions should be issued to the NHFDC for signing agreement in this regard with all PSBs and RRBs expeditiously.

The Committee also desire that the NHFDC should coordinate with nodal officers of concerned bank branches and vigorously pursue them to display about the loan schemes available for disabled persons outside the bank branches so that disabled people may become aware and could avail loans from the Banks.

5.15 Keeping in view of the fact that a large number of disabled persons live in rural areas, the Committee feel that Micro Finance Institutions can play very important role to give benefits of NHFDC Schemes to PwDs. The Committee appreciate the efforts made by the NHFDC for utilizing the services of NBFC-MFI with the Reserve Bank of India. The Committee, therefore, urge upon the Ministry to

pursue the matter with Department of Financial Services and RBI/NABARD consistently for taking a final decision in the matter. The Committee would like to be apprised of the outcome of the efforts so made in this regard.

CHAPTER- VI

EDUCATION LOAN TO STUDENTS WITH DISABILITIES FOR HIGHER STUDIES

6.1 The Committee were informed that the NHFDC provides concessional loan to students with disabilities at 4% (for males) and 3.5% (for females) p.a. rate of interest for pursuing higher studies in India and abroad under the education loan scheme.

6.2 On enquired about the number of beneficiaries under the education loan schemes, the Ministry submitted that total 153 students with disabilities were benefitted under the scheme since inception of the NHFDC till 31.12.2015.

6.3 As per the information furnished by the Ministry, only 12 disabled students have availed education loan for higher studies abroad under the NHFDC Scheme only from six States, namely 6 from Maharashtra, 2 from Haryana and one each from Delhi, Karnataka, Kerala and Tamil Nadu. The Committee find the figure of only 12 students with disabilities availing loan for higher studies in abroad in the last 12 years is very discouraging keeping in view the fact that India has a PwD population of about 2.68 crore. When the Ministry was asked why only 153 disabled students have availed education loan since inception of the NHFDC , the Ministry in their written reply stated that under education scheme, loan is given at the rate of interest of 4% p.a. to PwDs for pursuing higher education. The NHFDC is also giving 2500 scholarships from the Trust Fund to persons with disability for pursuing higher studies.

6.4 The Department of Empowerment of Persons submitted that it is also implementing five scholarship schemes for education/higher education for Students with Disabilities namely:

- (i) Pre-Matric Scholarship for Students with Disabilities;
- (ii) Post-Matric Scholarship for Students with Disabilities;
- (iii) Scholarship for Top Class Education for Students with Disabilities;
- (iv) National Overseas Scholarship for Students with Disabilities
- (v) Rajiv Gandhi National Fellowship for Students with Disabilities (RGNFD) for education of students with disabilities.

6.5 The Ministry informed as sufficient number of scholarship schemes are being implemented by the Department of Empowerment of Persons with Disabilities/NHFDC, the students with disability, therefore, prefer scholarships over education loan and leaving very little scope for education loan scheme.

6.6 When asked whether any study or assessment have been made by the Ministry regarding difficulties being faced by these students for availing education loans from bank, it was submitted that the NHFDC made an assessment of Punjab National Bank (PNB) in National Capital Region (NCR) in 2013. The Major difficulties were observed that inaccessible Bank Branches and officials of bank were not aware of the NHFDC education loan. The NHFDC took-up the matter with the Banks to resolve

the same. Besides above, beneficiaries of schemes of NHFDC are facing following difficulties:

- Lengthy loan procedure
- Large number of documents required

in getting loan from implementing agencies.

6.7 When asked about the steps taken in this regard, the Ministry stated that in order to make the process easy and to reduce the documentation, the NHFDC has now removed the requirement of income/ income certificate, no upper age limit and also delegated the power or sanction to channelizing agencies.

6.8 When enquired about the efforts made by the Ministry to attract more talented disabled students to opt for higher studies, it was submitted that "the NHFDC had already requested all implementing agencies to encourage the PwDs to take-up education loan which is available at 4% p.a. rate of interest. For scholarships, the NHFDC has written to UGC, technical & professional institutions, Department of higher education of all States, M/o HRD, Top Universities etc. for encouraging students with disability to go for higher studies. Besides, the NHFDC issues advertisement in News papers, Employment News etc about availability of Scholarships for higher education"

6.9 The Committee were informed that under education scheme implemented by the NHFDC, loan is given at the rate of interest of 4% p.a. to students with disabilities for pursuing higher education. A rebate of 0.5 per cent on interest rate is also allowed to women with disabilities in education schemes. Apart from this, 2500 scholarships are given by the NHFDC from the Trust Fund to PwDs for pursuing higher studies. The Department of Empowerment of Persons with Disabilities is also implementing Five scholarship schemes for education of students with disabilities. The Committee are surprised to note that India having such a large number of disabled persons, only 153 students with disabilities were benefitted under the education loan scheme since inception of the NHFDC till, 31.12.2015. The Committee also note that only 12 disabled students from six States have availed education loan for higher studies abroad in the last twelve years which reflects adversely on the implementation of the scheme. The Committee were further informed that as sufficient number of scholarship schemes are being implemented by the Department of Empowerment of Persons with Disabilities and the NHFDC, the students with disability, prefer scholarships over education loan and therefore, the demand for education loan is very low. Since these scholarship schemes are fund based and do not cover all eligible students, the Committee are of the considered view as these students have no other source to fund their higher

education, these schemes should be demand based instead of funds based so that all eligible students may get these scholarships for pursuing higher studies.

As regards poor response from students for availing education loan, the Committee feel that students with disabilities who desire to take loan from SCAs/Banks face challenges in accessing the services due to barriers in infrastructure, operation and attitude. The Committee, therefore, desire that all Banks/SCA officials need to be sensitized towards the special needs and rights of these disabled students. The Committee recommend that the Ministry should take up the matter with the Ministry of Finance so as to direct the officials of the Banks, dealing with education loans to disabled students, to ensure that these students are not only provided due assistance but they also do not face any difficulties/hassles in getting the loan.

CHAPTER- VII

PROVISION OF SUBSIDY UNDER NHFDC LOAN SCHEMES AND PRIORITY SECTOR LENDING

7.1 The Committee note that at present there is no subsidy under loans extended by the NHFDC for the benefit of persons with disability. The NHFDC loan is provided at concessional rate of interest only. However, in other Government schemes subsidy is being provided to the beneficiaries e.g. under Prime Minister Employment Generation Programme (PMEGP) subsidy @ upto 35% is provided. Moreover, the Sub Group of the Planning Commission for 12th Five Year Plan had recommended for financial support to strengthen the NHFDC and to make the schemes of the Corporation more effective. The Plan document also stresses on the need of the above financial support to the Corporation.

7.2 When enquired about the steps taken in this regard, the Ministry in their written reply submitted that the NHFDC has formulated a draft proposal to introduce a credit scheme with subsidy component. The draft has been examined and the NHFDC has been advised to see how to synchronize the equity support and subsidy component in the same scheme.

7.3 The Committee are happy to note that the NHFDC has initiated the process of addressing the concern of the Committee and formulated a draft proposal to introduce a credit scheme with subsidy component. The Committee are of the view that there is a dire need of introducing subsidy element under loans extended to persons with disabilities by the NHFDC resulting to reduce the financial burden on them and helping to enhance the success rate of their income generating activities. Simultaneously, the NHFDC should also explore the possibility to reduce the rate of interest under its various loan schemes to make them more affordable as majority of the students with disabilities belong to weaker and deprived sections of the society and they find it difficult to avail of education loan even at discounted rate of interest. As most of the students with disabilities are unable to repay the loan, they prefer scholarship schemes where they do not have to repay the loan amount.

As regards issue relating to finalization of draft proposal to introduce a credit scheme with subsidy component in the loan schemes of the NHFDC, the Committee desire that the Ministry must complete the examination of the issue of synchronization of equity support with subsidy component on priority basis and in a time-bound manner.

7.4 When enquired about the resources to be adopted for providing concessional loans to PwDs under the NHFDC re-finance, the Ministry in their written reply informed that on the request of Department of Empowerment of Persons with Disabilities, the Reserve Bank of India has included the category of PwDs under the category of weaker sections for Priority Sector Lending. The Department of Empowerment of Persons with Disabilities has also taken up the matter with Department of Financial Services (DFS) to reserve 3% of Priority Sector Lending for PwDs under the category of weaker sections.

7.5 The Committee welcome the steps taken by the Ministry for inclusion of PwDs in the category of weaker sections for Priority Sector Lending. The Committee also appreciate the efforts being made by the Ministry to impress upon the Department of Financial Services to reserve 3% of Priority Sector Lending for PwDs under this category. Since many sections have been included in the definition of priority sector, the Committee recommend that the Ministry of Social Justice and Empowerment should urge and also convince the Ministry of Finance (Department of Financial Services) to reserve 3% of priority sector lending exclusively for PwDs under the category of weaker section so that these funds may exclusively be used for disbursement of loans to the PwDs and not for the other categories of weaker sections.

CHAPTER - VIII

CENSUS of Persons with Disabilities

8.1 The Committee note that there are large number of handicapped/disabled persons seen and found begging at the traffic signals of all cities/towns in India specifically in metropolitan cities who neither have any homes nor address. When the Committee desired to know whether these homeless destitute PWDs are included/propose to be included in the census count so that they could also avail the benefits of various schemes/programmes meant for PwDs, the Ministry in their written reply stated that census of population of persons with disabilities is derived from the Census 2011 conducted by the Office of Registrar General of India. As per Census 2011, there are about 2.68 crore persons with disabilities in the country.

8.2 The Ministry further stated that Census of India is conducted once in a decade by the Office of the Registrar General by following a systematic procedure to capture data for the purpose of census 2011 including the population data for PwDs. As regards inclusion of various categories of PwDs for extending benefits under various welfare schemes, it is stated that the Department is already in the process of implementing a Unique Disability Identification (UDID) project with a view to creating a national database on persons with disabilities and also to issue Unique Disability ID Card to every person with disabilities. Under this programme every person with disability will be registered through a

web based programme which will also be implemented by way of organising camps even at the block levels across the country. Extensive awareness campaign is also envisaged so that all the PwDs are included under the project in a time bound manner. The UDID card and disability certificate will have PAN India recognition and would facilitate the Government agencies to deliver the benefits under various schemes to PwDs.

8.3 When asked about the figures of PwDs who are homeless and do not have any address, the Ministry stated that these persons were already included under Census 2011. The Ministry further stated that the figures particularly pertaining to PwDs who are homeless, are being obtained from the Office of Registrar General of India and the same will be communicated to the Committee separately.

8.4 When the Committee asked about the State-wise figures of Census 2011 for physically handicapped/disabled persons. The Ministry in a written reply have provided a statement showing the State/UT wise population of persons with disabilities as per Census 2011 is as follows:

S. No.	State	Total disabled population as per Census 2011
A	B	C
1	Andhra Pradesh	1219785
2	Arunachal Pradesh	26734
3	Assam	480065
4	Bihar	2331009
5	Chhattisgarh	624937
6	Delhi	234882
7	Goa	33012
8	Gujarat	1092302

9	Haryana	546374
10	Himachal Pradesh	155316
11	J&K	361153
12	Jharkhand	769980
13	Karnataka	1324205
14	Kerala	761843
15	Madhya Pradesh	1551931
16	Maharashtra	2963392
17	Manipur	58547
18	Mizoram	15160
19	Meghalaya	44317
20	Nagaland	29631
21	Odisha	1244402
22	Punjab	654063
23	Rajasthan	1563694
24	Sikkim	18187
25	Tamil Nadu	1179963
26	Telangana	1046822
27	Tripura	64346
28	Uttar Pradesh	4157514
29	Uttarakhand	185272
30	West Bengal	2017406
31	A&N Islands	6660
32	Chandigarh	14796
33	Daman & Diu	2196
34	D& N Haveli	3294
35	Lakshadweep	1615
36	Puducherry	30189
	Total	26814994

8.5 The Committee note that Ministry have started the process of implementing a Unique Disability Identification (UDID) project with a view to creating a national database on persons with disabilities and issue Unique Disability Identification Card to every PwD. Under this Programme, PwDs will be registered through a web based programme implemented by organizing camps even at block levels across the country. The UDID Card and disability certificate will have PAN India recognition and would facilitate the Government agencies to deliver the benefits under various schemes to PwDs. Considering the fact that inclusion of homeless PwDs in the census is imperative to know the exact number of disabled persons, the Committee feel that Ministry should urge the Office of Registrar General of India for inclusion of homeless disabled persons too in the Census. The Committee also desire the Ministry to set up a separate unit for conducting activities such as awareness campaign, organizing camps at block levels and registration process of PwDs for early and timely implementation of UDID project with proper monitoring on regular basis.

CHAPTER- IX

NEW SCHEMES AND INITIATIVES BY THE NHFDC

9.1 As per the Annual Report 2014-15 of the Department of Empowerment of Persons with Disability, the NHFDC has taken certain initiatives to extend the outreach, which are as follows:

Initiatives

(a) Liberalization of Lending Policy of the NHFDC to enhance its effectiveness and reach by way of:

- i. Enhancing the loan limit from 10 lakh to 25 lakh under the purchase of vehicle for commercial hiring scheme.
- ii. Removal of Eligibility Income Criteria regarding annual income to obviate the requirement of income certificate.
- iii. Removal of upper age limit for availing loan under the NHFDC schemes.
- iv. Enhancement of age limit from 18-35 years to 18-45 years for availing of loan under Scheme for Young Professionals.
- v. Interest rebate @ 0.5% to disabled persons belong to VH, HH & MR category under self employment schemes.
- vi. Removal of grant limit of Rs.5.00 lakh per state under Skill and Entrepreneurial Scheme.

(b) Launching of New Schemes:

- (i) Scheme of financing assistive devices to enhance the employability or increased opportunity of self employment of PwDs. Loan upto Rs.5.0 lakh is provided to PwDs for purchase of aids/appliances.

- (ii) Scheme for Providing Handholding support to differently abled entrepreneurs through 'Vishesh Udhyami Mitras' (VUMs).
- (iii) Scheme of Providing Handholding support to differently abled persons for availing skill training through "Prashikshan Mitras" (VPMs).
- (iv) Scheme for financial NGOs, working in area of disability in order to make social entrepreneurs.
- (v) Scheme of Financing Construction of Commercial/Business Premises for Starting Self Employment Activity on own land of applicant.
- (vi) Loan scheme for Vocational Education and Training, in line with Indian Bankers Association, a scheme being implemented by various Banks.
- (c) Creation of online application facilities for PwDs on the NHFDC's website** for scholarships and empanelment for skill development training.
- (d) Partnership with Public Sector Banks (PSBs) and Regional Rural Banks (RRBs)** for the flow of collateral-free concessional credit to PwDs under the credit guarantee scheme of GOI.
- (e) System of monitoring** the implementation of the schemes and programmes of the NHFDC in State/UTs.

9.2 When asked what schemes and programmes have been implemented for these mentally retarded/disabled beggars found at various traffic signals of the cities/towns and in which category these people are kept, the representatives of the Ministry stated that, "Till date we have only considered regarding mentally retarded people. But the issue you have raised, we will definitely take it with utter seriousness".

9.3 The Committee appreciate the initiatives and new schemes launched by the NHFDC for the betterment and upliftment of PwDs. The Committee are, however, dismayed to note that while formulating new schemes and initiatives, no scheme has been envisaged for the upliftment and empowerment of homeless and destitute disabled persons who live on streets and do not have homes and families. They survive by begging on roads, traffic signals and outside places of worship and lead a life of destitution and deprivation. These people are also part of the disabled population and need to be rehabilitated. The Committee desire that it is imperative to formulate comprehensive schemes and programmes for this segment of disabled population, who are neither included in the Census of disabled nor get any benefit of schemes meant for the disabled, so as to rehabilitate and extricate them from destitution.

**NEW DELHI;
15 March, 2016
25 Phalgun, 1937 (Saka)**

**RAMESH BAIS
Chairperson
Standing Committee on
Social Justice and
Empowerment.**

STATE CHANNELISING AGENCIES OF THE CORPORATION

Sl.	State/UT	State Channelising Agency
1.	Andaman and Nicobar Islands (General Loan Agreement is yet to be executed)	Andaman and Nicobar Islands Integrated Development Corporation Ltd., Vikas Bhawan, Post Box No. 180 Port Blair, A&N – 744 101
2.	Andhra Pradesh	Andhra Pradesh Vikalangula Cooperative Corporation, Malkapet, Hyderabad – 500 036.
3.	Arunachal Pradesh	Arunachal Pradesh State Co-operative Apex Bank Ltd. P.O. & T. Naharlagun “D” Sector, District: Papum Pare, Arunachal Pradesh-791 110
4.	Assam	The Assam Cooperative Apex Bank Ltd., Pan Bazar, Guwahati-781 001.
5.	Bihar	Bihar State Backward Classes Finance & Development Corporation, 4 th Floor, Sone Bhawan, Birchand Patel Marg, Patna-800 001 (Bihar)
6.	Chandigarh	Chandigarh Child & Women Development Corporation Limited, Town Hall Building, 3 rd Floor, Sector-17C, Chandigarh-160 017
7.	Chhattisgarh	Chhattisgarh Nishakat-Jan Vitt Avam Vikas Nigam An Undertaking of Social Welfare Deptt, Old DRDA Bhawan, Collectorate Parisar, Raipur -492 001 (Chhattisgarh)
8.	Dadra and Nagar Haveli, Daman & Diu (General Loan Agreement is yet to be executed)	Dadra and Nagar Haveli, Daman & Diu SC/ST, OBC and Minorities Financial and Development Corporation Limited., 2 nd Floor, Right Wing, P.W.D. Complex, Dadra & Nagar Haveli, SILVASSA-396230
9.	Delhi	Delhi SC/ST/OBC, Minorities, Handicapped Financial & Development Corporation Ltd. Ambedkar Bhavan, Institutional Area, Sector-XVI, Rohini, New Delhi-110085
10.	Goa	Goa State Scheduled Castes and OBCs Finance and Development Corporation Ltd., 4 th Floor, Patto Centre, Near Kadamba Bus Stand, Panaji – 403 001 (Goa).

11.	Gujarat	Gujarat Minorities Finance & Development Corporation Limited, 2 nd Floor, Block No. 11, Dr. Jivraj Mehta Bhavan, Gandhinagar – 382 010.
12.	Haryana	Haryana Backward Classes & Economically Weaker Section Kalyan Nigam Ltd., S.C.O. No. 813-14, Sec-22A, Chandigarh-160 022.
13.	Himachal Pradesh	H.P. Minorities Finance & Development Corporation, S.D.A. Complex, Block No. 38, 1 st Floor, Kasumpti, Shimla – 171 009.
14.	Jammu & Kashmir	Jammu & Kashmir State Women's Development Corporation Ltd., Behind Hotel Rigadoon, Dal Gate, A-Block, Old Secretariat, Srinagar - 190 001 <u>(from May to October)</u> 615-A, Gandhi Nagar, Jammu-180 012 <u>(from November to April)</u>
		J&K SC, ST, OBC Development Corporation Ltd., Exchange Road, Near Red Cross, Dharamnath Trust, Council, Srinagar - 190 001 <u>(from May to October)</u> Romesh Market, Shastri Nagar, Jammu -180 004 <u>(from November to April)</u>
15.	Jharkhand	Jharkhand State Tribal Co-operative Development Corporation Ltd. Balihar Road, Morabadi, Ranchi –834 004
16.	Karnataka	Dept. for the Empowerment of Differently Abled and Senior Citizens, Podium Block, Vishveswaraiah Tower, Dr. Ambedkar Road, Bangalore-560 001
17.	Kerala	Kerala State Handicapped Persons Welfare Corporation Ltd., T.C. 17/230(1) Juvenile Home Compound, Poojappura, Thiruvananthapuram – 695 012.
18.	Lakshadweep	Lakshadweep Khadi and Village Industries Board, Kavaratti – 682 555, Union Territory of Lakshadweep.

19.	Madhya Pradesh	M.P. Pichra Varg Tatha Alpsankhayak Vitta Aivam Vikas Nigam, Rajiv Gandhi Bhawan, 1st Floor, 35, Shyamla Hills, Bhopal – 462 002.
		Madhya Pradesh Rajya Sahkari Anusuchit Jati Vitta Aivam Vikas Nigam Ltd., Rajiv Gandhi Bhawan, 35, Shyamla Hills, Bhopal – 462 002.
		Madhya Pradesh Adivasi Vitt Evam Vikas Nigam, 35, Shyamla Hills, Rajiv Gandhi Bhawan, Bhopal – 462 002.
		Madhya Pradesh Viklang Kalyan Tatha Vikas Samiti, 1250, Tulsi Nagar, Bhopal – 462 003
20.	Maharashtra	Maharashtra State Handicapped Finance & Development Corporation Ltd., Room No. 74, Maharashtra Housing Board Building, Ground Floor, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra – 400 051
21.	Manipur (General Loan Agreement is yet to be executed)	Manipur State Womens' Development Corporation Limited, Directorate building, Near 2 nd M.R. Gate, Social Welfare Department Building, Imphal- 795 001, Manipur.
22.	Meghalaya	The Meghalaya Co-operative Apex Bank Ltd, Mahatma Gandhi Road, Shillong – 793 001.
23.	Mizoram	Mizoram Rural Bank, Head Office, B-5, Babu Tilla, Zarkawt, Aizwal, Mizoram-796 001
24.	Orissa	Mahila Vikas Sambaya Nigam, Block-A-1, Ground Floor, Toshali Plaza, Satyanagar, Bhubaneshwar-751007.
25.	Nagaland	Department of Social Security & Welfare, Nagaland Civil Secretariat, Government of Nagaland, Kohima–797 001.
26.	Puducherry	Puducherry Corporation for Development of Women and Differently Abled Persons Ltd., No. 1 & 2, Main Road, Natesan Nagar, Puducherry- 605005
27.	Punjab	Punjab SC Land Finance & Development Corpn. SCO No. 101/103, Sector-17C, Chandigarh-160 017

28.	Rajasthan	Rajasthan S.C. & S.T. Finance & Development Cooperative Corporation Ltd, Nehru Sahakar Bhawan, Central Block, IIIrd Floor, Bhawani Singh Marg, Jaipur – 382 001
29.	Sikkim	Sikkim SCs, STs & OBCs Development Corporation Ltd., Sonam Tshering Marg, Gangtok, Sikkim – 737101
31.	Tripura	Tripura Scheduled Caste Co-operative Development Corporation Ltd, P.O. Lake Chowmuhani, Agartala, West Tripura – 799 001
32.	Uttar Pradesh	Gramin Bank of Aryavart, A-2/47, Vijay Khand, Gomti Nagar, Lucknow – 226010
33.	Uttarakhand	Uttarakhand Bahudeshiye Vitta Evam Vikas Nigam Ltd., Bhawan No. 161, Nehru Nagar, (Old Nehru Colony, Haridwar Road), Dehradun – 248 001
34.	West Bengal	West Bengal Women Development Undertaking (A Govt. of West Bengal undertaking) Deptt. of Women Development & Child Development, Nirman Bhaban (Sech Bhaban), Ground Floor, Salt lake City, Sector-1, Kolkata-700091 (West Bengal).

ANNEXURE - II**The details regarding performance/contribution of the SCAs in disbursement of loans vis-à-vis Notional Allocation upto 31.12.2015**

S. No	Name of SCAs/State	Notional Allocation 2015-16	Ach. 2015-2016	Reason for non achievement of notional allocation
1	A.P. Vikalangula Cooperative Corpn, Andhra Pradesh	Rs.10.17 Cr.	NIL	i) Not sending the loan applications of PWDs ii) Non-receipt of huge over-dues of Repayment
2	Andaman and Nicobar Islands Integrated Dev. Corpn., Andaman and Nicobar	Rs0.20 Cr.	NIL	Non Execution of General Loan Agreement (GLA)
3	Assam Cooperative Apex Bank, Assam	Rs.6.55 Cr.	NIL	i) Not sending the loan applications of PWDs ii) Non-receipt of huge over-dues of Repayment
4	Arunachal Pradesh Co-operative Apex Bank, Arunchal Pradesh	Rs.0.47 Cr.	NIL	State Govt. is yet to provide Block Govt. Guarantee.
5	Bihar State Backward Classes Finance & Development Corporation, Bihar	Rs.10.46 Cr.	Rs.5.23 Cr.	Started implementation during current financial year only.
6	Chandigarh Child & Women Development Corporation Limited, Chandigarh	Rs.0.20 Cr.	NIL	not sending the loan applications of PWDs
7	Chattisgarh Nishaktjan Vitta Aivam Vikas Nigam, Chattisgarh	Rs.16.55 Cr.	Rs.9.67 Cr.	i) Non-receipt of huge over-dues of Repayment. ii) Non-receipt of Utilization Details iii) Shortfall in Block Government Guarantee
8	Delhi SC/ST/OBC, Minorities, Handicapped Financial & Development Corporation Ltd., Delhi	Rs.1.05 Cr.	Rs.0.08 Cr.	Non sending the loan applications of PWDs

S. No	Name of SCAs/State	Notional Allocation 2015-16	Ach. 2015-2016	Reason for non achievement of notional allocation
9	Dadra and Nagar Haveli, Daman & Diu SC/ST, OBC and Minorities Financial and Development Corporation Limited. Dadra and Nagar Haveli, Daman & Diu	Rs.0.40 Cr.	NIL	Non Execution of General Loan Agreement (GLA)
10	Goa State Scheduled Caste and OBC Finance Development Corporation Limited, Goa	Rs.0.20 Cr.	Rs.0.06 Cr.	Non sending sufficient the loan applications of PWDs
11	Gujarat Minorities Finance & Development Corporation Limited, Gujarat	Rs.4.90 Cr.	NIL	i) Not sending sufficient loan applications of PWDs ii) Non-receipt of huge overdues of Repayment. iii) Non-receipt of Utilization Details. iv) Shortfall in Block Government Guarantee
12	Haryana Backward Classes & Economically Weaker Section Kalyan Nigam, Haryana	Rs.6.06 Cr.	Rs.6.06 Cr.	i)Non-receipt of huge overdues of Repayment. ii)Non-receipt of Utilization Details. iii)Shortfall in Block Government Guarantee.
13	H.P. Minorities Finance & Development Corporation, Himachal Pradesh	Rs.5.74Cr.	Rs.5.17 Cr.	Shortfall in Block Government Guarantee
14	J&K State Women's Development Corporation, Jammu & Kashmir	Rs.1.72 Cr.	Rs.0.86 Cr.	Shortfall in Block Government Guarantee
15	J&K SC, ST, OBC Development Corporation Ltd, Jammu & Kashmir	Rs.1.72 Cr.	Rs.0.86 Cr.	i) Non sending the sufficient loan applications of PWDs ii) Non-receipt of Utilization Details
16	Jharkhand Tribal Development Corporation, Jharkhand	Rs.3.45 Cr.	NIL	Non sending the sufficient loan applications of PWDs

S. No	Name of SCAs/State	Notional Allocation 2015-16	Ach. 2015-2016	Reason for non achievement of notional allocation
17	Karnataka State Women Development Corporation Ltd., Karnataka	Rs.5.94 Cr.	NIL	Non-active SCA work has been taken over by the State Govt. Department.
18	Kerala State Handicapped Persons Welfare Corporation Ltd., Kerala	Rs.3.24 Cr.	Rs.1.72 Cr.	i) Not sending the sufficient loan applications of PWDs. ii) Non-receipt of huge overdues of Repayment, ii) Non-receipt of Utilization Details
19	Lakshadweep Khadi and Village Industries Board, Lakshadweep	Rs.0.20 Cr.	NIL	Not sending the sufficient loan applications of PWDs
20	M.P. Pichra Varg & Alpsankhayak Vitt Evam Vikas Nigam, Madhya Pradesh	Rs.1.74 Cr.	NIL	Not sending the sufficient loan applications of PWDs
21	M.P. Rajya Sahkari Anusuchit Jati Vitta Aivam Vikas Nigam, Madhya Pradesh	Rs.1.74 Cr.	NIL	Non-active SCA
22	M.P. Adivasi Vitt Evam Vikas Nigam, Madhya Pradesh	Rs.1.74 Cr.	NIL	Non-active SCA
23	M.P. Handicapped Welfare & Development Society, Madhya Pradesh	Rs.1.74 Cr.	NIL	i) Not sending the loan applications of PWDs. ii) Shortfall in Block Government Guarantee
24	Maharashtra State Handicapped Finance & Dev. Corpn., Maharashtra	Rs.22.26 Cr.	Rs.8.86Cr.	i) Non-receipt of huge overdues of Repayment, ii) Non-receipt of Utilization Details
25	Meghalaya Co-operative Apex Bank Ltd, Meghalaya	Rs.2.00 Cr.	Rs.0.50Cr.	i) Not sending the loan applications of PWDs ii) Shortfall in Block Government Guarantee
26	Manipur State Women Development Corporaiton, Manipur	Rs.0.96 Cr.	NIL	Non Execution of General Loan Agreement (GLA)
27	Mizoram Rural Bank, Mizoram	Rs.0.27 Cr.	NIL	i) Not sending the sufficient loan applications of PWDs

S. No	Name of SCAs/State	Notional Allocation 2015-16	Ach. 2015-2016	Reason for non achievement of notional allocation
28	Department of Social Security & Welfare, Nagaland	Rs.0.53 Cr.	NIL	i) Not sending the sufficient loan applications of PWDs ii) Non-receipt of huge over-dues of Repayment
29	Mahila Vikas Samabaya Nigam, Orissa	Rs.5.58 Cr.	NIL	Non-active SCA
30	Pondicherry Corporation for Development of Women and Handicapped Persons Ltd., Pondicherry	Rs.5.17 Cr.	Rs.0.52 Cr.	i) Not sending the sufficient loan applications of PWDs ii) Non-receipt of huge over-dues of Repayment
31	Punjab SC Land Finance & Development Corpn., Punjab	Rs.2.93 Cr.	NIL	i)Non-receipt of huge over-dues of Repayment, ii)Shortfall in Block Government Guarantee
32	Rajasthan S.C. & S.T. Finance & Development Cooperative Corporation, Rajasthan	Rs.7.02 Cr.	Rs.4.05 Cr.	i) Not sending the loan applications of PWDs. ii) Non-receipt of huge over-dues of Repayment. Iii) Non-receipt of Utilization Details.
33	Sikkim SC, Tribes & OBC Development Corporation Ltd., Sikkim	Rs.0.50 Cr.	NIL	i) Not sending the sufficient loan applications of PWDs. ii) Shortfall in Block Government Guarantee.
34	Tripura Scheduled Caste Co-operative Development Corporation Ltd, Tripura	Rs.2.00 Cr.	NIL	i) Not sending the sufficient loan applications of PWDs. ii) Non-receipt of Utilization Details. ii) Shortfall in Block Government Guarantee
35	Tamil Nadu State Apex Cooperative Bank Limited, Tamil Nadu	Rs.29.99 Cr.	Rs.10.00 Cr.	i) Not sending the sufficient loan applications of PWDs. ii) Shortfall in Block Government Guarantee.
36	Telengana	Rs.4.27 Cr.	NIL	State Govt. is yet to nominate the State Channelizing Agency.
37	Uttaranchal Bahuudeshiye Vitta Aivam Vikas Nigam, Uttaranchal	Rs.2.00 Cr.	NIL	Not sending the loan applications of PWDs

S. No	Name of SCAs/State	Notional Allocation 2015-16	Ach. 2015-2016	Reason for non achievement of notional allocation
38	West Bengal Women Development Undertaking, West Bengal	Rs.9.05 Cr.	Rs.0.20 Cr.	i) Not sending the sufficient loan applications of PWDs. ii) Non-receipt of huge over-dues of Repayment
39	Assam Gram Vikas Bank	Rs.3.61 Cr.	NIL	i) Not sending the loan applications of PWDs
40	Baroda Gujarat Gramin Bank	Rs.1.32 Cr.	NIL	Not sending the loan applications of PWDs
41	Dena Gujarat Gramin Bank	Rs.1.43 Cr.	NIL	Not sending the loan applications of PWDs
42	Saurashtra Gramin Bank	Rs.1.51 Cr.	NIL	Not sending the loan applications of PWDs
43	Sarva Haryana Gramin Bank, Haryana	Rs.5.42 Cr.	NIL	Not sending the loan applications of PWDs
44	Narmada Jhabua Gramin Bank	Rs.3.14 Cr.	NIL	Not sending the loan applications of PWDs
45	Vidisha Bhopal Gramin Bank	Rs. 0.30 Cr.	NIL	Not sending the loan applications of PWDs
46	Madhyaanchal Gramin Bank	Rs. 3.96 Cr.	NIL	Not sending the loan applications of PWDs
47	Vidbharbha Kshetriya Gramin Bank	Rs.0.96 Cr.	NIL	Not sending the loan applications of PWDs
48	Maharashtra Gramin Bank	Rs.3.27 Cr.	NIL	Not sending the loan applications of PWDs
49	Wainganga Gramin Bank	Rs.1.74 Cr.	NIL	Not sending the loan applications of PWDs
50	Allahabad UP Gramin Bank	Rs.5.99 Cr.	Rs.3.00 Cr.	Non-receipt of Utilization Details
51	Gramin Bank of Aryavart	Rs.6.51 Cr.	Rs.3.25 Cr.	Non-receipt of Utilization Details
52	Baroda UP Gramin Bank	Rs.8.46 Cr.	Rs.4.00 Cr.	Non-receipt of Utilization Details

S. No	Name of SCAs/State	Notional Allocation 2015-16	Ach. 2015-2016	Reason for non achievement of notional allocation
54	Kashi Gomti Gramin Bank	Rs.4.01 Cr.	Rs.2.00 Cr.	Non-receipt of Utilization Details
56	Sarv UP Gramin Bank	Rs.3.45 Cr.	NIL	Not sending the loan applications of PWDs
57	Prathma Bank	Rs.2.42 Cr.	NIL	Not sending the loan applications of PWDs
58	Purvanchal Gramin Bank	Rs.5.71 Cr.	Rs.2.86Cr.	Non-receipt of Utilization Details
59	Uttaranchal Gramin Bank	Rs.2.51 Cr.	NIL	Not sending the loan applications of PWDs
60	Bank of Baroda	Rs.5.00 Cr.	NIL	Not sending the loan applications of PWDs
61	Andhra Bank	Rs.5.00 Cr.	Rs.0.13Cr.	Not sending the loan applications of PWDs
62	IDBI Bank	Rs.5.00 Cr.	Rs.0.50 Cr.	Not sending the loan applications of PWDs
63	Punjab National Bank	Rs.5.00 Cr.	Rs.0.18Cr	Not sending the loan applications of PWDs
	Total		Rs.69.74 Cr.	

**MINUTES OF THE THIRD SITTING OF THE STANDING COMMITTEE
ON SOCIAL JUSTICE AND EMPOWERMENT HELD ON THURSDAY,
15th OCTOBER, 2015**

The Committee met from 1500 hrs. to 1625 hrs. in Committee Room No. 139, Parliament House Annexe, New Delhi.

PRESENT

SHRI RAMESH BAIS - CHAIRPERSON

**MEMBERS
LOK SABHA**

2. Shri Sher Singh Ghubaya
3. Shri Jhina Hikaka
4. Shri Sadashiv Lokhande
5. Shri Kariya Munda
6. Prof. Seetaram Ajmeera Naik
7. Smt. Satabdi Roy (Banerjee)
8. Shri Neelam Sonkar
9. Smt. Mamta Thakur

RAJYA SABHA

10. Shri Ahamed Hassan
11. Smt. Sarojini Hembram
12. Shri Prabhat Jha
13. Smt. Mohsina Kidwai
14. Smt. Vijila Sathyananth
15. Smt. Wansuk Syiem

SECRETARIAT

1. Shri Ashok Sajwan - Director
2. Smt. Mamta Kemwal - Additional Director

**REPRESENTATIVES OF THE MINISTRY of SOCIAL JUSTICE AND
EMPOWERMENT (DEPARTMENT OF EMPOWERMENT OF PERSONS
WITH DISABILITIES)**

Sl. No.	Name	Designation and Organization
1.	Shri Lov Verma	Secretary, Department of Empowerment of Persons with Disabilities
2.	Shri Mukesh Jain	Joint Secretary, Department of Empowerment of Persons with Disabilities
3.	Shri Paresh Chandra Das	CMD, National Handicapped Finance and Development Corporation (NHFDC)

2. At the outset, the Chairperson welcomed the Secretary and other accompanying officials of the Department of Empowerment of Persons with Disabilities and National Handicapped Finance and Development Corporation (NHFDC) and invited their attention to the provisions contained in Direction 55(1) of the Directions by the Speaker, Lok Sabha.

3. The Chairperson, thereafter, asked the Secretary to brief the Committee on the review of functioning of the NHFDC.

4. After the witnesses introduced themselves, the Secretary briefed the Committee about the functioning and achievements of the Corporation through power point presentation. The broad issues discussed at the meeting are as follows :-

- (i) Criteria fixed for measurement of total number of Persons with Disabilities (PwDs) in the country.

- (ii) Difficulties faced by disabled persons for getting loans from banks specifically persons suffering from mental retardation under various schemes of the NHFDC.
- (iii) Loans by Public Sector Banks to disabled persons should be categorized in Priority Sector lending.
- (iv) Efforts made by Corporation for recovery of loans from States/Agencies.
- (v) Scholarship schemes for students with disabilities.
- (vi) Agreement with Public Sector Banks (PSBs)/Regional Rural Banks (RRBs).
- (vii) To conduct awareness camps so as to create awareness about schemes and programmes of the Corporation among disabled persons.
- (viii) To make more and more buildings accessible for Persons with Disabilities (PwDs) and role of State Governments in this regard.
- (ix) Commencement of some new schemes by the Department for the year 2015-16.

5. The representatives of the Department of Empowerment of Persons with Disabilities and the NHFDC also responded to the queries by the Members to the extent possible. The Chairperson directed the Secretary to furnish written replies to the unanswered queries raised by Members to the Secretariat at the earliest. The Secretary assured to comply.

6. The Chairperson then thanked the Secretary and other officials of the Department of Empowerment of Persons with Disabilities and the NHFDC for giving valuable information to the Committee on the subject and expressing their views in a free and frank manner on various issues raised by the Members.

7. A copy of the verbatim proceeding of the sitting was kept for record.

The witnesses then withdrew.

The Committee then adjourned.

**MINUTES OF THE SIXTH SITTING OF THE STANDING COMMITTEE
ON SOCIAL JUSTICE AND EMPOWERMENT HELD ON WEDNESDAY,
13th JANUARY, 2016**

The Committee met from 1500 hrs. to 1600 hrs. in Committee Room 'C', Parliament House Annexe, New Delhi.

PRESENT

SHRI RAMESH BAIS - CHAIRPERSON

**MEMBERS
LOK SABHA**

2. Kunwar Bharatendra Singh
3. Shri Kantilal Bhuria
4. Shri Sher Singh Ghubaya
5. Shri Jhina Hikaka
6. Shri Sadashiv Lokhande
7. Smt. K. Maragatham
8. Prof. Seetaram Ajmeera Naik
9. Dr. Udit Raj
10. Shri Neelam Sonkar

RAJYA SABHA

11. Shri Ahamed Hassan
12. Shri Prabhat Jha
13. Smt. Wansuk Syiem

SECRETARIAT

1. Shri Ashok Kumar Singh - Additional Secretary
2. Shri Ashok Sajwan - Director
3. Smt. Mamta Kemwal - Additional Director

**REPRESENTATIVES OF THE MINISTRY of SOCIAL JUSTICE AND
EMPOWERMENT (DEPARTMENT OF EMPOWERMENT OF PERSONS
WITH DISABILITIES)**

Sl. No.	Name	Designation and Organization
1.	Shri Lov Verma	Secretary, Department of Empowerment of Persons with Disabilities
2.	Shri Awanish Kumar Awasthi	Joint Secretary, Department of Empowerment of Persons with Disabilities
3.	Shri Mukesh Jain	Joint Secretary, Department of Empowerment of Persons with Disabilities
4.	Shri Paresh Chandra Das	CMD, NHFDC

2. At the outset, the Chairperson welcomed the Secretary and other accompanying officials of the Department of Empowerment of Persons with Disabilities and National Handicapped Finance and Development Corporation (NHFDC) and invited their attention to the provisions contained in Direction 55(1) of the Directions by the Speaker, Lok Sabha. The Committee then took evidence of representatives of Department of Empowerment of Persons with Disabilities and National Handicapped Finance and Development Corporation (NHFDC) on the subject "Review of the functioning of the National Handicapped Finance and Development Corporation (NHFDC)". The broad issues which were discussed at the meeting are as follows :-

- (i) Census for physically handicapped persons and State-wise details of homeless handicapped persons

- (ii) Revision of amount for purchase of tricycle under ADIP Scheme
- (iii) New Schemes launched by the Department of Empowerment of Persons with Disabilities
- (iv) Details of disabled students studying abroad
- (v) Agreements with more PSBs and RRBs for offering concessional credit to disabled persons
- (vi) Organize awareness camps in each and every district of the country
- (vii) Difficulties faced by disabled persons for opening of bank accounts specially in case of mental retardation
- (viii) Inclusion of loans for disabled persons under priority sector lending
- (ix) Role of State Channelizing Agencies for providing loans to disabled persons

3. The representatives of the Department of Empowerment of Persons with Disabilities and NHFDC also responded to the queries made by the Members to the extent possible. The Chairperson directed the Secretary to furnish written replies to the unanswered queries raised by Members to the Secretariat at the earliest. The Secretary assured to comply.

4. The Chairperson then thanked the Secretary and other officials of the Department of Empowerment of Persons with Disabilities and NHFDC for giving valuable information to the Committee on the subject and expressing their views in a free and frank manner on various issues raised by the Members.

5. A copy of the verbatim proceeding of the sitting was kept for record.

The witnesses then withdrew.

The Committee then adjourned.

**MINUTES OF THE EIGHTH SITTING OF THE STANDING COMMITTEE
ON SOCIAL JUSTICE AND EMPOWERMENT HELD ON TUESDAY,
15th MARCH, 2016**

The Committee met from 1030 hrs. to 1100 hrs. in Chairperson's Chamber, Room No. 116, Parliament House Annexe, New Delhi.

PRESENT

SHRI RAMESH BAIS - CHAIRPERSON

**MEMBERS
LOK SABHA**

2. Shri Jasvantsinh Sumanbhai Bhabhor
3. Shri Kantilal Bhuria
4. Shri Santokh Singh Chaudhary
5. Shri Sher Singh Ghubaya
6. Shri Jhina Hikaka
7. Shri Bhagwant Khuba
8. Shri Sadashiv Lokhande
9. Sadhvi Savitri Bai Phule
10. Dr. Udit Raj
11. Smt. Neelam Sonkar
12. Smt. Mamta Thakur

RAJYA SABHA

13. Smt. Jharna Das Baidya
14. Smt. Vijila Sathyananth
15. Smt. Wansuk Syiem

LOK SABHA SECRETARIAT

1. Shri Ashok Kumar Singh - Additional Secretary
2. Shri Ashok Sajwan - Director
3. Smt. Mamta Kemwal - Additional Director

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee.

3. The Committee then took up for consideration the draft Twenty-sixth Report of the Committee on the subject "Review of functioning of the National Handicapped Finance and Development Corporation (NHFDC)".

4. The Chairperson then requested the Members to give their suggestions on the draft Report. The Report was adopted by the Committee without any change. The Committee authorized the Chairperson to finalize the draft Report and present the same to both the Houses.

The Committee then adjourned.