

INFORMATION MANUAL UNDER RTI Act, 2005



**NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION
(Ministry of Social Justice & Empowerment)
Red Cross Bhawan, Sector-12, Faridabad – 121 007.**

**Phone : (0129)-2287513, 2264841, 2280214 ; Fax-(0129)-2284371
E-Mail : nhfdc@nda.vsnl.net.in ; Website : www.nhfdc.org**

INDEX (INFORMATION MANUAL)

S.No.	Subject	Manual under Article (4b)	Page
1.	Particulars of its organisation, functions and duties.	(i)	1-3
2.	Powers and duties of its officers and employees	(ii)	4-7
3.	Procedure followed in the decision making process, including channels of supervision and accountability.	(iii)	8-9
4.	The norms set by it for the discharge of its functions.	(iv)	10
5.	The rules, regulations, instructions, manuals and records, held by it or under its control or used by its employees for discharging its functions;	(v)	11
6.	A statement of the categories of documents that are held by it or under its control;	(vi)	12
7.	The particulars of any arrangement that exists for consultation with, or representation by, the members of the public in relation to the formulation of its policy or implementation thereof.	(vii)	13
8.	A statement of the boards, councils, committees and other bodies consisting of two or more persons constituted as its part or for the purpose of its advise, and as to whether meetings of those boards, councils, committees and other bodies are open to the public, or the minutes of such meetings are accessible for public.	(viii)	14-16
9.	A directory of its officers and employees.	(ix)	17
10.	The monthly remuneration received by each of its officers and employees, including system of compensation as provided in its regulations.	(x)	18
11.	The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made.	(xi)	19

INDEX (INFORMATION MANUAL)

S.No.	Subject	Manual under Article (4b)	Page
12.	The manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes.	(xii)	20
13.	Particulars of concessions, permits or authorizations granted by it	(xiii)	21
14.	Details in respect of the information, available to or held by it, reduced in an electronic form;	(xiv)	22
15.	The particulars of facilities available to citizen for obtaining information, including the working hours of a library or reading room if maintained for public use;	(xv)	23
16.	The names, designations and other particulars of the Public Information Officer, Application form for seeking information and fee structure	(xvi)	24-26
17.	Other information as may be prescribed.	(xvii)	27
18.	Annexure-I		28-30
19.	Annexure-II		31
20.	Annexure-III		32-40

PARTICULARS OF ORGANISATION, FUNCTIONS & DUTIES
[Sec 4 (I) b(i)]

1.1 PARTICULARS OF THE ORGANIZATION

NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION (NHFDC) was promoted as a Government Company [under the Ministry of Social Justice & Empowerment, Government of India] and incorporated as a Company not for profit in terms of Section 25 of the Companies Act, 1956 on January 24, 1997. Government of India holds the entire Equity capital of NHFDC.

1. Particulars of Registered Office

Address of Registered office : Red Cross Bhawan, Sector-12,
Faridabad –121007.

Telephone No. : (0129) 2287512, 2287513, 2226910
Tele Fax : (0129) 2284371
Web site : www.nhfdc.org
E.Mail : nhfdc@nda.vsnl.net.in

2. Capital Structure

Authorised capital : The authorised capital of NHFDC is Rs. 400.00
Crore consisting of 40,00,000 (forty lac) Equity
Shares of Rs. 1,000/- each.

Paid up Capital : Rs. 63,00,10,000/- consisting of 6,30,010 nos.
of Equity Shares of Rs. 1,000/- each.

3. Incorporation Particulars:

Date of Incorporation : January 24, 1997
Registration Number : 05-33466
Authority under which Registered : Registrar of Companies,
N.C.T. of Delhi & Haryana,
Ministry of Company Affairs

4. Working Days : Five (05) days a week (Monday to Friday)

5. Working Hours : 9.00 A.M. TO 5.30 PM
(Lunch - 1.30 P.M. TO 2.00 P.M.)

1.2 FUNCTIONS:

The major function of NHFDC is to provide financial assistance in the form of loan for the benefit of persons with disabilities for setting up/ augmenting income generating activities.

As per clause IIIA of Memorandum of Association of NHFDC, the main objects to be pursued by NHFDC on its incorporation 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/Deptts. at State level to the extent of the budgetary assistance granted by the Government of India to NHFDC.
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 organisations 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 Finance and Development Corporation for channelising the funds through State Finance Corporations for the Handicapped or through corresponding Corporations authorised by State Govts./ Boards set up by Union Government/State Government/Union Territory Administrations and Voluntary Organisations. NHFDC will receive proposals for financial assistance through above mentioned

organisations and sanction loans and margin money to the beneficiaries for disbursement through these organisations. NHFDC will also coordinate and monitor the schemes/programmes implemented through authorised 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.

1.3 DUTIES

To carry out the functions stated hereinabove for the economic development of Persons with Disabilities to extent possible within the means and resources available, ensuring that decisions are taken:

- i) In a Transparent manner;
- ii) On Merits;
- iii) Impartially, without discrimination, prejudice, undue influence or pressure from any source.

**POWERS, DUTIES & RESPONSIBILITIES OF
OFFICERS AND EMPLOYEES
[Sec 4 (I) b(ii)]**

2.1 Chairman-cum-Managing Director

- Power (Administration) - 1) To take various decisions and take actions pertaining to affairs of NHFDC as delegated by the Board.
- 2) To appoint internal auditors of NHFDC on such terms & conditions, as he may think fit.
- 3) To decide, relax in respect of matters as specified in terms of his administrative powers under various Rules of NHFDC approved by the Board.
- Financial - 1) To approve and sanction expenditure in accordance with the terms of Memorandum of Association and Article of Association”.
- 2) Authority to make loans under schemes of NHFDC for the benefit of persons with disabilities.
- 3) To invest funds of NHFDC subject to the authority delegated by the Board.
- 4) To delegate financial power to below Board level executives for smooth functioning of NHFDC”.
(Present delegated powers are given in Annexure-I)
- Duties - Management of the business of NHFDC subject to the control and supervision of the Board of Directors.

2.2 Senior Manager (Project, Planning & Coordination)

- Power (Administration) - Administrative authority for office management for efficient discharge of functional responsibilities as delegated by the Board or/and Chairman-cum-Managing Director from time to time.

- (Financial) - 1) Financial authority as delegated by the Board and/or Chairman-cum-Managing Director from time to time for approval of specified expenditure.
(Present delegated financial powers are given in Annexure-II)
- Duties/Responsibilities - 1) Supervision of functions of project department
- 2) Correspondence with SCAs on pending issues, clarification sought by the SCAs, utilization of fund, performance monitoring, and bottlenecks in the implementation of scheme in the states etc.
- 3) Coordination of the functional activities of finance & accounts, personnel & administration and company affairs.
- 4) Liaison & interaction with Ministry of Social Justice & Empowerment, State Govt., SCAs & NGOs.
- 5) Promotional activities and awareness creation.
- 6) General supervision of office administration and management of personnel.
- 7) Evaluation of all corporate policies and rules prepared by concerned departments before submission to CMD for approval.
- 8) Custodian-in-charge of personnel files & ACRs of group 'A' & 'B' officers.
- 9) VIP references
- 10) Advisory committee matters

2.3 Manager (Finance)

- Duties/Responsibilities - 1) Supervision of functions of finance and accounts Section.
- 2) Drawing and Disbursing officer.
- 3) Loan accounting, recovery and follow up action for recovery.
- 4) All matters relating to statutory audit and inspection/audit by C&AG.
- 5) Supervision of implementation of Rajbhasha policy.
- 6) Sanction of projects & release of funds to SCAs & NGOs.
- 7) Matters relating to Income Tax Exemptions & Returns.

- 8) Budget estimates, performance budgeting and annual accounts.
- 9) Supervision and coordination of the computerization of sanction, release and loan accounting system.

2.4 Company Secretary

- Duties/Responsibilities -
- 1) Company Affairs, Company law, Board meeting, AGM etc.
 - 2) Examination of loan agreements, court cases and legal documents.
 - 3) Coordinate the internal audit activity.
 - 4) Innovations and new initiatives.
 - 5) Matters related to Income Tax Exemption & Returns (to be routed through Manager (Finance))
 - 6) All dues from chronic/big defaulters.
 - 7) Scrutiny of project proposal and sanction order received from SCAs, supervision of data entry, processing and submission for sanction and release of fund, project screening committee meeting etc.
 - 8) Preparing MIS reports and furnishing required information related to sanction, release and utilization of fund.

2.5 Assistant Manager (Personnel)

- Duties/Responsibilities -
1. Office administration, establishment & personnel matters.
 2. Purchase and Procurement
 3. Promotional activities
 4. Implementation of Rajbhasha policy.
 5. Public Relations and Advertisement.
 6. Public Information Officer for Right to Information Act, 2005
 7. Coordination and supervision of repair and maintenance of computers and peripherals, custodian of computers accessories & documents as presently held by Assistant Manager (S&P).

2.6 Assistant Manager (Project)

- Duties/Responsibilities -
1. Projects implemented by Non Government Organisations (NGOs) & related correspondence – to be routed through Manager (F).
 2. Micro Finance Advisory Committee

2.7 Senior Accountant

- Duties/Responsibilities - 1) Maintenance of books of accounts and other records.
- 2) Maintenance of loan accounting records.
- 3) To function as Cashier
- 4) To assist Manager (Finance) in all matter related to functioning of finance and accounts section.

2.8 Personal Assistant

- Duties/Responsibilities - 1) To provide all secretarial assistance to the officer with whom he is attached.
- 2) Efficiently maintain all records and correspondence of the officer.
- 3) To arrange & liaison for the meeting, travel/tour etc.

2.9 Junior Assistant

- Duties/Responsibilities - 1) Computer operation/data entry pertaining to the assigned functional area.
- 2) To assist the officer in the discharge of his functional responsibility.

2.10 Accounts Clerk

- Duties/Responsibilities - 1) To assist Senior Accountant in maintenance of Book of Accounts and all accounts records.
- b) Computer operation & data entry work pertaining to Finance and Accounts section.

2.11 Peon-cum-Messenger

- Duties/Responsibilities - 1) To attend to the functional needs of the officers which includes transfer of files, serving tea and water, distribute and post letter, general cleaning and up keep of work place etc.

- **Notwithstanding anything contained in this order, CMD or appropriate authority may assign any other work to any executive or personnel from time to time. Further, Sr. Manager (PPC) may refer any correspondence or file to any officer or staff for examination and submission to appropriate authority.**

DECISION MAKING PROCESS AND CHANNELS OF SUPERVISION **[Sec 4 (I) b(iii)]**

3.1 Decision making Process

The decision making process in respect of affairs of the NHFDC may be categorized in the following two broad groups ;

- a) Decision by the Board of Directors
- b) Decisions taken in the day to day management of the affairs of NHFDC.

In respect of (a) above, the process of decision making are as under,

- i) Relevant facts, issues concerning the matter to be referred to the Board of Directors for the decision are prepared by various officers/sections of NHFDC under the general guidance & supervision of the CMD and approved by the CMD in the form of agenda for the Board Meeting.
- ii) The agenda is circulated among the Board members (read Directors) of NHFDC.
- iii) Board considers the matter and after discussions decision on the issue/matter is taken.

In respect of (b) above, CMD, NHFDC is vested with authorities for taking all decision for management of the functions of the NHFDC. Other officers of NHFDC may also be authorized by the Board or CMD from time to time & in such a situation, decision is to be taken at their level. At present, certain authority for financial decision is also delegated to Senior Manager (PPC), NHFDC.

As a normal channel of decision making process, a proposal for approval/decision is submitted by concerned officer to the Sr. Manager (PPC) if it is within the purview of his delegated powers for decision at his level. The files and subjects related to procurement, purchase and maintenance, sanction and release of loan, recovery of loans, correspondence with state channelising agencies, parliament questions, statutory audit & inspection and audit by C&AG, recruitment, promotion & appointment of personnel, formulation of policy & rules of NHFDC, agenda & minutes of Board meetings are to be submitted to Sr. Manager (PPC) for approval/further approval of CMD, NHFDC.

All other files and subjects are to be submitted directly to the CMD, NHFDC for approval by the concerned officer.

Supervision and accountability:

Every officer / executive of NHFDC is supervised by and accountable to the officer to whom he is to report. Every functional head and officer is accountable for the job responsibilities assigned to him by means of office order and other assignment reposed on him by C.M.D. Chairman-cum-Managing Director, NHFDC is overall in-Charge of supervision of officers and staff of NHFDC and accountable for the overall affairs of NHFDC. Actions of Chairman-cum-Managing Director is subject to supervision by the Board of Directors.

Apart from the above, the affairs of NHFDC are subjected to internal audit by independent agency, statutory audit by the auditors appointed by the Comptroller & Auditor General of India and/or audits by comptroller and Auditors General of India directly.

NORMS SET BY NHFDC FOR THE DISCHARGE OF ITS FUNCTIONS
[Sec 4 (I) b(iv)]

- 4.1** National Handicapped Finance and Development Corporation (NHFDC) discharges its function of providing financial assistance to Persons with Disabilities in accordance with norms laid down in the lending policy of the NHFDC. The details of the schemes run by NHFDC are given in Annexure-III hereto.

**RULES, REGULATIONS, INSTRUCTIONS, MANUAL AND RECORDS
USED FOR DISCHARGING FUNCTIONS
[Sec 4 (I) b(v)]**

- 5.1** NHFDC is a body corporate incorporated under the Companies Act, 1956. NHFDC is a Government Company under the administrative control of Ministry of Social Justice & Empowerment and all its Equity are held by the Government of India.

In view of the above status of the NHFDC, various Government rules, regulations, notifications, instructions, manuals, circulars are applied in the affairs of NHFDC. The details of these are as follows;

1. Memorandum and Articles of Association of the NHFDC
2. Lending Policy of the NHFDC
3. Rules, Regulations, Instructions, Manuals, Notifications, Circulars issued by various Ministries / Departments of Government of India as applicable to NHFDC.
4. Accounting Policies as prescribed by the Institute of Chartered Accountants of India
5. NHFDC Traveling and Daily Allowance Rules, 1998 Rules
6. NHFDC Medical Attendance Rules, 1998
7. Board Resolution about Perquisite & Allowance to employees of NHFDC
8. Conveyance Advance Rules-1999
9. Leave Encashment Rules-1999
10. Computer Advance Rules-2000
11. Leave Rules-2000
12. Recruitment, Promotion and Seniority Rules-2000
13. Conduct, Discipline & Appeal Rules-2000
14. NHFDC House Building Advance Rules-2001
15. Company Leased/self-leased accommodation Rules of NHFDC-2003
16. LTC Rules-2004
17. Gratuity Rules
18. All Acts/Statutes and Rules framed thereunder, as are applicable in India from time to time, including, but not limited to the Income Tax Act and Companies Act.

**CATEGORIES OF DOCUMENTS THAT ARE HELD BY IT OR
UNDER ITS CONTROL
[Sec 4 (I) b(vi)]**

6.1 Following category of documents are held in NHFDC :

1. Memorandum of Association and Article of Association of NHFDC.
2. Rules made by NHFDC
3. Statutory Registers (as per all applicable laws, including Companies Act, 1956)
4. Notifications, Circulars and instructions received from Government of India
5. Agreement and Guarantee Deeds of State Governments, State Channelising Agencies and Non Government Organisations.
6. Books of Accounts and vouchers.
7. Records of notes of discussion of Board meeting, Project Screening Committee Meetings.
8. Lending Policy and schemes of NHFDC.
9. Sanction and Release files.
10. Annual Reports of the NHFDC.
11. Purchase and procurement and contract files.
12. Recruitment/Appointment files.
13. Personal Files.
14. Vigilance file.
15. Advertisement and awareness creation files.
16. Repair and maintenance of building and equipment files.

PARTICULARS OF ANY ARRANGEMENTS THAT EXISTS FOR CONSULTATION WITH, OR REPRESENTATION BY THE MEMBERS OF THE PUBLIC IN RELATION TO THE FORMULATION OF ITS POLICY OR IMPLEMENTATION THEREOF

[Sec 4 (I) b(vii)]

- 7.1 There is provision for nominating of three non-official members in the Board of Directors of NHFDC. Project Screening Committee also consists representatives of reputed Non Government Organisations.

In addition, an Advisory Committee at the level of National Handicapped Finance and Development Corporation & State Forum at the level of State/UT Governments have been framed, which consist of representatives of Non Government Organisations.

In addition, all members of public are welcome to send their suggestions, opinion or experience with NHFDC schemes to the Chairman-cum-Managing Director or any other officer of NHFDC. These references are duly considered by NHFDC and appropriate decisions are taken.

**A STATEMENT OF THE BOARDS, COUNCILS, COMMITTEES AND OTHER BODIES CONSISTING OF TWO OR MORE PERSONS CONSTITUTED AS ITS PART OR FOR THE PURPOSE OF ITS ADVISE, AND AS TO WHETHER MEETINGS OF THOSE BOARDS, COUNCILS, COMMITTEES AND OTHER BODIES ARE OPEN TO THE PUBLIC, OR THE MINUTES OF SUCH MEETINGS ARE ACCESSIBLE FOR PUBLIC
[Sec 4 (I) b(viii)]**

8.1 Formulation of Policy

Board of NHFDC :

- | | | | |
|-----|---|---|----------|
| 1. | Chairman-cum-Managing Director, NHFDC | - | Chairman |
| 2. | Joint Secretary (DD),
Ministry of Social Justice & Empowerment | - | Director |
| 3. | Financial Advisor,
Ministry of Social Justice & Empowerment | - | Director |
| 4. | Chairman-cum-Managing Director
National SC Finance & Development Corporation | - | Director |
| 5. | Development Commissioner,
Small Scale Industries, Ministry of SSI | - | Director |
| 6. | Chairman-cum-Managing Director
Artificial Limbs Manufacturing Corporation of India | - | Director |
| 7. | Representative of Industrial Development
Bank of India | - | Director |
| 8. | Representative of Small Industrial
Development Bank of India | - | Director |
| 9. | Representative of Department of S&T,
Ministry of Science & Technology | - | Director |
| 10. | Non-Official members (Three) working for /
representing Handicapped
(One person from each disability) | - | Director |

8.2 Implementation of Policy

A) Project Screening Committee

NHFDC has constituted a Project Screening Committee for the purpose of scrutiny, appraisal and approval of project applications for financial assistance for the benefit of persons with disabilities. The committee was initially constituted in the year 1998. Following is the constitute of the committee :

1. Chairman-cum-Managing Director, NHFDC - Chairman
2. Representative of Small Industrial Development Bank of India - Member
3. Representative from Banking Sector - Member
4. Director of National Institutes in the respective area of Disability or their representative(s). - Member
5. Representative of reputed Non-Government Government Organisations in the respective field of disability. - Member
6. Two Representatives from NHFDC, one from project and one from finance division. - Member

B) Advisory Committee

The purpose of the advisory committee is as under;

- i) Supervision & monitoring of Micro Financing Scheme implemented by NGOs and also;
- ii) Advise NHFDC to make changes/introduce new schemes to broaden the reach of NHFDC to larger number of disabled population.

Following is the constitution of the committee :

1. C.M.D. NHFDC - Chairman
2. General Manager, SIDBI - Member
3. Director, National Institute for Mentally Handicapped Persons - Member
4. Director, National Institute of Hearing Handicapped - Member

- | | | | |
|----|---|---|--------|
| 5. | Executive Director,
Blind Peoples Association, Ahmedabad | - | Member |
| 6. | President, Spastic Society of Northern India | - | Member |
| 7. | Director, Rama Krishna Mission Vidyalaya | - | Member |
| 8. | Secretary, Gandhi Mission Trust | - | Member |
| 9. | President, Goonge Bahron Ke Vidyalaya | - | Member |

C) State Forum

NHFDC took initiative and requested all states and U.T.s to constitute state forums so as to involve Non-Government Organisations, social activists, different organs of Government working for the benefit of persons with disabilities, and eminent persons working for the cause of disadvantaged groups of the society to derive the synergy effect resulting in achievement of NHFDC objectives and implementation of its schemes.

The initiative made by NHFDC has resulted in the formation of 22 state forums in different States/ U.T.s till date. Following is the constitution of committee of state forum :

- | | | | |
|----|---|---|-------------|
| 1) | Secretary, Social Welfare/Disability Welfare
or Commissioner (Disabilities) in the state | - | Chairperson |
| 2) | MD's of State Channelising Agencies | - | Members |
| 3) | 2 reputed NGOs with state level activity
in the area of disability | - | Members |
| 4) | Director/Chief Executive of Institutions
engaged in providing services to the
disabled in the state | - | Members |
| 5) | Director, Disability Welfare of the state | - | Member |
| 6) | Director, Small Scale Industries | - | Member |

Meetings are not open to Public. Minutes of meetings of matters exempted under Section 8 of the Right to Information Act, 2005, are also not available to Public.

9. DIRECTORY OF OFFICERS AND EMPLOYEES
[Sec 4 (I) b(ix)]

Sl. No.	Name S/Shri	Designation	Contact Number (with STD code)	Address
1	M. Ravi Kanth	Chairman and Managing Director	(O)-(0129)-2287513, 2280335 (D) (R)-(0129)-23386283	National Handicapped Finance and Development Corporation (Ministry of Social Justice & Empowerment), Red Cross Bhawan, Sector-12, Faridabad-121007 E-mail nhfdc@nda.vsnl.net.in Website: www.nhfdc.org
1	A.K. Dey	Senior Manager (Project, Planning & Coordination)	(O)-(0129)-2264841 (R)-(0129)-2257633	
2	G.S. Panwar	Manager (Finance)	(O)-(0129)-2287512 (R)-(0129)-2227080	
3	R.K. Mishra	Company Secretary	(0129)-2226910	
4	Anil Kumar	Assistant Manager (Personnel)	(0129)-2226910	
5	N. Sankariah	Assistant Manager (Project)	(0129)-2226910	
6	S. Baburajan	Sr. Accountant	(0129)-2287512	
7	H. Venugopal Rao	Personal Assistant	(0129)-2280214, Fax: 2284371	
8	Arvind Tabhane	Junior Assistant	(0129)-2287513	
9	Shalini Pruthi	Junior Assistant	(0129)-2287513	
10	Kulvinder Malik	Junior Assistant	(0129)-2287513	
11	Gopal Singh	Junior Assistant	(0129)-2226910	
12	Jitender Nanda	Junior Assistant	(0129)-2226910	
13	Surender Kumar	Accounts Clerk	(0129)-2287512	
14	Dharmender Rawat	Peon-cum-Messenger		
15	Abhay Narayan	Peon-cum-Messenger		
16	Lakshman	Peon-cum-Messenger		
17	Dharambir	Peon-cum-Messenger		
18	Darshan Singh	Peon-cum-Messenger		

10. MONTHLY REMUNERATION RECEIVED BY EACH OF OFFICERS AND EMPLOYEES, INCLUDING SYSTEM OF COMPENSATION AS PROVIDED IN ITS REGULATIONS

[Sec 4 (I) b(x)]

*(Amount in Rupees)
(As on 31st July 2005)*

Sl.No.	Name	Designation	Gross salary (Basic + DA + Allowances)
01.	Shri Rakesh Garg	CMD	43144.00
02.	Shri A.K.Dey	Senior Manager (PPC)	45046.00
03.	Shri G.S.Panwar	Manager(Finance)	36768.00
04.	Shri R.K.Mishra	Company Secretary	31136.00
05.	Shri Neeraj Sharma	Asstt. Manager (S&P)	24567.00
06.	Shri Anil Kumar	Asstt. Manager(Pers.)	26071.00
07.	Shri N.Sankaraiah	Asstt. Manager(Projects)	21591.00
08.	Shri S.Baburajan	Sr. Accountant	15376.00
09.	Shri Venugopal Rao	Personal Assistant	14982.00
10.	Shri Gopal Singh	Jr. Assistant	12234.00
11.	Ms. Shalini Pruthi	Jr. Assistant	12234.00
12.	Shri Jitender Nanda	Jr. Assistant	12234.00
13.	Shri Arvind Tabane	Jr. Assistant	12234.00
14.	Shri Kulvinder Malik	Jr. Assistant	12234.00
15.	Shri Surender Kumar	Accounts Clerk	11522.00
16.	Shri D.S.Rawat	Peon	10675.00
17.	Shri Abhay Narayan	Peon	10675.00
18.	Shri Dharambir	Peon	10675.00
19.	Shri Darshan Singh	Peon	10675.00
20.	Shri Laxman Singh	Peon	10675.00
Total			384748.00 =====

- Note :**
- a) City compensation allowances are paid as per rule (included in the gross salary)
 - b) Company leased/self-leased accommodation is provided to the following executives of NHFDC–
 - i) Shri A.K. Dey, Sr. Manager (PPC)
 - ii) Shri G.S. Panwar, Manager (Finance)
 - iii) Shri Anil Kumar, Assistant Manager (Pers)

**THE BUDGET ALLOCATED TO EACH OF ITS AGENCY, INDICATING
THE PARTICULARS OF ALL PLANS, PROPOSED EXPENDITURES
AND REPORTS ON DISBURSEMENTS MADE
[Sec 4 (I) b(xi)]**

11.1 The budget approved by the Ministry of Social Justice & Empowerment ; (As on 30.09.2005)

(Rupees in Lakh)

S.No.	Head	Proposed Budget	Sanctioned Budget	Amount Released
(i)	Release of Equity by the Ministry	1100.00	1100.00	500.00
Total		1100.00	1100.00	500.00

11.2 Budget of the NHFDC approved by the Board of Directors for the Financial year 2005-2006 ; (As on 30.09.2005)

(Rupees in Lakh)

S.No.	Head	Proposed Budget	Sanctioned Budget	Amount Released/ Expenditure
(i)	Loan disbursement	3000.00	3000.00	281.65
(ii)	Capital Expenditure	15.00	15.00	0.26
(iii)	Training Expenditure/ Projects Survey	7.50	7.50	0.22
(iv)	Corpus Fund	1000.00	1000.00	0.00
(v)	Revenue Expenditure	121.00	121.00	32.45
Total		4143.50	4143.50	314.58

**THE MANNER OF EXECUTION OF SUBSIDY PROGRAMMES,
INCLUDING THE AMOUNTS ALLOCATED AND THE DETAILS OF
BENEFICIARIES OF SUCH PROGRAMMES**

[Sec 4 (I) b(xii)]

12. National Handicapped Finance and Development Corporation is not running any subsidy programme.

**PARTICULARS OF RECIPIENTS OF CONCESSIONS, PERMITS OR
AUTHORIZATIONS GRANTED
[Sec 4 (I) b(xiii)]**

13. NOT APPLICABLE

14. INFORMATION AVAILABLE IN ELECTRONIC FORM

[Sec 4 (I) b(xiv)]

- General Loan Agreement / Block Government Guarantee Documents
- Schemes & facilities of NHFDC
- Application form for obtaining loan
- Sanction & disbursement data
- Beneficiaries data
- Minutes of the Project Screening Committee & Advisory Committee Meetings
- Sanction / Disbursement details of NGOs (Cumulative/Year-wise)
- Demand Notices for repayment of installment
- Recovery status of SCAs & NGOs
- Annual Balance Sheet of the NHFDC
- NHFDC Medical Attendance Rules 1998
- NHFDC Traveling and Daily Allowance Rules 1998
- Perquisite & Allowance to employees of NHFDC
- Conveyance Advance Rules 1999
- Computer Advance Rules 2000
- Leave Rules 2000
- Recruitment, Promotion and Seniority Rules 2000
- Conduct, Discipline & Appeal Rules 2000
- NHFDC House Building Advance Rules 2001
- LTC Rules - 2004

THE PARTICULARS OF FACILITIES AVAILABLE TO CITIZEN FOR OBTAINING INFORMATION, INCLUDING THE WORKING HOURS OF A LIBRARY OR READING ROOM IF MAINTAINED FOR PUBLIC USE

[Sec 4 (I) b(xv)]

15. Information can be obtained by public by giving an application in the prescribed performa with requisite fee in any one of the following manner -
- i) by Personal visit during working hours (Monday to Friday – 9.00 am to 5.30 pm)
 - ii) by sending a letter requesting for details about the information
 - iii) by e-mail : nhfdc@nda.vsnl.net.in

Note : *NHFDC does not maintain a library or a reading room for public use.*

**NAMES, DESIGNATION AND OTHER PARTICULARS OF THE PUBLIC
INFORMATION OFFICERS
[Sec 4 (I) b(xvi)]**

16. DETAILS OF PUBLIC INFORMATION OFFICER

Name of Officer : Shri Anil Kumar

Designation : Assistant Manager (Personnel)

Address : National Handicapped Finance and
Development Corporation
(Ministry of Social Justice & Empowerment,
Government of India)
Red Cross Bhawan, Sector-12,
Faridabad

Contact No. : Office - 0129-2226910

Fax No. : Office - 0129-2284371

E-mail : nhfdc@nda.vsnl.net.in

Website : www.nhfdc.org

Application form for seeking information under RTI Act, 2005

RTI Application No. _____
(To be filled by the Office)

To

Public Information Officer

-

1. Name of the applicant :
2. Postal Address :
3. Tele. No., Fax, E-mail, etc. :
4. Particulars of information required-

5. I state that the information sought does not fall within the restrictions contained in Section 8 of the RTI Act and to the best of my knowledge it pertains to your office.

6. A fee of Rs. _____ has been deposited in the office vide Receipt No. _____ dated _____ or the demand draft in favour of Pay & Accounts Officer, Ministry of Social Justice and Empowerment, New Delhi is enclosed.

Place:

Date:

Signature of Applicant

Kindly fill all the columns properly and strike out, whichever is not applicable.

Fee for providing information under Right to Information Act, 2005

It will be as notified from time to time by the Ministry of Personnel, Public Grievances & Pensions (Department of Personnel & Training), Government of India. At present it is as follows :

1. Application fee : Rs. 10/-
2. Photocopy charges : Rs. 2/- for each page, created or copied for A-4 or A-3 size of paper. Actual charges or cost price of a copy in larger size paper.
3. Cost of information on diskettes or floppy : Rs. 50/- per diskette or floppy
4. Inspection of records : No fee for the first hour; and a fee of Rs. 5/- for each fifteen minutes (or fraction thereof/ thereafter)
5. Printed saleable documents : At the price fixed for such publication or Rs. 2/- per page of photocopy for extracts from the publication.
6. Postal charges : Actual

OTHER INFORMATION AS MAY BE PRESCRIBED
[Sec 4 (I) b(xvii)]

18. No other information at this time.

DELEGATED POWERS TO CMD, NHFDC

1. The Managing Director exercise such of the powers and discretion in relation to the affairs of NHFDC as are specifically delegated to him/them by the Board and are not required to be done by the Board of Directors of NHFDC at the General Meeting under the Act.
2. The Managing Director or in his absence the Secretary may at any time convene a meeting of the Board of Directors. Questions arising at any meeting shall be decided by majority of votes. The Chairman shall have second or casting vote.
3. Authority to approve and sanction expenditure in accordance with the terms of Memorandum of Association and Article of Association”.
He is also authorised to delegate financial power to below Board level executives for smooth functioning of NHFDC”.
4. Authority to make loans under schemes of NHFDC for the benefit of persons with disabilities.
5. To take various decisions and take actions pertaining to affairs of NHFDC as delegated by the Board.
6. To appoint internal auditors of NHFDC on such terms & conditions, as he may think fit.
7. Powers to decide, relax in respect of matters as specified in terms of various Rules of NHFDC, as specified in the Rules of NHFDC approved by the Board
8. He is authorised / entitled to preside over the General Meetings of NHFDC and exercise various authorities concerning the conduct of the meeting as specified under the Articles of Association of NHFDC.
9. To take decision for instituting and defending and to institute and defend legal proceedings-civil, criminal or revenue including Income-tax, sales-tax, and Excise and confess judgement or withdraw, compromises, settle, compound or refer any matter or dispute to arbitration as he may think fit.
10. To sign, verify and file in all or any courts, and offices in India and outside, in all or any cases, whether original or appellate, revision or review plaints, complaints, written statements, affidavits, applications, review or revision petitions, statutory returns, and memorandum of appeals or cross objections.
11. To sign, verify and file all statutory returns, statements and other papers or documents incidental thereto.

12. To engage and appoint advocates, vakils, solicitors, pleaders and mukhtiaris, as the case may be.
13. To appoint special agents or attorneys, on such terms and conditions as he may deem fit.
14. To appear in all or any courts, and offices to represent NHFDC in all proceedings and make statements on oath or otherwise for and on behalf of NHFDC.
15. To file in and receive back from any or all courts, or offices, documents of all kinds and to give receipts thereof.
16. To deposit or obtain refund of stamp duty or court fee or to repay the same.
17. To deposit in or withdraw from any or all courts, or other offices, moneys and give receipts thereof.
18. To sign and execute bonds as may be directed by competent courts for production of any movable property belonging to NHFDC.
19. To apply for copies of documents or other records of any courts, or offices.
20. To apply for inspection of and to inspect records of which inspection is allowed.
21. To execute decrees, receive moneys and obtain possession of properties in execution of decrees, give receipts and discharges thereof and compromises or compound any such decree.
22. Agreement & all other document with implementing agencies of NHFDC.
23. To execute and sign guarantees and counter guarantees, bonds and indemnity bonds, letters of subrogation and to affix the seal of NHFDC, where necessary.
24. To acquire, buy, purchase or sell, transfer, pledge or otherwise negotiate shares and/ or debentures in other joint stock companies or statutory corporations and for that purpose to sign and execute transfer deeds or other instruments, collect dividends bonuses falling due thereon and otherwise deal in such shares, debentures, in the name of and on behalf of NHFDC.
25. To authenticate and verify, where necessary, applications, letters and other connected papers and documents to be submitted to various Government authorities, State Agencies and Institutions.
26. To realise and collect all outstanding and claims of NHFDC and to give effectual receipts and discharges.

27. AND generally to do all such acts, deeds or things as may be necessary or proper for the purposes mentioned above.
28. To invest funds of the NHFDC upto such amount so that the aggregate amount of investment made by NHFDC along with investment already made does not exceed Rs. 35.00 crore.
29. To nominate / decide about committee members in respect of the following categories
 - a) Representative from Banking Sector
 - b) Director of National Institutes in the respective area of Disability or their representative(s).
 - c) Representative of reputed Non-Government Organisations in the respective field of disability.
 - d) Two Representatives from NHFDC, one from project and one from finance division.
30. To institute prizes for encouragement of use of Rajbhasha in NHFDC.
31. To make loan under Micro Credit Scheme to an N.G.O. upto an amount by which the total principal loan remaining on the N.G.O. does not exceeds Rs. 5.0 lakh.

Annexure-II

DELEGATED AUTHORITY TO SENIOR MANAGER (PPC), NHFDC

- 1) Lease rent of Office premises of NHFDC at Red Cross Bhawan, Sector-12, Faridabad at the cost as agreed between NHFDC and Red Cross Society, Faridabad (lessor).
- 2) Monthly hiring charges in respect of one vehicle (Car) for office use of NHFDC subject to monetary limit of Rs.16,000/- per month.
- 3) Monthly Salary bills of below Board level employees (including those employed on contract basis) including deduction and remittances.
- 4) Grant of increment to employees on clearance of probation period as per terms of the appointment.
- 5) Lease rentals and other payments to the lessor as per the lease agreement read with NHFDC (Company/Self-Leased Accommodation) Rules, 2003 for leased accommodation (including self-leased accommodation) for the below Board level employees of NHFDC.
- 6) Telephone bills pertaining to telephones installed in NHFDC office.
- 7) Routine day-to-day office maintenance/repair, postal expenses, procurement and printing of office stationary.
- 8) Convening General Meetings, Board Meetings and Project Screening Committee Meetings.
- 9) News papers, magazines, periodicals for office use.
- 10) TA/DA payment to Directors of NHFDC for attending Board and Project Screening Committee meetings as per the entitlement of MD of NHFDC.
- 11) Any other expenditure including capital expenditure for amount not exceeding Rs. 5000/- (Rupees Five Thousand Only) for a single bill or on a single occasion.
- 12) Adjustment of TA/ D.A advances drawn by below Board level employees and order for payment of balance amount to the employee/NHFDC.
- 13) Authorities stated at sl. 6 to 9 (both inclusive) would be exercisable upto an amount not exceeding the monetary ceiling of Rs.25,000/- (Rupees Twenty Five thousand only).

1. Name of the Programme :

Self Employment Scheme for the Persons with Disability

A) Scheme for Financing :

The NHFDC provides financial assistance for wide range of income generating activities to disabled persons. These are -

- a) For setting up small business in Service/Trading sector :** Loan up to Rs. 1.0 lakh for sales/trading activity and Rs. 3.00 lakh for service sector activity.

The small business, project or activity, for which financial assistance has been sought will have to be operated by the disabled person himself and/or employing at least 15% disabled persons in his venture.

- b) For purchase of vehicle for commercial hiring :** Loan upto Rs. 5.00 lakh.

Purchase of vehicle including auto rikshaw for commercial hiring purpose.

- c) For setting up small industrial unit :** Loan upto Rs. 5.00 lakh.

Loan assistance is provided to disabled persons for manufacturing, fabrication and production activities.

- d) For Agricultural activities :** Loan upto Rs. 5.00 lakh

Loan assistance is provided to disabled persons for agricultural production, irrigation, horticulture, sericulture, purchase of agricultural machinery/equipment for agricultural service, marketing of agricultural products etc.

- e) For self-employment amongst persons with mental retardation, cerebral palsy and autism :** Loan upto Rs. 3.00 lakh

In such cases, the financial assistance is extended through parents or spouse of the dependant mentally disabled person

f) Loan for Education/Training to Disabled Persons :

To meet tuition and other fees/maintenance cost/books and equipment etc. for pursuing professional courses in a recognised educational institution in India and abroad.

Amount of Loan -

- i) Studies in India - Maximum Rs. 7.50 lacs
- ii) Studies Abroad - Maximum Rs. 15 lacs

g) Financial Assistance for Skills & Entrepreneurial Development for State Channelising Agencies.

h) Micro Credit Scheme implemented by State Channelising Agency through Non Government Organisation – A NGO can be given a loan of upto Rs. 5.00 lakh for further loaning of upto Rs. 25,000/- per beneficiary.

i) Parents' Association of mentally retarded persons – Loan upto Rs. 5.00 lakh may be extended to such an association to set up an income generating activity for the benefit of mentally retarded persons.

B) OBJECTIVE :

- a) Promote economic development activities for the benefit of persons with disabilities.
- b) Promote self-employment and other ventures for the benefit/economic rehabilitation of persons with disabilities.
- c) Extend loans to persons with disability for pursuing general/professional/technical education for training at graduate and higher level.
- d) Assist in the upgradation of technical and entrepreneurial skills of persons with disability for proper and efficient management of production units.

C) ELIGIBILITY CRITERIA FOR AVAILING LOAN :

1. For General Scheme :

Any disabled person who fulfills the following criteria is eligible to apply for financial assistance –

- a) Any Indian Citizen with 40% or more disability.
- b) Age between 18 and 55 years.

- c) Annual income below Rs. 1,00,000/- for urban areas and Rs. 80,000/- for rural areas.
 - d) Relevant educational / technical / vocational qualification/ experience and background.
2. For Education Scheme :
- a) Any Indian Citizen with 40% or more disability.
 - b) Parents/guardian should have regular source of income.
 - c) Annual income of parents/guardian should be below Rs. 5,00,000/- (Rupees Five Lakh only).
 - d) Should have passed previous examination with minimum 2nd division (50% aggregate marks) or equivalent grade.
3. For Non Government Organisation under Micro Credit Scheme
- i) The applicant NGO should have been registered for at least three years and it should have good reputation.
 - ii) An NGO intending to implement Micro Credit Scheme should have the objective of serving the social and economic needs of the Persons with Disability or the weaker sections.
 - iii) It should have the necessary flexibility, professional competence and basic financial management capability and organisation skills to implement the lending programme. It must have out reach services in the operational areas.
 - iv) Its office bearers should not be elected members of any political party.
 - v) It should have a proper system of maintaining accounts. Accounts should have been audited. There should not have been any serious irregularities observed in the audit, and its accounts should be published.
 - vi) It should be running on sound lines and preferably have experience of Thrift and Credit administration of at least three years and its recovery performance during the last three years should be approximately 90% or more.
4. Parents Association for Mentally Retarded persons :
- a) The parents association should be registered for at least 3 years.
 - b) It should have a minimum membership of 5 parents.
 - c) It should not be a financial defaulter of central government, state government, any financial institution in the public sector, banks etc.

D) PROCEDURE TO AVAIL THE BENEFITS :

a) General Scheme (including Education Scheme) :

According to the norms and procedure of funding of NHFDC, loan applications are submitted to the State Channelising Agency of the NHFDC. The power to sanction loan to the beneficiary is delegated to SCA upto a project cost of Rs. 1.0 lakh. The project proposals above Rs.1.00 lakh are sent to NHFDC by the SCA.

For the sanctioned projects upto Rs.1.0 lakh, the SCA communicate the sanction to NHFDC along with particulars of the beneficiaries. The SCA would, then raise a demand to NHFDC for release of fund for further disbursement to beneficiaries.

As regards to projects with project cost above Rs.1.0 lakh, the project applications with all the essential documents are forwarded to NHFDC by the State Channelising Agencies duly scrutinised and recommended. The project applications are considered for sanction in the Project Screening Committee of NHFDC. Once the proposals are sanctioned, the NHFDC issue sanction order to the respective SCA. After the acceptance of terms and conditions of the sanction, the funds are released by NHFDC to SCAs after considering the status of government guarantee/suitable security, General Loan Agreement, sanction order, recovery & utilisation, beneficiary data etc.

b) Micro Credit Scheme (implemented by the SCA through NGO) :

The SCAs desirous of implementing the Micro Credit Scheme (MCS) to further provide loan to individual, Self Help Groups through Non Government Organisations.

- i) Under the scheme, the NGOs will apply to the respective SCA (State Channelising Agency). However, in exceptional cases, the NGO (Non-Government Organisation) may apply directly to NHFDC for sanction and release of loan.
- ii) The NGOs will submit their application for loan under Micro Credit Scheme to the SCA in the prescribed application form alongwith all relevant details & documents.
- iii) The SCA will scrutinise and verify the credential of NGO and satisfy itself regarding the suitability of the NGO for implementation of Micro Credit Scheme and its capacity to handle number of beneficiary vis-à-vis the amount of fund.
- iv) The SCA may sanction loan upto Rs. 2.0 lakh to an NGO for further financing to Self-Help Group (SHGs) of disabled persons or beneficiaries.

- v) The application of an NGO for a loan amounting to more than Rs. 2.0 lakh (Rupees Two Lakh only) will be scrutinized by the SCA and forwarded to NHFDC for sanction with due recommendation and credential verification report of the NGO.

In the case where the NGO submits application for financial assistance directly to NHFDC, the followings would be applicable;

- i) C.M.D., NHFDC will satisfy himself that there are enough grounds to treat the case as an exceptional case.
- ii) Credentials of the NGO would be verified in such manner as C.M.D. NHFDC may think fit.
- iii) Suitability of the NGO for implementation of Micro Credit Scheme shall be examined and the decision of C.M.D., NHFDC in this regard shall be final.
- iv) In case loan assistance is sanctioned to the NGO, the NGO would have to accept the terms & conditions of sanction and convey the same to NHFDC.

c) Parents Association for Mentally Retarded Persons :

The loan application under the scheme will be submitted to National Handicapped Finance and Development Corporation directly by the Parents Association/NGO. However, the Parents Association/NGO should get a resolution passed by its managing committee/ board of trustee to this effect. Proof of this should be submitted alongwith the application.

E) TIME LIMIT FOR REPAYMENT

a) General Scheme :

The loan is required to be repaid in quarterly instalments over a period of 10 years after the expiry of moratorium period.

Education Scheme :

- i) The loan to be repaid within 7 years after commencement of repayment.
- ii) The repayment as per repayment schedule would commence after 6 months from the date of scheduled completion of the course or after getting the job, whichever is earlier.

b) Micro Credit Scheme (implemented by the SCA through NGO) :

Term loans drawn from NHFDC will be required to be repaid within a period of 36 months in quarterly installments.

c) Parents Association for Mentally Retarded Persons :

The loan amount including interest will be repaid within 10 years in equal quarterly instalments.

F) APPLICATION FEE : Free of cost

G) APPLICATION FORMATS : Available in printed as well as in electronic form

H) LIST OF ATTACHMENTS :

1) General Scheme :

The beneficiaries need to furnish the following documents to the SCA :

- i) 40% Disability Certificate from medical board of Central/State Government.
- ii) Income Declaration Certificate.
- iii) One passport size and one full size photograph clearly showing the disability of the borrower
- iv) Birth/Age Certificate from Panchayat/municipal/school certificate.
- v) Educational Qualification Certificate.
- vi) Caste Certificate for SC/ST/OBC.
- vii) Affidavit stating that no loan has been availed from any other govt. agency for the same purpose.
- viii) All clearance required have been obtained from respective Central/State Govt. Agencies including clearance from State Pollution Control Board if applicable. Copy of all such clearance is to be attached.

2) Education Scheme :

- i) 40% or more Disability Certificate from medical board of Central / State Government.
- ii) Income Declaration Certificate (on application form itself).
- iii) Birth/Age Certificate from Panchayat/Municipal/School Certificate.
- iv) Educational Qualification Certificate.
- v) Caste Certificate for SC/St/OBC.
- vi) One passport size and one full size photograph clearly showing the disability of the borrower.
- vii) Affidavit stating that no loan has been availed from any govt. agency for the same purpose.
- viii) Mark sheet of last qualifying examination for school and graduate studies in India.
- ix) Copies of letter conferring scholarship, freeship, studentship, etc.
- x) Proof of admission to the course.

- xi) Schedule of expenses for the course.
 - xii) Copies of foreign exchange permit (if applicable).
 - xiii) Statement of Bank account for the last six months of the borrower(s).
 - xiv) Signature identification from bankers of borrower(s) / guarantor(s).
 - xv) A copy of Passport / Voters ID Card / Proof of residence.
 - xvi) Income Tax assessment order not more than 2 years old.
 - xvii) Bank statement of assets and liabilities of borrower(s).
- 3) Micro Credit Scheme (implemented by the SCA through NGO) :
- i) General Loan Agreement and adequate Block Government Guarantee in favour of SCA by the state government.
 - ii) The SCA will obtain the minimum guarantee from the NGO i.e. 25% of the total sanctioned amount pledged as FDR or 40% of the sanctioned amount as collateral security.
 - iii) Where the loan is extended by NHFDC directly to the NGO, it would be required to deposit an amount equal to 25% of the total sanctioned amount pledged as FDR or 40% of the sanctioned amount as collateral security with NHFDC.
 - iv) The NGO will be required to submit following information/ documents -
 - a) Copy of Registration certificate alongwith renewal copy of the Registration certificate.
 - b) Approved copy of MOA & Bye-laws authenticated by the Registrar of Societies.
 - c) List of composition of current Management Committee.
 - d) Annual reports for the last three (03) years
 - e) The copy of resolution of management committee for borrowing from NHFDC.
 - f) Copy of testimonials received from foreign donors/ Government Department etc.
 - g) Undertaking regarding office bearers of the NGO are not be elected members of any political party.
 - h) Undertaking regarding the accounts staff of the NGO is qualified and experienced for management of the loan under Micro Credit Scheme of NHFDC.
 - i) Undertaking regarding the accounts of the NGO have been audited/published.
 - j) The NGO should submit the list of proposed borrowers including –
 - Name & Address and age of borrowers
 - Name of the proposed activity
 - Address at which activity proposed
 - Nature of disability including percentage of disability
 - Amount proposed for each borrower.

4) Parents Association for Mentally Retarded Persons :

- i) 25% of the total sanctioned amount in the form of FDR pledged as security to NHFDC or 40% of the amount as collateral security.
- ii) The Parents Association will be required to submit following information/ documents -
 - a) Copy of Registration certificate alongwith renewal copy of the Registration certificate for at least 3 years.
 - b) Approved copy of MOA & Bye-laws authenticated by the Registrar of Societies.
 - c) List of membership of at least five (05) parents.
 - d) Annual reports for the last three (03) years
 - e) The copy of resolution of management committee for borrowing from NHFDC.
 - f) Copy of testimonials received from foreign donors/ Government Department etc.
 - g) Undertaking regarding office bearers of the Parents Association/NGO that any of the Parents are not the elected members of any political party.
 - h) Undertaking regarding the accounts staff of the Parents Association/NGO is qualified and experienced for management of the loan under the scheme of NHFDC.
 - i) Undertaking regarding the accounts of the Parents Association/NGO have been audited/published.
 - j) The Parents Association/NGO should submit the project(s) of proposed borrowers including –
 - Name & Address and age of borrowers
 - Name & address of the proposed activity
 - Nature of disability including percentage of disability
 - Application in prescribed format with project cost /project report.

I) DETAILS OF BENEFITS GIVEN :

a) Low rate of interest -

- | | | | |
|------|--|---|----|
| i) | Upto Rs. 50,000/- project cost | - | 5% |
| ii) | Above Rs. 50,000/- and upto Rs. 5.0 lakh project cost | - | 6% |
| iii) | Above Rs. 5.0 lakh project cost (for education/training) | - | 8% |

b) Rebate -

A rebate of 1% on interest is given to women with disabilities in all the schemes of NHFDC.

c) Long repayment period -

- i) General Scheme : 10 years
(including moratorium period)
- ii) Education/Training Scheme : 7 years
(after 6 months from the date of scheduled completion of the course or after getting the job, whichever is earlier)
- iii) Micro Credit Scheme : 36 months
- iv) Scheme for parents Association : 10 years