

## **SCHEME FOR PROVIDING HANDHOLDING SUPPORT TO DISABLED ENTREPRENEURS THROUGH 'VISHESH UDYAMI MITRAS**

### **Purpose –**

To provide handholding support to needy PwDs for availing concessional credit under NHFDC schemes for starting self employment ventures.

### **Objective-**

The main objective of the Scheme is to provide assistance to the needy disabled persons in form of information, support, guidance for procedural/documentation formalities required for availing concessional credit under NHFDC schemes through SCAs/RRBs by various Institutions/Agencies individuals i.e. '**Vishesh Udyami Mitras**' for setting up and running of the enterprise.

### **Eligibility for registration of “Vishesh Udyami Mitras”-**

Under the Scheme, financial assistance would be provided to the selected Vishesh Udyami Mitras for rendering assistance and handholding support to the eligible and potential disabled entrepreneurs. Following agencies/ organizations individuals can be appointed as the Vishesh Udyami Mitra:

- i. Existing national level Entrepreneurship Development Institutions (EDIs) like NEISBUD etc.
- ii. Insurance agents, banking agents of PSBs/RRBs working for financial inclusion and agents of post offices.
- iii. Other organizations/training institutions/NGOs etc. approved by CMD, NHFDC.

### **Role and Responsibilities of Vishesh Udyami Mitras**

The selected Vishesh Udyami Mitras would be expected to help in:

- a) Identification of potential eligible PwDs interested to take up self employment ventures.
- b) Identification of suitable project/product/enterprise and preparation of bankable project report for the same; and filling of loan application for accessing concessional credit under NHFDC scheme through SCAs/RRBs/etc. of NHFDC
- c) Provide guidance to PwDs entrepreneurs regarding various registrations/licenses/ clearances / No Objection Certificates related to chosen business activity.
- d) Once the enterprise has been successfully set up, the Udyami Mitras would also monitor and follow up on the functioning of the enterprise and provide help in overcoming various managerial, financial and operational problems.

## **Empanelment of “Vishesh Udyami Mitras”**

Institutions/Agencies i.e. 'Vishesh Udyami Mitras' have to register with NHFDC through RRBs/SCAs.

## **Financial Assistance to “Vishesh Udyami Mitras”**

### **Rates of financial assistance to be given by NHFDC to Vishesh Udyami Mitras**

- |       |   |                             |
|-------|---|-----------------------------|
| (i)   | For loan upto Rs.1.0 lakh                       | : Rs.500/-per case/project  |
| (ii)  | For loan above Rs.1.0 lakh and upto Rs 5.0 lakh | : Rs.750/- per case/project |
| (iii) | For loan above Rs 5.0 lakh                      | : Rs1000/-per case/project  |

### **Procedure for releasing Financial Assistance to “Vishesh Udyami Mitras”**

- Services Charges for services rendered by 'Vishesh Udyami Mitras' will be released to SCA/RRBs on submission of duly certified claims/bills with recommendation of SCA/RRBs of concerned state.
- The above service charges will be released by NHFDC after receipt of proof of release of loan to the disabled beneficiary by the SCA/RRBs etc.
- In case the proposal is sanctioned/released by SCA/RRB etc. under their delegated authority, service charge will be released by NHFDC after receiving claim of the registered “*Vishesh Udyami Mitras*” from the respective SCA/RRB etc and the utilization details of the disabled beneficiary.

### RIGHTS OF NHFDC

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

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