National Handicapped Finance and Development Corporation

(Ministry of Social Justice & Empowerment)
Red Cross Bhawan, Sector-12, Faridabad – 121 007

SCHEME FOR FINANCIAL ASSISTANCE FOR SKILL & ENTREPRENEURIAL DEVELOPMENT

1. Objective -

The objective of the scheme is to provide training to the disabled persons to make them capable and self-dependent through proper technical training in the field of traditional and technical occupations and entrepreneurship. **Financial assistance in the form of grant is provided for conducting/sponsoring the training:**

- Through the State Channelsing Agencies, where the training is sponsored by such Agency
- Through the Bank implementing NHFDC schemes, where the training is sponsored by such bank
- Though the training institute/ organisation, where the training is conducted by NHFDC by hiring the services of reputed national/state level institution directly.

2. Scope -

The scope of the scheme is limited to -

i) Beneficiaries who have received loan from NHFDC through the SCA/Bank implementing NHFDC schemes and are successfully pursuing their income generating activity.

ii) Beneficiaries who have been sanctioned loan and are awaiting to receive loan.

iii) Potential beneficiaries who wish to avail loan from NHFDC and fulfill the eligibility criteria for availing loan.

3. Eligibility -

The beneficiaries should fulfill the eligibility criteria for availing loan from NHFDC.

4. Duration of Training -

From 1 (one) month to 6 (six) months.

5. Amount of Grant -

i) The total grant from NHFDC under the scheme in a financial year shall be limited to Rs. 5.0 lakh or 1% of the total disbursed amount (less refund of loan) by SCA/Bank upto the end of previous financial year, whichever is higher.

ii) In case of training conducted by NHFDC directly through the training institution, the amount of grant shall be limited to Rs. 5.0 lakh per state in a financial year.

iii) 100% of the total recurring cost of the training programme is provided by NHFDC.

iv) **Stipend -** The recurring training cost shall include a stipend of Rs. 500/- per month to the trainee to cover the cost of transportation and other incidental expenses. The training institute/SCA shall release the stipend in favour of the trainee through A/c payee cheque only.

6. Procedure for Obtaining Financial Assistance -

The training proposal is to be submitted to National Handicapped Finance and Development Corporation by the State Channelising Agency/Bank implementing NHFDC schemes; wherever, such agencies sponsor the training. Reputed National/State level training organisations may also directly approach NHFDC with their training proposal. The training proposal is to be prepared in accordance with the guidelines for preparation of training proposal under the scheme.

7. Training Institute –Information/ Documents to be furnished

A) Training through Government training Institutes:

In the case of training proposal envisages the training to be conducted by Government Training Institutes like Industrial Training Institute (I.T.I.), Polytechnic, Engineering College, Agriculture University, National Institute for Entrepreneurialship and Small Business Development etc., brief details about such organisation and training facilities available with them should be furnished with NHFDC.

B) Training through reputed Private training Institutes:

If the training proposal envisages involving reputed private training institutes; profile of the institute its past record particularly training conducted for the disadvantaged section of the society etc. should be submitted with NHFDC. For conducting training for visually and speech & hearing impaired, the facilities of the institute should be examined and indicated in the training proposal.

Provided that the conditions at (A) and (B) above shall not apply, where NHFDC directly hire the services of the training institutes for conducting the training.

8. Inclusive Training:

Persons with disabilities can also be included in regular/batches of scheduled training alongwith non-disabled persons. In such cases, the number of Persons with disabilities and the nature of their disability should be clearly indicated.

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Guidelines

1. Proposal for Training

   Proposal for imparting training to persons with disabilities under "Financial assistance for Skill & Entrepreneurial Development" Scheme may be made by:

   a) Reputed National / State level training institute.
   b) The State Channelising Agencies implementing NHFDC schemes for the benefit of persons with disabilities.
   c) Banks implementing NHFDC schemes for the benefit of persons with disabilities.

2. Identifying the Trade/Training Institute

   Trade in which training is to be imparted needs to be carefully identified. Where, the training proposal is made by (b) and (c) above, the trade is to be identified in consultation with training institute. The identified trade should have potential for employment / self employment for persons with disabilities.

   An awareness and motivation programme may be conducted in the locality where the training is to be organized in order to draw adequate number of persons with Disability.

3. Proposal for conducting training

   Proposal for conducting the training may be furnished with NHFDC in the prescribed form - **A** & **B** duly filled in.

4. Sanction of proposal

   Information is to be furnished to NHFDC in the prescribed proforma enclosed herewith. NHFDC would consider the same and intimate regarding the sanction/rejection of the proposal. The training programme should start only after formal sanction of NHFDC is conveyed.

   The training programme should commence only after obtaining formal sanction from NHFDC. The programme should commence within 3 (three) months from the date of issue of sanction letter. In the event of non-commencement of training within the aforesaid period, the sanction shall expire and in such a case, renewal thereof from NHFDC would be essential before commencing the training.

5. Release of financial assistance

   i) 50% of Financial Assistance sanctioned shall be released as advance by NHFDC to the proposer on receipt of the following documents (certified /signed by the proposer):

   - List of trainees (As per Annexure-C)
   - Minutes/proceedings of Selection committee (for selection of trainees)
   - Copy of the Advertisement (certified under the signature of CEO / Head /Course Co-ordinator of the Training Institute/M.D.of the SCA)
   - Acceptance of terms & conditions of sanction

ii) The balance amount of 50% of the sanctioned amount shall be released after completion of training and subject to furnishing of the following:

a) Copy of Attendance Records

b) Copy of certificates issued on successful completion of training

c) Details of expenditure incurred on the training programme (head wise) duly certified by Chartered Accountant in Practice and counter-signed by CEO/Head/ Course co-coordinator of the Training institute/Proposer.

d) Receipt of money receipts against stipend amount paid to trainees. [Please furnish the certified copies (certified by the CEO/Head/ Course co-coordinator of the Training institute/Proposer) of receipts against stipend paid.

5. Inspection

Representative of NHFDC shall have the right to inspect, be present during the training.

Notes:

1. In case of the no. of trainees attending the training is lesser than the no. of trainees for which sanction has been accorded, then the amount proportionate in respect of such lesser number (Sanctioned number less no. of trainees attending), should be refunded to NHFDC within 15 days from the date of commencement of training.

2. NHFDC reserves the right to withhold the release of the balance amount and wherever deemed appropriate demand refund of the first installment advanced, if the proposer has been found to have misled by submitting incorrect information or deliberately suppressing relevant information.

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Form 'A'

Financial Assistance for Skill & Entrepreneurial Development

Separate Form is required to be filled for Separate Courses

1.	Trade		
2.	Duration (Give details)	No. of Days/weeks/ Hours:	
		Hours of Trg. Per day	
3.(i)	Course contents/coverage (Attach Separate Sheets, if necessary)	Theory	Practical
(ii)	Minimum Educational Technical Qualification for the Trainee		
(iii)	No. of Trainees		
4. (i)	Post-Training benefits/Advantages to the trainee	(Attach Separate Sheets, if necessary)	
(ii)	If Certificate is issued after successful completion of Training	Yes	No
(iii)	If Placement facility is offered after Training	Yes	No
(iv)	If the Trainees are charged for placement facility	Yes	No
	If Yes, then specify the amount		
(v)	If any amount is proposed to be collected from the trainee in any manner, then the same should be specified	Yes	No
	If Yes, then specify the amount and purpose		

About the Training Programme

5.(i) If the Training is proposed to be conducted exclusively for persons with disabilities fulfilling the NHFDC criteria? Yes / No

5(ii). If the Training is proposed to be conducted as Inclusive Training (Please refer para-8 of the Scheme) Yes / No

5(iii). In case of Inclusive Training, Please specify the following, in addition other information:

- How the integrated training can help persons with disabilities?
- What measures are proposed to be taken to ensure effective communication and imparting of training to persons with disabilities
- Fee structure for General Trainees

Form 'A' contd..

6.	Recognition		
(i)	If the proposed training programme is recognized	Yes	No
	If Yes, then please state the name of the recognizing Authority		
7.	Venue of Training (Give Complete Address)		
8.	If residential/hostel facilities are to be provided to the trainees during training period	Yes	No
		If yes, Please provide details of such facility.	
9.	Mode of Identifying Trainees	It is suggested that the mode of identifying trainees should be clearly specified. The process should be transparent and logical. The trainees should fulfill the eligibility criteria prescribed for availing the loan from NHFDC.	
10.	Name, Address & contact no. of course co-ordinator	Office:	Resi.:
11.	Fixed Cost (please specify) – Not to be borne by NHFDC		
Sl	Particulars		Amt. in Rs.
	Separate sheets may be attached as Annexure, if required.		
	Total		
12.	Variable Cost (Please Specify) –Separate sheets may be attached, if required.		
Sl	Particulars		Amt. in Rs.
i)	Instructor's Salary/Honorarium		
ii)	Cost of Training Material/Raw Material		
iii)	Tools/Kits for trainees		
iv)	Study Material		
v)	Stipend		
vi)	Transportation		
vii)	Course fees		
viii)	Advertisement Exp. (Please note that the name of NHFDC is to be stated as principal sponsor of training programme.)		
ix)	Any other expenditure (Please Specify)		
	Total		
	Total cost (11+12)		

Undertaking :

I, _____ (name, designation) of _____(name of the proposer organization) do hereby undertake that:

i) Financial assistance sanctioned/to be sanctioned by National Handicapped Finance and Development Corporation (NHFDC) would be utilised for the purpose for which the same is/ is to be sanctioned. If any misappropriation of the amount is found at any point of time, the entire amount will be refunded to NHFDC with penal interest @ 18% per annum notwithstanding other course of actions available to NHFDC.

ii) That necessary arrangement shall be made for imparting training to the trainees taking into account the nature of disability. Requisite infrastructure and facility would be provided for barrier free accessibility.

Place: _____

Signature

Date:

( )

Name in full
Designation:
With official Seal

Note: In the case of a proposal submitted by State Channelising Agency, this form is required to be signed by the CEO/Mg. Director of the State Channelising Agency.

Form 'B'

Details of Training Institute

1.	Name of the Training Institute	:	
2.	Address of the Regd. Office	:	
3.	Telephone No. & Fax No.	:	
4	Website	:	
5.	E. Mail	:	
6.(i)	CEO/Head of the Training Institute	:	
(ii)	Phone	:	
(iii)	Mobile	:	
7.(i)	Total no. of Staff	:	
(ii)	Technical	:	
(iii)	Non-technical	:	
8.(i)	Year of Establishment	:	
(ii)	Years' Exp. In imparting Training	:	
(iii)	Infrastructure (Give details of facilities available) Attach Separate Sheets, if required		
(iv)	Any other facilities available (Give Details) Attach Separate Sheets, if required		

9.(i)	Training imparted in the last three Years			
Sl.	Financial year		No. of Trg. Programmes	No. of Trainees
I.		:		
II.		:		
III.		:		
10.	Trades in which the organization specialises in imparting Training (Give Details)			
11.	If the Organisation has trained persons with disabilities in the past	:	Yes	No
	If Yes, then please furnish the following details as under:			
(i)	Trade in which training was imparted	:		
(ii)	whether inclusive / special Training	:		
(iii)	If inclusive Training, then please state	:		
(iv)	Total Trainees in the Batch	:		
(v)	No. of persons with disability trained	:		
(vi)	Category wise Break-up of persons with disability trained in last 3 Years			

OH		SPEECH & HH		VH		MR	

Please find enclosed herewith certified copy of :

i) the latest Annual report and
ii) the Memorandum & Articles of Association/Bye-laws/Certificate of registration

I am to certify that the above information are true and correct to the best of my information and knowledge.

Place :

Date :

Signature of CEO/Head of Training Institute

(Name in Block Letters)
Designation with Official Seal

Form 'C'

Particulars of Trainees

Sl. No.	Name & Address	Educational / technical Qualification	Category (SC/ ST/ OBC/ Minorities / General)	Annual Income	Male/ Female (M/F)	NHFDC Beneficiary or not Y/N	Disability Category OH/Sp. & HH/ VH/MR	% of Disability (Attach Attested copy of Disability cert.)	Age	Present Occupation (if any)	Remarks