



NHF/2/22/RTI/2014 / 40719

Dated: 27th February, 2014

✓ Shri Anandhi Vishwanathan
Policy Analyst,
Centre for Internet and Society
No. 194, 2nd C Cross, Domlur 2nd stage,
Bengaluru- 560071

Sub: Information sought under RTI Act, 2005.

Sir,

Please refer to your application dated 04.12.2013 & 20.1.2014 made by you under RTI Act, 2005 (received with Corporation on 12.02.2014) vide Department of Disability Affairs, Ministry of Social Justice & Empowerment, GoI O.M. No. 6-11/2014-DD-IV(a) dated 07.02.2014 for providing the relevant information.

In respect of information sought by you so far as National Handicapped Finance and Development Corporation (NHDFC) is concerned, the relevant information is as under:

Information sought:

We require information regarding central policies, programmes, schemes, notifications, circulars, guidelines, Government orders and any other material in the fields of education and employment issued for Persons with Disabilities.

Information furnished:

NHDFC is implementing schemes in the interest of persons with disabilities as per its mandate. Financial assistance from NHDFC is made available to the disabled persons through the State Channelizing Agencies (SCAs) nominated by respective State Governments and Public Sector Banks (PSBs)/Regional Rural Banks (RRBs) in some States. The details of NHDFC schemes is enclosed at **Annexure-I**.

For further detail of programmes, schemes and lending policy, applicant can also visit our website **www.nhfdc.nic.in**

In addition to the above, NHDFC implements following two schemes for students with Disabilities on behalf of Department of Disability Affair, Ministry of Social Justice & Empowerment, Government of India:

- A) Scholarship Scheme (Trust Fund)
- B) Scholarship Scheme (National Fund)

The details of the above schemes are available on NHDFC's website **www.nhfdc.nic.in**.

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[Signature]

In case you are not satisfied with the information given to you by the undersigned, you may prefer the appeal within 30 days from receipt of this letter to Appellate Authority in pursuance of section 19(1) of the RTI Act 2005 at the following address:-

**Chairman-cum-Managing Director and Appellate Authority
National Handicapped Finance and Development Corporation
Red Cross Bhawan, Sector-12, Faridabad-121007 (Haryana)**

Thanking you,

Yours faithfully,
For National Handicapped Finance and
Development Corporation



(R.K. Mishra)

Company Secretary/ PIO

Encl: As above.

Copy to:

Shri Sanjay Singh, Under Secretary, (DD-IV), Department of Disability Affairs, Ministry of Social Justice & Empowerment, Government of India, Shastri Bhawan, New Delhi – 110 001

NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION
(Ministry of Social Justice and Empowerment, Government of India)
Red Cross Bhawan, Sector-12, Faridabad-121 007 (Haryana)
Ph.: (0129)-2287512/13, 2226910, Telefax : 2284371, 2222339
Website : www.nhfdc.nic.in E-mail : nhfdc97@gmail.com

The details of various schemes of NHFDC are as under :-

A) Loan Schemes:

i) For setting up small business in Service/Trading sector : Loan up to Rs. 3.0 lakh for sales/trading activity and Rs. 5.0 lakh for service sector activity

- Loan assistance provided for self-employment of disabled persons in service sector or for trading activity. The small business, project or activity, for which financial assistance has been sought, will have to be operated by the disabled person himself.

ii) For agricultural/allied Activities : Loan upto Rs. 10 lakh.

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

iii) For purchase of vehicle for commercial hiring - Loan upto Rs.10 lakh

- Purchase of vehicle for commercial hiring purpose

iv) For setting up small industries unit : Loan upto Rs.25 lakh.

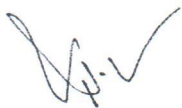
- Loan assistance is provided to disabled persons for manufacturing, fabrication and production activity. The disabled person will be the owner/chief executive of the company.

v) Scheme for Disabled Young Professionals:

- Loan upto Rs 25.00 lakhs to professionally educated / trained disabled youths for self-employment

vi) Scheme for Developing Business Premises :

- Loan upto Rs. 3.0 lakh to PwDs desirous of developing business premises on their own land and starting self-employment activity.



vii) For self-employment amongst persons with Mental Retardation, Cerebral Palsy and Autism : Loan upto Rs.10 lakh.

- Persons with mental retardation, cerebral palsy or autism may not be able to enter into a legal contract required to avail loan from a financial institution. In such cases following categories of persons are eligible for financial assistance from NHFDC on behalf of the mentally disabled persons for an income activity -

- i) Parents of dependant mentally disabled person
- ii) Spouse of dependant mentally disabled person
- iii) Legal guardian of mentally disabled person

viii) For technical education/training - Loan limit Rs.10 lakh for study in India and Rs.20.0 lakh for study at abroad.

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

ix) Scheme for Pursuing Vocational Studies : Loan upto Rs.2.0 lakh to Students with Disabilities for pursuing vocational/skill training courses.

x) Scheme for Purchase of Assistive Devices : Loan upto Rs.5.0 lakh for purchase of assistive devices including retrofittings which will enhance the prospects of PwDs for their employment/ self-employment.

xi) Scheme for NGOs for their capacity expansion : Loan upto Rs. 5.0 lakh to NGOs working in the area of disability to implement single or multiple production activity on behalf of a group of PwDs.

xii) Micro Credit Scheme - Loan upto Rs. 5.0 lakh to NGO, Rs.25000/- per beneficiary @ 5% p.a.

- The Scheme is implemented through State Channelizing Agencies (SCAs) wherein NGOs submit application for loan to the SCAs.

xiii) Scheme for Parents Association for the Mentally Retarded Persons - Loan upto Rs. 5.0 lakh

- Financial assistance is provided to Parents Association for the Mentally Retarded Persons to set up an income generating activity for the benefit of mentally retarded persons. The nature of income generating activity will be such that it involves the mentally retarded persons directly and income will be distributed among the mentally retarded persons.

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B) Grant & other Schemes

i) Assistance for Skills and Entrepreneurial Development Programmes

Financial assistance in the form of grant is provided to State Channelising Agencies/reputed institutions for imparting training to the disabled persons (15-50 year of age with 40% or more disability) to make them capable and self-dependent through proper technical training in the field of traditional and technical occupations and entrepreneurship. During the training stipend @ Rs.2000/- per month also provides to disabled trainees.

ii) Hand holding support to registered institutions for PwDs : The registered institutions are eligible for hand holding support of upto Rs.1,000/- per PwD for extending information, support, guidance for procedural/documentation formalities to PwDs in obtaining loans or admission in training institutes.

iii) Scholarship Scheme :

NHFDC is also administering two scholarship schemes. A total of 2000 scholarships are available.

Eligibility Criteria

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

- a) Any Indian Citizen with 40% or more disability.
- b) Minimum age 18 years.
- c) Relevant educational / technical / vocational qualification/ experience and background.

Note :

- * 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.

Repayment Period : (Loan Scheme)

- | | | |
|--|---|------------------|
| 1. Scheme for self-employment & Parents Association scheme | - | Maximum 10 years |
| 2. Scheme for Education loan | - | Maximum 7 years |
| 3. Micro Credit scheme | - | Maximum 3 years |



Rate of Interest : (Loan Scheme except Education loan)

<u>Loan Amount</u>	<u>To be paid by SCAs to NHFDC</u>	<u>To be paid by beneficiaries to <u>SCAs</u></u>
i) Upto Rs. 50,000/-	2%	5%
ii) Above Rs. 50,000/- and upto Rs. 5.0 lakh	3%	6%
iii) Above Rs. 5.0 lakh and upto Rs. 15.0 lakh	4%	7%
iv) Above Rs. 15.0 lakh and upto Rs. 25.0 lakh	5%	8%

Rebate : A rebate of 1% on interest is allowed to women with disabilities in all schemes (except education loan).

Rate of Interest & rebate (Education loan) :

Upto Rs. 20.00 lakh 1% 4%

Rebate : A rebate of 0.5% on interest is allowed to female students with disabilities in education loan scheme.

Rebate on interest for VH/HH/MR :

A special rebate of 0.5% is also available for PwDs under VH/HH/MR category under self-employment loans.

Procedure of application for Loan :

Application duly filled in prescribed format is to be submitted to the SCA of NHFDC in respective State/UT. Loan upto Rs.5.00 lakh is sanctioned by SCA of NHFDC and above Rs.5.00 lakh is recommended by SCA and forwarded to NHFDC for sanction. The loan application can also be submitted to additional implementing agencies of NHFDC like RRBs and Banks etc.

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