

**GOVERNMENT OF INDIA
SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA**

UNSTARRED QUESTION NO:2684
ANSWERED ON:10.12.2012
LOAN TO DISABLED PERSONS
Kaswan Shri Ram Singh;Noor Mausam

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) whether the National Handicapped Finance and Development Corporation (NHFDC) provided loans on concessional rates to the persons with disabilities;
- (b) the time-frame of repayment of the sanctioned loans;
- (c) if so, the number of applications received, approved and amount disbursed under each loan scheme during the last three years, State-wise including Maharashtra and Rajasthan;
- (d) the details of comparative figures relating to other States during the same period, year-wise, scheme-wise and State-wise;
- (e) whether the Government is proposed to give any special emphasis on these schemes during the Twelfth Five Year Plan; and
- (f) if so, the details thereof and if not, the reasons therefor?

Answer

MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT (SHRI D. NAPOLEON)

(a) Yes, Sir.

(b) The scheme-wise maximum repayment period is as follows: (i) Self Employment Scheme – 10 years (ii) Micro Credit Scheme – 3 years & (iii) Education Loan Scheme – 7 years. The repayment under education loan scheme commences one year after completion of course or six months after securing a job, whichever is earlier.

(c) & (d): NHFDC has delegated sanctioning authority for loan proposals costing upto Rs.5.00 lakh to its State Channelizing Agencies (SCAs). Only the loan proposals with project cost above Rs.5.00 lakh are forwarded by SCAs to NHFDC. In case of Regional Rural Banks, those entered in collaborative tie up with NHFDC for implementation of its schemes and Apex Co-operative Banks, State Financial Institutions acting as SCAs, the sanctioning authority is upto Rs.25 lakh.

A Statement indicating State-wise details of applications received, approved and amount disbursed during the last three years, including details in respect of the States of Maharashtra and Rajasthan is at Annexure-I

A Statement indicating state-wise details of loan disbursed under self employment/higher education by NHFDC in last three financial years is at Annexure-II

(e) & (f): For greater emphasis in the XII Plan, the Working Group on empowerment of persons with disabilities constituted by the Planning Commission has, inter-alia, made recommendations for grant of back end subsidy for loans given by NHFDC, grant for skill development, grant for interest free education loan & reimbursement of one time guarantee fee and annual service charges in implementing credit guarantee scheme while extending loans to persons with disabilities under NHFDC scheme.