

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

UNSTARRED QUESTION NO:2938

ANSWERED ON:27.08.2013

CREDIT FACILITIES TO PERSONS WITH DISABILITIES

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

(a) whether any Memorandum of Understanding (MoU) has been signed between the National Handicapped Finance and Development Corporation (NHFDC) and the Punjab National Bank to facilitate credit to the persons with disabilities in various States;

(b) if so, the details in this regard;

(c) whether such MoUs has also been signed by the Government with other banks in collaboration with various Government departments including NHFDC;

(d) if so, the details thereof; and

(e) the extent to which the NHFDC has been able to achieve the objectives of such MoUs, so far in the country?

Answer

MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT (SHRI P. BALRAM NAIK)

(a)&(b) Yes, Madam. National Handicapped Finance and Development Corporation has signed Memorandum of Agreement (MoA) with Punjab National Bank (PNB) on 03.06.2013 for implementation of Schemes under its jurisdiction under the Credit Guarantee Scheme of Government of India and education loan. The details of the agreement are as under:

(i) Persons with Disabilities can avail collateral free loan of upto Rs. 25 lakh for self-employment for activities covered under the Credit Guarantee Scheme of Govt. of India.

(ii) Education loans are also to be provided to Persons with Disabilities.

(iii) Scope of the agreement extends throughout the country.

(c)&(d) NHFDC has signed similar signed MoAs with the following three Public Sector Banks and twenty two (22) Regional Rural Banks of Seven States:-

A Public Sector Banks

1. Andhra Bank 2. IDBI Bank 3. Bank of Baroda (in selected districts of Uttar Pradesh and Uttarkhand)

B Regional Rural Banks

Assam

1. Assam Gramin Vikash Bank

Haryana

2. Gurgaon Gramin Bank 3. Haryana Gramin Bank

Uttar Pradesh

4. Allahabad UP Gramin Bank
5. Baroda Uttar Pradesh Gramin Bank
6. Gramin Bank of Aryavart,
7 Sarva UP Gramin Bank
8. Prathama Bank
9. Purvanchal Gramin Bank
10. Kashi Gombti Samyut Gramin Bank

Uttarakhand

11. Uttarakhand Gramin Bank

Gujarat

12. Baroda Gujarat Gramin Bank 13. Dena Gujarat Gramin Bank 14. Saurashtra Gramin Bank

Maharashtra

15. Vidharbha Kshetriya Gramin Bank 16. Maharashtra Gramin Bank 17. Wainganga Krishna Gramin Bank

Madhya Pradesh

- 18. Sharda Gramin Bank,
- 19. Jhabua Dhar Kshetriya Gramin Bank
- 20. Rewa Sidhi Gramin Bank
- 21. Vidisha Bhopal Kshetriya Gramin Bank
- 22. Madhya Bharat Gramin Bank

(e) NHFDC has released a total amount of Rs. 43.91 crore to Regional Rural Banks for further disbursement to PwDs. Utilization details for Rs. 5.36 crore have been received so far. A notional allocation of Rs.10.00 crore has been conveyed to each of the 4 Public Sector Banks during the current financial year. A statement showing details of amount released by NHFDC to banks, amount utilized and number of beneficiaries is at Annexure.