

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

UNSTARRED QUESTION NO:883  
ANSWERED ON:10.12.2013  
CREDIT GUARANTEE SCHEME FOR PERSON WITH DISABILITY  
Natarajan Shri P.R.

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

- (a) the details of benefits available to the persons with disability under the Credit Guarantee Scheme;
- (b) the details of budgetary provision/ allocation/released during each of the last three years, State-wise; and
- (c) the number of persons with disability benefited, disability and State-wise?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT (SHRI P. BALRAM NAIK)

(a) The Credit Guarantee Fund Scheme covers credit facilities extended by Member Lending Institution(s) to a single eligible borrower in the Micro and Small Enterprises sector for credit facility (i) not exceeding Rs.50 lakh (Regional Rural Banks/ Financial Institution(s) and (ii) not exceeding Rs. 100 lakh (Scheduled Commercial Banks and select Financial institutions) by way of term loan and/or working capital facilities without any collateral security and/or third party guarantees.

The Scheme does not specifically include Persons with Disability as beneficiaries.

However, the National Handicapped Finance and Development Corporation(NHFDC) is providing Financial Assistance in the form of loan to the Persons with Disabilities (PwDs) for self -employment. Financial assistance from NHFDC is made available to the disabled persons through the State Channelising Agency (SCA) nominated by respective State Government.

NHFDC has also signed agreements with 4 Public Sector Banks (PSBs) and 22 Regional Rural Banks (RRBs) to extend self-employment loan at concessional rate of interest to Persons with Disabilities. These banks are also covered by the Credit Guarantee Scheme of Govt. of India.

Under the scheme PwDs can avail collateral free concessional loan of Rs. upto 25 lakh through the branches of these banks for self-employment activities covered under Credit Guarantee Scheme of the Govt. of India.

(b) A Statement giving details of notional allocation/release by NHFDC to Public Sector Banks and Regional Rural Banks during each of the last two years i.e 2011-12, 2012-13 and 2013-14 (upto 01.12.2013) is annexed (Annexure-I).

(c) A Statement showing the number of persons with disability assisted, State-wise and disability wise is annexed (Annexure-II).