

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

UNSTARRED QUESTION NO:2229
ANSWERED ON:10.03.2015
LOANS TO DIFFERENTLY ABLED
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Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) the total amount of loan provided by the National Handicapped Finance and Development Corporation (NHFDC) to differently abled persons during the last three years, State-wise;
- (b) whether the Government has received any demand/request from various States to waive off the loans provided by the NHFDC to those borrowers who died before completion of the repayment; and
- (c) if so, the details thereof, State-wise including Kerala and the response of the Government thereon?

Answer

MINISTER OF STATE FOR SOCIAL JUSTICE & EMPOWERMENT (Shri Krishan Pal Gurjar)

a) The amount of loan provided to NHFDC to differently abled during the last three years and the current financial year is provided in the Statement enclosed.

(b) & (c):- NHFDC operates through State Channelising Agencies (SCAs) nominated by the respective State Governments.

As per norms and procedures of NHFDC, the loan under NHFDC schemes are released by NHFDC to the State Channelising Agency (SCA) for further disbursement to beneficiary. The recovery of the loan is the responsibility of the SCAs.

NHFDC has introduced a scheme for loan waiver in the event of death of beneficiary. The Scheme covers loans provided to units costing upto Rs. 1.00 lakh only and only for those beneficiaries who were covered under BPL category while availing loans under NHFDC scheme.

NHFDC has received proposals to waive off the loan from two SCAs as under, which are being examined by them as per their lending policy.

i) Kerala (Kerala State Handicapped Persons Welfare Corporation) : 28 beneficiaries

ii) Madhya Pradesh (Madhya Pradesh Handicapped Welfare & Development Society) : 3 beneficiaries