

**LOANS SCHEMES FOR PHYSICALLY HANDICAPPED PERSONS UNDER
NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT
CORPORATION (N.H.F.D.C.)**

The Chandigarh Child & Women Development Corporation Limited, the Channelising agency of N.H.F.D.C. has been implementing the following economic development scheme for persons with disabilities in Chandigarh under Self Employment on a very nominal rate of interest (from 5% to 8%) **1% rebate for disabled women.**

1. SELF EMPLOYMENT IN SMALL BUSINESS TO PHYSICALLY HANDICAPPED.

Shop or stores of any type, transport Service, Travel Agency etc.

Maximum loan under this scheme is Rs.3.00 Lakh for trading activity and Rs.5.00 Lakhs for service sector activity.

2. ASSISTANCE TO DISABLED FOR HIGHER STUDIES OR PROFESSIONAL TRAINING

Towards the fulfillment of the overall objectives of empowerment and development of disabled persons, the Corporation provides financial assistance to eligible beneficiaries in two components viz loans for education/training.

India Maximum loan under this scheme is Rs.7.50 Lakhs for studies within and Rs.15.00Lakhs for studies abroad.

3. ASSISTANCE FOR AGRICULTURE PRODUCTION, IRRIGATION, HORTICULTURE, SERICULTURE.

Purchase of agriculture machinery/equipment for agricultural service, Marketing of agriculture Products.

Maximum loan under this scheme is Rs.10.00 Lakh.

4. ASSISTANCE FOR PURCHASE OF VEHICLE FOR COMMERCIAL HIRING

Maximum Loan under this Scheme is Rs. 10.00 Lakh.

5. SCHEME FOR SELF EMPLOYMENT AMONGST PERSONS WITH MENTAL RETARDATION, CEREBRAL, PALSY AND AUTISM.

In such cases the financial assistance is extended through parents/spouse or Legal Guardians of the dependents mentally disabled persons.

Maximum loan under this scheme is Rs.5.00 Lakhs.

6. ASSISTANCE FOR MANUFACTURING, FABRICATION AND PRODUCTION FOR SETTING UP SMALL INDUSTRIES.

Maximum loan under this scheme is Rs.25.00 Lakhs.

ELIBIBILITY LOAN

The Applicant:-

1. Should have disability of 40% or above.
2. Should have resident of Union Territory of Chandigarh.
3. Should have between 18 to 60 years of age.
4. Should not have annual income exceeding Rs.3,00,000 for rural area and Rs.5,00,000/- for urban area.
5. Should have relevant educational/Technical/vocational Qualification/Experience and background.
6. Should not be a debtor.

For further details, please contact

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