

SCHEMES FOR FINANCING PROJECTS

The corporation can assist a wide range of income generating activities. Infrastructure development schemes alone will not qualify for financing unless it leads directly to income generation.

For a disabled person living below the income/economic criteria, the proposals should be such which generate adequate income to the disabled person to rise above the economic criteria limit.

1. Self employment in Small Business e.g. Service/Trading sector :

Loan will be provided for self employment of disabled persons in service sector or for trading activity. The Small Business, project or activity for which financial assistance has been sought, will have to be operated by the disabled person himself and employing at least 15% disabled persons in his venture.

Maximum loan available under this scheme is Rs. 2.50 lakh.

Indicative areas for financing are :

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| a) Shops or Stores of any type | n) Brassware |
| b) Workshops or repair shops or service centres | o) Dealership |
| c) Health centre/Beauty parlour | p) Franchise |
| d) Computer centre (training & job work) | q) School for disabled |
| e) Studio/Photography | r) Weaving |
| f) Printing Press | s) Book Binding |
| g) Telephone/Fax/E-mail booth | t) Leather work |
| h) Tailoring | u) Physiotherapy |
| i) Travel agency | v) Music Schools |
| j) Xerox centre | w) Computer Hardware Dealership |
| k) Transport service | x) Dealership of petroleum products |
| l) Poultry farming | y) Candle and chalk making |
| m) Handicraft | |

Any other suitable area not covered above.

2. Assistance to Disabled Entrepreneurs :

Loan may be provided for manufacturing, fabrication and production activity. The disabled person will be the owner/chief executive of the company and employing at least 15% disabled persons.

Maximum amount of loan provided under the scheme is Rs. 20.00 lakh.

Illustrative list is given below :

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| a) Ancilliary products manufacturing | h) Potteries |
| b) Software development and marketing | i) Furniture manufacturing including moulded furniture |
| c) Fisheries | j) Plastic moulding |
| d) Dairy farming | k) Agro based industry |
| e) Diamond cutting and polishing | l) Herbal products |
| f) Food processing | m) Packaging |
| g) Garments Manufacturing | |

Any other suitable manufacturing/processing activity besides above.

3. Assistance to Disabled for Higher Studies or Professional Training :

Towards the fulfilment of the overall objectives of empowerment and development of disabled persons in the country, the Corporation provides financial assistance to eligible beneficiaries in two components viz., educational/training grants and loans (In pursuance of objective (5) & (6) of MOA).