

- 14)
- b) The proposals for loan should necessarily indicate placement/self employment opportunities to the disabled after training.
- c) Financial assistance in the form of loan will also be available for upgradation of skills of disabled workers and entrepreneurs who have set up units with the financial assistance from NHFDC.

7. Scheme to Promote Self Employment amongst Persons with Mental Retardation, Cerebral Palsy and Autism :

Persons with mental retardation, cerebral palsy or autism may not be eligible to seek loan and enter into a legal contract. In such cases following categories of persons are eligible for financial assistance from NHFDC:-

- a) Parents of dependant mentally retarded persons
- b) Spouse of dependant mentally retarded persons

Persons seeking loan from NHFDC under this category should encourage self employment of the mentally retarded persons. Projects should be identified in such a way that there is direct involvement and participation of the beneficiary in the project.

Indicative areas for financing are :

- | | |
|---|------------------------------|
| i) Shop or store | ix) Tailoring unit |
| ii) Assembling unit | x) DTP Centre |
| iii) Workshop or repair shop | xi) Screen Printing |
| iv) Envelop making unit | xii) Poultry |
| v) Pickle, papad, wadi making unit | xiii) Dairy Farming |
| vi) Home unit for making squash, jam etc. | xiv) Horticulture |
| vii) Bakery | xv) Handloom unit |
| viii) Xerox Centre | xvi) Block, textile printing |

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

ELIGIBILITY CRITERIA

A) *Criteria of Disability*

The beneficiary should be a disabled person or a cooperative society of disabled persons or a legally constituted association of disabled persons or a firm promoted by disabled persons unless otherwise mentioned in the scheme for financing.

In order to be eligible for loans on concessional interest rates from the Corporation, the minimum degree of disability shall not be less than 40 percent.

A person with disability means a person:-

- i) who is blind or
- ii) who is a person with low vision, or
- iii) who is speech and hearing handicapped, or
- iv) who has a locomotor disability on account of orthopaedic or neurological impairment (including cerebral palsy) or
- v) who is mentally retarded, or
- vi) who is multiple handicapped, and includes any person who is unable to ensure by himself/herself, wholly or partly, the necessities of a normal individual or social life including work, as a result of deficiency, whether congenital or not, in his/her physical or mental capabilities.