

8 (15)

Explanation for the purpose of the disabilities mentioned above:

- i) a person shall be deemed to be blind if he suffers from either of the following conditions, namely:-
 - a) total absence of sight, or
 - b) visual acuity not exceeding 6/60 or 20/200 (snellen in the better eye with correcting lenses) or
 - c) limitation of field of vision subtending an angle of 20 degree or worse.
- ii) a person with low vision is one who has impairment of visual functioning even after treatment and/or standard refractive correction, but who uses, or is potentially able to use vision for the planning or execution of a task with appropriate assistive device.
- iii) a person shall be deemed to be deaf if he/she has lost sixty decibels or more in the better ear in the conversational range or frequencies.
- iv) a person shall be deemed to have locomotor disability if he is having disability of the bones, joints or muscles leading to substantial restriction of the movement of the limbs or if has any form of cerebral palsy.
- v) mental retardation refers to sub-average general intellectual functioning which originates during the development period and is associated with impairment in adaptive behaviour.
- vi) mentally ill person shall have the same meaning as assigned to the word in para (i), section 2, Chapter I of Mental Health Act, 1987.
- vii) Leprosy-cured persons mean and included leprosy-cured persons -
 - a) with loss of sensation in hands or feet as well as of sensation and paresis in the eye and eye lid but with no manifest deformity;
 - b) with manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
 - c) suffering from extreme physical deformity as well as advanced age which prevents them from re-entering into any economic activity;
- viii) multiple handicapped means and includes a person with more than one disability.

B) Economic/Income Criteria

Unemployed disabled persons whose family income is below Rs. 22,000/- p.a. for rural areas and Rs. 24,000/- p.a. for urban areas (two times of poverty line) are eligible for availing loan facility. (Family means parents or spouse of dependent disabled).

In case of self dependent disabled, the income of the individual will only be taken into account.

The economic criteria will also be applicable to each member of a cooperative society of disabled persons, association of disabled persons and firm promoted by disabled persons seeking financial assistance from NHFDC.

Minimum age limit for availing loan is 18 years and maximum age is 55 years. However, the maximum age could be relaxed in the case of professionally qualified entrepreneurs.

The sanctioned loan amount and repayment period will depend on the age of applicant.

C) Other Requirements

The applicant :

- (1) should be an Indian citizen;
- (2) should be domicile of the state where the project is proposed to be put up;
- (3) should have relevant educational/technical/vocational qualification/experience/background;
- (4) should not have any large outstanding debt from other organisation and should not be a financial defaulter;