

**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 schemes for persons with Disabilities in Chandigarh under Self Employment on a every nominal rate of interest (from 5% to 8% P.A.) **1% rebate for disabled women.**

1. SELF EMPLOYMENT IN SMALL BUSINESS TO PHYSICALLY HANDICAPPED.

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

Maximum loan under this scheme is Rs.1.00 Lakh for trading activity and Rs.3.00 lakh for service sector activity.

2. LOANS TO DISABLED ENTERPRENEURS

Potteries, Software development and marketing, food processing, packaging, garments manufacturing and Dairy farming etc.

Maximum loan under this scheme is Rs.5.00 Lakh.

3. 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.

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

4. ASSISTANCE FOR AGRICULTURAL ACTIVITIES.

Purchase of agricultural machinery/equipment for agricultural service, Marketing of agriculture products and vehicle including auto rickshaw for commercial hiring purpose.

Maximum loan under this scheme is Rs.5.00 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 Guardian of the dependents mentally disabled persons.

Maximum loan under this scheme is Rs.3.00 Lakhs.

6. ASSISTANCE FOR CO-OPERATIVE SOCIETY/ASSOCIATION OF DISABLED PERSONS AND FIRM PROMOTED BY DISABLED PERSONS.

Maximum loan under this scheme is Rs.25.00 Lakhs.

ELIGIBILITY CRITERIA

The applicant: -

- i) Should be resident of U.T., Chandigarh.
- ii) Should be between 18 years to 60 years of age.
- iii) Annual family income should not exceed Rs.2.00 lacs for urban Area and Rs.1,60,000/- for Rural Area..
- iv) The disability of the Physical Handicapped persons should be atleast 40% and above.
- v) Should have relevant Educational/Technical/Vocational Qualification/Experience and background.
- vi) Should not a debtor.

For further details, contact the office: -

**MANAGING DIRECTOR
CHANDIGARH CHILD & WOMEN
DEVELOPMENT CORPORATION LTD
TOWN HALL BUILDING, 3rd FLOOR
SECTOR 17-C, CHANDIGARH-2700609**

LOAN SCHEMES FOR UN-EMPLOYED WOMEN

For the Economic Development & Welfare of Women and persons with disabilities in the U.T. of Chandigarh, Chandigarh Child & Women Development Corporation has the following loans schemes.

- i) **SMALL BUSINESS LOAN:** -
Soft loan to Rs.1.00 under Bank Tie up Scheme.
- ii) **LOAN UNDER MICRO FINANCING:** -
Loan Upto Rs.40,000 on easy terms and conditions is provided directly by the Corporation on a very low rate of interest (From Rs.4% to 6% P.A.).

ELIGIBILITY CRITERIA

- i) Should be resident of U.T., Chandigarh.
- ii) Should be between 18 years to 55 years of age.
- iii) Unemployed women belonging to weaker sections of society having annual family income should not exceed Rs.1,00,000/-.

For further details contact the office: -

MANAGING DIRECTOR
CHANDIGARH CHILD & WOMEN
DEVELOPMENT CORPORATION LTD
TOWN HALL BUILDING, 3rd FLOOR
SECTOR 17-C, CHANDIGARH
PHONE: 2700609