

## Do you need financial support for your work?

The National Handicapped Finance and Development Corporation (NHFD) is a key institution that could help with a loan.

Get the Application Form. [Click here.](#)

Checklist of documents to be submitted along with Application form. [Click here.](#)

### Eligibility Criteria

Financial assistance (loan) schemes are available to those who meet certain eligibility criteria. The eligibility criteria are:

1. You must be a citizen of India.  
*What is required as Proof of Citizenship? [Click here.](#)*
2. You must be 18 years old.  
*What is required as Proof of Age? [Click here.](#)*
3. You must have a Disability Certificate.  
*How do I get a Disability Certificate? [Click here.](#)*
4. You must have relevant educational (high school, Bachelor or Master's certificates) /technical/vocational qualifications/ experience and background.

Note that:

- In case of persons with mental retardation, *age is relaxed to 14 years* instead of 18 years.
- In case of scheme for disabled young professionals: age criteria is 18-45 years.

### Financial Assistance

Loans are available for various kinds of work that you are doing/ would like to do.

**There is a special financial assistance scheme for Self-Employment of Persons with 'Mental Retardation, Cerebral Palsy and Autism'.**

#	Schemes	Description	Loan Amount
1.	<b>For Self-Employment amongst persons with mental retardation, cerebral palsy and autism</b>	Loan assistance is extended through the parents, legal guardian or spouse of the dependant mentally disabled person	Up to INR 10 lakh.

There are other financial assistance schemes for all persons with any form of disability. These are:

#	Schemes	Description	Loan
2.	<b>For Purchase of Vehicle for Commercial Activity</b>	Purchase of vehicle including auto-rickshaw for commercial activity.	Up to INR 10 lakh.

<b>3.</b>	<b>For Setting up Small Business in Service/Trading sector</b>	The small business for which loan assistance is sought, must be operated by the disabled person her/himself. At least 15% of employees must be disabled persons.	Up to INR 3 lakh for sales/trading activity.  Up to INR 5 lakh for service sector activity.
<b>4.</b>	<b>For Setting up Small Industrial Unit</b>	Loan assistance is available for manufacturing, fabrication and production units. The disabled person must be the owner/chief executive of the company. At least 15% of employees must be disabled persons.	Up to INR 25 lakh.
<b>5.</b>	<b>For Agricultural activities</b>	Loan assistance is available for agricultural production, irrigation, horticulture, sericulture, purchase of agricultural machinery/equipment for agricultural service, marketing of agricultural products etc.	Up to INR 10 lakh.

### Conditions of the Loan

Loans are provided by the NHFDC at the following rates of interest:

Loan amount	Interest applicable
Up to INR 50,000	5% per annum (per year)
Above INR 50,000 and up to 5 lakh	6% per annum (per year)
Above INR 5 lakh and up to INR 15 lakh	7% per annum (per year)
Above INR 15 lakh and up to INR 25 lakh	8% per annum (per year)

Note that:

- All loans are required to be repaid within 7 years.
- A rebate of 2% on interest is available for women with disability.
- A rebate of 0.5% on interest becomes available if there is timely and full repayment of the loan and its interest.

### Loan Disbursement Agencies

The NHFDC has been set up by the Government under the Ministry of Social Justice and Environment as a not-for-profit company. It functions through:

- State Channelizing Agencies (SCAs)
- Punjab National Bank
- Andhra Bank
- IDBI Bank
- Regional Rural Banks (RRB) in the public sector

Loans for projects up to INR 5 lakhs are sanctioned by State Channelizing Agencies.

Loans for projects of more than INR 5 lakhs are sanctioned by the NHFDC itself.

For details of SCAs. [Click here.](#)

For details of RRBs. [Click here.](#)

Application Forms can be submitted at either the State Channelizing Agencies or the NHFDC along with the supporting documents specified (see above):

Relevant contact details for relevant officials are:

In Delhi	In Faridabad
Shri Bharat Kumar, Asst General Manager (Finance) Corporate Office - NHFDC Unit No. 11 & 12, Ground Floor, DLF Prime Tower, Okhla Phase - I, Near Deckhand Village New Delhi - 110020 Ph: (011) 45803730	Shri D.R. Sarin, Chairman cum Managing Director Registered Office - NHFDC Red Cross Bhawan, Sector-12, Faridabad - 121007 Haryana Ph: (0129) 2287512 or 2287513 or 2226910 Telefax: (0129) 2222339 or 2284371 Email: nhfdc97@gmail.com

### How to get the Loan Assistance

*Step 1:* Check eligibility for the scheme.

*Step 2:* Fill out the Application Form.

*Step 3:* Make sure that you have all the needed supporting documents.

*Step 4:* Check to see which Loan Disbursement Agency is conveniently located for you.

*Step 5:* Submit the package of all documents required.

*Step 6:* Make sure you collect the name and details of the concerned official for follow up.

### Find all the relevant links:

Get the Application Form. [Click here.](#)

Checklist of documents to be submitted along with Application form. [Click here.](#)

What is accepted as Proof of Citizenship. [Click here.](#)

What is accepted as valid Proof of Age. [Click here.](#)

How do I get Disability Certificate. [Click here.](#)

For details of SCAs. [Click here.](#)

For details of RRBs. [Click here.](#)