

**GOVERNMENT OF INDIA  
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT  
DEPARTMENT OF EMPOWERMENT OF PERSONS WITH DISABILITIES  
LOK SABHA**

**UNSTARRED QUESTION NO. 1422  
TO BE ANSWERED ON 12.02.2019**

**EDUCATION LOAN TO HANDICAPPED THROUGH NHFDC**

**No. 1422 : SHRI S.P. MUDDAHANUME GOWDA  
SHRI B.V.NAIK**

**Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:**

- a) whether a vast majority of handicapped beneficiaries who have availed self employment and education loans at low interest rates from the National Handicapped and Finance Development Corporation (NHFDC) directly or indirectly find it very difficult to repay their loans owing to severe financial constraints;
- b) if so, the details thereof;
- c) whether the Government would consider full waiver of the existing balance amount in their loan accounts in the case of those beneficiaries who are dead;
- d) if so, the details thereof; and
- e) the time by which a final decision in this regard is likely to be taken?

**ANSWER**

**MINISTER OF STATE FOR SOCIAL JUSTICE & EMPOWERMENT  
(SHRI KRISHANPAL GURJAR)**

**(a) & (b)** National Handicapped and Finance Development Corporation (NHFDC) provides concessional credit to the Persons with Disabilities (PwDs) for self-employment and higher education across the country.

The financial assistance from NHFDC is made available to the PwDs indirectly through the implementing agencies. The funds are released by NHFDC to the implementing agencies for further disbursement to PwDs. The implementing agencies recover the loan from the beneficiaries and repay the same to NHFDC.

NHFDC do not maintain individual beneficiary-wise repayment data. However, the cumulative recovery of the corporation from the implementing agencies is 78.17% as on 03.02.2019.

**c) to e)** No Madam, at present NHFDC does not have any operational scheme for waiver of the loans in case of death of beneficiaries.

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