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**FACILITIES FOR DISABLED EX-SERVICEMEN
THROUGH NATIONAL HANDICAPPED
AND FINANCIAL DEVELOPMENT
CORPORATION (NHFDC)**

1. National Handicapped and Financial Development Corporation (NHFDC) is an attached office of Ministry of Social Justice and Welfare. It carries out major welfare activities with respect to disabled persons as governed by the Persons with Disabilities Act 1995. In order for Defence personnel with Disabilities to avail the Government benefits, the officers of this Directorate were deputed to liaise with NHFDC. The benefits which NHFDC is willing to extend to the Defence personnel with disabilities are enumerated below:-

- (a) Loans at concessional rates to soldiers with disabilities,
- (b) Issue of Janaushadhi shops under Pradhan Mantri Bhartiya Janaushadhi Pariyojna which visions Quality Medicines at affordable prices (Government rates, ie at highly subsidised prices).

2. Pradhan Mantri Bhartiya Janaushadhi Pariyojna (PMBJP). This project was launched by the Government of India for the noble cause "Quality medicines at affordable prices for all". The scheme was undertaken through sale of affordable generic medicines through exclusive outlets, namely "Pradhan Mantri Bhartiya Janaushadhi Kendra" in various districts of the country. For the Government it is run on the principle of "No Profit No loss". The objective of the scheme is to make quality medicines available at affordable prices for all particularly the poor and disadvantaged through

exclusive outlets "Pradhan Mantri Bhartiya Janaushadhi Kendra" so as to reduce and redefine the unit cost of treatment per person. The mission objectives include:-

- (a) Create awareness among public regarding generic medicines.
- (b) Create demand for generic medicines through medical practitioners.
- (c) Create awareness through education and awareness reaches that high price need not be synonymous with higher quality.
- (d) Provisioning of all commonly used medicines covering all the therapeutic groups.
- (e) Provide all the related health care products too under the scheme.

3. Loans at Concessional Rates to Soldiers with Disabilities. The objective of the scheme is to ensure self employment of the persons with disabilities of uniformed Services (serving/retired) from the Armed Forces of the union (Army, Air Force, Navy & their dependent relatives who are a PwD). In order to inculcate the spirit of self confidence amongst such disabled soldiers through self employment and utilise their honesty & courage gained through their past employment, the scheme through NHFDC envisages providing concessional credit to them through its implementing agencies.

(a) Eligibility.

- (i) Any Indian Citizen with 40% or more disability.
- (ii) Age above 18 years.
- (iii) Should be in possession of a NOC/recommendation from Service HQs (AG's Branch/Record Offices equivalent or Rajya Sainik Bord).

(b) Maximum limit of Loan. The maximum loan limit is Rs 25 lacs (Twenty Five Lakhs). This however is subject to determination of loan repayment capacity of the borrower within the repayment period.

(c) Pattern of Finance.

- (i) For projects upto Rs 5 Lakhs - Upto 100%.
- (ii) For projects above 5 lakhs and upto Rs 10 Lakhs - Upto 95%.
- (iii) For projects above Rs 10 Lakhs - Upto 90%.

(d) Rates of Interest per annum. NHFDC, should a demand be projected is ready to transfer a consolidated amount to the implementing agencies the selected branches of Army, Air Force, Navy, as the case may be). The list of subsidised interest rates is reproduced in a tabulated form as below.

Sl No.	Loan Amount	To be paid by	
		Implementing agencies to NHFDC	Beneficiaries to Implementing agencies
1	Upto Rs 50,000	1%	4%
2	Above Rs 50,000/- and upto Rs 5 Lakhs	2%	5%
3	Above Rs 5 lakhs and upto Rs 15 Lakhs	3%	6%
4	Above Rs 15 Lakhs	4%	7%

(e) Repayment Period. The loan is to repaid within 10 years (including moratorium period).

(f) Pre- Training.

(i) In case any pre training is required for successful running of proposed activity for which the loan is sought for, NHFDC may consider to provide 100% of the total recurring cost of the training programme (maximum Rs Ten Thousand) and stipend as per then existant norms.

(ii) Applicant is allowed to pursue training from accredited National/State level training organisations only.

(iii) Applicant for utilising this facility should have obtained permission from NHFDC before the start of the course.

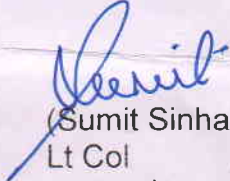
(g) Procedure for Obtaining Loan. Application in the prescribed format is to be submitted to the implementing agency as nominated by NHFDC for sanction of loan as per procedure laid down in the lending policy of NHFDC.

4. Implementing Agency. In addition to the NHFDC being an interface between the beneficiary and the Government including provisioning of all assistance required. The Bureau of Pharma PSUs of India (BPPI) under the administrative control of the Department of Pharmaceuticals, Min of Chemicals and Fertilisers Government of India is the implementing agency for PMBJP, including issue of licenses for running of the medicine outlets and provision of an initial corpus of Rs 50,000/- (Rupees Fifty Thousand only). The disabled soldiers under the scheme have been exempt from holding a B.Pharm degree, however the same is to be offset by way of a waiver from the Government in the form of hiring of a person with B Pharm qualification for the said utility.

5. In order for the maximum utilisation and dissemination, it is recommended that the scheme of subsidised loan be undertaken by the various EX Servicemen Welfare offices of the three services. This will help in availing loans at a much cheaper rates (refer table as of para 3 (d)). The recommended agencies for loans distribution are,

- (i) Department of Indian Army Veterans for Army,
- (ii) Department of Air Veterans for Air Force and
- (iii) Department of Ex Servicemen Association for Naval personnel.

6. The scheme of PMBJP being a self employment scheme is being dealt with by the Office of Directorate General of Resettlement and its subordinate offices at various Command Headquarters. As and where required the services of the offices of Rajya Sainik Boards and Zila Sainik Board will also be incorporated.


(Sumit Sinha)
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Encls :- As above

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