

1	2	3
20	Odisha	217.80
21	Puducherry	427.54
22	Punjab	275.46
23	Rajasthan	477.96
24	Sikkim	11.30
25	Tamil Nadu	2045.36
26	Uttar Pradesh	467.61
27	Uttarakhand	763.71
28	West Bengal	184.94
TOTAL		11349.17

Financial support schemes for 100 per cent handicapped senior citizens

2882. SHRI RAM KRIPAL YADAV: Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

(a) the financial support schemes available to the 100 per cent handicapped persons specially senior citizen in the country;

(b) the criteria for availing those schemes by the 100 per cent handicapped senior citizens;

(c) whether States are also providing any financial support schemes to them; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT (SHRI D. NAPOLEON): (a) to (d) The Ministry of Social Justice and Empowerment is implementing a Scheme of "Integrated Programme for Older Persons (IPOP)" under which financial assistance is provided to State Governments; Non-Governmental Organizations; Panchayati Raj Institutions, local bodies, *etc.*, for running and maintenance of old age homes, day care centres, mobile medicare units *etc.* for senior citizens. Services provided under the Scheme can also be availed by such persons with disabilities, who are 60 years and above.

As per Section 2 of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995, 'person with disability' means a person suffering from not less than 40% of any disability such as, blindness, low vision, leprosy cured, hearing impairment, locomotor, mental retardation and mental illness, as certified by a medical authority.

The Department of Disability Affairs, Ministry of Social Justice and Empowerment is implementing the following schemes for the rehabilitation of persons with disabilities:

- (i) Deendayal Disabled Rehabilitation Scheme (DDRS);
- (ii) Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP); and
- (iii) Scheme of Incentives to Employees in the Private Sector for providing employment to persons with disabilities.

Further, the National Handicapped Finance and Development Corporation (NHFC) provides concessional credit to persons with disabilities for setting up income generating activities for self employment. The National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities implements various schemes/programmes for the welfare of persons with disabilities viz. Niramaya (Health Insurance Scheme), Gyan Prabha (Scholarship Scheme) and Uddyam Prabha (Incentive) Scheme.

Details of the above mentioned schemes/programmes are given in the Statement.

Statement

Details of Schemes/Programmes

(i) Integrated Programme for Older Persons (IPOP)

Under the Scheme, financial assistance is provided to Government/Non-Governmental Organizations/Panchayati Raj Institutions/local bodies *etc.* for running and maintaining of the following projects:

- Old Age Homes;
- Day Care Centres;
- Mobile Medicare Units;

- Respite Care Homes and Continuous Care Homes;
- Day Care Centres for Alzheimer's Disease/ Dementia Patients,
- Physiotherapy Clinics for older persons;
- Help-lines and Counseling Centres for older persons;
- Sensitizing programmes for children particularly in Schools and Colleges;
- Regional Resource and Training Centres, *etc.*

The eligibility criteria for beneficiaries of some important activities/projects supported under the Scheme are:

- Old Age Homes – for destitute older persons
- Mobile Medicare Units – for older persons living in slums, rural and inaccessible areas where proper health facilities are not available
- Respite Care Homes and Continuous Care Homes – for older persons seriously ill requiring continuous nursing care and respite

(ii) Deendayal Disabled Rehabilitation Scheme (DDRS)

Under the Scheme, financial assistance is provided for the welfare of persons with disabilities to non-Governmental organizations for projects like Special Schools, Vocational Training Centres, Half Way Homes, Community Based Rehabilitation Centres, Early Intervention Centres for disabled and Rehabilitation for Leprosy Cured Persons *etc.*

(iii) Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP)

Under the Scheme, aids and appliances are distributed to the needy persons with disabilities.

(iv) Scheme of Incentives to Employees in the Private Sector for providing employment to persons with disabilities

Under the Scheme, the Government provides the employers' contribution for Employees Provident Fund (EPF) and Employees State Insurance (ESI) for three years for persons with disabilities employed In the private sector on or after 1.4.2008 with a monthly salary upto Rs. 25,000/-.

(v) The National Handicapped Finance and Development Corporation (NHFDC)

The Corporation provides the following concessional credit to persons with disabilities for setting up income generating activities for self employment:

(a) Credit based activities:

Financial assistance is provided in the form of concessional loans on convenient terms for setting up an income generating activity to all eligible Indian Citizens with 40% or more disability and between 18-60 years of age. The details of various schemes are as under:

Sl. No.	Scheme	Maximum Loan (Rs. in lakhs)	Interest rate payable by Beneficiary	Maximum Loan Repayment Period
1	Small Sales/Trading Activity	3.00	5-6%	10 years
2	Small Business In Service Sector	5.00	5-6%	10 years
3	Purchase of Commercial Vehicles	10.00	5-8%	10 Years
4	Small Industrial Unit	25.00	5-8%	10 years
5	Agricultural Activities	10.00	5-8%	10 years
6	Self Employment amongst persons with mental retardation, cerebral palsy and autism	10.00	5-8%	10 years
7	Education Loan for studies abroad	20.00	4% for Male 3.5% for Female	7 years
8	Education Loan for studies in India	10.00	4% (Male) 3.5% (Female)	7 years
9	Parents Association for mentally retarded persons	5.00	5-6%	10 years
10	Micro Credit Scheme through SCAs	5 per NGO and Rs. 0.25 lakh per beneficiary)	Upto 5%	3 years

A rebate of 1% on interest is allowed to women with disabilities in all schemes excluding Education Loan.

(b) Non Credit Based Activities:

The Corporation provides financial assistance in the form of grant for conducting/sponsoring the training under the scheme of skill and entrepreneurial development for person with disabilities.

(c) Scholarship Scheme:

The NHFDC is presently implementing following scholarship Scheme of Ministry of Social Justice and Empowerment for the students with disabilities:

- Scholarship Scheme for students with disabilities from a fund of the Ministry called the National Fund for People with Disabilities. 500 scholarships are granted every year.
- Scholarship Scheme for students with disabilities funded out of Trust Fund for Empowerment of Persons with Disabilities (Trust Fund). 1000 scholarships are awarded every year.

(vii) The National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities

The Trust implements the following schemes/programmes for the welfare of persons with disabilities:

(a) Niramaya (Health Insurance Scheme)

Niramaya is a health insurance scheme for persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities providing health insurance coverage of Rs. 1.0 lakh. Its features include no age bar, no exclusion of pre-existing medical conditions, no pre-insurance medical test and treatment on reimbursement basis. The scheme is free for BPL beneficiaries. However, premium of Rs. 250/- p.a. for family income upto Rs. 15,000/- and Rs.500/- p.a. for income higher than it is charged. So far 1, 07,761 beneficiaries have been enrolled and claims amounting to Rs. 4.38 Crore (approx) in respect of 15,497 cases have been settled.

(b) Gyan Prabha (Scholarship Scheme)

Gyan Prabha scheme provides financial assistance for pursuing vocational training/professional courses leading to skill development and employment for Persons with Disabilities. The scheme has been amended in 2010 as under:

- Monthly family income limit of Rs. 15,000 has been waived off. The condition of minimum 50% marks for renewal of the scholarship for next year has been waived off. The renewal now is based on regular attendance in the class to be certified by the head of the educational/training institute.
- The scholarship amount has been increased from Rs.700 p.m. to Rs. 1000 p.m.

(c) Uddyam Prabha (Incentive) Scheme

Under the Uddyam Prabha scheme, persons with disabilities covered under the National Trust Act are given interest subsidy up to 5% in case of BPL and 3% in case of others if they avail loan from banks or financial institutions for carrying out income generating ventures. Loan can be availed individually or in a group of any size but the incentive is limited to 5 years on loan up to Rs. 1 lakh per person.

Scheme for welfare of SCs in Madhya Pradesh

†2883. SHRI RAGHUNANDAN SHARMA: Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) the details of schemes being run by Government for the welfare of Scheduled Castes in the country including Madhya Pradesh;
- (b) whether these schemes are functioning as per their objectives;
- (c) if not, the reasons therefor; and
- (d) the measures being taken by Government to ensure functioning of these schemes as per the prescribed guidelines?

THE MINISTER OF STATE IN THE MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT (SHRI D. NAPOLEON): (a) The Ministry is extending financial assistance to the States/UTs and other implementing agencies for implementing the following major schemes for development of the Scheduled Castes in the country including Madhya Pradesh:

*** Schemes of Educational development**

- Post matric scholarship for Scheduled Castes
- Pre-matric Scholarship for SC studying in class IX and X

†Original notice of the question was received in Hindi.