

No.- 4-1/2022(74)-Som-Wel-Misc-D - 2847-2858
Directorate for the Empowerment of SCs, OBCs, Minorities
& the Specially Abled Shimla-09 Himachal Pradesh

To

All The District Welfare Officers
Himachal Pradesh.

Dated: Shimla-09,

11 MAR 2025
the March, 2025

Subject:-

Request for Publicizing Concessional Home Loan and
Vehicle Loan Schemes of NDFDC among Divyang
Government Employees in the State.


Memo,

Kindly find enclosed herewith a copy of letter
NHF/1/3/Gen/2023 dated 17.01.2025, received from the National Divyangjan Finance
and Development Corporation which is an apex organization under the Department of
Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice &
Empowerment, Government of India, on the subject cited above.

The NDFDC provides concessional financial assistance of up to
Rs.50 lakh to Person with Disabilities (PwDs/Divyangjan) to support their economic
rehabilitation. The corporation also provides loan at affordable interest rates to disabled
government employees and other PwDs to purchasing houses and vehicles.

In this context, you are directed to issue necessary directions to
all the TWOs to promote and give wide publicity to the scheme of NDFDC.

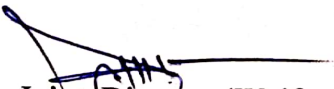
The detailed information of the above scheme is available on the
NDFDC website: www.nhfdc.nic.in or via email at nhfdcproj1@gmail.com.


Joint Director (Welfare)
Empowerment of SCs, OBCs, Minorities
& the Specially Abled Shimla-09 H.P.

Endst. No. As Above - 2847-2858 Dated:-
Copy to:- 2859

11 MAR 2025

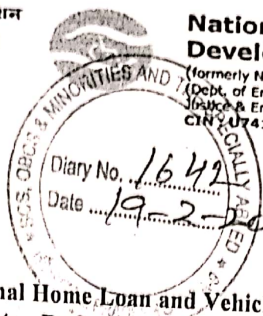
✓ Sh. Mohinder, IT Programmer is directed to upload the NDFDC link on the
Directorate ESOMSA website for wide publicity of NDFDC concessional loan schemes.


Joint Director (Welfare)
Empowerment of SCs, OBCs, Minorities
& the Specially Abled Shimla-09 H.P.

14.02.2025
नेशनल दिव्यांगजन फाइनेन्स एण्ड डेवेलपमेन्ट कॉर्पोरेशन
(Formerly National Handicapped Finance and Development Corporation)
(विशाल-अपभ्रंशित, शारीरिक अंग एवं अमीश्रिता संरक्षण, शक्ति अंगण)

National Divyangjan Finance and Development Corporation
(formerly National Handicapped Finance and Development Corporation)
(Dept. of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment, Govt. of India.
CIN: U74140HR1997NPL033466

Naveen Shah, IFS
Chairman-cum-Managing Director



D. O. No. NHF/1/3/Gen/2023 /461
Dated: 17.01.2025

Subject:-Request for Publicizing Concessional Home Loan and Vehicle Loan Schemes of NDFDC among Divyang Government Employees in the State - Regarding

Dear Ms. Kiran Bhadana ,

National Divyangjan Finance and Development Corporation (NDFDC) is an apex organization under the Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Government of India. The corporation provides concessional financial assistance of up to ₹50 lakh to Persons with Disabilities (PwDs/Divyangjan) to support their economic rehabilitation. This financial assistance is channelized through various implementing agencies (State Channelizing agencies-SCAs, Partner Banks etc).

2. NDFDC extends loans for home and vehicle purchases (including modified scooters, bikes, cars, or other advanced assistive devices) to PwDs at nominal interest rates. These loans are available through a network of implementing agencies, including SCAs and partner banks such as Punjab National Bank, IDBI Bank, Union Bank of India, Bank of Baroda, J&K Bank Ltd., and 17 Regional Rural Banks (List of implementing agencies of NDFDC in your state is enclosed). Detailed information about the schemes can be accessed on the NDFDC website: www.nhfdc.nic.in or via email at nhfdcproj1@gmail.com. The concessional interest rates for home and vehicle loans are as follows:

S. No.	Loan amount (Rs. in lakhs)	Rate of Interest to PwDs (%) for Vehicle Loan	Rate of Interest to PwDs (%) for Home Loan
i)	Upto 0.50	5	5
ii)	Above 0.50 – 5.0	6	6
iii)	Above 5.0 - 15.0	7	7
iv)	Above 15.0– 30.0	8	
v)	Above 30.0- upto 50.0	9	

3. Additionally, the Government of India mandates a minimum reservation of 4% for PwDs in government jobs as per the Rights of Persons with Disabilities Act, 2016. However, many government employees with disabilities may not be aware of the concessional credit schemes offered by NDFDC and, as a result, miss out on the benefits.

4. I request you to issue necessary instructions to concerned officials in various state government offices to promote awareness of these schemes. Wider dissemination of information about NDFDC's concessional credit schemes for home and vehicle loans will greatly benefit government employees with disabilities and may be helpful in enhancing their productivity.

5. You may also consider including a link to the NDFDC website on your department's website, as well as the websites of other related departments and organizations. This will provide easy access to information for eligible Divyangjan employees who wish to avail benefit under these schemes.

Yours sincerely,

(Naveen Shah)

Ms. Kiran Bhadana, IAS
Commissioner for Persons with Disabilities & Director,
Empowerment of SCs, OBCs, Minorities of SJ&E.
BLOCK No. 33-SDA Complex Kasumpti Shimla-9
Himachal Pradesh.

कार्यालय : युनिट नं. 11 एवं 12, ग्राउण्ड फ्लोर, डीएलएफ प्राइम टॉवर
एफ-79 और 80, ओखला फेज -1, नई दिल्ली-110020
दूरभाष : 011-45803730, 45088638 टेलीफैक्स : 011-45088637
पंजीकृत कार्यालय: रेडक्रॉस भवन, सेक्टर -12, फरीदाबाद-121007
दूरभाष : (0129)-2226910



IS/ISO 9001:2008 Certified

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Regd. Off. : Red Cross Bhawan, Sector-12, Faridabad-121 007
Phone : (0129) - 2226910

**LIST OF STATE CHANNELIZING AGENCIES/REGIONAL RURAL BANKS &
PUBLIC SECTOR BANKS OF NDFDC IN THE STATE**

S.No.	Implementing Agency
1	H.P. Minorities Finance & Development Corporation S.D.A. Complex, Block No. 38, 1st Floor, Kasumpti, Shimla - 171 009 (Through Partner Banks Channel)
2	IDBI Bank Ltd
3	Punjab National Bank
4	Union Bank of India
5	The Jammu & Kashmir Bank Ltd