

Government of Punjab
Department of Finance
Directorate of Institutional Finance & Banking
Vit-te-Yojna Bhawan, Sec. 33A, Chandigarh
Ph.0172-2660028, 2660034
Email-dfinancebanking@gmail.com

To

SSG
6.2.25
 The Additional Chief Secretary, (OT)
 Department of Governance Reforms & Public Grievances,
 Punjab, Chandigarh.

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

Please find attached copy of D.O. No. NHF/1/3/Gen/2023 addressed to W/Chief Secretary by Chairman-cum-Managing Director National Divyangjan Finance and Development Corporation (NDFDC), New Delhi, on the subject cited above.

In this regard, you are requested to please coordinate with National Divyangjan Finance and Development Corporation (NDFDC), New Delhi and Punjab Scheduled Castes Land Development & Finance Corporation, Chandigarh for including link to their site as stated in point 5 of the said D.O.

This is being issued with the approval of Secretary Finance-cum Director, Institutional Finance and Banking, Punjab, Chandigarh.

[Signature]
 DEPUTY DIRECTOR

04-02-2025

ਦਫ਼ਤਰ: ਵਪਾਰ ਮੁੱਖ ਸਕੱਤਰ, ਪ੍ਰਸ਼ਾਸਨਿਕ ਸੁਧਾਰ

ਡਾਇਰੀ ਨੰ:

ਮਿਤੀ:

नेशनल दिव्यांगजन फाइनेन्स एण्ड डिवेलपमेन्ट कार्पोरेशन
(पूर्व नेशनल हैंडीकेप्ड फाइनेन्स एण्ड डिवेलपमेन्ट कार्पोरेशन)
(दिव्यांगजन सशक्तिकरण विभाग, सामाजिक न्याय एवं अधिकारिता मंत्रालय, भारत सरकार)



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
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 Sir,

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)

To,

The Chief Secretaries of States & Administrators of UT

कार्यालय : यूनिट 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
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