

**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.nhfde.nic.in](http://www.nhfde.nic.in) or via email at [nhfdeproj1@gmail.com](mailto:nhfdeproj1@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.

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

S.No.	Implementing Agency
1	Jammu & Kashmir State Women's Development Corporation, SDA Colony, Bemina, Srinagar-190 018
2	Jammu & Kashmir SC, ST, OBC Development Corporation Ltd Exchange Road, Near Red Cross, Dharamnath Trust, Council, Srinagar-190 001 (Through Partner Banks Channel)
3	IDBI Bank Ltd
4	Punjab National Bank
5	Union Bank of India
6	The Jammu & Kashmir Bank Ltd