



File No. NDF/1/3/Gen/2023

Dated: 09.04.2026

The Principal/Director/Registrar
Central University/IITs/NITs/IIITs
IIMs

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

Sir/Madam,

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) having possession of Unique Disability ID (UDID) Number 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, Bank of India & J&K Bank Ltd., and 13 Regional Rural Banks (List of implementing agencies & about scheme of NDFDC is available on website : www.nhfdc.nic.in). Detailed information about the schemes can be accessed via email at nhfdcproj1@gmail.com & nhfdchelpdesk@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	

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3. It is seen that many government employees with disabilities are not aware of the concessional credit schemes offered by NDFDC and, as a result, miss out on the benefits.

4. I request you to kindly arrange to issue necessary instructions to concerned officials in your organisation and other offices under your jurisdictions to promote awareness of these NDFDC schemes. Dissemination of information about NDFDC's concessional credit schemes for home and vehicle loans will greatly benefit government employees with disabilities of your organisation and may be helpful in enhancing their productivity. The detailed information about schemes and programmes of NDFDC are available of website (www.ndfdc.nic.in).

Yours sincerely,



(Dr. Vineet Rana)
Chief General Manager (Project)