

Office of the State Commissioner for Persons with Disabilities
Govt. of NCT of Delhi

25-D, Mata Sundari Road, New Delhi-110002
Ph-011-23216002, E-mail: comdis.delhi@delhi.gov.in

F. No.SCD/7/Wel./1917/2022/08/2375-2382

Dated: 27/2/25

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

Directorate General Health Services
Central Diary No. 3075
Date 6/3/25

Sir/Madam,

I am directed to enclose herewith the DO letter dated 17/01/2025 received from the Chairman-cum-Managing Director, National Divyangjan Finance and Development Corporation on the subject cited above for appropriate action to promote awareness of these schemes among Divyang Government Employees of GNCT of Delhi.

Yours faithfully,



(Amit Kumar)
Section Officer

Encl: As above.

To

1. The Pr. Secretary, Services Department, GNCTD, 5th Level, Delhi Secretariat, I P Estate, New Delhi-110002.
2. The Secretary, Department of Health & Family Welfare, GNCTD, 9th Level, Delhi Secretariat, I P Estate, New Delhi-110002.
3. The Secretary, Planning Department, GNCTD, 4th Level, Delhi Secretariat, I P Estate, New Delhi-110002.
4. The Special Secretary, Information Technology Department, GNCTD, 9th Level, Delhi Secretariat, I P Estate, New Delhi-110002.
5. The Director, Department of Training & Technical Education, GNCTD, Muni Maya Ram Marg, Pitampura, New Delhi-110034.
6. The Director, Directorate of Education, GNCTD, Old Secretariat Building, Civil Lines, Delhi-110054.
7. The Dy. Director (Admn), Department of Social Welfare, GNCTD, 7th Floor, MSO Building, I P Estate, New Delhi-110002.

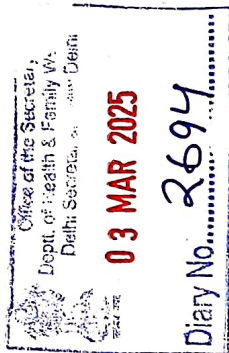
Copy (for information):

The Chairman-cum-Managing Director, NDFDC, Unit No. 11,12, Ground floor, DLF Prime Tower, F-79 & 80, Okhla Phase-I, New Delhi-110020.

HC Hsrb.
7/3

SS(DMS)
SA

DAMS



Personal Branch of DGHS

Receiving No (Letter) 556

Date 06/03/2025

Take A/A from
DGHS 1

11/03/25
25



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Naveen Shah, IFS
Chairman-cum-Managing Director

D. O. No. NHF/1/3/Gen/2023 / 457
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:

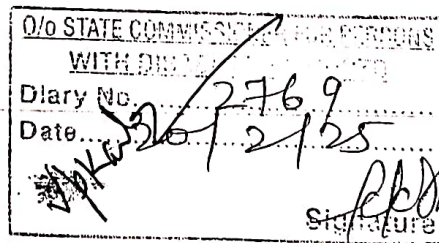
S. No.	Loan amount (Rs. in lakhs)	Rate of Interest to PwDs (%) for Vehicle Loan	Rate of Interest to PwDs (%) for Home Loan
i)	Upto 0.50	5	5
ii)	Above 0.50 – 5.0	6	6
iii)	Above 5.0 - 15.0	7	7
iv)	Above 15.0– 30.0	8	
v)	Above 30.0- upto 50.0	9	

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.

Commissioner for Persons with Disabilities
Govt. of N.C.T. of Delhi
25-D, Mata Sundari Road,
Near Guru Nanak Eye Centre,
New Delhi – 110002.



Yours sincerely,

(Naveen Shah)

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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21/2/25