

Government of Jammu and Kashmir  
Industries and Commerce Department  
Civil Secretariat, Jammu /Srinagar

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The Managing Director,  
JKTPO.

The Managing Director,  
SIDCO/SICOP.

The Director,  
Handicrafts and Handloom,  
Kashmir.

The Director,  
Industries and Commerce,  
Jammu/Kashmir.

The Director,  
Handicrafts and Handloom,  
Jammu.

The Director,  
EDI.

Secretary/CEO  
KVIB.

The Managing Director,  
JKCL/JKI/Handicrafts and Handloom Corporation.

The Director,  
IICT/CDI.

No. IC-Gen/21/2025-02

Dated. 07 .03. 2025

Subject:-Request for publicizing concessional Home Loan  
and Vehicle Loan Schemes of NDFDC among Divyang  
Government Employees in the State-regarding.

Sir,

I am directed to forward herewith a copy of O.M. No. GAD-  
ACCT/18/2025-09-GAD, dated 25.02.2025, alongwith its  
enclosures received from General Administration  
Department, regarding the subject cited above and request  
you to upload the communication on the respective official  
websites for awareness of government employees with  
disabilities.

Yours faithfully,

  
(Ramesh Kumar Raina)

Under Secretary to the Government


F. No. GAD-ACCT/18/2025-09-GAD  
**Government of Jammu and Kashmir**  
**General Administration Department**

Civil Secretariat, Jammu/Srinagar  
Dated:-25<sup>th</sup> February, 2025

**OFFICE MEMORANDUM**

**Subject:-Request for publicizing concessional Home Loan and Vehicle Loan Schemes of NDFDC among Divyang Government Employees in the State-regarding.**

The undersigned is directed to forward herewith a copy of communication No. NHF/1/3/Gen/2023/347 Dated 17.01.2025 along with enclosures received from the Chairman-cum-Managing Director, National Divyangjan Finance and Development Corporation (NDFDC), New Delhi regarding the captioned subject to all Administrative Secretaries with the request to upload the communication on the official websites of their departments for awareness of Govt. employees with disabilities in their departments.

  
**(Shakeeb Arsalan)JKAS**  
Under Secretary to the Government

**All Administrative Secretaries**

**Encl:-A/A**

नेशनल दिव्यांगजन फाइनेंस एण्ड डिवेलपमेन्ट कार्पोरेशन  
(पूर्व नेशनल हैंडीकैप्ड फाइनेंस एण्ड डिवेलपमेन्ट कार्पोरेशन)  
(दिव्यांगजन विकासक कल विभाग, सामाजिक उत्थान 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 /1347  
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 Shri Atal Dulloo,

**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](http://www.nhfdc.nic.in) or via email at [nhfdcproj1@gmail.com](mailto: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)

Shri Atal Dulloo  
Chief Secretary of Jammu And Kashmir  
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Government of Jammu & Kashmir, R. No. 2/7,  
2nd Floor Main Building, Civil Secretariat,  
Jammu-180001.

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Website : [www.nhfdc.nic.in](http://www.nhfdc.nic.in), E-mail : [nhfdc97@gmail.com](mailto:nhfdc97@gmail.com)

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

<b>S.No.</b>	<b>Implementing Agency</b>
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