



## NATIONAL HANDICAPPED FINANCE & DEVELOPMENT CORPORATION

Department for Empowerment of Persons with Disabilities (Divyangjan), (Ministry of Social Justice & Empowerment, Government of India)

Registered Office : Red Cross Bhawan, Sector-12, Faridabad-121007

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### NHFD Extends Concessional Credit to Persons with Disabilities

National Handicapped Finance and Development Corporation (NHFD) was set up by the Ministry of Social Justice & Empowerment, Government of India in 24<sup>th</sup> January 1997. NHFD provides concessional credit to Persons with Disabilities (PWDs) for starting any activity contributing directly or indirectly in the income generation or helping PwD in their overall process of empowerment and higher education through the State Channelising Agencies (SCAs) nominated by the State Government(s)/Public Sector Banks/Regional Rural Banks. The loan application is required to be submitted through the implementing agencies. The details of the Implementing Agencies in concern state may be obtained from NHFD website.

### Who can apply?

- Any Indian citizen with 40% or more disability (Disability as defined in PwD Act, 2016 or its amendments).
- Age above 18 years. However, in case of persons with mental retardation, the eligible age would be above 14 years. The age criteria would not be required for educational loans.

### Area of Funding

- Starting any activity contributing directly or indirectly in the income generation or helping PwD in their overall process of empowerment.
- Pursuing higher education after class 12th (UG, PG, Professional courses and other courses approved by UGC/AICTE/ICAR/Government etc)
- Pursuing vocational or skill development (ITI, Diploma any other course leading to enhancement of employment or self employment)
- Purchase and/or fitment of any assistive device(s)/customization/retrofitting or conversion of available machine, equipment, vehicle to disabled friendly mode

### Loan Limit (Maximum )

₹ 50.00 lakh

NHFD has entered into an agreements with Punjab National Bank, IDBI Bank, Andhra Bank, Syndicate Bank and Bank of Baroda for channelising concessional credit to Persons with Disabilities (PwDs) for self-employment & education under NHFD Scheme.

NHFD has also made tie-ups with Regional Rural Banks covering the States of ;

Uttar Pradesh	Madhya Pradesh	Gujarat	Maharashtra	Assam	Andhra Pradesh
✓ Baroda Uttar Pradesh Gramin Bank	✓ Madhya Pradesh Gramin Bank	✓ Baroda Gujarat Gramin Bank	✓ Vidharbha Konkan Gramin Bank	✓ Assam Gramin Vikash Bank	✓ Andhra Pradesh Grameena Vikas Bank
✓ Gramin Bank of Aryavart	✓ Madhyanchal Gramin Bank	✓ Saurashtra Gramin Bank	✓ Maharashtra Gramin Bank		
✓ Prathama Bank U.P.	<b>Kerala</b>	<b>Uttarakhand</b>	<b>Haryana</b>	<b>Jharkhand</b>	<b>Punjab</b>
	✓ Kerala Gramin Bank	✓ Uttarakhand Gramin Bank	✓ Sarv Haryana Gramin Bank	✓ Jhar khand Rajya Gramin Bank	✓ Punjab Gramin Bank

PwDs may like to contact the nearest branch of any of the above mentioned banks for concessional loan, in case the area falls in the jurisdiction of the concerned bank branch.

### Rate of Interest

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

**Rebate :** A rebate of 1% in interest will be allowed to women with disabilities/persons with disabilities other than OH in self employment loans of upto Rs.50,000/- .

If you are a Persons with disabilities, please apply for loan through our partners in States (For details visit our website [www.nhfdc.nic.in](http://www.nhfdc.nic.in) or contact us (email : [nhfdc97@gmail.com](mailto:nhfdc97@gmail.com))

Ph- 011-45803730 (Ext: 215,241,206)