

फा.सं. 1-3/2020-ई.सी.(पार्ट)/ 3374-3438
राष्ट्रीय शैक्षिक अनुसंधान एवं प्रशिक्षण परिषद
श्री अरविंद मार्ग, नई दिल्ली -110016
(स्थापना समन्वय अनुभाग)


दिनांक : 06.10.2020

परिपत्र

विषय : Concessional loan facility for PwD (Divyang) employees to purchase Modified Scooter/Bike/car – reg.

उपरोक्त विषय पर Chairman-cum-Managing Director, National Handicapped Finance and Development Corporation, Deptt. of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Govt. of India से प्राप्त पत्र संख्या NHF/1/3/1/Direct Lona-Assistive Device/2020 दिनांक 14 सितम्बर, 2020 की प्रतिलिपि सूचना एवं आवश्यक कार्यवाही हेतु ई-मेल एवं KMS (e-office) द्वारा परिचालित की जा रही है।

यह सक्षम अधिकारी के अनुमोदन से जारी किया जा रहा है।


06/10/2020
(राजेश कुमार)
अवर सचिव

संलग्नक: उपरोक्तानुसार

1. संयुक्त निदेशक, सी.आई.ई.टी.।
2. संयुक्त निदेशक, पी.एस.एस.सी.आई.वी.ई., श्यामला हिल भोपाल।
3. डीन, अकादमिक एन.सी.ई.आर.टी.।
4. एन.आई.ई. के सभी विभागों के अध्यक्ष।
5. प्राचार्य, क्षेत्रीय शिक्षा संस्थान, अजमेर/भोपाल/भुवनेश्वर/मैसूर/शिलांग।
6. मुख्य लेखाधिकारी, एन.सी.ई.आर.टी.।
7. सभी उपसचिव/अवर सचिव, एन.सी.ई.आर.टी.।
8. एन.आई.ई. के सभी अनुभाग/प्रकोष्ठ।
9. प्रशासनिक अधिकारी, प्रकाशन विभाग, एन.सी.ई.आर.टी.।
10. निदेशक, एन.सी.ई.आर.टी. के निजी सचिव।
11. संयुक्त निदेशक, एन.सी.ई.आर.टी. के निजी सचिव।
12. सचिव, एन.सी.ई.आर.टी. के निजी सहायक।

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RAJAN SEHGAL, IFS
Chairman-cum-Managing Director

F.No. NHF/1/3/1/Direct Loan-Assistive Device /2020 /6352 14.09.2020

Subject: Concessional loan facility for PwD (Divyang) employees to purchase Modified Scooter/Bike /Car - reg.

Dear Prof. Hrushikesh Senapaty ji,

The Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice and Empowerment, GOI and National Handicapped Finance and Development Corporation (NHFDC) is an Apex corporation under the aegis of Department, have always been in the forefront in promoting socio economic well being of the persons with Disabilities (PwDs) or Divyangjan in the country. The detailed information on the activities of the corporation is available on our website www.nhfdc.nic.in. NHFDC has so far extended loans to the tune of Rs.1076 crore to over Rs1.75 Lakh Divyanjans for starting self employment activities in various sectors.

NHFDC also provides concessional credit (interest rate ranging from 5-9% for loan upto 50 lakhs) to Divyangjans for purchase of assistive devices Modified Scooter/Bike and Car etc. to enhance their mobility & productivity.

There may be several Divyanjan employees in your office who wish to purchase Modified Scooter/Bike and Car and may be taking finance at higher interest rates from Banks, NBFCs and other financial institutes in order to enhance their productivity.

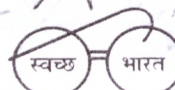
In view of the above, it is requested to publise the concessional credit scheme of NHFDC for purchase of Modified Scooter/Bike and Car and provide such loan applications of the interested Divyanjans who wish to avail concessional loan facility from NHFDC to purchase Modified Scooter/Bike /Car to NHFDC. The scheme details along loan application format are enclosed herewith.

With regards,

Yours sincerely,

(Rajan Sehgal)

Sh. Hrushikesh Senapaty ji
Director,
National Council of Education Research and Training (NCERT)
Sri Aurobindo Marg
New Delhi-110016



National Handicapped Finance and Development Corporation (NHFDC)

Concessional Credit for Divyanjan Govt. employees for purchase of purchase Modified Scooter/Bike and Car

Purpose –

The objective of the product is to assist the needy disabled employees by providing concessional loan for procuring durable, reliable Modified Scooter/Bike and Car that may enhance their employability.

Types of Aids/Appliances covered – Modified Scooter/Bike/Car or any other high end assistive device

Eligibility –

- Any Indian Citizen with 40% or more disability. (Disability certificate required)
- Age above 18 years.(Date of Birth proof required)
- Should be a regular employee in Center/State Govt./PSU/Autonomous Bodies.
- Employers Certificates stating the PwD is regular/permanent employee along with last salary drawn details issued by Head of the office /Admin head.

Amount of Loan -

Loan up to Rs.50.00 lakh
(Loan amount shall be determined depending on the repaying capacity of the borrower within the repayment period.)

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/- . The rebate will be borne by NHFDC

Procedure for Obtaining Loan –

Application in the prescribed format is to be submitted to the NHFDC/NHFDC Foundation or such agency as nominated by NHFDC for sanction of loan as per procedure laid down in the lending policy/direct lending of National Handicapped Finance and Development Corporation.

List of Documents required

S. No.	Mandatory Documents	Tick whether submitted
1	Copy of Disability Certificate	
2	Proof of identity- Voter's ID Card / Passport/ driving license / PAN Card / Aadhar Card	
3	Proof of residence – Recent telephone bill, electricity bill, property tax receipt/ passport/ Voter ID Card	
4	Govt ID proof/certificate from Office	
5	Three month Salary Slip	
6	Photos of Applicant (Three Passport size and three Full size out of which one passport size photo be pasted on the body of the form to be signed by the project supporting agency)	
7	Electricity bill/Telephone Bill/ maintenance bill/tax paid for properties offered as collateral security and copies of title documents of the same.	
8	Latest copy of income-tax return / Assessment order etc.	
9	Employers Certificates stating the PwD is regular/permanent employee along with last salary drawn details issued by Head of the office /Admin head. Format of EMI deduction by office of applicant and remitting to NHFDC.	
10	Statement of Bank account for the last 6 months	