

F.NO. B/3/2025-WO(W)-SW-SW_AN / 343
अंडमान तथा निकोबार प्रशासन
ANDAMAN & NICOBAR ADMINISTRATION
समाज कल्याण निदेशालय
DIRECTORATE OF SOCIAL WELFARE
गोलघर, श्री विजय पुरम
GOALGHAR, SRI VIJAYA PURAM

4th
Dated 29 January, 2025

PRESS RELEASE

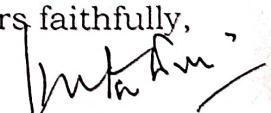
NDFDC is an apex organization under the Ministry of Social Justice and Empowerment. The corporation provides concessional financial assistance of upto 50 lakhs to persons with Disabilities (PwDs/ Divyangjan) to support their economic rehabilitation. The financial assistance is channelized through various implementing agencies which also includes banks.

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. 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 :-

- 1) Upto 0.50 lakh, rate of interest 5% each for vehicle & Home loan
- 2) Above 0.50-5.0, rate of interest 6% each for vehicle & Home loan
- 3) Above 5.0-15.0, rate of interest 7% each for vehicle & Home loan
- 4) Above 15.0-30.0, rate of interest 8% for Vehicle & 7% for Home Loan
- 5) Above 30.0-upto 50.0, rate of interest 9% for vehicle & 7% for Home Loan.

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.

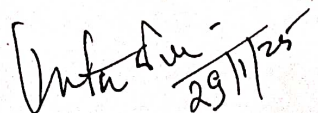
Yours faithfully,


Nodal Officer (Disability)

Copy to :

- 1) The Station Director, All India Radio (AIR).
- 2) The Editor, Daily Telegrams.
- 3) The Station Director, Doordarshan.
- 4) The PS to Secretary (SW), A & N Administration for kind information of Secretary (SW).

It is requested to publicize the above through print and electronic Media.


Nodal Officer (Disability)