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अखिल भारतीय आयुर्विज्ञान संस्थान
(समन्वय प्रकोष्ठ)

फा.सं.36-49/2018-समन्वय प्रकोष्ठ-स्था.-I

अंसारी नगर, नई दिल्ली-29

दिनांक: 25.09.2020

परिपत्र

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

कृपया उपर्युक्त विषयक, Sh. Rajan Sehgal, IFS, Chairman-cum-Managing Director, नेशनल हैन्डीकैप्ड फाइनैन्स एण्ड डिवैल्पमेन्ट कॉर्पोरेशन (दिव्यांगजन सशर्तिकरण विभाग, सामाजिक न्याय एवं अधिकारिता मंत्रालय, भारत सरकार के माध्यम से प्राप्त दिनांक 14.09.2020 के पत्र संख्या नं. F.No.NHF/1/3/1/Direct Loan-Assistive Device/2020/6345 एतद्वारा, सूचना एवं आवश्यक कार्रवाई हेतु प्रेषित की जाती है।

संलग्नक यथोक्त।

(डी. एन. साह)

मुख्य प्रशासनिक अधिकारी

वितरण:

1. सभी केन्द्र प्रमुखगण।
2. सभी विभागाध्यक्षगण।
3. वरिष्ठ भण्डार अधिकारी (DO) व सभी भण्डार अधिकारीगण।
4. सभी प्रशासन अधिकारीगण।
5. अध्यक्ष/महासचिव, ऑफिसर एसोसिएशन/कर्मचारीयूनियन/नर्ससयूनियन/फेम्स/आर.डी.ए./स्टुडेंट यूनियन/SYS, एवं "एम्स दिव्यांग फैडरेशन"

प्रतिलिपि:

- निदेशक महोदय के प्रधान निजी सचिव।
- उप-निदेशक (प्रशासन) महोदय के निजी सचिव।
- ✓ प्रो.इन्चार्ज, कंप्यूटर सुविधा, एम्स इस अनुरोध के साथ प्रेषित कि कृपया इसे एम्स की वेबसाइट पर अपलोड कराने तथा ई-मेल द्वारा सभी संबंधित व्यक्तियों को भेजने की कृपा करें।

संजीव कुमार

संजय गुप्ता

संजीव कुमार
25/09/20

नेशनल हैंडीकैप्ड फाइनेन्स एण्ड डिवेलपमेन्ट कॉर्पोरेशन
(दिव्यांगजन सशक्तिकरण विभाग, सामाजिक न्याय एवं अधिकारिता मंत्रालय, भारत सरकार)



National Handicapped Finance and Development Corporation

(Dept. of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Govt. of India)
CIN : U74140HR1997NPL033466

RAJAN SEHGAL, IFS
Chairman-cum-Managing Director

F.No. NHF/1/3/1/Direct Loan-Assistive Device /2020/6345

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

Dear Prof. Guleria 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 publishe 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)

Prof. Randeep Guleria,
Director,
All India Institute of Medical Sciences,
Ansari Nagar, New Delhi- 110029

Pl. circulate - all notice boards, unions/Associations



एक कदम स्वच्छता की ओर

IS/ISO 9001:2008 Certified

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Website : www.nhfdc.nic.in, E-mail : nhfdc97@gmail.com
Regd. Off. : Red Cross Bhawan, Sector-12, Faridabad-121007
Phone : (0129) - 2226910, Fax : (0129) - 2284371

कार्यालय : यूनिट नं. 11 एवं 12, ग्राउण्ड फ्लोर, डीएलएफ प्राइम टॉवर
एफ-79 और 80, ओखला फेज -1, नई दिल्ली-110020
दूरभाष : 011-45803730, टेलीफैक्स : 011-45088636
पंजीकृत कार्यालय : रेडक्रॉस भवन, सेक्टर-12, फरीदाबाद-121007
दूरभाष : (0129)-2226910, फैक्स : (0129)-2284371

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	