

दिव्यांगजन फाइनेंस एण्ड डेवेलपमेन्ट कार्पोरेशन

ए महाकालिका विभाग, सामाजिक न्याय एवं अधिकारिता विभाग, भारत सरकार

National 'Divyangjan Finance-  
and Development Corporation

Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Govt. of India  
U74140DL1897NPL425111

F. No. NHF/1/3/Gen/2023/ /|||

Dated: 11.03.2025

The Vice Chancellor,

Jammu University,

Baba Sahab Ambedkar Road Jammu Tawi (J&K) Jammu Tawi - 180 004.,

Jammu and Kashmir - 180006.

**SUB:- REQUEST TO PUBLICIZE CONCESSIONAL EDUCATION LOAN  
SCHEME OF NDFDC AMONG THE STUDENTS WITH DISABILITIES IN  
UNIVERSITY/COLLEGES/INSTITUTES AFFILIATED WITH UGC -REG.**

Sir/Madam,

National Divyangjan Finance and Development Corporation (NDFDC) is an apex corporation under the aegis of Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Government of India since 1997. It provides financial assistance at concessional rate of interest upto Rs.50 Lakh for Self Employment ventures and pursuing higher education to Divyangjan/Persons with Disabilities (Divyangjan/PwDs). The assistance is channelized through various implementing agencies (State Channelizing agencies- SCAs, Partner Banks etc).

Loan assistance (upto Rs. 50 Lakh) for Professional/ Educational/Training courses is extended to students with disabilities for pursuing studies within India and abroad at nominal interest of 4% p.a. The loan assistance may be availed by students with disabilities through Punjab National Bank, IDBI Bank, Union Bank of India, Bank of Baroda, J&K Bank Ltd. and 17 Regional Rural Banks (as per list enclosed). The details of the schemes are also available at NDFDC website: [www.nhfdc.nic.in](http://www.nhfdc.nic.in) (e-mail: [nhfdc97@gmail.com](mailto:nhfdc97@gmail.com)).

As you are aware, Government of India has made 5% reservation for PwDs in the intake of students in all the higher educational institutions. The support from NDFDC in the form of Loan at concessional rate of interest would certainly help in empowerment of PwDs.

I would, therefore, request you to kindly issue necessary instructions to higher educational institutions to publicize concessional education loan scheme of NDFDC among the students with disabilities seeking admission to these institutions. You may also consider providing a link on the websites of your department/organization/other departments to the above mentioned website of NDFDC. It will be of immense help to those students who wish to pursue higher studies.

With regards,

Yours sincerely,

(Naveen Shah, IFS)

Chairman-cum-Managing Director

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