



RAJAN SEHGAL, IFS
Chairman-cum-Managing Director

F.No. NHF/1/3/1/Direct Loan-Assistive Device /2020/6886

15.10.2020

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

Dear Prof. Dinesh Kumar ji,

The Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice and Empowerment, GOI and National Handicapped Finance and Development Corporation (NHFD) 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. NHFD 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.

NHFD 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 NHFD 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 NHFD to purchase Modified Scooter/Bike /Car to NHFD. The scheme details along loan application format are enclosed herewith.

With regards,

Yours sincerely,


(Rajan Sehgal)

VC Secretariat
Disp. No. 878
Date 19/11/20
Estb. Branch
Diary No. 2816
Date 20/11/2020

Prof. Dinesh Kumar
Vice-Chancellor
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एक कदम स्वच्छता की ओर

IS/ISO 9001:2008 Certified

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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.

Application for Loan Assistance

To,
National Handicapped Finance and Development Corporation, Unit-11 & 12, DLF Prime
Tower, Ground Floor, Okhla phase-1, New Delhi-110020.

I/We request you to grant me/us the loan assistance as indicated below. The necessary particulars are given as under:

PARTICULARS

1.	Project Name	
2.	Name of applicant	
3.	Contact no. of applicant	
4.(1)	Adhar Card No.	
(2)	PAN Card (Attach self attested Copy)	
5.	Address (indicate district and State clearly) Give proof of address	
6.	Date of birth / Age	
7.	Disability type & percentage (Attach attested copy of certificate)	
8.	Caste/category	
9.	Sex (M/F)	
10.	Annual income	
11.	Relevant experience	
12.	Education/training	
13.	Any other Loan/Financial Assistance received from Central/State Govt. {Y/N}	
14.	If Yes, then please give particulars of such loan/assistance including outstanding, if any.	
15.	Residence : Owned/rented/Any other (Please specify)	
16.	Project cost	
17.	NHFDC share	
18.	Repayment period	
19.	Moratorium period (month)	
20.	No. of installments	
21.	Installment (Principal + Interest)	
22.	Repayment mode (Monthly/Qrly)	
23.	Attach Project Report indicating Revenue inflow and outflow	

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24.	Marketing Tie-up (attach separate sheet)	
25.	Place of Business (Complete address of business to be stated)	
26.	Bank Account Details	
i)	Account No.	
ii)	Account Type (SB/CC/CA/Any Other)	
iii)	IFS Code	
iv)	Branch	
27.	Project supported by:	
28	Employment Details of Applicant	
i)	Name of Organization/ Department	
ii)	Whether Govt./Autonomous body PSU/Bank or any other Govt. Organization	
iii)	Employment Status (Permanent/Regular)	
iv)	Post Held	
v)	Tenure of the service with Organization	
vi)	Pay Scale	
vii)	Gross Salary	
viii)	Detail of any Loan availed from office	
29	Any other information	

30. Certificate

- i) I /we certify that all information furnished by me/us is true; that
- ii) I/We have no borrowing arrangements for the unit with any Bank / Financial Institutions, except mentioned above; that
- iii) No legal action has been /is been taken against me/us; that

:3:

iv) I /We shall furnish all other information that may be required by you in connection with my/our application ; that this may also be exchanged by you with any agency you may deem fit; and that you, your representatives/ any other agency authorized by you may at any time to inspect/obtain any information or records.

I /We further certify that I /We do not have any overdue in respects of any financial assistance I /We have availed so far.

Signature of the Applicant
(Name in Block Capital)

Signature of Guardian
(in the case of Intellectually challenged)

Place :

Date :

Certificate from Employer

It is to hereby affirm and declare that:-

Shri /Smt _____ S/o/W/o/D/o Sh. _____

R/O _____ is confirmed regular employee of this organization and

Working at (Present Posting) _____

Name of Department _____

Present Post _____

Pay Scale of Rs. _____ Grade Pay of Rs. _____

Gross Salary _____ Net Salary _____

His/her Date of birth is _____

And his /her date of retirement is _____

Who has applied for loan upto Rs. _____ under Diygang Sawalamban Yojna Scheme of National Handicapped Financial & Development Corporation Ltd. (NHFDC) for purchase of Assistive device (Car) to enhance his /her mobility.

I also undertake/give consent that in case of default in EMI payment of loan by Shri/ S m t _____ S/O Sh. _____ Department /Name of the organization Shall made shall made recoveries from salary of employee and remit to NHFDC.

Signature

Name

Designation

Contact No.

Email:-

With office Seal

To be issued by Head of Office /Head of Department /DDO/Pay & Account Officers is_-

Note :

- i) Please attach three copies of pass port size and full size photographs.
- ii) Each column of the application format should be properly filled up giving appropriate information/suitable remarks. No column should be left blank, instead write 'NA' / 'Not Applicable' in the blank column.

enhancing mobility under DSY **Documents including Car/scooty/Bike for**

S. No.	Documents	Salaried
A. Pre Sanction		
1	Application form : Signed application form with 3 passport sized photographs and one full size photograph	✓
2	Disability Certificate	✓
3	PAN Card	✓
4	Govt. office ID	✓
5	Valid Driving License & declaration regarding Driver having valid Driving license	✓
6	KYC	
6.1	Identity Proof PAN card, passport, Adhaar, Voter ID, driving license, Govt. office ID etc.	✓
6.2	Address Proof Valid passport/Adhaar/ Voter id card, Driving license, Postpaid utility bill (gas bill and electricity bill)/ Updated passbook or bank account statement/ Notarized registered rent agreement	✓
7.	Age Proof: Matric certificate/ Pan Card/ Adhaar etc.	✓
8.	Bank Statements- Bank statement for the last six months and Signature Verification by bank	✓
9.	Income Proof <ul style="list-style-type: none"> ○ Latest Last 3 months' salary slips ○ Form 16 or Income Tax Returns of last two year 	✓
10	Valid Quotation of Vehicle from Authorized dealer with Bank account details of Dealer	✓
B Post Sanction		
11	Acceptance of Sanction terms & Conditions	✓
12	Employer Certificate for repayment of loan in case of default	✓
13	Hypothecation Deed	✓
14	Affidavit of Personnel Guarantee	✓
15	Affidavit for Legal Heir with Photo graph of legal hier & Adhar	✓
16	Six post dated Cheques for EMI	✓
17	ECS mandate form	✓
C Post Release		
18	Copy Registration Certificate of Vehicle with Hypothecation to NIFDC	✓
19	Copy of comprehensive insurance policy of Vehicle	✓