



Receipt No. 4  
Date: 02/04/25  
Official Single Window  
Skill Dev. Department

**GOVERNMENT OF SIKKIM  
WOMEN, CHILD, SENIOR CITIZEN & DIVYANGJAN  
WELFARE DEPARTMENT  
SAMAJ KALYAN BHAWAN  
5<sup>TH</sup> MILE LUMSEY TADONG, GANGTOK-737102**

**No: GOS/WCSC&DWD/DIS/2025/527**

**Dated: 21/03/2025**

To,

The Secretary,  
Skill Development Department  
Government of Sikkim.

**Subject: - Request for Publicizing Concessional Home Loan and Vehicle Loan Schemes of NDFDC among Divyangjan Government Employees in the State- Reg.**

Respected Sir/Madam,

I am directed to forward herewith letter no NHF/1/3 /GEN//2023/473, dated 17/01/2025 on the subject mentioned above for your kind information and necessary action please.

Thanking you,

Yours faithfully

Joint Director

WCSC&DWD



Enclosed: as above

AD (IT)

~~Es~~ circulation via official  
WhatsApp group / website  
and putting up on Notice  
Board.  
Mitra  
02/04/25



Naveen Shah, IFS  
Chairman-cum-Managing Director

D. O. No. NHF/1/3/Gen/2023 1473  
Dated: 17.01.2025

Subject:-Request for Publicizing Concessional Home Loan and Vehicle Loan Schemes of NDFDC among Divyang Government Employees in the State - Regarding

Dear Smt. Ganga Pradhan,

National Divyangjan Finance and Development Corporation (NDFDC) is an apex organization under the Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Government of India. The corporation provides concessional financial assistance of up to ₹50 lakh to Persons with Disabilities (PwDs/Divyangjan) to support their economic rehabilitation. This financial assistance is channelized through various implementing agencies (State Channelizing agencies-SCAs, Partner Banks etc).

2. 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 (List of implementing agencies of NDFDC in your state is enclosed). Detailed information about the schemes can be accessed on the NDFDC website: [www.nhfdc.nic.in](http://www.nhfdc.nic.in) or via email at [nhfdcproj1@gmail.com](mailto:nhfdcproj1@gmail.com). The concessional interest rates for home and vehicle loans are as follows:

S. No.	Loan amount (Rs. in lakhs)	Rate of Interest to PwDs (%) for Vehicle Loan	Rate of Interest to PwDs (%) for Home Loan
i)	Upto 0.50	5	5
ii)	Above 0.50 – 5.0	6	6
iii)	Above 5.0 - 15.0	7	7
iv)	Above 15.0– 30.0	8	
v)	Above 30.0- upto 50.0	9	

3. Additionally, the Government of India mandates a minimum reservation of 4% for PwDs in government jobs as per the Rights of Persons with Disabilities Act, 2016. However, many government employees with disabilities may not be aware of the concessional credit schemes offered by NDFDC and, as a result, miss out on the benefits.

4. I request you to issue necessary instructions to concerned officials in various state government offices to promote awareness of these schemes. Wider dissemination of information about 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.

5. You may also consider including a link to the NDFDC website on your department's website, as well as the websites of other related departments and organizations. This will provide easy access to information for eligible Divyangjan employees who wish to avail benefit under these schemes.

Yours sincerely,

(Naveen Shah)

Smt. Ganga Pradhan, SCS  
Commissioner for Persons with Disabilities,  
Social Justice & Welfare Department, Govt. of Sikkim,  
Samaj Kalyan Bhawan, 5th Mile, Lumsey -737102.

कार्यालय : युनिट नं. 11 एवं 12, ग्राउण्ड फ्लोर, डीएलएफ प्राइम टॉवर  
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दूरभाष : 011-45803730, 45088638 टेलीफैक्स : 011-45088637  
पंजीकृत कार्यालय : रेडक्रॉस भवन, सेक्टर -12, फरीदाबाद-121007  
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Regd. Off. : Red Cross Bhawan, Sector-12, Faridabad-121 007  
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Smt. Ganga Pradhan

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**LIST OF STATE CHANNELIZING AGENCIES/REGIONAL RURAL BANKS &  
PUBLIC SECTOR BANKS OF NDFDC IN THE STATE**

<b>S.No.</b>	<b>Implementing Agency</b>
1	Sikkim SC, Tribes & OBC Development Corporation Ltd., Sonam Tshering Marg, Gangtok, Sikkim - 737101 (Through Partner Banks Channel)
2	IDBI Bank Ltd
3	Punjab National Bank
4	Union Bank of India
5	The Jammu & Kashmir Bank Ltd