

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	

Continued in Page-2

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

Continued in Page-3

: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.

Check list for availing loan for Assistive Devices including Car/scooty/Bike for enhancing mobility under DSY

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 ○ 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 NHFDC	✓
19	Copy of comprehensive insurance policy of Vehicle	✓