



**Naveen Shah, IFS**  
**Chairman-cum-Managing Director**

D. O. No. NHF/1/3/Gen/2023/3015  
Dated: 20.11.2023

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

Dear Prof. Shrinivasa Varakhedi Ji,

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)**

Prof. Shrinivasa Varakhedi  
Vice-Chancellor,  
**Central Sanskrit University,**  
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**PUBLIC SECTOR BANKS/REGIONAL RURAL BANKS**  
**CHANNELIZING FUNDS OF THE CORPORATION**

Sl. No.	Name & Address of RRBs/ PSBs
1.	Assam Gramin Vikash Bank, G.S. Road. Bhangagarh, Guwahati-781005 Assam
2.	Andhra Pradesh Grameena Vikas Bank, H. No.2-5-8/1, Ram Nagar, Hanmakonda – 506001, Warangal (City & Dist.), Telangana State.
3.	Baroda Gujarat Gramin Bank, 3 <sup>rd</sup> / 4 <sup>th</sup> Floor, Suraj Plaza – 1, Sayajiganj, Vadodara – 390005, Gujarat
4.	Saurashtra Gramin Bank, Wing-2, 1st Floor, LIC Jeevan Prakash Building, Tagore Road, Rajkot-360001, Gujarat
5.	Sarva Haryana Gramin Bank SHGB House, Plot No. 1, Sector 3, Rohtak-124001, Haryana
6.	Jharkhand Rajya Gramin Bank, Head Office:- Market Place, 3 <sup>rd</sup> Floor Zila Parishad Bhawan Ranchi – 834 001 (Jharkhand)
7.	Kerala Gramin Bank, Credit Wing, Head Office, KGB Tower, AK Road, Malappuram, Kerala-676505
8.	Madhyanchal Gramin Bank, Poddar Colony, In front of Girl's Polytechnic College Hostel, Tili Road, Sagar-470002, Madhya Pradesh
9.	Madhya Pradesh Gramin Bank, C-21, Business Park, C21 Square, Opp-Hotel Radisson Blue ,MR-10, Indore-452010, Madhya Pradesh
10.	Vidharbha Konkan Gramin Bank, Head Office -2 <sup>nd</sup> and 3 <sup>rd</sup> Floor, "Chandraprastha", Plot No. 6, Deendayal Nagar, Ring Road, Nagpur-440022
11.	Maharashtra Gramin Bank, 'JIVANSHREE', Plot No 35 , SECTOR G, Near Hotel Varsha-In, Town Centre, CIDCO, New Aurangabd -431003
12.	Punjab Gramin Bank, Head Office, Jalandhar Road, Kapurthala, Punjab
13.	Baroda Uttar Pradesh Gramin Bank, Buddh Vihar Commercial Scheme, Taramandal, Gorakhpur (U.P.)- 273018
14.	Aryavart Bank, A-2/46, Vijay Khand, Gomti Nagar, Lucknow -226010
15.	Prathama U.P. Gramin Bank, Prathama Bhawan, Ram Ganga Vihar Phase-II, Post Box No. 446, Moradabad-244001
16.	Uttarakhand Gramin Bank, 18 New Road, Dehradun – 248001
17.	Tripura Gramin Bank, Airport Road, Post Office: Abhoynagar, Tripura(West)-799005
18.	IDBI Bank, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai-400005.
19.	Punjab National Bank, Wing- B, 4 <sup>th</sup> Floor, Sector-10, Dwarka, New Delhi-110075
20.	Bank of Baroda, Baroda Corporate Centre, Plot No - C-26, G - Block, Bandra - Kurla Complex, Bandra (East), Mumbai-400051
21.	Union Bank of India, Union Bank Bhawan, Earnest House, 7 <sup>th</sup> Floor, Mumbai-400021, Maharashtra
22.	The Jammu & Kashmir Bank, Corporate Headquarters M.A Srinagar, J&K , India Road,