

## **Concessional Education Loan Scheme for Persons with Disabilities (PwDs) – NDFDC**

The National Divyangjan Finance and Development Corporation (NDFDC), under the Ministry of Social Justice and Empowerment, Government of India, has been providing concessional financial assistance to Persons with Disabilities (PwDs) since 1997.

### **Key Features of the Scheme:**

- Loan amount up to Rs. 50 lakh
- Concessional interest rate: 4% per annum
- Purpose: For pursuing professional, educational, or training courses in India and abroad
- Available through: Punjab National Bank, IDBI Bank, Union Bank of India, Bank of Baroda, J&K Bank Ltd., and 17 Regional Rural Banks

Eligible PwD students are encouraged to avail this financial support to pursue their higher education goals.

**For more information, visit:** Website: [www.nhfdc.nic.in](http://www.nhfdc.nic.in)

Email: nhfdc97@gmail.com



# MAHARSHI DAYANAND UNIVERSITY ROHTAK-124001 (Haryana)

(A State University established under Haryana Act No. 25 of 1975)

NAAC Accredited 'A+' Grade

**Prof. Randeep Rana**  
Dean Students' Welfare

Email: dean.dsw@mdurohtak.ac.in

To

No. DSW/ 228

Dated : 23/4/25

HODs/Directors/Principals,  
M.D. University, Rohtak

**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,

In reference to letter no. NHF/1/3/Gen/2023/1095 dated 11.03.2025 regarding above said subject.

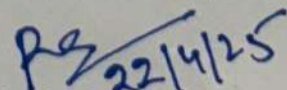
It is to bring to your kind notice that National Divyangjan Finance and Development Corporation (NDFDC) is an apex corporation under the aegis of Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice & Empowerment, Government of India since 1997. It provides 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).

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. 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))

The support from NDFDC in the form of Loan at concessional rate of interest would certainly help in empowerment of PwDs. You may also provide a link on the websites of 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

  
Prof. Randeep Rana