



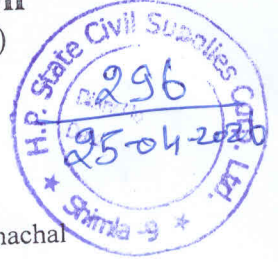
हिमाचल प्रदेश अल्पसंख्यक वित्त एवं विकास निगम

(हिमाचल प्रदेश सरकार का उपक्रम, सामाजिक न्याय एवं अधिकारिता विभाग)

H.P. Minorities Finance & Development Corporation
(A H.P. Govt. Undertaking, Deptt. of Social Justice & Empowerment)

Manoj Kumar, IAS
(Managing Director)

D.O. HPMFDC:LA/2021-Vol-VIII-
Dated



Subject: - Regarding Home loan scheme for Divyangjan Peoples of Himachal Pradesh.

I wish to bring to your kind attention that the Himachal Pradesh Minorities Finance & Development Corporation, Shimla, in collaboration with the National Divyangjan Finance & Development Corporation (NDFDC), New Delhi, is implementing a Home Loan Scheme for Divyangjan Peoples of the State. The initiative has been formulated to extend specially designed financial support to enable Divyangjan Peoples to construct or purchase their own homes with ease and dignity.

The primary objective of this scheme is to provide accessible and affordable financial assistance at a very low rate of interest to Divyangjan Peoples who wish to construct or purchase their own homes. By offering concessional financing, the scheme aims to support the welfare, independence, and socio-economic upliftment of Divyangjan across the State.

Under this scheme, the loan amounts and applicable rates of interest are as follows:

- For loans up to Rs. 0.50 lakh – Rate of Interest: 5% per annum
- For loans from Rs. 0.50 lakh to ₹5.00 lakh – Rate of Interest: 6% per annum
- For loans from Rs. 5.00 lakh to ₹50.00 lakh – Rate of Interest: 7% per annum

These concessional rates have been structured to ensure that the beneficiaries can comfortably avail financial support without facing undue financial burden. The maximum repayment period prescribed under the scheme is 10 years and may be beyond ten year in special cases, allowing ample time for beneficiaries to repay the loan in easy installments. This long-term repayment structure has been designed to further ease the financial pressure on Divyangjan Peoples seeking housing assistance.

All Divyangjan individuals, including regular Divyangjan employees working under various Departments, Boards, and Corporations of the State Government, are eligible to avail the benefits of the said scheme.

पंजीकृत कार्यालय: एसडीओएओ परिसर, ब्लॉक नं० 38, प्रथम मंजिल, कसुम्पटी, शिमला-171 009

Regd. Office : S.D.A. Complex, Block No. 38, 1st Floor, Kasumpti, Shimla-171 009

0177-2621669, Tel.No. : 0177-2622164, Website : minority.hp.gov.in

email : hpmfdc2014@gmail.com, hpmfdc@hp.gov.in

You are requested, to kindly disseminate this information among eligible Divyangjan people in your office/department so that they may avail the benefits of this welfare oriented housing scheme. Further, for any queries, the applicants may directly contact the office at contact numbers 0177-2622164, 0177-2621669, 89883-39356, or through the official email ID: hpmfdc2014@gmail.com.

Yours faithfully

(Manoj Kumar, IAS)

To

312 328
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1. All the Divisional Commissioner
Government of Himachal Pradesh
2. All the Head of Departments
Government of Himachal Pradesh
3. All the Managing Directors of PSUs
Government of Himachal Pradesh

Endst. No. E316060: HPSCSC-B/10/2025-Admin -1183-1195 Dated: 05-05-2026

Copy to:-

1. The Manager Finance, HPSCSC Ltd. Head Office for information and necessary action.
2. All the Branch Officers, HPSCSC Ltd. Head Office/All the Divisional Managers/Area Managers HPSCSC Ltd. are hereby requested to kindly disseminate the information of the above letter among eligible Divyangjan employees under your control so that they may avail the benefit of this welfare oriented housing scheme.
3. The Assistant Computer Programmer, HPSCSC Ltd. Head Office to upload the same on the official website of this Corporation.


Sharwan Kumar, HAS
Executive Director
HPSCSC Ltd.