



## GOVERNMENT OF KERALA

### Abstract

Social Justice Department - Providing Additional Government Guarantee to the Kerala State Handicapped Persons' Welfare Corporation for availing additional loan from National Divyangjan Finance Development Corporation (NDFDC) - Sanction accorded - Orders issued.

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### **SOCIAL JUSTICE (A) DEPARTMENT**

G.O.(Ms)No.5/2026/SJD Dated,Thiruvananthapuram, 13-02-2026

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Read 1. Government Order G. O. (Rt) No.330/2000/SJD dated 01.11.2000

2. Government Order G. O. (Rt) No.47/2003/SJD dated 27.01.2003

3. Government Order G. O. (Rt) No.157/2006/SJD dated 30.03.2006

4. Government Order G. O. (Ms) No.9/2020/SJD dated 28.03.2020

5. Government Order G. O. (Rt) No.654/2020/SJD dated 19.11.2020

D.O. Letter No. NHF/1/3/GLA.BGG/KSHPWC/2009 dated 08.05.2024 from the Chairman-cum-Managing Director,  
6. National Divyangjan Finance and Development Corporation, Government of India, New Delhi.

Letter No.70/07/2025/KSHPWC dated 10.06.2025,  
7. 27.11.2025 from the Managing Director, Kerala State Handicapped Persons Welfare Corporation, Thiruvananthapuram

### ORDER

As per Government Orders read as 1<sup>st</sup> paper to 5th paper above,

State Government have accorded sanction for providing Government Guarantee to the tune of Rs.55 Crore in favour of Kerala State Handicapped Persons Welfare Corporation for availing loan from National Divyangjan Finance Development Corporation.

2. Later, the Chairman-cum-Managing Director of the National Divyangjan Finance Development Corporation (NDFDC), as per letter read as 6<sup>th</sup> paper above informed that as per the figures up to 30<sup>th</sup> April 2024, the NDFDC loan exposure of the Kerala State Handicapped Persons' Welfare Corporation is Rs. 65.36 crore, but the State Government has approved Rs. 55 crore as guarantee for the Corporation. Hence there is a shortfall of Rs. 10.64 crore in State Government guarantee. The NDFDC has notionally allocate Rs. 22.52 crore to the said Corporation for the financial year 2024-2025, and therefore, NDFDC has requested for an additional State Government guarantee of Rs. 50 crore in favour of NDFDC to ensure smooth disbursement of loans for the welfare of the differently-abled in the state.

3. Accordingly, the Managing Director of the Kerala State Handicapped Persons' Welfare Corporation Ltd. as per letter read as 7<sup>th</sup> paper above, has informed that as per the figures up to 31<sup>st</sup> March 2025, the NDFDC loan outstanding of the said corporation is Rs. 78.61 crore, and NDFDC is intended to allocate Rs. 22.52 crore to the corporation for the financial year 2024-2025. In this circumstances, the MD has requested for an additional State Government guarantee of Rs. 50 crore in addition to the guarantee of Rs. 55 crore currently approved to the said corporation. MD has also informed that if there is a shortfall of guarantee, the fund from NDFDC will become unavailable and it will seriously affect the scheme .

4. Government examined the matter in detail and are pleased to accord sanction for providing additional Government guarantee to the tune of Rs. 50 Crores in favour of the Kerala State Handicapped Persons Welfare Corporation for 8 (Eight) years to avail loan from National Divyangjan Finance Development Corporation (NDFDC), subject to the following terms & conditions:

(i) Guarantee Commission @ 0.75% shall be remitted to Government

as per Government Order G. O. (Ms) No. 487/2004/Fin dated 16.10.2004 & as per the Guarantee Act.

(ii) Simple interest @ 12% shall be charged for delayed payments as specified in clause 5 of Government Order G. O. (Ms) No. 487/2004/Fin dated 16.10.2004.

(iii) Half yearly report shall be sent to Government in Finance Department with attested copies of chalan remitting Guarantee Commission & penal interest, if any indicating details of guaranteed amount, outstanding, guarantee commission payable (with details of Calculation), as per Circular No. 66/2007/Fin dated 16.08.2007.

(iv) The Managing Director, Kerala State Handicapped Persons' Welfare Corporation Ltd shall remit Guarantee Commission dues to Government before execution of deed.

(v) Since Guarantee Commission cannot be waived as per Guarantee Act, in order to ensure proper payment of the Guarantee Commission, Managing Director, Kerala State Handicapped Persons' Welfare Corporation Ltd shall furnish quarterly report regarding payment of Guarantee Commission to Government.

(vi) The guarantee agreement/deed shall invariably include the Government Order number, date of Government Guarantee, Guarantee amount, period of Guarantee, the maximum limit of government guarantees as per the Kerala Finance Act (Act No. 2), 2022, which is "the total government guarantees outstanding as on the first of April in any year, which shall be 100 percent of the total revenue receipts as per the annual financial statement of the previous year or 10 percent of the Gross State Domestic Product (GSDP), whichever is lower", and the guarantee deed must be vetted by the Law Department in Government.

5. The Managing Director, Kerala State Handicapped Persons' Welfare Corporation Ltd. shall submit the draft Guarantee deed to the Government for vetting by Law Department.

(By order of the Governor)  
Dr ADEELA ABDULLA I A S

## SPECIAL SECRETARY

1. The Chairman-cum-Managing Director, National Divyangjan Finance and Development Corporation, Government of India, Office Unit No. 11 & 12, Ground Floor, DLF Prime Tower, F-79 & 80, Okhla Phase-1, New Delhi - 110020. (With Covering Letter)
2. The Director, Kerala State Social Justice Department, Vikas Bhavan, Thiruvananthapuram
3. The Managing Director, Kerala State Handicapped Persons' Welfare Corporation Ltd, Poojapura, Thiruvananthapuram.
4. The Principal Accountant General (A&E/Audit) Kerala, Thiruvananthapuram
5. The Finance (PU-B) Department (Vide U O. No.1556599/PU-B.3/52/2020-FIN dated 19.01.2026)
6. The General Administration (SC) Department (Vide item No. 3644
7. The Information Officer, Web & New Media Division, Information and Public Relation Department, Government Secretariat, Thiruvananthapuram (for publishing in the Government Website)
8. Stock File/Office Copy.

Forwarded /By order

Section Officer