Press Release for immediate distribution

PNB Launches "PNB Divyang Rin" to Expand Affordable Credit Access for Persons with Disabilities

New Delhi, 08 June 2026: Punjab National Bank (PNB), one of India's leading public sector banks, has introduced "PNB Divyang Rin", a concessional home and vehicle loan scheme designed to empower Persons with Disabilities (PwDs) through affordable and accessible financing solutions. The scheme has been launched in partnership with the National Divyangjan Finance and Development Corporation (NDFDC), under which the Bank will provide concessional financing for housing and mobility needs, supported by 100% refinance from NDFDC.

Under the scheme, eligible Indian citizens can avail home loans of up to Rs 50 lakh for purchase, construction, renovation, or composite housing purposes. In addition, concessional vehicle loans will be available for modified four-wheelers (up to Rs. 50 lakh) and two-wheelers (up to Rs. 1.50 lakh) aimed at improving mobility, employability, and financial independence. The maximum combined limit for a customer availing both a Home Loan and a Vehicle Loan is capped at Rs 50 lakh.

Speaking on the occasion, **Shri Subodh Kumar, GM, Retail Asset Business Division, PNB, said:** "At PNB, we believe financial inclusion must translate into meaningful access, dignity, and empowerment for every section of society. 'PNB Divyang Rin' is a reflection of our commitment for creating inclusive banking solutions that enable Persons with Disabilities to achieve greater financial independence, improved mobility, and home ownership aspirations. By offering concessional interest rates and simplified access to formal credit, the scheme seeks to make institutional finance more affordable and accessible for underserved communities. The initiative is aligned with the Government of India's vision of inclusive growth and economic empowerment of Divyangjan through targeted financial support."

Key highlights of the scheme include:

- Concessional home loans and vehicle loans with a maximum combined limit of Rs 50 lakh
- Financing support for modified vehicles for personal mobility (up to Rs. 1.50 lakh for two-wheelers and Rs. 50 lakh for four-wheelers).
- Affordable Simple Interest rates starting from 5% per annum, charged irrespective of the borrower's CIC score.
- 100% refinance support from NDFDC

- Eligibility for Indian citizens above 21 years with 40% or more disability and valid UDID or UDID Enrolment registration
- Simplified access through PNB branches across the country

The Bank further stated that the scheme aligns with the Government of India’s larger vision of inclusive growth and economic empowerment for Divyangjan through institutional credit support. The scheme further strengthens PNB’s commitment towards inclusive banking and socially responsible lending while enabling greater financial participation for Persons with Disabilities.

For more information, customers may visit nearest PNB branches or log on to pnb.bank.in.

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