

**GOVERNMENT OF INDIA  
RURAL DEVELOPMENT  
LOK SABHA**

UNSTARRED QUESTION NO:881

ANSWERED ON:04.08.2011

DRI LOANS UNDER IAY

Kanubhai Patel Jayshreeben;Naranbhai Shri Kachhadia;Pratapsinh Shri Chauhan Prabhatsinh

**Will the Minister of RURAL DEVELOPMENT be pleased to state:**

- (a) whether loans under the Differential Rate of Interest (DRI) is admissible for Indira Awas Yojana (IAY) houses only;
- (b) if so, whether the BPL beneficiaries of State Government's housing schemes are not given benefit of DRI loans;
- (c) if so, the details thereof;
- (d) whether DRI scheme will be extended to BPL beneficiaries of housing assistance schemes of State Governments also; and
- (e) if so, the time by which the same is likely to be implemented ?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI PRADEEP JAIN 'ADITYA')

- (a) Yes, Sir. Loan under Differential Rate of Interest (DRI) is admissible to beneficiaries of for Indira Awas Yojana (IAY) houses since 2008-09.
- (b) Below Poverty Line (BPL) beneficiaries of State Government's housing schemes are not eligible for DRI loan.
- (c) Does not arise.
- (d)&(e) At present no decision has been taken to extend DRI scheme to BPL beneficiaries of housing assistance schemes of State Governments.