

**GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA**

UNSTARRED QUESTION NO:3593

ANSWERED ON:26.04.2012

LOAN UNDER IAY

Kanubhai Patel Jayshreeben;Patil Shri C. R. ;Singh Shri Pradeep Kumar

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether loan of Rs. 20,000/- under Differential Rate of Interest (DRI) is admissible to Indira Awas Yojana (IAY) houses only;
- (b) if so, whether the BPL beneficiaries of State Government housing schemes are deprived of the benefit of DRI loans;
- (c) if so, whether the DRI scheme will be extended to BPL beneficiaries of housing assistance schemes of the State Governments;
- (d) if so, the details thereof; and
- (e) the current status of the proposal to increase the amount of loan admissible under the DRI scheme and the unit assistance under IAY?

Answer

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

(a): Yes, Sir.

(b): As per existing instructions, loan under DRI is not available to the beneficiaries of State Government Housing Schemes.

(c) to (e): At present, no decision has been taken to increase the amount of loan admissible under the DRI and extension of DRI Scheme to BPL beneficiaries of housing assistance schemes of State Governments. However, the Working Group on Rural Housing set up by the Planning Commission for formulation of 12th Five Year Plan has recommended increase in loan amount under DRI to Rs.50,000/- and enhanced unit assistance of Rs. 75,000/-for construction of an IAY house in rural areas in its report submitted to the Planning Commission on 13/10/2011.