

**GOVERNMENT OF INDIA  
HOUSING AND URBAN POVERTY ALLEVIATION  
LOK SABHA**

UNSTARRED QUESTION NO:920  
ANSWERED ON:16.07.2014  
RAJIV RINN YOJANA  
Galla Shri Jayadev

**Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:**

- (a) the salient features of Rajiv RinnYojana (RRY) including the criteria for selecting beneficiaries under the scheme;
- (b) whether encouraging response to the RRY has been received from various States;
- (c) if so, the details of beneficiaries / loans distributed under the scheme since its inception, State/UT-wise including Andhra Pradesh;
- (d) whether the Government has received requests from various States to increase the limit of loan disbursed under the scheme; and
- (e) if so, the details thereof and the action taken/being taken by the Government in this regard?

**Answer**

THE MINISTER OF HOUSING & URBAN POVERTY ALLEVIATION ( SHRI M. VENKAIAH NAIDU )

(a): The salient features of Rajiv RinnYojana (RRY) areas given below:

# Rajiv RinnYojana is a CentralSector Scheme.

# RRY provides interest subsidy of 5% (500 basis points) on loans granted to Economically Weaker Section (EWS)and Low Income Group (LIG) categories to construct their houses or extend the existing ones, in urban areas.

# The upper limit of the loan is Rs 5 lakh for EWS and 8 lakh for LIG but interest subsidy is limited to the first Rs 5 lakh of the loan amount.

# The target for the 12th Plan period is 1 million (or 10 lakh) dwellings units.

# The criteria for the selection of the beneficiaries is household income of EWS as Rs. 1 lakh per annum and from Rs. 1 lakh to Rs. 2 lakh per annum for LIG.

(b) & (c) : As on date, no loan has been disbursed by Banks under RRY scheme.

(d) & (e): No, Madam. The Government has not received any request from any State to increase the limit of loan disbursed under the scheme.