

Home Loan Interest Subsidy Scheme- Gujarat Labour Welfare Board

Details (Home Loan Interest Subsidy Scheme- Gujarat Labour Welfare Board)

The “Home Loan Interest Subsidy Scheme” was launched by the Gujarat Labour Welfare Board, Labour, Skill Development & Employment Department, Government of Gujarat. Under the scheme, a 3% Interest Subsidy is provided to workers who are employed in the organized sector to buy their own house and get relief from interest deductions on loans taken from banks.

Objectives (Home Loan Interest Subsidy Scheme- Gujarat Labour Welfare Board)

- The “Home Loan Interest Subsidy Scheme” was launched by the Gujarat Labour Welfare Board, Labour, Skill Development & Employment Department, Government of Gujarat.
- Under the scheme, a 3% Interest Subsidy is provided to workers who are employed in the organized sector to buy their own house and get relief from interest deductions on loans taken from banks.

Important Features (Home Loan Interest Subsidy Scheme- Gujarat Labour Welfare Board)

- The “Home Loan Interest Subsidy Scheme” was launched by the Gujarat Labour Welfare Board, Labour, Skill Development & Employment Department, Government of Gujarat.
- Under the scheme, a 3% Interest Subsidy is provided to workers who are employed in the organized sector to buy their own house and get relief from interest deductions on loans taken from banks.

Benefits (Home Loan Interest Subsidy Scheme- Gujarat Labour Welfare Board)

- The scheme offers a 3% Interest Subsidy to workers employed in the organized sector for purchasing their own house.
- Note 01: The maximum loan on a house purchased by a worker is ■15 lakhs or an interest subsidy of 3% taking into account the bank interest on the loan actually taken, whichever is less.
- Note 02: The assistance amount will be credited to the beneficiary's bank account through DBT.

Eligibility (Home Loan Interest Subsidy Scheme- Gujarat Labour Welfare Board)

- The workers who are working in the organized sector in the state of Gujarat will be eligible to get the benefit of this scheme.
- The workers should have been working continuously with the Factory/Company/Organization for one year and his/her Labour Welfare Fund should have been deposited in the board.
- The purchase price of the house is a maximum of ■30 lakhs.
- The loan tenure should be 15 years or more.
- Home loans should be taken from Nationalized/Scheduled Bank/NBFC only.
- Application has to be made within one year from the date of purchase document.

Application Process (Home Loan Interest Subsidy Scheme- Gujarat Labour Welfare Board)

- Application Process for Scheme Benefit: Step 01: The applicant may visit the Sanman Portal: <https://sanman.gujarat.gov.in/> ■ Step 02: On the home page, under the tab ‘Citizen Login’, click on ‘Please Register Here’ .
- Step 03: Enter your Aadhaar Card Number, select user type, and then enter your Labour Welfare Fund Account Number.
- Step 04: Now, click on ‘Fetch’ & verify the details.
- Step 05: Enter user details and Password.
- Step 06: After successful registration, the applicants can login through their User ID and Password.
- Step 07: Now, select the scheme and read the instructions carefully for the selected scheme.
- Step 08: Fill out the application form and upload all the relevant documents.

- Step 09: Agree with the Rules & Regulations and submit the application form.
- A confirmation email with the application Number will be sent on the registered email ID.

Documents Required (Home Loan Interest Subsidy Scheme- Gujarat Labour Welfare Board)

- Passport-size Photograph A copy of the identity card issued by the contractor to the worker/labour Aadhaar Card of Labour Labour Welfare Fund Account Number Proof of taking a loan (loan sanction letter) Annual Loan Statement/Annual Interest Certificate Self-declaration Bona fide certificate Bank account details/Bank Passbook Any other documents as required Note: If there is no Labour Welfare Fund Account Number
- contact the concerned factory/establishment official.

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