

# **Scheme For Loan And Advances to the Beneficiary For Construction Of House**

## **Details (Scheme For Loan And Advances to the Beneficiary For Construction Of House)**

The Scheme For Loan And Advances to the Beneficiary For Construction Of House was launched by the Tripura Building and Other Construction Workers Welfare Board, under the Labour Department of Tripura. This scheme offers registered construction workers a credit-linked interest subsidy for the construction of dwelling house.

## **Objectives (Scheme For Loan And Advances to the Beneficiary For Construction Of House)**

- The Scheme For Loan And Advances to the Beneficiary For Construction Of House was launched by the Tripura Building and Other Construction Workers Welfare Board, under the Labour Department of Tripura. This scheme offers registered construction workers a credit linked interest subsidy for the construction of dwelling house.

## **Important Features (Scheme For Loan And Advances to the Beneficiary For Construction Of House)**

- The Scheme For Loan And Advances to the Beneficiary For Construction Of House was launched by the Tripura Building and Other Construction Workers Welfare Board, under the Labour Department of Tripura. This scheme offers registered construction workers a credit linked interest subsidy for the construction of dwelling house.

## **Benefits (Scheme For Loan And Advances to the Beneficiary For Construction Of House)**

- Credit
- linked interest subsidy at 6.5% for eligible loans. Loan amount up to ■6 lakh, repayable over a maximum period of 20 years. Note: Direct subsidy credited to the loan account to reduce financial burden. ■ ■

## **Eligibility (Scheme For Loan And Advances to the Beneficiary For Construction Of House)**

- The worker should be a registered active BOC worker under the Tripura Building and Other Construction Workers Welfare Board. The worker must be a registered construction worker for at least 5 years. The worker should have a minimum of 20 years before retirement. The registered construction worker must not hold any pucca house in any part of the country. The registered construction workers should have a minimum land area (30 Square meters) as per their income status for the construction of Houses. The beneficiary family should not have availed of any central assistance under any housing scheme from the central/ state Government. The worker's annual income should not exceed ■3,00,000/ . The worker should belong to the economically weaker section (EWS) category. ■ ■

## **Application Process (Scheme For Loan And Advances to the Beneficiary For Construction Of House)**

- Step 1: The applicant should gather copies of the necessary documents needed to apply for the concerned scheme.
- Step 2: The applicant should visit the nearest Common Service Center (CSC) and complete the Biometric Verification Process.

- Step 3: The applicant should ensure that the CSC agent completes all mandatory fields in the application form and uploads copies of all required documents.
- Step 4: Request a receipt or acknowledgment from the concerned authority to whom the application has been submitted.
- Ensure that the receipt contains essential details such as the date and time of submission, and a unique identification number (if applicable).
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## **Documents Required (Scheme For Loan And Advances to the Beneficiary For Construction Of House)**

- Copy of BOC Worker Registration Card. Aadhaar Number (or Aadhaar/ Aadhaar Enrolment ID). Self-Certificate / Affidavit as Proof of Income. Identity and Residential Proof (PAN card
- Voter ID
- Driving License). Proof of Minority Community (if the applicant belongs to a Minority Community). Proof of Nationality. EWS Certificate / LIG Certificate / MIG Certificate (as applicable). Salary Slips. IT Return Statements. Property Valuation Certificate. Bank Details and Account Statement. Affidavit/Proof that the applicant does not own a 'pucca' house. Affidavit/Proof that the applicant is constructing a home under the scheme. ■

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