

## DRI Scheme Eligibility and Other Details:

### 1. Eligibility:

- Annual Family Income of the borrower should not exceed

Rs.18,000/- in Rural Areas

Rs.24,000/- in Urban Areas

- He/she does not own any land or the size of holding does not exceed one acre in the case of irrigated land and 2.5 acres in the case of unirrigated land.

However members of Scheduled Castes and Scheduled Tribes are eligible for the loan irrespective of their land holdings provided they satisfy the other criteria.

### 2. Purpose/Quantum of Loan:

No.	Type of Loan	Maximum Loan per beneficiary
a)	For all types of loans to productive/gainful Activities (Term Loan/Working Capital) except Housing Loan/Educational Loan	Rs.15,000/-
b)	Housing Loan	Rs.15,000/- (Others) Rs.20,000/- (SC/ST)
c)	Educational Loan	As per Model IBA Educational Loan Scheme guidelines

