Last checked: 26 October 2026 · Kerala State Backward Classes Development Corporation Ltd (KSBCDC)

Swastha Griha House Maintenance Loan (KSBCDC)

Swastha Griha is a loan for repairs and maintenance of an existing house, from the Kerala backward classes corporation.

What you may get

The loan is up to Rs 5 lakh at 9 percent interest, repayable in 72 months.

Who it is for

Backward class and minority applicants in Kerala aged 18 to 60 with family income below Rs 15 lakh.

Main conditions

- The applicant must be 18 to 60 years old.
- Annual family income must be below Rs 15,00,000.
- The applicant must belong to a backward class or a minority community, as the scheme guidelines define.

Documents

- Income certificate
- Ration card
- Aadhaar card
- Caste or community certificate
- Project report, where it applies
- Security documents

How to apply

1. Collect the application form from the nearest KSBCDC office, or start the loan registration on the corporation's online loan portal.
2. Fill it in and submit it with the income certificate, ration card, Aadhaar, caste or community certificate and other papers.
3. After the data is entered, you are called for an interview and a check of the original documents.

Status

Active

Official source: https://ksbcdc.com/ksbcdc-schemes/
Official application: https://www.ksbcdconline.org/RegistrationOnlineHome.aspx
Labh Lo page: https://labhlo.in/en/schemes/kerala/ksbcdc-swastha-griha-house-maintenance-loan/

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