Last checked: 26 October 2026 · Kerala State Minorities Development Finance Corporation Ltd (KSMDFC), Minority Welfare Department

Housing Loan Scheme for Madrasa Teachers Welfare Fund Members (KSMDFC)

KSMDFC runs an interest-free housing loan for members of the Madrasa Teachers Welfare Fund who have no suitable house.

What you may get

The loan is up to Rs 5 lakh per person, paid in two stages of Rs 2.5 lakh, with no contribution from the member. The monthly instalment is Rs 4,167 for 120 months, and the interest cost is met by the Minority Welfare Department.

Who it is for

Members of the Madrasa Teachers Welfare Fund in Kerala, aged 25 to 55, who are homeless or live in a house unfit to live in.

Main conditions

- The applicant must be a member of the Madrasa Teachers Welfare Fund and between 25 and 55 years old.
- The applicant must be homeless, or the house in his name must be unfit to live in, as certified by the Secretary of the local body.
- He or his spouse must own at least 2 cents of land, or buy a minimum of that before taking the loan.
- The applicant must belong to a religious minority or recommended community notified by the central or state government.

Documents

- Certificate from the Secretary of the local body that the applicant is homeless or the house is unfit to live in

Status

Active

Official source: https://ksmdfc.org/programmes/
Labh Lo page: https://labhlo.in/en/schemes/kerala/ksmdfc-madrasa-teachers-housing-loan/

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