

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 2061  
TO BE ANSWERED ON DECEMBER 11, 2025**

**BENEFICIARIES UNDER CRGFTLIH**

**NO. 2061. SHRI DHAVAL LAXMANBHAI PATEL:  
SHRI K GOPINATH:**

**Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:**

- (a) the list of beneficiaries under Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH), State-wise, particularly in Tamil Nadu;**
- (b) the amount of funds allocated and disbursed under CRGFTLIH, State-wise;**
- (c) the list and total amount of Non-Performing Assets (NPAs) under CRGFTLIH; and**
- (d) the achievements made under the Trust so far?**

**ANSWER  
THE MINISTER OF STATE IN THE  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
(SHRI TOKHAN SAHU)**

**(a) to (d): Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) scheme aims to guarantee affordable housing loan up to ₹20 lakh sanctioned and disbursed by the Member Lending Institutions (MLIs) including Banks/Housing Finance Companies (HFCs) to the eligible beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) categories including those of Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0, thereby enhancing the confidence of the lending institutions in lending to this segment.**

**It aims to strengthen access to housing finance for eligible borrowers, particularly those with informal income sources by creating a supportive framework that encourages financial institutions to extend credit confidently.**

**...2/-**

**The Government of India has approved corpus of ₹ 3,000 crore for the CRGFTLIH. The fund used for settlement of claims on default, which may arise from time to time. No claims on default have been made till date and no NPAs are reported. No separate state wise fund allocation has been made under CRGFTLIH. The CGRFTLIH scheme was launched on 15.01.2025 and a total of 5,461 loans for cumulative amount of ₹546.79 crore have been guaranteed upto 30.11.2025. A total of 55 MLIs including Banks, Non-Banking Financial Companies (NBFCs)/HFCs have been registered under the CRGFTLIH Scheme up to 31.10.2025.**

**State/UT wise no. of loans guaranteed along with the amount of loan guaranteed under the CRGFTLIH across the country including Tamil Nadu, so far is at Annexure.**

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**Annexure referred in reply to Lok Sabha Unstarred Q. No. 2061 due for 11.12.2025**

**State/UT wise no. of loans guaranteed along with amount of loan guaranteed under the CRGFTLIH across the country including Tamil Nadu, so far**

<b>Sl. No.</b>	<b>State/UT</b>	<b>Number of Loans Guaranteed</b>	<b>Loan Amount Guaranteed (Rs. Crores)</b>
1	Andhra Pradesh	91	10.11
2	Assam	1	0.08
3	Chandigarh	35	3.51
4	Chhattisgarh	81	3.03
5	Dadra And Nagar Haveli and Daman and Diu	1	0.12
6	Delhi	123	17.78
7	Gujarat	837	87.76
8	Haryana	76	8.97
9	Himachal Pradesh	1	0.1
10	Jharkhand	4	0.5
11	Karnataka	219	9.18
12	Kerala	2	0.2
13	Madhya Pradesh	642	66.46
14	Maharashtra	1133	156.07
15	Odisha	16	0.38
16	Punjab	274	30.23
17	Rajasthan	295	31.67
18	Tamil Nadu	627	24.46
19	Telangana	71	8.6
20	Uttar Pradesh	587	53.16
21	Uttarakhand	124	7.28
22	West Bengal	221	27.15
	<b>Grand Total</b>	<b>5461</b>	<b>546.79</b>