

**GOVERNMENT OF INDIA
HOUSING AND URBAN POVERTY ALLEVIATION
LOK SABHA**

UNSTARRED QUESTION NO:1720
ANSWERED ON:04.05.2016
Housing for All
By Prof. Richard

Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

- (a) the salient features of Pradhan Mantri Awas Yojana Housing for All 2022 under Public-Private Partnership (PPP) mode along with the number of banks involved in this yojana to provide subsidised home loan to the poor, state-wise;
- (b) the budget sanctioned for this yojana during last one year, State-wise;
- (c) whether the Government has received any complaint regarding misuse of the budget;
- (d) if so, the details and the action taken thereof in this regard; and
- (e) whether the Government is facing any difficulty to complete the target fixed to build the houses during one year and if so, the details thereof and the reasons therefor along with the steps taken by the Government in this regard?

Answer

THE MINISTER OF HOUSING AND URBAN POVERTY ALLEVIATION
[SHRI M. VENKAIAH NAIDU]

(a): The Pradhan Mantri Awas Yojana-Housing for All (Urban) Mission, launched on 25.6.2015 aims to provide central assistance to States/UTs for providing housing to all eligible urban poor through the following four verticals:

- (i) "In situ" Slum Redevelopment using land as a resource under which a slum rehabilitation grant of Rs. 1 lakh per house on an average is provided by Government of India.
- (ii) Promotion of Affordable Housing for weaker section through Credit Linked Subsidy under which an interest subsidy of 6.5% on home loans upto Rs. 6 lakhs for a tenure upto 15 years is provided by the Government of India for both EWS/LIG categories.
- (iii) Affordable Housing in partnership with public or private sector under which Central assistance of Rs. 1.5 lakh per EWS house is provided by the Government of India in projects.
- (iv) Subsidy for beneficiary-led individual house construction or enhancement under which Rs.1.5 lakh per house is provided by Government of India for EWS category.

Under the Credit-Linked Subsidy Scheme (CLSS) component of the HFA Mission, as on date, 179 MoUs have been signed between the Primary Lending Institutions (PLIs) and Central Nodal Agencies (CNAs) viz. National Housing Bank (NHB) and Housing and Urban Development Corporation Ltd. (HUDCO).

(b): Budget Estimates of Rs. 4000.00 crore were earmarked for the FY 2015-16 for the projects under Housing for All (HFA) scheme and Rs. 200.00 crore under Credit Linked Subsidy Scheme (CLSS) component (Central Sector Scheme). Details of state-wise indicative allocation of funds for the PMAY (U) mission, except CLSS component, are at Annexure-I.

(c) & (d): No complaints were received regarding misuse of the budget.

(e): The PMAY (Urban) Mission was launched only on 25.06.2015 and no targets were fixed during the year.
