

**5**

**STANDING COMMITTEE ON  
URBAN DEVELOPMENT  
(2020-21)**

**SEVENTEENTH LOK SABHA**

**MINISTRY OF HOUSING AND URBAN AFFAIRS**

**DEMANDS FOR GRANTS (2021-22)**

**FIFTH REPORT**



**LOK SABHA SECRETARIAT  
NEW DELHI**

**March, 2021/Phalguna, 1942 (Saka)**

**FIFTH REPORT**

**STANDING COMMITTEE ON  
URBAN DEVELOPMENT  
(2020-21)**

**(SEVENTEENTH LOK SABHA)**

**MINISTRY OF HOUSING AND URBAN AFFAIRS**

**DEMANDS FOR GRANTS (2021-22)**

**Presented to Lok Sabha on 08.03.2021**

**Laid in Rajya Sabha on 08.03.2021**



**LOK SABHA SECRETARIAT  
NEW DELHI**

**March, 2021/Phalguna, 1942 (Saka)**

**C.U.D. No.: 116**

**Price : Rs.**

*(C) 2019 By Lok Sabha Secretariat*

Publish under Rule 382 of the Rules of Procedure and Conduct of Business in Lok Sabha  
(Thirteenth Edition) and Printed by.....

(i)

**CONTENTS**

		Page
	Composition of the Committee	(iii)
	Introduction	(iv)
<b>REPORT</b>		
<b>PART-I</b>		
Chapter I	Introductory	1
Chapter II	Brief Overview of Demands for Grants (2021-22) of The Ministry of Housing and Urban Affairs	3
Chapter III	Scheme wise/Project wise/Issue wise analysis of Demands for Grants (2021-22)	9
	(A) PRADHAN MANTRI AWAS YOJANA (PMAY)	9
	(i) Beneficiary-led individual house construction/ enhancement (BLC)	9
	(ii) Affordable Housing in Partnership (AHP)	10
	(iii) In-situ Slum Redevelopment (ISSR)	10
	(iv) Credit Linked Subsidy Scheme (CLSS)	12
	(v) Affordable Rental Housing Complexes (ARHCs)	15
	(a) Demand Assessment and Progress	17
	(b) Year-wise Allocation and Releases under PMAY - U	17
	(B) SWACHH BHARAT MISSION - URBAN	20
	(i) SBM 2.0 (Swachh Bharat Mission - Urban)	26
	(C) DEENDAYAL ANTYODAYA YOJANA - NATIONAL URBAN LIVELIHOODS MISSION (DAY-NULM)	27
	(i) Scheme for Shelter for Urban Homeless (SUH)	29
	(D) PRIME MINISTER STREET VENDOR'S ATMANIRBHAR NIDHI SCHEME (PM SVANidhi)	31
	(i) Interest rates and other compliance requirements	32
	(ii) Insistence on high credit rating of the street vendors	33
	(iii) Need for removal of stamp duty on loans under SVANidhi	34
	(iv) lending Institutions	37
	(v) Private Bank Participation in PM SVANidhi Scheme	37
	(vi) Physical Presence of Borrower	41
	(E) SMART CITIES MISSION	42
	(i) Ministry submitted broad outline and progress of the Smart City Mission	42
	(ii) Financial Allocations for this Mission	44
	(iii) Overall physical progress in the Mission	45
	(iv) Financial Progress	47
	(F) ATAL MISSION FOR REJUVENATION AND URBAN TRANSFORMATION (AMRUT)	54
	(G) MASTER PLAN FOR HOLISTIC DEVELOPMENT	57

(ii)

PART-II		
	Observations/Recommendations	59
Annexure		
A.	Minutes of the Ninth Sitting of the Committee held on 01 <sup>st</sup> March, 2021	74
B.	Minutes of the Tenth Sitting of the Committee held on 03 <sup>rd</sup> March, 2021.	78
I.	State-wise Progress of CLSS Component under Pradhan Mantri Awas Yojana	81
II.	Number of Urban Homeless identified by States/UTs through Systematic third-party survey (as on 20.02.2021) under DAY-NULM	82
III.	A statement showing State/UT-wise number of Shelters for Urban Homeless (SUH) since inception 2014-15 till 20.02.2021	83
IV.	A statement indicating the state-wise details of loan applications received, sanctioned, rejected, disbursed and amount disbursed under PM SVANidhi Scheme	84
V.	Snapshot of data on Interest rates charged and other requirements for availing loans under SVANidhi Scheme	86
VI.	Details of Applicable Stamp Duty on PM SVANidhi Loan	89

(iii)

**COMPOSITION OF THE COMMITTEE ON  
URBAN DEVELOPMENT (2020-21)**

***Shri Jagdambika Pal - Chairperson***

**MEMBERS**

**LOK SABHA**

2. Adv. A. M. Ariff
3. Prof. S. P. Singh Baghel
4. Shri Sanjay Kumar Bandi
5. Shri Benny Behanan
6. Shri Ramcharan Bohra
7. Shri Hibi Eden
8. Shri Gautam Gambhir
9. Shri Syed Imtiaz Jaleel
10. Shri Shankar Lalwani
11. Smt Hema Malini
12. Shri Hasnain Masoodi
13. Shri P.C. Mohan
14. Shri C.R. Patil
15. Shri S Ramalingam
16. Shri Adala Prabhakara Reddy
17. Smt. Aparajita Sarangi
18. Shri Rahul Ramesh Shewale
19. Shri Sudhakar Tukaram Shrangre
20. Shri Sunil Kumar Soni
21. Shri M V V Satyanarayana

**RAJYA SABHA**

22. Shri M. J Akbar
23. Shri Subrata Bakshi
24. Shri Y.S. Chowdary
25. Shri Ram Chander Jangra
26. Shri Kumar Ketkar
27. Shri Ayodhya Rami Reddy Alla
28. Shri Digvijay Singh
29. Shri Sanjay Singh
30. Dr. Sumer Singh Solanki
31. Shri Sushil Kumar Modi

**.SECRETARIAT**

1. Shri V. K. Tripathi - Joint Secretary
2. Shri Srinivasulu Gunda - Director

## INTRODUCTION

I, the Chairperson of the Standing Committee on Urban Development (2020-21) having been authorized by the Committee, present the Fifth Report (17<sup>th</sup> Lok Sabha) on 'Demands for Grants (2021-22)' of the Ministry of Housing and Urban Affairs.

2. The Demands for Grants of the Ministry of Housing and urban Affairs were laid on the Table of the House on 11 February, 2021 under Rule 331E of the Rules of Procedure and Conduct of Business in Lok Sabha.

3. The Committee took evidence of the representatives of the Ministry of Housing and Urban Affairs at their Sitting held on 1<sup>st</sup> March, 2021. The Committee wish to express their thanks to the officials of the Ministry of Housing and Urban Affairs for appearing before them and furnishing the information that they desired in connection with the examination of the Demands for Grants of the Ministry.

4. The Committee would also like to place on record their deep sense of appreciation for the invaluable assistance rendered to them by the Officials of Lok Sabha Secretariat attached to the Committee.

5. The Committee considered and adopted Draft Report at their Sitting held on 3<sup>rd</sup> March, 2021.

6. For facility of reference, the observations/recommendations of the Committee have been printed in bold letters in the body of the Report.

*New Delhi;*  
*3<sup>rd</sup> March, 2021*  
*12 Phalguna, 1942 (Saka)*

**JAGDAMBIKA PAL,**  
*Chairperson,*  
*Standing Committee on*  
*Urban Development.*

**REPORT**

**PART- I**

**CHAPTER- I**

**An Introduction**

India is rapidly urbanizing. From 38 crores in 2011, the urban population is likely to increase to 60 crores by 2031 and by 2050 more than 50 percent of total population will live in urban areas. Number of towns has also increased from 5161 in 2001 to 7933 in 2011. India's urban transformation from largely rural to a quasi-urban society, however, has not been accompanied by a commensurate increase in the supply of basic urban services like water supply, sewerage, drainage network, Solid Waste Management, roads, public transport, street lighting, parks, cycling tracks, etc.

1.2 Cities often act as a magnet attracting people, finance and talent towards it. While, India continues its journey to become the 3rd largest economy in the world by 2050, the role of Urban India in its contribution to India's growth is note-worthy. Today, urban India contributes 65% to India's GDP, which is estimated to rise to 70% by 2030, an unprecedented expansion that will change the economic, social and political landscape of India. During this time, 60% of urban citizens will move into middle class bracket and will see 1 million + young people moving into workforce every year thus demanding faster and transparent services and world class Infrastructure. So, while India will continue to urbanize, driven by the aspirations of the young India, the quality of urbanization becomes paramount for authorities to consider realizing the larger India Urban opportunity that exists.

1.3 The challenge of urbanization in India is to ensure service delivery at the enhanced minimum standards that are necessary when planning. A comprehensive development of physical, institutional, social and economic infrastructure is required to sustain this urban growth.

1.4 The Ministry of Housing and Urban Affairs is entrusted with the responsibility of broad policy formulation and monitoring of programmes regarding urban housing and urban development.

1.5 The responsibilities of the Ministry of Housing and Urban Affairs also include construction and maintenance of Central Government buildings, including residential accommodation, except those under the Ministry of Defence, Atomic Energy, Railways and Communication.

\*\*\*\*\*

## CHAPTER -II

**BRIEF OVERVIEW OF DEMANDS FOR GRANTS (2021-22) OF MINISTRY OF HOUSING AND URBAN AFFAIRS**

2.1 Budget of the Ministry of Housing and Urban Affairs for FY 2021-22 is reflected under Demand No. 59-Ministry of Housing and Urban Affairs. Regarding Budgetary support, the Ministry has submitted as under:

2.2 The overall BE 2021-22 provisions under Demand No. 59- M/o Housing and Urban Affairs is ₹62,751.01crore (Gross) of which ₹36,991.99 crore is in Revenue Section and ₹ 25,759.02crore in Capital Section. 47% of the total budgetary provisions are under Capital Section for incurring expenditure mainly on Metro projects and capital works related to General Pool accommodation including New Parliament Building and Central Vista. After anticipated recoveries of ₹8,170.01crore, the net Budget 2021-22 is ₹54,581crore.

2.3 Ministry's share in the total Expenditure Budget of ₹ 34,83,235 crore of the Government of India is 1.65%. Allocation-wise, Ministry is in the list of top ten Ministries along with Ministry of Health and Family Welfare, Ministry of Defence, Ministry of Railways, Ministry of Rural Development and Ministry of Road Transport and Highways etc.

2.4 Scheme-wise outlays and their share in the overall BE provisions for FY 2021-22 are as under: -

(₹ in Crore)

SL. N.	SCHEMES	BUDGET ESTIMATE 2021-2022	% share in overall BE
1.	MRTS & METRO PROJECTS	23,500	43.1
2.	PMAY (U)	8,000	14.7
3.	AMRUT	7,300	13.4
4.	100 SMART CITIES MISSION	6,450	11.8
5.	SWACHH BHARAT MISSION	2,300	4.2
6.	GPA (RES/ Non -RES)- CPWD	2,352	4.3
7.	NERUDP / Other Projects in NER	120	0.3

8.	NULM	795	1.4
9.	PM SVANIDHI	200	0.3
10.	NON-SCHEME/Other Schemes*	3,564	6.5
	GRAND TOTAL	54,581	100%
	* Includes PHE Sector Development and Nirman Kaushal Vikas Yojana.		

2.5 Total provisions for Centrally Sponsored Schemes (CSS) and Central Sector Schemes of the Ministry are ₹ 24,845 crore and ₹ 26,174.02 crore respectively. Share of the CSS and Central Sector schemes in the overall expenditure budget of the Government of India is as under:-

S. No.	Item(s)	Total outlay of the Government of India	Allocation to MoHUA	%age w.r.t. total outlay
1	Capital Expenditure	5,54,233	25,759	4.64%
2	Centrally Sponsored Scheme	3,81,304	26,174	6.52%
3	Central Sector Scheme	10,51,703	24.845	2.49%

Grants-in-Aid(GIA) to State Governments/ UTs are as under: -

(a)	GIA to State Governments	-	₹16,604.48 crore
(b)	GIA to Union Territory Govts.	-	₹783.01 crore

2.6 Data on proposed Outlay, Budget Estimates, Revised Estimates and Actual Expenditure (2019-20) and (2020-21) and BE 2021-22 are as under:

(Rs. In Crore)				
Year	Proposed Outlay (Projected BE)	Budget Estimates	Revised Estimates	Actual Expenditure
2019-20	67,278.82	48032.17	42,266.72	42054.36

2020-21	82,986.65	50,039.90	46790.99	31003.93 (As on 31.01.2021)
2021-22	98681.00	54581.00	-	-

(Rs. in crore)

BE/RE/Actual	2015-16	2016-17	2017-18	2018-19	2019-20
Budget Estimate	24,851.34	29,934.00	40,617.84	41,765.13	48,032.17
Revised Estimate	20,301.28	37,834.75	40,753.84	42,965.13	42,326.72
Actual	20,180.17	36,946.32	40,061.02	40,611.87	42,054.36

- Actual Expenditure during 2020-21 as on 31.01.2021 with reference to RE is as under:

(Rs. In Crore)

BE 2020-21	RE 2020-21	Exp. As on 31.01.2021	% Exp. w.r.t. RE 2020-21
50,039.90	46790.99	31003.93	66.26%

2.7 In the budget speech of 2021, Hon'ble Finance Minister announced that Jal Jeevan Mission (Urban) will be launched with an outlay of ₹2.87 lakh crore which is aimed to provide universal water supply in all 4,378 urban local bodies with additional 2.86 crore household tap connections. It will also ensure liquid waste management in all 500 AMRUT cities. This mission will promote water conservation technological innovations and make cities water secure.

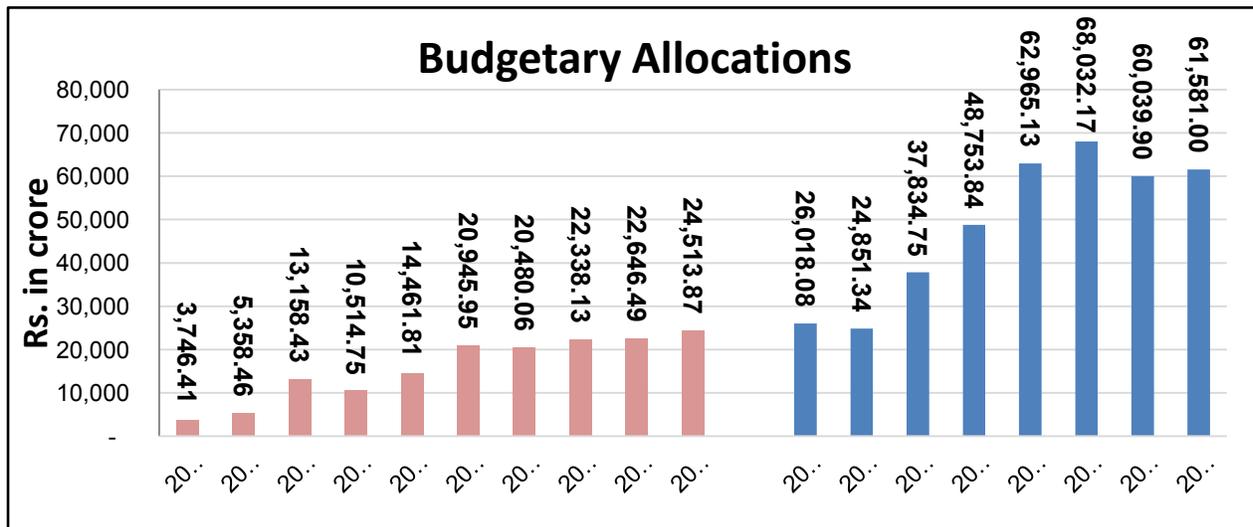
2.8 Government is committed to raise the share of public transport in urban areas through expansion of metro rail network and augmentation of city bus services. A new scheme is proposed to be launched with an outlay ₹18,000 crores to induct 20,000 city

buses in 5 lakh+ population cities for providing an organised city bus service, improved and green urban mobility and ease of living for the citizens. 708 km of conventional metro is already operational in 18 cities and additional 1,016 km of metro and Regional Rapid Transport is under construction in 27 cities. Five new Metro projects in Chennai, Bangalore, Nagpur, Nashik and Kochi at an aggregated cost of around ₹89,000 crores are proposed to be sanctioned. Further for Tier –II cities and peripheral areas of Tier-I Cities, two new cost effective technologies i.e. MetroLite and MetroNeo will be deployed without compromising quality experience, convenience and safety of passengers which is the hallmark of metro travel.

(Pg. 3-6 & Annexure C, Premat)

### **Enhanced Budgetary Support**

2.9 Enhanced Budgetary Support The critical issue of higher funding required for urban infrastructure was also addressed by substantial increase in budgetary allocations. As against a total of Rs.1,58,164crore allocated during 10-year period from 2004-05 to 2013-14, the cumulative budgetary allocations during next eight years i.e. 2014 onwards (including current year's estimate) has been to the tune of Rs.3,90,076



crore.

The annual average budgetary allocation during preceding 10 year period was around Rs.15,800crore which was increased substantially to more than Rs.48,000crore

(inclusive of allocations under Extra Budgetary Resources (EBR) i.e. more than 3 times increase! Budget for 2021-22 has proposed allocation of Rs.54,581 crore for various urban missions. In addition, another Rs.7,000 crore are likely to be made available for funding PMAY through EBR mechanism i.e. a total availability of Rs.61,581crore.

2.10 When asked what measures are the Ministry taking for increasing its total expenditure capacity in tune with the urban infrastructure creation needs, the Ministry stated as under:

“There has been three fold hike in annual average budgetary allocation from the level of Rs.15,800crore between 10 years period from 2003-2004 to 2013-14 to as high as over Rs.48,000 crore (inclusive of Extra Budgetary Resource (EBR) i.e. 2014-15 onwards till 2021-22 with even higher allocation of Rs. 54, 581crore for BE (2021-22). Further, due importance has been given to the urban sector in the National Infrastructure Pipeline where Rs. 20 lakh crore(approximately) constituting 17% of the projected investment in NIP of more than Rs. 111 lakh crore during FY 2020 to 2025 is for infrastructure projects under urban sector including urban transport, affordable housing, AMRUT and Smart Cities Mission. Ministry has been projecting demand for additional funds as and when required for implementation of its scheme. An additional amount of Rs. 18000 crore has been provided over the Budget Estimate for PM Awas Yojana – Urban (PMAY-U) through additional allocation and Extra Budgetary Resources (EBR) as part of Government’s stimulus to the economy under AtmaNirbhar Bharat 3.0 announced by Hon’ble Finance Minister on 12.11.2020.

This year’s budget is yet another quantum leap in our progressive journey for transforming the urban landscape of India. With the major focus on infrastructure, Rs.54,581 crore is proposed to be provided which is 9% higher than the budget of previous year and 16.5% higher than revised budget estimates. In addition, another Rs.7,000 crore for PMAY-U is proposed to be made available i.e. more than Rs.61,000 crore to be made available for urban transformation! In line with Government’s thrust on infrastructure, capital outlay for urban infrastructure of Rs.25,579 crore is proposed to be allocated, which is 22% higher than that of last year. 2021-22 budget has also announced three major transformative landmark schemes:

Jal Jeevan Mission (Urban) is proposed to be launched with an outlay of Rs.2.87 lakh crore which is aimed at universal water supply in all 4,378 urban local bodies to be provided with 2.86 crore household tap connections along with liquid waste management in 500 AMRUT cities. After the resounding success of Swachh Bharat Mission, which became a Jan-andolan, Swachh Bharat Mission 2.0 is proposed to be implemented with an outlay of Rs.1.41 lakh crore for the health and well-being of all. A new scheme is proposed to be launched with an outlay Rs.18,000 crore to induct 20,000 city buses in 5 lakh+ cities for a providing an organized city bus service, improved and green urban mobility and ease of living for the citizens. Five new Metro projects in Chennai, Bangalore, Nagpur, Nashik and Kochi at an aggregated cost of around Rs.89,000crore are proposed to be sanctioned. Further for Tier –II cities and peripheral areas of Tier-I Cities, two new cost effective technologies i.e. MetroLite and MetroNeo will be deployed without compromising quality experience, convenience and safety of passengers which is the hallmark of metro travel. Further to provide ease of living to urban migrants and poor and give further push to affordable housing, 100% income tax exemption is proposed to be given for affordable rental housing projects. The benefits of additional deduction of Rs.1.5 lakh for the homebuyers interest paid on home loan is also proposed to be extended for another year i.e.upto 31 March 2022.

Government of India is committed to the vision of developing urban areas with distinct identity providing ease of living, responsive governance, clean and sustainable environment, rapid economic growth and livelihood opportunities for the citizens.”

(LoP Replies)

## CHAPTER-III.

## SCHEME-WISE/PROJECT-WISE/ISSUE-WISE ANALYSIS OF DEMANDS FOR GRANTS (2021-22)

**(A) PRADHAN MANTRI AWAS YOJANA (PMAY)**

3.1 The Government of India launched the Pradhan Mantri Awas Yojana - Urban- Housing for All Mission on 25 June 2015 to provide Central Assistance to implementing agencies through States/Union Territories (UTs) for providing all weather pucca houses with basic civic infrastructure to all eligible urban households.

3.2 The scheme of PMAY- U focuses to cover the entire urban area consisting of all Statutory Towns, Notified Planning Areas, Development areas under the jurisdiction of Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such authority entrusted with functions of urban planning and regulations under State legislation. So far, 4459 cities/towns have been included under PMAY - U. Further, 183 on-going projects of erstwhile Rajiv Awas Yojana (RAY) have also been subsumed under PMAY -U. The duration of the Mission is seven years (FY: 2015-16 to FY: 2021-22).

(Preliminary Material Pg 25)

3.3 PMAY-U is being implemented through the following four verticals, the first three as Centrally Sponsored Schemes and fourth one as Central Sector Scheme:

**(i) Beneficiary-led individual house construction/ enhancement (BLC)**

Under BLC, upto Rs. 1.5 lakh of Central Assistance is provided through States / Union Territories (UTs) to each of eligible beneficiaries belonging to Economically Weaker Section (EWS) having annual household income upto Rs 3.00 lakh for

construction of individual pucca (all weather) house (new construction) or enhancement of existing house on their own land. Enhancement means addition of minimum carpet area of 9.0 square metre to the existing house with pucca construction of at least one habitable room or room with kitchen and/or bathroom and/or toilet, limiting the total carpet area of the house to 30 square metre. As large as 68.24 lakh beneficiary households have been sanctioned houses under this vertical.

(Preliminary Material Pg 26)

**(ii) Affordable Housing in Partnership (AHP)**

Under AHP, Central Assistance of Rs. 1.5 Lakh per EWS house is provided by Government of India in projects where at least 35% of the houses in the projects are for EWS category and a single project has at least 250 houses. Nearly, 24 lakh beneficiary households have been sanctioned houses under this vertical.

(Preliminary Material Pg 26-27)

**(iii) In-situ Slum Redevelopment (ISSR)**

Under ISSR, 'in-situ' slum rehabilitation for eligible slum dwellers is carried out with private participation using land as a resource. The aim is to leverage the locked potential of land under slums and bringing slum dwellers into the formal urban settlement. Slums so redeveloped are required to be de-notified. Central Assistance of Rs 1.00 lakh per house is admissible under this vertical of the Scheme for beneficiaries of EWS category. About 4.54 lakh beneficiary households (including 1.42 households of RAY) have been sanctioned houses under this vertical. The State/UT wise details of ISSR taken up under PMAY-U is as follows:

State/UT	No of Projects	No of Houses Sanctioned	No of Houses Grounded	No of Houses Completed	Central Assistance Sanctioned (Rs. in Cr.)	Central Assistance Released (Rs. in Cr.)
A&N Island (UT)	-	-	-	-	-	-
Andhra Pradesh	-	-	-	-	-	-

Arunachal Pradesh	-	-	-	-	-	-
Assam	2	108	-	-	1.08	0.43
Bihar	-	-	-	-	-	-
Chandigarh (UT)	-	-	-	-	-	-
Chhattisgarh	-	-	-	-	-	-
Delhi (NCR)	-	-	-	-	-	-
DNH & DD	-	-	-	-	-	-
Goa	-	-	-	-	-	-
Gujarat	114	62,317	35,898	4,535	623.17	249.27
Haryana	2	367	-	-	3.67	1.47
Himachal Pradesh	-	-	-	-	-	-
J&K (UT)	-	-	-	-	-	-
Jharkhand	27	15,817	-	-	158.17	63.27
Karnataka	-	-	-	-	-	-
Kerala	-	-	-	-	-	-
Ladakh (UT)	-	-	-	-	-	-
Lakshadweep (UT)	-	-	-	-	-	-
Madhya Pradesh	4	2,172	-	-	21.72	8.69
Maharashtra	14	2,23,506	77,260	12,676	2,235.06	894.02
Manipur	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-

Nagaland	-	-	-	-	-	-
Odisha	3	7,300	2,500	-	73.00	29.20
Puducherry (UT)	-	-	-	-	-	-
Punjab	1	1,025	-	-	10.25	4.10
Rajasthan	-	-	-	-	-	-
Sikkim	-	-	-	-	-	-
Tamil Nadu	-	-	-	-	-	-
Telangana	-	-	-	-	-	-
Tripura	-	-	-	-	-	-
Uttar Pradesh	-	-	-	-	-	-
Uttarakhand	-	-	-	-	-	-
West Bengal	-	-	-	-	-	-
<b>Total</b>	<b>167</b>	<b>3,12,612</b>	<b>1,15,658</b>	<b>17,211</b>	<b>3,126.12</b>	<b>1,250.45</b>

(Preliminary Material Pg 27 & Table at LOP 36)

**(iv) Credit Linked Subsidy Scheme (CLSS)**

Under CLSS, interest subsidy upto Rs 2.67 lakh is given to eligible beneficiaries of Economically Weaker Section (EWS)/ Low Income Group (LIG) and Middle-Income Group (MIG) on home loans from banks, Housing Finance Companies and other such institutions for acquiring/ construction of houses. The benefits under CLSS translate to nearly Rs. 6.00 lakh over 20 years of loan period. The following table illustrates eligibility and admissible subsidy to each category of beneficiary:

Particulars	EWS	LIG	MIG I	MIG II
Annual Household Income (Rs)	Upto 3 Lakh	3-6 Lakh	6-12 lakh	12-18 Lakh

Carpet Area in sqm	30	60	160	200
Interest Subsidy (% p.a.)	6.5%		4.0%	3.0%
Maximum Loan Tenure	20 Years			
Eligible Loan Amount (Rs)	6,00,000/-		9,00,000/-	12,00,000/-
Discounted NPV Rate	9%			
Upfront subsidy amount for 20 Year Loan (Rs)	2,67,280/-		2,35,068/-	2,30,156/-
Approx. monthly savings @ Loan Interest of 10%	2,500/-		2,250/-	2,200/-

3.4 For implementation of CLSS vertical of PMAY – U Ministry has identified Central Nodal Agencies (CNAs) i.e. National Housing Bank (NHB), Housing and Urban Development Corporation Ltd. (HUDCO) and State Bank of India (SBI). CNAs are responsible for ensuring proper implementation and monitoring of the scheme. MoHUA regularly monitors implementation of scheme with CNAs. At the highest level, an inter-ministerial Committee for Monitoring of CLSS has been constituted, as per PMAY – U guidelines, under Co-chairpersonship of Secretary (HUA) and Secretary (FS) which guides implementation and reviews progress periodically. So far, 13.65 lakh beneficiary households (including 5.03 lakh from MIG) have been benefited under this vertical. The scheme for MIG category was started w.e.f. 1st January, 2017 initially for one year and has been extended from time to time. Present extension for MIG under CLSS is upto 31.03.2021.

(Preliminary Material Pg 27-28)

3.5 State-wise progress of CLSS component as on 08.02.2021 is attached at Annexure-I

(Preliminary Material Pg 36)

3.6 From the data made available to the Committee by the states namely Tamil Nadu, Karnataka, Andhra Pradesh and Telengana, during the informal discussions held as part of their study tour , it is found that MIG beneficiaries under CLSS component is more than EWS/LIG beneficiaries whereas the Scheme has been formulated to target EWS/LIG category of people. This observation has been validated from the data provided in the preliminary material of MoHUA. In response to a written query seeking the reasons for the same and details regarding the steps taken by MoHUA to encourage more EWS/LIG beneficiaries to opt for this scheme especially in the above mentioned states, MoHUA submitted as follows:

"Under Housing for All Mission, the preference of a particular category of house by beneficiary depends on a number of factors like economic independence, level of urbanization, household income, family size, access to formal banking services etc. CLSS is a demand driven intervention and eligible beneficiary can avail the benefit of subsidy based on the category of their household annual income i.e. upto Rs. 3 lakh for EWS, Rs. 6 lakh for LIG, Rs. 12 lakh for MIG-I and Rs. 18 lakh for MIG-II.

CLSS for MIG category of beneficiaries was introduced under the scheme of PMAY-U on 1st January 2017, initially for one year to extend benefits of interest subsidy to aspiring citizen to own a house especially in urban areas. In the past, no similar relief was provided to this group which primarily comprises salaried, taxpaying citizens who are considerably contributing to the economy of the country. CLSS for MIG has been extended from time to time and presently under AtmaNirbhar Bharat Package-1.0 it has been extended upto 31st March 2021 to cover 2.5 lakh beneficiaries from MIG category in FY 2020-21. Therefore, the beneficiaries of MIG are eagerly pursuing with their PLIs to get the benefits of subsidy within the extended period.

Presently, CLSS beneficiaries in EWS/LIG are 8.62 lakh and in MIG is 5.23 lakh which are in the ratio of 2:1 approximately. The number of CLSS beneficiaries belonging from MIG category form 4.75% of the total houses sanctioned (110lakh houses) under PMAY-U, whereas EWS/LIG beneficiaries under CLSS form 7.8%.

The remaining houses under the scheme of PMAY-U are from the EWS category under other three verticals of the scheme.

In the states of Tamil Nadu, Andhra Pradesh, Karnataka and Telangana, beneficiaries of CLSS for MIG are more than CLSS for EWS/LIG. The beneficiaries from EWS category have not been neglected from availing the benefit of the PMAY-U HFA Mission which may be judged from the table below.

States (dt.15.02.21)	EWS beneficiaries under AHP, BLC, ISSR*	EWS/LIG beneficiaries under CLSS	MIG beneficiaries under CLSS
Tamil Nadu	6,31,264	33,155	36,903
Telangana	1,54,899	16,557	40,345
Karnataka	6,02,457	22,152	50,047
Andhra Pradesh	19,87,618	15,917	23,736
Total	34,64,019		1,51,031

\* AHP, BLC, ISSR Beneficiaries belong for EWS category."  
(LOP reply Q 38)

**(v) Affordable Rental Housing Complexes (ARHCs)**

3.7 Affordable Rental Housing Complex (ARHC) -Sub-Scheme under PMAY(U) to provide ease of living to urban migrants/poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace. So far, 29 States/UTs have signed Memorandum of Agreement (MoA) for implementation of ARHCs.

(Preliminary Material Pg 28)

3.8 The Scheme will be implemented through two models:-

- (i) Model-1: Utilizing existing Government funded vacant houses to convert into ARHCs through Public Private Partnership or by public agencies
- (ii) Model-2: Construction, Operation and Maintenance of ARHCs by Public/Private Entities on their own vacant land.

(Preliminary Material Pg 34)

3.9 Model Request for Proposal (RFP) has been prepared and circulated to States/UTs for selection of prospective Concessionaire after

customization, based on the actual requirement of the project and issue it to invite proposals from the interest Agencies for Model 1.

(Annual Report Pg- 86 (c) No Hindi available)

3.10 Under the Model-2 of the Sub Scheme, on being queried whether any financial assistance shall be provided to the Public/Private entities by the Government, MoHUA submitted as follows:

"Under the Model-2 of the Scheme, the required investment will be made by Entity which would be recovered through rental income during the project period of 25 years. However, MoHUA has provisioned for an additional grant in the form of Technology innovation Grant (TIG) for the projects using innovative & alternate technology for speedier, sustainable, resource efficient and disaster resilient construction.

TIG of Rs. 1,00,000/- per dwelling unit in case of double bedroom (up to 60 sqm carpet area), Rs. 60,000/- per dwelling unit (up to 30 sqm carpet area) in case of single bedroom and Rs. 20,000 per Dormitory bed (up to 10 sqm carpet area) shall be released by MoHUA to Entities through BMTPC under TSM. TIG will be applicable only for projects using innovative and alternate technologies and sanctioned during the PMAY (U) Mission period (March 2022) and completed within 18 months after getting all statutory approvals."

(LOP 45)

3.11 In response to a written query as to whether Ministry has kept an upper limit to the rent charged from the occupants of the houses constructed under AHRCs, MoHUA submitted as follows:

" There is no upper limit to the rent charged from the occupants of the houses constructed under AHRCs. As per Scheme guidelines, initial, affordable rent of ARHCs will be fixed as per local survey. Subsequently, Entity can increase rent biennially at 8%, subject to maximum increase of 20% in aggregate, over a period of 5 years, effective from the date of signing contract. Same mechanism shall be followed over the entire concession period i.e. 25 years."

(LOP 44)

**(a) Demand Assessment and Progress**

3.12 Under PMAY-U, States/UTs have undertaken demand survey for assessing the actual demand of houses. As per demand validated by States/UTs, 1.12 crores of houses are proposed to be constructed under the scheme by 31.03.2022 to cover all eligible beneficiaries. Against the assessed demand of 1.12 crore houses in urban areas of the States/UTs, 110 lakh houses have so far been sanctioned, of which over 72 lakh houses have been grounded. Over 42 lakh houses have so far been completed and delivered to the beneficiaries. States/UTs have been requested to expedite grounding/completion of the sanctioned projects/houses. The Ministry monitors progress of the Mission through periodic review meetings, video-conferences and field visits.

(Preliminary Material Pg 28-29)

3.13 The following is the data on number of Houses (i) sanctioned, (ii) constructed, grounded and occupancy rate under ISSR, CLSS, BLC and AHP as furnished by the Ministry is as under :

Component	No of Sanctioned Houses	Houses Constructed (Whichever applicable)	Houses Grounded (Whichever applicable)	Occupancy Rate
ISSR*	4,54,460	95,110	2,31,652	99%
CLSS	13,86,107	13,86,107	13,86,107	100%
AHP	23,54,368	4,85,361	12,69,602	10%
BLC	68,24,481	19,32,130	39,68,227	100%

\* Including houses approved in earlier scheme of RAY for slum dwellers"  
(LOP reply 34)

**(b) Year-wise Allocation and Releases under PMAY - U****(i) Gross Budgetary Support (GBS):**

3.14 Budget Estimates, Revised Estimates and Actual expenditure/release under PMAY - U as on 12.02.2021:

(Rs in crore)

Year	BE	R E	Actual Release
2015-16	5,088.31	1,662.73	1,486.15
2016-17	5,075.00	4,936.10	4,872.92
2017-18	6,042.81	8,642.01	8,591.35
2018-19	6,505.00	6,505.00	6,143.79
2019-20	6,853.26	6,853.26	6,851.09
2020-21	8,000.00	21,000.00	8,943.13*
2021-22	8,000.00	-	-

\* as on 12.02.202

**(ii) Extra Budgetary Resources (EBR):**

3.15 The data on EBR since 2017-18 is as under :

(Rs in crore)			
Year	EBR provisioned	EBR raised	Actual Release
<b>2017-18</b>	8,000.00	8,000.00	8,000.00
<b>2018-19</b>	25,000.00	20,000.00	20,000.00
<b>2019-20</b>	20,000.00	15,000.00	15,000.00
<b>2020-21</b>	10,000.00	10,000.00	10,000.00
<b>2021-22</b>	7,000.00*	-	-

\* Provided in budget 2021-22 as IEBR to BMTPC for funding PMAY-U.

3.16 Under Gross Budgetary Support to PMAY (U), in 2020-21 the RE was Rs. 21,000.00 Cr whereas the BE was 8,000 Cr. In response to a written query as to the reasons for such a big jump from BE to RE, MoHUA submitted as follows:

" In view of the huge demand from the States/UTs and CNAs for Central Assistance/Subsidy under the scheme of PMAY-U based on the sanctions and required compliances achieved, an enhanced requirement for Rs. 25,000 cr. in RE 2020-21 was projected. Considering this, Ministry of Finance announced, under AtmaNirbhar Bharat package 3.0, an additional outlay of Rs. 18,000 cr. through budgetary allocation and EBR. Accordingly, Rs. 5,000 cr. of EBR has been drawn and spent and

the balance of Rs. 13,000 cr. has been provided as budgetary allocation raising the RE 2020-21 to Rs. 21,000 cr."

(LOP 48)

3.17 The Actual Release, out of the RE of Rs 21,000 Cr as on 12.02.2021, is Rs. 8,943.13 Cr. MoHUA submitted the following reasons for the low spending as compared to the funds sought from the Revised Estimates:

" Augment of provisions at RE stage requires regularization through re-appropriation/supplementary. A supplementary demand for Rs. 10,000 cr. has already been sought in the 2<sup>nd</sup> supplementary stage so that the amount can be utilized. Pending approval of the supplementary demand through Parliamentary process, Ministry of Finance was requested to authorize the Ministry to spend the amount in advance to meet the imminent requirement for release of funds. Accordingly, Ministry of Finance authorized Rs. 6,000 cr. for spending in the first tranche. This amount has been spent almost fully (Rs. 5,338 cr. as on 19.02.2021) and further authorization for Rs. 4,000 cr. has been requested so that the entire enhanced provision can be spent well within the CFY. "

(LOP 49)

3.18 In written reply to a query as to whether the Ministry would be able to utilize 100% of their RE, MoHUA made the following submission:

"Under PMAY-U, against the allocation of Rs. 21,000 cr. in RE 2020-21, Rs. 11,836.24 has already been released as on 20.02.2021. In view of pressing demand for Central Assistance/Subsidy from States/UTs and CNAs, the Ministry will able to utilize 100% of the allocated fund well within the CFY."

(LOP 49(i))

3.19 In response to a further query as to whether spending more than two thirds of the allocation is vocative of the relevant provision which

stipulate that not more than one third of the allocation should be spent in the final quarter, MoHUA submitted as follows:

" As per the Cash Management System in Central Government, more than 33% and 15% of expenditure of Budget Estimates is not permissible in last quarter and last month respectively of the financial year. However, in view of the situation arising out of COVID-19 and the consequential lock down during the current financial year, Ministry of Finance, vide their O.M. dated 08.04.2020 and 23.06.2020, imposed the restrictions to incur expenditure not more than 5% every month during the first two quarters of FY 2020-21. Further, Ministry of Finance vide their O.M. dated 29.10.2020 and 17.02.2021 have conveyed that the QEP for the remaining period of current financial year may be considered as relaxed to the extent of expenditure ceiling finalized for RE 2020-21. Accordingly, additional funds provided for PMAY (U) at RE stage will be utilized after due approval of Secretary (Expenditure) / Parliament. "

(LOP 49(ii))

**(B) SWACHH BHARAT MISSION-URBAN**

3.20 Government of India launched Swachh Bharat Mission-Urban (SBM-U) on 2<sup>nd</sup> October, 2014, with an objective to make the urban areas of the country Open Defecation Free (ODF) and 100% scientific management of Municipal Solid waste (MSW) . The mission has been extended up to 31.03.2021. All 4041 statutory towns as per census 2011 have been considered under SBM (U). The admissible components under SBM with broad funding pattern are (i) Household toilets including conversion of insanitary latrines into pour-flush latrines (ii) Community toilets & Public toilets (iii) Solid Waste Management (iv) IEC and Public Awareness and (v) Capacity Building and Administrative & Office Expenditure (A&OE). SBM-U is being implemented by MoHUA for urban areas, with the following mission objectives:

- a) achieving 100% open defecation free (ODF) status,
  - b) achieving 100% solid waste management — in all ULBs in the country, and
  - c) creating Jan Andolan through citizen outreach and engagement
- (Preliminary Material pg 67)

3.21 MoHUA, in a written submission regarding the extension of the Mission beyond 31.03.2021 stated as follows:

"The Government of India has recently announced SBM-Urban 2.0 with a total proposed outlay of Rs 1,41,678 crores for five years. Accordingly, Ministry plans to extend the Mission for another five year, beginning 1<sup>st</sup> April 2021."

(LOP 50)

3.22 The statement of Budget Estimates (BE), Revised Estimates (RE) and Actual Expenditure (AE) since 2014-15 (year wise) is as under:

(Rs in crore)

Financial Year	BE	RE	Actual Exp.	AE as % of RE
2014-15	---	1690.50	859.48	
2015-16	1000.00	1400.00	1108.09	
2016-17	2300.00	2300.00	2137.24	
2017-18	2300.00	2550.00	2540.60	
2018-19	2500.00	3000.00	2509.73	
2019-20	2650.00	1300.00	1298.57	
2020-21	2300.00	1000.00	988.09 as on date	

(Preliminary Material pg 68)

3.23 Furnishing the reasons for decrease in allocation at RE vis-a- vis BE in 2019-20 and 2020-21, submitted as follows :

" A major chunk of funds was taken by States during 2016-17, 2017-18, 2018-19, especially for Solid Waste Management (SWM). Since gestation periods for SWM periods are typically long – around 2-3 years or so, there was lesser funds demanded, leading to gap between BE and RE. As these projects are near completion, request for fund release, especially of 2<sup>nd</sup> installments, is expected in the next few quarters."

(LOP 51)

3.24 Under SBM, the cumulative year-wise achievement figures against the Mission target are given below:

Comparative Progress (Cumulative)						
Sr. No.	Componer	Mission Target	Year wise Achievements (cumulative)			
			Cumulative As on 2017-18	Cumulative As on 2018-19	Cumulative As on 2019-20	Cumulative on 2020-21 (as on 31.12.2020)
1	IHHL	5,899,637	5,540,886	6,343,643	6,637,513	6,675,070
2	CT/PT	5,07,587	355,961	521,116	623,979	628,795
3	Door to Door Waste Collection (Wards)	86,284	62,436 (74%)	76,101 (90%)	81,535 (96%)	83,435(97%)
4	Source Segregation (Wards)	86,284	30,749 (36%)	53,076 (62%)	64,730 (75%)	67,367(78%)
5	Waste Processing (%)	100%	28.57%	53.19%	65.00%	68%

(Preliminary Material pg 69)

3.25 As the "Source Segregation (Wards)" & "Waste Processing" stood at 78% and 68% respectively of the target set under SBM (U) during 2020-21 ( as on 31.12.2020) , vis-a- vis 75% and 65 % respectively achieved during 2019-20 , the Committee sought to know the reasons for slowdown in achieving the targets, MoHUA in its written response, submitted as follows:

" When the SBM-U was launched in 2014, source segregation of waste was not in practice. A concentrated, nation-wide push to scale up source segregation was launched under SBM-U. Given that this is largely a behavior change issue, it will take considerable time. Nevertheless, some of the complementary infrastructural enablers like segregated collection vehicles, colour coded segregated bins etc. have contributed immensely to reach the percentage upto 78. This has been made possible through a multi-pronged approach of policy-level enforcements and mandatory conditions, incentives through higher scores and public acknowledgements for practicing source segregation, awareness building mass outreach initiatives, technical advisories etc.

Similarly till 2014, practice of segregation was negligible. The predominant practice was to collect mixed waste and send them either for mass burning in sub-optimally operating waste to energy plants or to landfills. With source segregation scaling up, greater

quantities of low hanging fruits such as segregated green waste composted by families / communities /wards have gone up significantly, thereby pushing up the waste processing percentage from 18% in 2014 to 68% now. For the segregated dry waste, more of centralized facilities are necessary, which are also being constructed, and are expected to push up the waste processing % even higher in the next few years."

(LOP 53)

3.26 The Committee note that the Ministry of Environment and Forests & Climate Change (MoEF&CC) has notified Solid waste Management (SWM) Rules ,2016 vide GSR No. 1357 (E) dated 08.04.2016. Under these rules, waste generator would have to pay 'User Fee' to waste collector and spot fine for littering and Non segregation as specified by the local bodies.

(P.13 of 25<sup>th</sup> report)

3.27 The role of MoHUA as outlined in SWM Rules, 2016 is to :

- (a) make periodic review of measures taken by States and local bodies for improving solid waste management projects funded by the Ministry and execution of the projects funded by the Ministry at least once a year
- (b) formulate national policy and strategy on solid waste management including policy on waste to energy in consultation with stakeholders within six months from the date of notification of the rules
- (c) facilitate state /UTs in formulation of State Policy and strategy on solid waste management
- (d) promote research and development in solid waste management
- (e) undertake training and capacity building of local bodies and other stakeholders

(f) provide technical assistance and finances to states /UTs and ULBs on solid waste management .

(P.10 of 25<sup>th</sup> report )

3.28 In this context the Committee would like to recall the following recommendation for “Strict enforcement of available provision for Solid Waste Management’ contained in their 25th report on “Solid waste Management including hazardous waste medical waste and e-waste’ presented to Lok Sabha on 12.02.2019:;

“The Committee find it deplorable that waste source segregation and waste processing is far lower than Door to Door Collection in urban areas of the country leading to health and environmental hazards. For instance, as against the 82% 'Door to Door Collection of Waste', the 'Waste Source Segregation' is as low as 48% and 'Waste Processing' is a dismal 37.23%. As regards, 82% Door to Door Collection, the Committee are alarmed to note that it is still at very low levels in several States. For instance, Andhra Pradesh, Goa, Jharkhand, Madhya Pradesh, Chhattisgarh and Sikkim are the only States alongwith UTs of A&N Islands, Chandigarh, Daman and Diu with 100% Door to Door Collection whereas States with higher level of Door to Door Collection are Rajasthan (99%), Tamil Nadu (90%), Arunachal Pradesh (96%) etc. The Committee are concerned to note that NCT of Delhi is still far behind at 86%. The Committee are also concerned to note that large States viz. Assam, Uttar Pradesh and West Bengal are slow moving with 43%, 62% and 65% Door to Door Collection respectively. In this connection, the Committee recall that in January, 2018, the overall Door to Door Collection was 68.4% which has gone upto 82%. However, looking at prevailing scenario, the Committee feel that a lot more needs to be done in this area especially in big States like Assam, Uttar Pradesh and West Bengal and in other States too by accelerating the coverage with available mechanism like Star Rating protocol for Garbage Free Cities, IEC activities etc. “

(Rec Sl. No.4)

3.29 MoHUA in their action taken reply to the above mentioned recommendation submitted as under:

“Being a state subject and function of ULB , MoHUA continues to engage with the states/ Uts &ULBs in providing various advisories and guidelines and motivating and guiding their efforts through the annual Swachh Survekshans and star rating of garbage free cities. Star rating protocol for garbage free cities has been made integral part of Swachh Survekshan to have pan India coverage”

(ATR from MoHUA)

3.30 Strongly recommending for “Drawing up a phase-wise time table for achieving of source segregation by October, 2019 , the Committee in their 25<sup>th</sup> report on “Solid waste Management including hazardous waste medical waste and e-waste’ presented to Lok Sabha s on 12.02.2019 recommended as under :

"The Committee are dismayed to note that scenario of source segregation is also dismal and whatever progress has been done is limited to few States/UTs only. For instance, 48% workdone on source segregation is mainly in three States of Chhattisgarh, Karnataka and UT of Puducherry with 100% source segregation, followed by Andhra Pradesh with 88%, J&K with 83%, UT of Chandigarh with 81% and Tamil Nadu with 80%. Other States are experiencing still lower level of source segregation. The Committee are also constrained to note that in most of the States, it is very low. For instance, in large States of Rajasthan and Uttar Pradesh, it is as low as 65% and 41% respectively and similar is the position of other large States. The Committee are also constrained to learn that in States of Assam, Bihar and many other States/UTs it is in single digit. The Ministry of Housing and Urban Affairs have also expressed their helplessness before the Committee that in spite of robust monitoring by Ministry and hand holding of States/UTs/ULBs, the matter is taking time due to reasons like existing behavioral patterns and failure of the authorities in imposing existing rules and so on. The Committee apprehend that with this pace of work, the Ministry of Housing and Urban Affairs may not be able to achieve the mandate of scientific waste management by 2nd October, 2019. The Committee, therefore, strongly recommend that a time table in a phased manner be drawn up for achieving the aforesaid goal by making concerted all".

(Reco 5 of 25<sup>th</sup> report )

3.31 MoHUA in their action taken reply to the above recommendation submitted as under :

“The timeline for segregation of waste at source has been laid down in the SWM Rules, 2016 for states/UTs to follow. MoHUA is also motivating the states /UTs &ULBs in Mission Mode approach under the SBM – U with target completion date of 01.10.2019. Ministry is engaging and supporting the states/ UTs and ULBs in the matter. However, source segregation depends upon behavior change also for which various programs of IEC and public awareness have been undertaken.”

**(i) SBM 2.0 (Swachh Bharat Mission- Urban)**

3.32 With regard to the focus of SBM 2.0, MoHUA in the background note submitted as follows:

“Under SBM 2.0, currently under approval of GoI, focus will be on complete waste water treatment in ULBs with less than 1 lakh population, reduction in air pollution in larger cities through Construction and Demolition Waste Management, bio-remediation of dumpsites and reduction in single use plastic, thereby covering entire SWM value chain. The Govt. of India has recently announced a budget outlay of Rs 1,41,678 Crores for the next 5 years, for SBM-U 2.0.

The scheme will focus on complete faecal sludge management, waste water treatment, source segregation of garbage, reduction in single use plastics and other related areas. All statutory towns will become ODF++ certified and at least three star Garbage free rated along with 50% of all statutory towns with less than 1 lakh population to be water plus certified.”

(Preliminary Material Pg 5)

3.33 The Committee sought to know the new strategies which shall be employed under SBM 2.0 to ensure that single use plastic remains banned. MoHUA submitted as follows:

"MoHUA's efforts to reduce Single Use Plastic(SUP) began in 2019, further strengthened by the Hon'ble PM's 'Swachhata Hi Seva' a clarion call with the theme of SUP-free India, the efforts being

continued unabated. The strategies, which will continue under SBM-U 2.0, comprise of a multi-pronged approach, viz.

- Engagement of ULBs with local level NGOs, CBOs, and other influencers for awareness creation among the general public
- Awareness regarding use of alternatives such as cloth / jute shopping bags, biodegradable cutlery, opening up bartan banks etc for reuse of utensils
- Tie-up with Cement Manufacturers' Association and NHA for off take of segregated waste plastic for use in cement kilns and road construction
- Encouraging setting up of Material Recovery Facilities (MRFs) in every ULB to accelerate plastic segregation and re-use.
- Inclusion of scoring indicators pertaining to reduction in SUP in all relevant evaluation and certification protocols such as Swachh Survekshan, Star Rating Protocol for Garbage Free cities
- Making SUP ban a precondition for cities to participate in the Safai mitra Suraksha Challenge"

(LOP 54)

3.34 There was a suggestion from the State Governments in their informal interaction with the Committee during its study tour to have an Uniform National Policy of imposing a small user fee for collection and segregation of waste from households in order to provide better services. The need for national policy was felt because of local resistance on fee imposition. Furnishing its view on the suggestion , MoHUA submitted as under:

“Sanitation being a state subject, the levy of user charges will depend upon States/UTs and ULBs to implement. While MoHUA has been encouraging States/ UTs to notify user charges and enforce their collection, these have to be included in municipal by-laws by ULBs, and enforced at ULB level. MoHUA’s efforts on this issue will continue in the coming continuation Mission too.”

(LOP 55)

**(C) DEENDAYAL ANTYODAYA YOJANA – NATIONAL URBAN LIVELIHOODS MISSION (DAY – NULM)**

3.35 The Ministry of Housing and Urban Poverty Alleviation (M/o. HUPA) launched “National Urban Livelihoods Mission (NULM)” w.e.f. 2

September, 2013 by restructuring “Swarna Jayanti Shahari Rozgar Yojana (SJSRY)”. The Mission has now been extended to all statutory towns in the country, to be decided by the States as per the local capacity and requirement, and renamed as Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) to reduce poverty and vulnerability of urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, for improvement in their livelihoods on a sustainable basis. The mission also aims at building strong grass root level institutions of the urban poor and providing shelter equipped with essential services to the urban homeless. In addition, the Mission aims at addressing livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security, etc. The total outlay of DAY-NULM is Rs.795 crore in BE 2021-22.

(Preliminary Material Pg 73)

3.36 Statement of Budget Estimates (BE), Revised Estimates (RE) and Actual Expenditure incurred on the DAY-NULM since 2017-18 (year wise) is as under:

(Rs in crore)

Years	BE	RE	AE	% of AE vis-a-vis RE
1	2	3	4	5
2017-18	349.00	599.00	598.66	99.94%
2018-19	310.00	510.00	498.15	97.67%
2019-20	750.00	750.00	732.06	97.61%
2020-21	795.00	795.00	600.40*	75.52%*
2021-22	795.00	-	-	

\* As on 31.12.2020

(Preliminary Material Pg 73)

3.37 The data on targets and achievement under DAY-NULM as furnished by MoHUA is as follows:

Indicator	Cumulative status since 2017-18 till 2020-21 (31.1.2021)		
	Target	Progress	Gap
Number of beneficiaries provided assistance under setting-up micro-enterprises	1,38,500	4,15,906	(-) 2,77,406
Number of loan given to SHG under SHG- Bank Linkage	1,38,500	5,44,836	(-) 4,06,336
Number of SHGs formed	1,60,650	3,49,414	(-) 1,88,764
No. of SHGs provided Revolving Fund support	1,13,500	2,55,411	(-) 1,41,911
Number of beneficiaries provided skill training	12,48,400	6,43,017	6,05,383
Number of skill trained & certified persons placed	4,50,112	3,77,996	72,116

3.38 Furnishing the reasons for shortfall in achievements vis-a-vis the targets (cumulatively since 2017-18 to 31.01.2021) as furnished by MoHUA is as under:

I. Targets under the Mission, including skill training, were fixed in anticipation of additional budget at RE stage and to put a positive pressure on States/UTs.

II. COVID-19 pandemic has, also, largely and adversely affected the implementation of the Mission, especially the progress under skill training component of the mission. It is anticipated that full scale skilling activities might remain suspended in the ensuing FY also.

III. The Mission has Committed Liabilities in excess of Rs 550 Cr, in which EST&P contributed a major part (approximately 40%).”

(Preliminary Material Pg 73)

**(i) Scheme for Shelter for Urban Homeless (SUH)**

3.39 This component under DAY-NULM provides for availability and access of urban homeless population to permanent shelters equipped

with basic infrastructure facilities. The Mission also provides for conducting third party survey to identify the number of homeless in the city so as to arrive at the number of shelters required. A statement showing state/UT-wise details of homeless identified by 25 States/ UTs, through systematic third-party survey is placed at Annexure-II . The State/ UT-wise details of shelters sanctioned and functional are placed at Annexure-III

(LOP 60 &61)

3.40 In the light of reported incidents of overcrowding in shelter homes especially during adverse weather conditions or pandemic like situation, a clarification was sought as to the prevalence or otherwise of any guidelines on the desired ratio of (shelter home: homeless). MoHUA, in a written reply submitted as follows:

“Systematic third-party surveys are conducted by the urban local bodies to, inter-alia, assess the need for number of shelters required and the suitable locations to establish them. Operational guidelines of Shelters for Urban Homeless (SUH) component of DA-NULM prescribe that for every one lakh urban population, provision should be made for permanent community shelters for a minimum of one hundred persons. Depending upon local conditions, each shelter should preferably cater to 50 or more persons. In exceptional situations, shelters with lesser capacity could also be approved.

Project Sanctioning Committee of the concerned State/ UT is empowered to sanction shelters to accommodate the urban homeless. In addition, MoHUA has issued advisories to States/ UTs to arrange for temporary shelters, with basic amenities, during the adverse weather conditions. During COVID 19 pandemic, Ministry has advised States/ UTs to arrange for free three meals a day for homeless, disinfection of shelters and strict observance of social distancing norms in shelters."

(LOP 62)

**(D) PRIME MINISTER STREET VENDOR'S ATMANIRBHAR NIDHI SCHEME (PM SVANIDHI)**

3.41 Ministry of Housing and Urban Affairs has, on June 01, 2020, launched Prime Minister Street Vendor's AmtaNirbhar Nidhi Scheme (PM SVANidhi). It aims at facilitating collateral free working capital loans upto Rs 10,000 of 1 year tenure, to about 50 lakh street vendors across the country who have been affected due to lockdowns to restart their business. It also provides for incentives in the form of interest subsidy @ 7% per annum on regular repayment of loan. For the purpose of scheme administration, an end-to-end solution through an IT platform has been developed in collaboration with Small Industries Development Bank of India (SIDBI) which is the implementation partner for the scheme. The loan processing under the Scheme has commenced on July 02, 2020.

3.42 Promotion of digital transactions is an integral component of PM SVANidhi Scheme. The scheme incentivize digital transactions by vendors through cash back facility upto Rs 100 per month, subject to maximum of Rs1,200/-. The transaction trail so created will build the credit score of vendors for meeting their enhanced credit needs in future.

3.43 In order to cover the Street vendors left out of the Survey or who are from rural / peri-urban areas but vend in the urban areas, 'Letter of Recommendation' (LoR) has been introduced to make them eligible to avail benefits of the Scheme.

3.44 The scheme provides for Socio-economic profiling of beneficiaries and their families to determine their eligibility for various Central government welfare schemes and link them to these schemes. The Scheme also aims to facilitate beneficiary Street Vendors to onboard e-commerce platforms to serve customers in the post COVID times.

Currently, street food vendors are being supported to onboard online food delivery platforms.

3.45 As of February 16, 2021, more than 37.3 lakh applications have been received. Out of these, over 19.6 lakh loans have been sanctioned and over 14.6 lakh loans have been disbursed.

Budgetary allocation for the scheme

3.46 The data on allocation for the purpose at RE stage for the year 2020-21, Actual expenditure incurred and Budget Estimate (BE) for 2021-22 by MoHUA is as follows:

Sl. No.	Statement	Amount (in Crore of Rupees)
1.	Revised Estimate 2020-21	142.00
2.	Expenditure as on 31.01.2021	66.56
3.	Budget Estimate 2021-22	200.00

3.47 State wise data on applications for loans received, accepted, rejected and amount disbursed under PM SVANidhi is attached at Annexure-IV

(Supp LOP 85)

**(i) Interest rates and other compliance requirements**

3.48 The applicable interest rates, procedural and compliance requirements of various banks for sanctioning and disbursing loans under PM SVANidhi are enclosed at Annexure-V

**(ii) Insistence on high credit rating of the street vendors**

3.49 The data and details given at Annexure-V on Insistence or otherwise of credit rating by various banks for sanctioning and disbursal of credit shows that Banks viz. State Bank of India, Punjab National Bank and Bank of Baroda are insisting on CRIF highmark check (CIBIL) (minimum of 650 and above). Banks such as UCO and IOB are not insisting on credit score at all and the rest namely Indian Bank and Canara Bank, though not insisting on credit score but check their (street vendors) credit history to see whether they are defaulters.

3.50. As many street vendors are yet to become a part of the formal financial system and perhaps many street vendors may not even have approached banks for loans in the past, the view of DFS was sought as to whether they feel that it is desirable to insist on credit history, let alone high credit rating as is being insisted by SBI, PNB and BoB, DFS in a written response submitted as follows:

"As per Reserve Bank of India guidelines, every bank should have a credit risk policy document approved by the Board. The document should include risk identification, risk measurement, risk grading/ aggregation techniques, reporting and risk control/mitigation techniques, documentation, legal issues and management of problem loans. Further RBI Master Circular on Loans & Advances of RBI/2015-16/95 dated 01 July 2015, stipulates that banks are required to ensure proper assessment of credit application of borrower and carry out due diligence on credit worthiness of the borrower. Under the PM SVANidhi Scheme itself, the credit score of one of the RBI approved credit rating agency, CRIF Highmark, in respect of each PM SVANidhi applicant, is attached with the applications while pushing them to

the banks through PM SVANidhi Portal. Accordingly, Individual Banks take a decision on the parameters to use appraisal of loan applications."

**(LOP DFS Point 2)**

**(iii) Need for removal of stamp duty on loans under SVANidhi**

3.51 Responding to a query on the imposition of stamp duty on loans under SVANidhi, the representatives of SBI appearing before the Committee on 06.01.2021 submitted as follows:

" स्टैम्प ड्यूटी का जो मामला है, तो 18 राज्यों में कोई स्टैम्प ड्यूटी नहीं है। बाकी कुछ राज्यों में एक रुपये से लेकर 10 रुपये तक की स्टैम्प ड्यूटी है। ज्यादातर स्टेट्स में एक रुपया है और एकाध स्टेट में 10 रुपये हैं। हम लोगों ने इसकी व्यवस्था बहुत ही सरल बनाई है, जिससे कि इसमें कोई व्यवधान नहीं हो, क्योंकि यह बहुत ही छोटा लोन अमाउंट है।"

3.52 The representative of DFS appearing before the Committee on 06.01.2021 submitted the following regarding imposition of stamp duty on PMSVANidhi loans:

" सर, हमने बैंक्स को क्लियर इंस्ट्रक्शंस इश्यू किए हुए हैं। जिन स्टेट्स में स्टैम्प ड्यूटी एग्जेम्प्ट हो गई है, वहाँ इस बात का तो सवाल ही नहीं उठता है। इसे 18 राज्यों ने एग्जेम्प्ट किया है। लेकिन जो भी यूनिफॉर्म रेट है, वह दो सौ रुपए से ज्यादा नहीं होना चाहिए। यदि इसकी जरूरत है, तो हम आज जाकर दुबारा इसे करेंगे, बल्कि हमारी जितनी भी विडियो कांफ्रेंसेज होती हैं, उनमें इस मुद्दे पर हम हमेशा कहते हैं। अगर ऐसी कोई रिपोर्ट है, तो हम उस पर तुरंत कार्रवाई करेंगे। "

3.53 In their informal discussions with the representatives of various state Governments during their study tour to Hyderabad, Chennai, Tirupati, Bengaluru and Kochi from 19-23 January, 2021 sought to know the rates of stamp duty in the respective States. The State of Karnataka had stated that it has proposed to reduce stamp duty by 50 % from Rs. 500 to Rs. 250. The State of Kerala on the other hand had stated that removal of stamp duty on loan under the PM SVANidhi will benefit the Street Vendors considering the prevailing amount of stamp duty and volume of loan and appropriate decisions will be taken at State level, if directed.

3.54 The management of UCO Bank and Punjab National Bank (PNB), in their informal discussion with the Committee during the tour recently undertaken, have replied in writing that their banks do not require any stamped documents for availing loans under PM SVANidhi Scheme whereas the managements of SBI, IOB, Canara Bank and Bank of Baroda (BoB), replied that stamp duty @ applicable on loan documents in respective states are required to be paid by the street vendors. In response to a written query regarding the reasons for different banks insisting on different requirements for the purpose and whether the DFS is in favour of bringing uniformity in documentary requirements by the banks both in public and private sector banks, DFS submitted as follows:

"Stamp duty is a State subject and hence governed by Acts and Regulations of i) the respective State. Ministry of Housing & Urban Affairs, being the nodal ministry for the scheme, has made multiple requests to the states to waive or reduce stamp duty on PM SVANidhi loans. Some States have accordingly reduced the rate as per the details enclosed at Annexure-VI. Similarly, some banks have decided not to insist for stamped documentation. As regards

uniformity in documentation requirements, it is stated that Banks are Board governed entities regulated by RBI, and follow their own respective approved documentation formats. Further, as significant number of loans are already sanctioned by banks and a large number of loans are under documentation process, any change in documentation requirement at this stage may create confusion at field level and delay the process of sanctions/disbursals due to the lead time required in execution of such changes. "

(DFS LOP Q1)

3.55 Furnishing its views on removal or otherwise of stamp duty on loans under PM SVANidhi Scheme, MoHUA submitted as follows:

" This falls under the domain of the respective State/ UT. All States/ UTs have already been requested by the Ministry to consider waiving of stamp duty or levying a nominal amount of Rs. 1/- for executing the Loan Agreement and the Hypothecation Agreement under the PM SVANidhi Scheme. So far, following States/ UTs have reduced the Stamp Duty:

S.No.	Name of the State/UT	Stamp duty
1	Bihar	Rs. 200
2	Chhattisgarh	Rs. 10
3	Gujarat	Fully exempt
4	Jammu & Kashmir	Fully exempt
5	Jharkhand	Rs. 20
6	Madhya Pradesh	Rs. 50
7	Maharashtra	Rs. 100

8	Meghalaya	Fully exempt
9	Rajasthan	Fully exempt
10	Tamil Nadu	Rs. 10
11	Telangana	Fully exempt
12	Tripura	Fully exempt
13	Uttar Pradesh	Fully exempt

(Supp LOP 78)

#### **(iv) Lending Institutions**

3.56 Small Industries Development Bank of India (SIDBI) will be the implementation partner of the MoHUA for scheme administration and it will leverage the network of lending institutions including the SCBs, RRBs, SFBs, cooperative banks, NBFCs and MFIs for scheme implementation.

(Scheme Guidelines Pg 9)

3.57 The lending institutions will be encouraged to use the network of field functionaries i.e. Business Correspondents (BCs)/Constituents/Agents extensively to ensure maximum coverage of the scheme. States of Andhra Pradesh and Telangana do not have presence of MFIs but have a robust network of SHGs and their Federations which may be utilized to complement the efforts of other banks. For this, these States may devise a suitable incentive mechanism for the SHGs.

(Scheme Guidelines Pg 6)

#### **(v) Private Bank Participation in PM SVANidhi Scheme**

3.58 Secretary, MoHUA appearing before the Committee on 22.10.2020 submitted the following regarding the participation of the private sector banks in the Scheme :

" आपने प्राइवेट सेक्टर बैंक के बारे में कहा, शुरुआत में प्राइवेट सेक्टर बैंक, माइक्रो फाइनेंस इंस्टीट्यूशन, नॉन बैंकिंग फाइनेन्शियल कंपनीज हैं। इन सभी के साथ हम लोग लगातार संपर्क में हैं, उनको सोच कर ही पूरी स्कीम को स्ट्रक्चर किया गया था। डिपार्टमेंट ऑफ फाइनेन्शियल सर्विस के सेक्रेटरी के साथ लगातार मिलकर मीटिंग करते रहते हैं। इसमें काफी बढ़ोतरी हुई है और आगे और ज्यादा होगी। हमारा जो ओवरऑल प्रोग्रेस है उससे हम संतुष्ट हैं।"

3.59 The Committee noted in its sitting on 22.10.2020 that inspite of the best efforts of DFS and MoHUA the achievement of Private Sector Banks is only 23% in terms of disbursal of loans whereas public sector banks have achieved upto 70%.

3.60 The representatives of DFS appearing before the Committee on 22.10.2020, further submitted the following regarding private sector bank participation:

" सर, धन्यवाद। जितने भी बैंकों के संबंध में मुद्दे उठे थे, उनमें से ज्यादातर सेक्रेटरी साहब ने कवर कर लिए हैं। एक बात यह उठी थी कि इसमें प्राइवेट बैंक्स क्यों नहीं जुड़ रहे हैं? हमारी उनसे बराबर वीडियो कॉन्फ्रेंस पर समीक्षा चल रही है। ऐसा नहीं है कि प्राइवेट बैंक्स आगे नहीं आ रहे हैं। ऑलमोस्ट 4 से 5 परसेंट जो ऐप्लीकेशंस आई हैं, वे प्राइवेट बैंक्स के पास आई हैं। पब्लिक सेक्टर बैंक्स के पास इनसे कई गुना ज्यादा आई हैं। जो ऐप्लीकेशंस प्राइवेट बैंक्स के पास आई हैं, उनमें भी वे आगे बढ़ रहे हैं और प्रोसेस कर रहे हैं। "

3.61 Representatives of DFS appearing before the Committee on 06.01.2021 elaborating on the reasons behind low private sector bank participation submitted as follows:

" सर, जो प्राइवेट बैंक्स की पार्टिसिपेशन की बात है, इस पर पिछली बार भी चर्चा हुई थी और आपने प्वाइंट आउट भी किया था, उस समय सेक्रेटरी, मिनिस्ट्री ऑफ हाउसिंग एंड अर्बन अफेयर्स भी उपस्थित थे। मिनिस्ट्री ऑफ हाउसिंग एंड अर्बन अफेयर्स और डीएफएस इसको बराबर रिव्यू कर रहे हैं और सेक्रेटरी लेवल पर प्राइवेट बैंक्स के सीएमडीज आए और उनसे बराबर रिव्यू चल रहा है। अगर हम केवल प्राइवेट

सेक्टर बैंक्स की एचीवमेंट की फिगर्स देखें, तो यह बराबर इन्क्रीज होती जा रही है। इसमें कोई दो राय नहीं है कि अभी तक इनका योगदान कम है, लेकिन इनकी प्रोग्रेस गैजुअली हो रही है। सितम्बर महीने में इन्होंने केवल **3500** के करीब एप्लीकेशन्स सैंक्शन की थीं, लेकिन इन्होंने दिसम्बर तक सैंक्शन का यह आंकड़ा करीब **30** हजार तक पहुंचा दिया है। हम लोगों द्वारा रिच्यु करने के बाद इनकी सब्सटेंशियल प्रोग्रेस देखी जा रही है। कुछ कारण ऐसे हैं, जिनकी वजह से प्राइवेट सेक्टर बैंक्स पीछे हैं।"

" महोदय, अभी तक करीब **32** लाख एप्लीकेशन्स पोर्टल पर सारे बैंक्स के लिए रिसीव हुई हैं, जिसमें से प्राइवेट बैंक्स के लिए करीब सवा लाख एप्लीकेशन्स ही आई हैं। प्राइवेट बैंक्स के लिए इतनी कम एप्लीकेशन्स इंडिकेट होती हैं, उसके कुछ कारण ये हैं कि जो स्ट्रीट वैंडर्स हैं, उनके ज्यादातर एकाउंट्स पब्लिक सैक्टर बैंक्स में हैं, क्योंकि प्राइवेट बैंक्स का इंटरेस्ट रेट ज्यादा होता है और पब्लिक सैक्टर बैंक्स की शाखाएं भी फैली हुई हैं। फिर भी आपका प्वाइंट हमने नोट कर लिया है और हम प्राइवेट सैक्टर बैंक्स को बराबर प्रोत्साहित भी करेंगे। प्राइवेट सैक्टर बैंक्स की प्रोग्रेस हो रही है, लेकिन अभी भी संतोषजनक स्थिति नहीं है।"

3.62 In response to a written query seeking data on loans disbursed by private sector banks under PM SVANidhi Scheme MoHUA submitted inter alia as follows:

"PM SVANidhi Scheme has been launched on 1<sup>st</sup> June, 2020 and loaning process has been started from 2<sup>nd</sup> July, 2020. As on 04.11.2020, Rs. 4,05,15,997/- has been disbursed. Bank-wise details are as under:

Sl No.	Private Sector Banks	Loan amount disbursed (in Rs.)
1	Axis Bank	10,20,000
2	Federal Bank	7,20,000
3	HDFC Bank	19,64,000
4	ICICI Bank	23,86,000
5	IDBI Bank	2,15,87,997
6	IDFC FIRST Bank Ltd.	90,000

7	Jammu & Kashmir Bank Ltd	55,88,000
8	Karnataka Bank Ltd	34,10,000
9	KarurVysya Bank Ltd	50,000
10	Kotak Mahindra Bank Limited	23,90,000
11	RBL Bank Limited	1,90,000
12	SOUTH INDIAN BANK	1,20,000
13	Tamil Nadu Mercantile Bank Ltd	8,30,000
14	The Nainital Bank Ltd	1,70,000
	Total	4,05,15,997

(LOP 16)

3.63 As the sanctions and disbursements by private sector banks vis-a-vis their counterparts in public sector are far lower , the representatives of Department of Financial Services , during the meeting of the Committee held on 06.01.2021 on the subject submitted to the Committee that suitable steps are taken to increase the flow of credit from private banks to the street vendors. Subsequently, in a written response to the query seeking information regarding the progress made, DFS submitted as follows:

"Private Sector Banks are continuously encouraged/requested by both MoHUA and DFS through periodic video conferences to increase their participation in the scheme and to improve their delivery performance. However, as majority of the Street Vendors have their Saving account with PSBs and the rate of interest charged by private sector banks are generally higher than PSBs, Prospective borrowers prefer PSBs over private sector banks. As regards progress after 06.01.2021, percent of applications sanction out of total applications has been increased from 23.32 % to

29.10%. Disbursement percent of total sanctioned has also been increased from 57.17% to 61.29%."

(LOP DFS Q5)

**(vi) Physical Presence of Borrower**

3.64 Responding to the Committee's concern that beneficiaries are asked to be physically present in the banks while sanctioning of loans leading to a loss of income of already financially stressed street vendors, the representatives of DFS, appearing before the Committee on 06.01.2021 submitted as follows :

" सर, स्वनिधि के जो मुद्दे उठे हैं, जैसा कि यहां पर रखा गया है, here, right from receiving applications up to sanction, यह पूरा सेंट्रली ऑनलाइन प्लेटफॉर्म पर होता है। एक मोबाइल ऐप के बारे में चर्चा हुई। मिनिस्ट्री ऑफ हाउसिंग अफेयर्स ने सिडबी के थ्रू एक मोबाइल ऐप भी डेवलप की है। एसबीआई की भी अपनी मोबाइल ऐप केवल स्वनिधि के लिए डेवलप हो चुकी है। इसमें मेन इश्यू उठ रहा है कि डिस्बर्समेंट के समय क्यों ऐसा रिक्वायरमेंट है कि they should visit the bank branches. हम लोगों ने इस पर काफी चर्चा की। इन बैंक्स का एक रिक्वायरमेंट है। इनकी रेग्युलेशन है कि जो बॉरोअर है, वह आकर साइन करता है। It is not only the signing and receiving part, but also जो डिजिटल ऑन बोर्डिंग होनी है, जो क्यू-आर कोड जनरेट करके उनके मोबाइल फोन पर पुश होती है, वह भी यह बैंक उनको वहां दिखाते हैं, उनकी ट्रेनिंग करते हैं। सर, जैसा कि आपने कहा कि किसी भी चीज के लिए इनको बैंक आने की जरूरत नहीं होनी चाहिए, तो इसके लिए हमने दो काम किए हैं, एक तो हम बैंकिंग कर्रॉस्पोंडेंस के थ्रू वेंडर्स के पास भेज रहे हैं कि आप वहां जाकर उनको अवेयर करें, उनको ट्रेन्ड करे और वहां पर क्यू-आर कोड और हैंडल का कैसे उपयोग होगा, वह वहीं पर करेंगे। अक्सर यह हो रहा है कि जब बैंक ऑफिसर्स वहां जाते हैं तो स्थल पर स्ट्रीट वेंडर मौजूद नहीं होते हैं या यूएलबी वाले जब वहां जाते हैं तो इनको लाने के लिए वेंडर्स इंस्ट्रस्टेड नहीं होते कि वह बैंक की ब्रांच में आएंगे। "

3.65 Physical presence of the borrowers at least once either in the beginning or/and at the time of signing of documents/ disbursals is insisted by almost all the banks the Committee interacted with during the recent study tour. Subsequently, the views of DFS was sought on suggestions received to the effect that instead of vendors visiting the banks for completing the formalities, the Banking Correspondents (BCs),

who are basically field functionaries of the bank, may go to vendors place to get the get all the documentary procedures done. DFS, in a written reply submitted as follows:

"As per RBI Master circular No. RBI/2008-09/72 dated 01 July, 2008 on KYC norms/ Anti Money Laundering (AML) standards/ Combating of Financing of Terrorism (CFT)/Obligation of banks under Prevention of Money Laundering Act. (PMLA), 2002, the banks are required to have their own Board approved policies, which clearly spell out the customer identification procedure to be carried out at different stages ie. while establishing a banking relationship and carrying out a financial transaction. Physical presence of borrower is required at the time of execution of documents to avoid impersonation to establish bonafide credentials of the street vendors. Beneficiaries presence is also used for providing QR code and UPI ID and for train them on digital on-boarding. The services of BCs, wherever documentation process. deployed, are being used to assist the"

(LOP DFS Q 4)

**(E) SMART CITIES MISSION**

**(i) Ministry submitted broad outline and progress of the Smart City Mission, as under:**

3.66 Smart Cities Mission was launched by the Hon'ble Prime Minister Shri Narendra Modi on June 25, 2015. The scheme envisaged creation of 100 Smart Cities over a period of five years. The objective of the scheme is to promote cities that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of 'Smart' Solutions. The focus is on sustainable and inclusive development and the idea is to look at compact areas, create a replicable model which will act as a light house to other aspiring cities.

3.67 Each Smart City has been encouraged to formulate its own concept, vision, mission and plan (proposal) which is appropriate to its local context, resources and level of ambition. The Smart City Proposal (SCP) has included core-infrastructure elements such as assured water supply, electricity supply, sanitation and solid waste management, efficient mobility and public transport, affordable housing, safety and security, health and education.

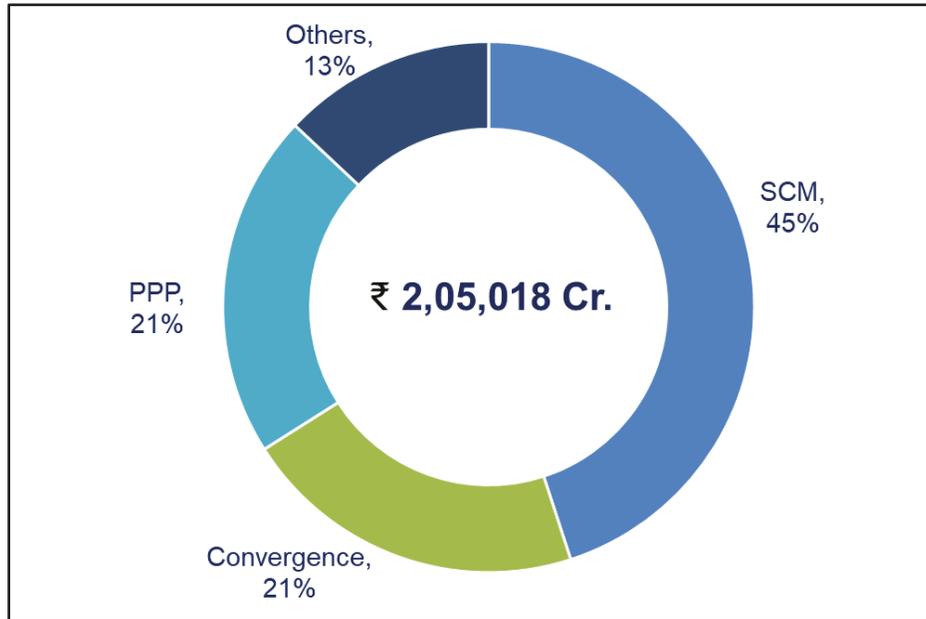
3.68 Smart Solutions mentioned in SCPs include, among others projects for improvement of infrastructure, seamless delivery of civic services, resolution of grievances and improvement of safety through video surveillance and monitoring.

3.69 Based on the evaluation of the SCPs, the 100 cities were selected to be developed as Smart Cities in four rounds of all India competition. The details of 100 Smart Cities selected in four rounds are as under:

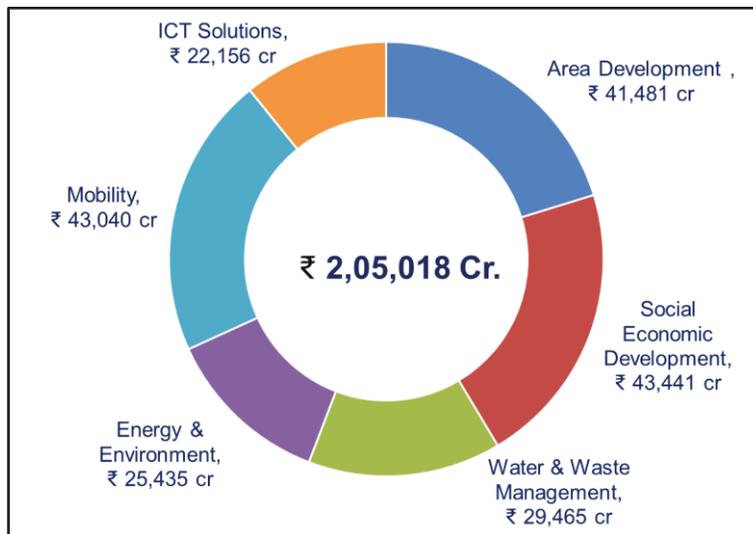
	Round 1	Round 2	Round 3	Round 4	Total
No. of Selected Cities	20	40	30	10*	100
Period of selection	Jan 2016	May to Sep 2016	Jun 2017	Jan 2018	
Total no. of Projects	829	1,959	1,891	472	5,151
Investment (in ₹ Crores)	48,064	83,698	57,393	15,863	2,05,018
Avg. SCP Size (in ₹ Crores)	2,403	2,092	1,913	1,586	2,050

\*Shillong selected as 100th Smart City in June 2018

3.70 Smart cities under the Mission have proposed to execute a total of 5,151 projects worth ₹ 2,05,018 crores in 5 years from their respective dates of selection. Financial innovation is built in the design of their capital investment plans. The distribution of funding of the total proposed projects, is envisaged from different sources is as follows:



3.71 Smart Cities are executing projects in multiple sectors like Solid Waste Management, Social Sectors, Storm Water Drainage, Environment, Complete Streets, Wastewater/Sewerage, Water Supply, Affordable Housing, Energy, IT Connectivity, Economic Development, Urban Mobility, and Area Development. Their relative sizes are shown below:



## (ii) Financial Allocations for this Mission

3.72 The Ministry submitted following regarding financial progress:

“Proposal of SCM for BE 2018-19 to 2021-22

Financial Year	Allocation Proposed by SCM	Budget Estimate	Revised Estimate
2017-18	13648.00	4000.00	4540.00
2018-19	9810.00	6169.00	6169.00
2019-20	13971.00	6450.00	3450.00
2020-21	13543.00	6450.00	3400.00
2021-22	10000.00	6450.00	-

Budget estimates, revised estimates and actual expenditure for the year 2017-18, 2018-19, 2019-20, 2020-21 and budget estimates for 2021-22;

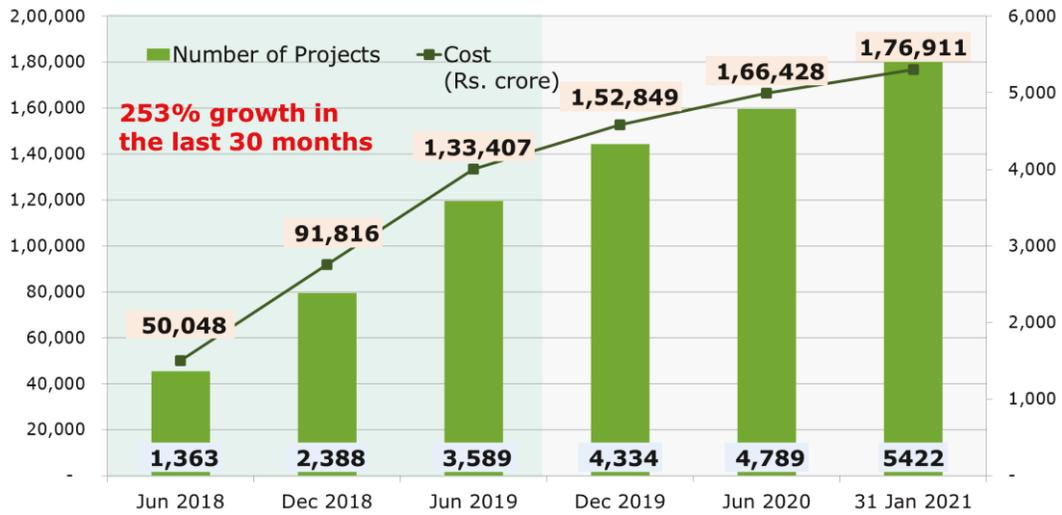
Year	BE	RE	Actual
2017-18	4000.00	4540.00	4535.73
2018-19	6169.00	6169.00	5935.59
2019-20	6450.00	3450.00	3355.69
2020-21	6450.00	3400.00	3195.48*
2021-22	6450.00	-	-

\*As on 31.12.2020

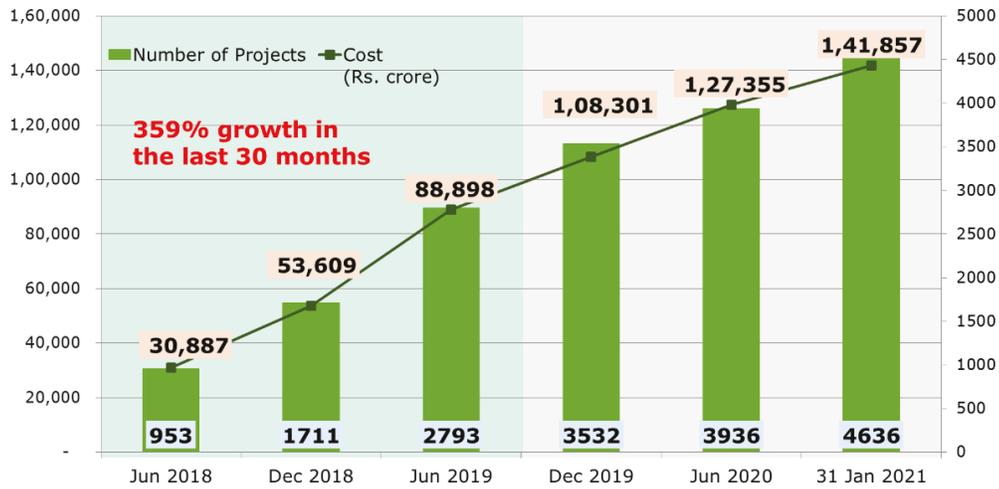
**(iii) Overall physical progress in the Mission -**

3.73 Of the total proposed projects worth ₹2,05,018 crore (as per the approved Smart Cities Proposals), as on 31 January 2021, Smart Cities under the Mission have tendered 5,422 projects worth ₹1,76,911 crore (86% of total), of which work orders have been issued for 4,636 projects worth ₹1,41,857 crore (69% of total) and have also completed 2,189 projects worth ₹35,457 crore 17% of total).

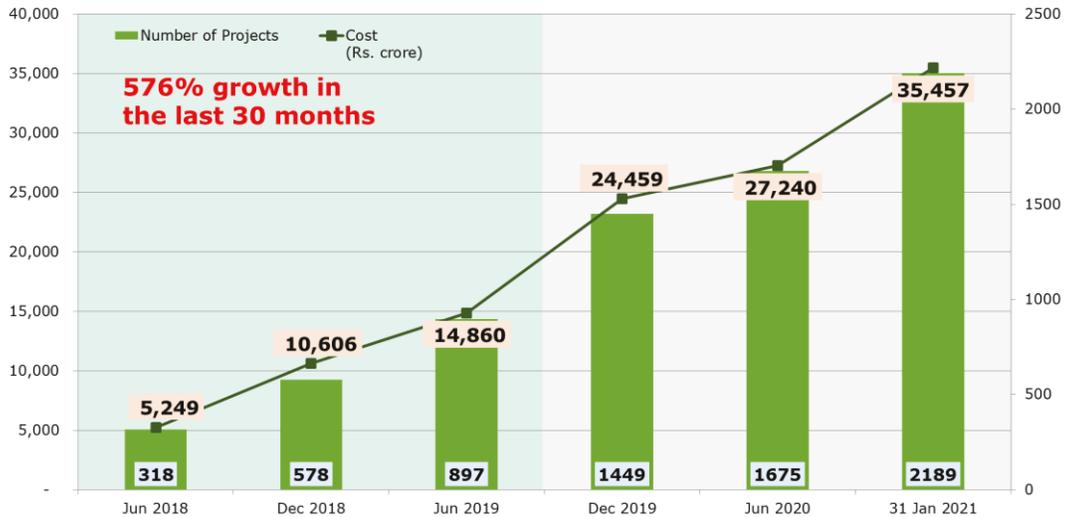
**Smart Cities Mission Progress – Projects Tendered**



**Smart Cities Mission Progress – Projects grounded/completed**



**Smart Cities Mission Progress – Projects Completed**



**(iv) Financial Progress**

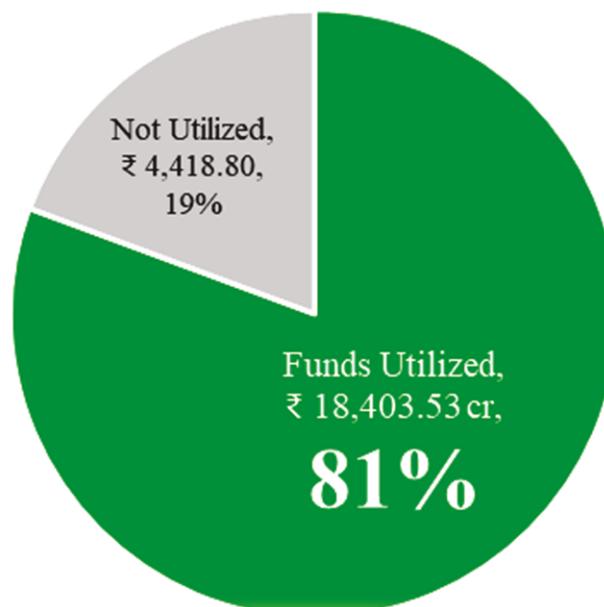
3.74 Central Government proposes to give financial support to the extent of ₹ 48,000 crore over five years i.e. an average of ₹500 crore per city over the Mission period. Matching share is to be provided by State Government/ULB and rest of funds from internal/external sources.

- **Details of budgetary allocation and releases under the Mission**

(Amount ₹ In crore)

Financial Year	Funds Released by GoI to States
2015-16	1,469.20
2016-17	4,492.50
2017-18	4,497.50
2018-19	5,856.80
2019-20	3,332.33
2020-21	3,174.00
Total	22,822.33

(As on 31 January 2021)

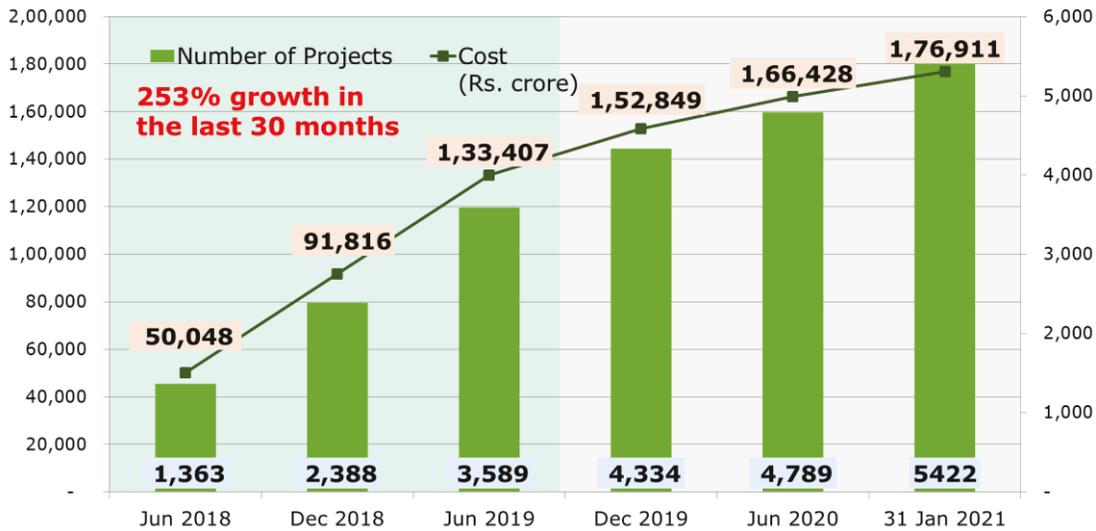
**Fund Utilization by Smart Cities**

(Pg. 51-66 of Preliminary material)

3.75 When asked why has there been reduction of funds at RE stage in 2019-20 & 2020-21 and if there has been a slowdown in the progress of this mission, the Ministry as under:

“No, there has been no slowdown. In fact, the pace of implementation of the Mission has gone up multi-folds which can be seen from the graphs below.

#### Smart Cities Mission Progress – Projects Tendered



### Smart Cities Mission Progress – Projects under implementation/completed



The reasons of lower RE are as below:

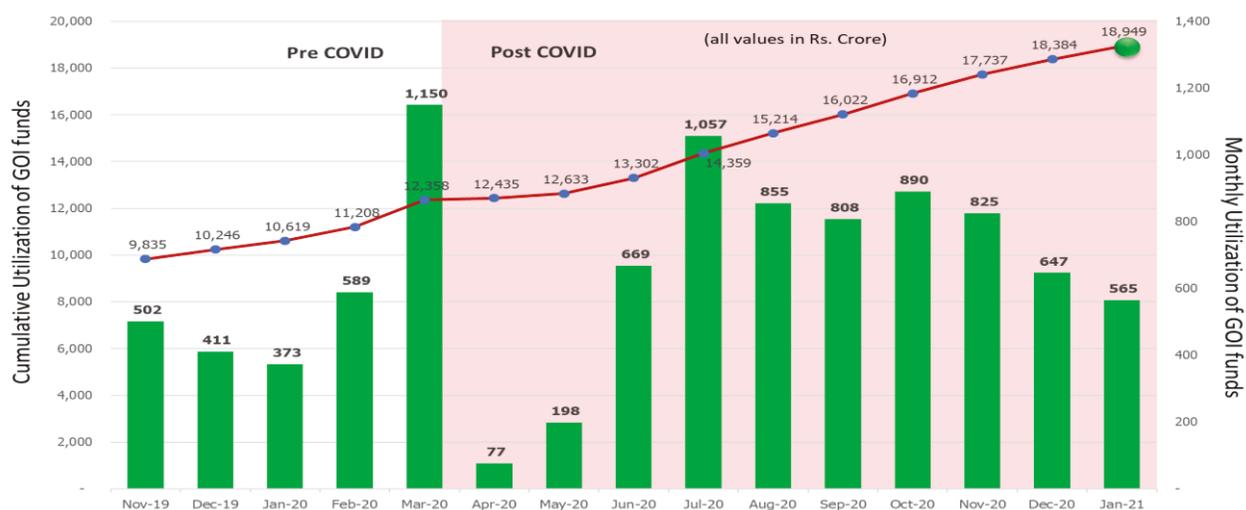
- Inability of some State Governments to provide State Matching Share
- Push from the Smart Cities Mission to ensure optimal/greater utilization before release of next tranches.
- The reduction of funds in RE during 2020-21 is also due to imposition of restriction of 5% monthly expenditure of BE by Ministry of Finance in view of COVID-19 pandemic. Accordingly, in compliance of the instruction of Finance Ministry, only Rs. 3,195.48 Crore was incurred till December 2020 and the RE amount was reduced to Rs. 3,400 Crore.

It may be noted that the expenditure in the Smart Cities Mission has been growing significantly. The utilization of the GOI funds released has increased from 10% in March 2018 to 83% in January 2021 of the total GOI funds released to cities (as below).

Month	GOI Fund released	Utilisation of GOI funds	Unused fund	% utilized
Mar-18	10,461	1,032	9,429	9.87%

Mar-19	16,318	5,673	10,645	34.77%
Mar-20	19,661	12,358	7,303	62.86%
Jan-21	22,697	18,949	3,748	83.49%
Mar-21 (target)	22,697	21,000	1,697	92.52%

Also noteworthy is the monthly expenditure in Smart Cities Mission for the current FY, has doubled despite the difficult time of COVID, as below:



3.76 When the Committee enquired whether there were some irregularities in the Smart City work in Agra & Jaipur, the Ministry stated as under:

“Necessary action will be taken by State governments after detailed inspection of issues as discussed in the meeting and a detailed report would be submitted to Hon’ble Standing Committee Secretariat separately.”

3.77 Most of the Urban Local Bodies in India lack competence, trained manpower and finance for completion of urban infrastructure projects. However, they have done reasonably well in implementing targeted schemes of the Ministry, such as, AMRUT & SBM (U). However, when it

comes to implementing Smart City Mission where we have left everything (making smart city plan, choosing project, implementation) on the concerned ULB, the progress seems abysmal. Moreover, there seems to be a confusion regarding choice of projects, which apparent from frequent dropping of projects. When the Ministry was asked if it agrees to this view, it replied as under:

“It is true that implementation of projects in targeted sectors like water, sanitation etc. take lesser time. Municipal Corporations in India have traditionally been doing projects of roads, housing, water supply, sewerage, cleanliness etc.

The needs of urban India are changing. It is no longer confined to providing only roads, water supply, drainage, and sewage infrastructure to our cities. There are multiple dimensions which demand our attention like environment, economy, public health, education, safety and surveillance, public transport systems and much more. The projects selected for development under the Smart Cities Mission have a strong qualitative element. This is the reason which makes the Smart Cities Mission unique and ambitious.”

3.78 Explaining progress of this mission, the Ministry also stated as under:

“One of the major contributions of Smart Cities Mission is ‘Engagement with technology’ of our Municipal leaders and government staff, which has increased to a new level. Many of the Smart cities projects have facilitated this increased interaction with technology, and we are seeing the benefits of this. During COVID times, 49 Integrated Command and Control Centers (ICCCs) in smart cities were converted into ‘COVID 19 War Rooms’ that became essential nodes for collecting information, conducting predictive modeling, coordinating response and communicating

with citizens. Many cities developed mobile applications, websites to cater to the urban challenges like distribution of groceries, cooked food, telemedicine, management of health infrastructure, mapping of COVID patients, providing virtual and contactless interaction between the patients and the doctors. The local leadership used technology as an integrator, for working together with multiple departments. This number has increased now to 54 cities with operational ICCC and another 29 cities are in advance stages of developing these brain and nervous systems of the cities to manage operations beyond disaster management.”

3.79 When the Committee enquired that the rich states and ULBs can easily contribute their share, however, the poor States and ULBs often lag behind and the interstate performance of Smart city mission is also showing a similar pattern, the Ministry stated as under:

“The Smart Cities Mission has released Rs. 22,697 crore to the States, of which Rs. 20,845 crore (92% of GOI release) has been transferred to the Smart city SPV. The States have also released a matching grant of Rs. 16,017 crore (70% of the GOI release) to the Smart City SPV till date. This shows that some States have lagged in releasing their State Matching share. This has caused some hurdles in the progress in implementation of Smart Cities projects. The Ministry meticulously follows with the State governments to release their matching shares, more particularly in those States where we foresee it potentially impacting the mission progress negatively.”

3.80 When the Committee enquired whether the GIS based monitoring is doing well or it needs to be substantiated by physical verification, the Ministry replied as under:

“Geospatial Management Information System (GMIS) is used for real-time monitoring of the projects in Smart Cities Mission. GMIS is a paradigm change in the concept of MIS. The Smart Cities Mission has mapped all its projects with Geo – coordinates. GMIS gives a clear picture of both the physical & financial progress of any Smart City/State, along with geo-locations of all projects. Further, one can also see photos of projects (which are less than 3 months old) for every ongoing and completed project. These photos are uploaded by cities using a specially designed Mobile app, and they have a tamper-proof watermark.

Apart from monitoring through GMIS, key officers of the Ministry and Smart Cities Mission have made field visits to the States and Smart Cities to review on-ground progress and assess implementation. These field visits include inter alia meetings the Principal Secretaries for Urban Development, city CEOs and Municipal Commissioners to jointly review the on-ground implementation, discuss issues related to execution and deliberate on measures to fast track progress. In addition to the above, the mission support teams have made numerous site visits to the cities to review on- ground progress.”

3.81 When Committee asked whether Involvement of Local representatives viz. MPs in ground verification of progress of this mission might give it teeth, the Ministry stated as under:

“This is true. As per the Mission Statement and Guidelines, SCAF is to be established at the city level for all Smart Cities to advise and enable collaboration among various stakeholders consisting of District Collector, Member of Parliament, Member of Legislative Assembly, Mayor, local youths, technical experts and Chief Executive Officer of Special Purpose Vehicle (SPV) etc. The Smart Cities have been advised, from time to time, by SCM, Ministry of Housing & Urban Affairs, to constitute SCAFs and convene its meetings regularly.

Local Public Representatives such as Hon’ble MPs and MLAs are involved in the decision-making process regularly and have helped in the acceleration of project implementation in Smart Cities. All 100 Smart Cities have established their Smart City Advisory Forums (SCAFs). In addition to this, the Ministry has introduced scoring in SCAF meetings conducted by Smart Cities as a component of State/City ranking methodology. This has helped in increasing the interaction of local representatives in the Smart Cities.”

**(F) ATAL MISSION FOR REJUVENATION AND URBAN TRANSFORMATION (AMRUT)**

3.82 Atal Mission for Rejuvenation and Urban Transformation (AMRUT) is a flagship programme of the Ministry, launched on 25<sup>th</sup> June, 2015 in 500 cities across the country with a total outlay of rupees one lakh crore for a period of five years, i.e., from 2015-16 to 2019-20. The scheme has been extended for two years, i.e., upto 31.03.2022. The coverage of AMRUT is 60% of urban population.

3.83 The thrust areas of the Mission are water supply, sewerage & septage management, storm water drainage, green spaces and parks, non-motorized urban transport and capacity building. The Mission focuses on development of basic urban infrastructure in the Mission cities with the following expected outcomes:

- a. Universal coverage for access to potable water for every household in Mission cities;
- b. Substantial improvement in coverage and treatment capacities of sewerage;
- c. To develop city parks;
- d. Reform implementation and;
- e. Capacity building.

3.84 For AMRUT Mission, total outlay in the budget 2021-22 is Rs.7,300 crore. Under AMRUT the actual expenditure vis-à-vis Revised Budget during the financial years 2017-18 to 2020-21 is as under:

BE/ RE/ Actual	2017-18	2018-19	2019-20	2020-21
Budget estimate	5000.00	6000.00	7300.00	7300.00
Revised estimate	5000.00	6398.00	6392.00	6450.00
Actual expenditure	4936.15	6185.69	6391.52	5892.71*
% expenditure w.r.t RE	98.72%	96.69%	99.99%	91.36%

\* (as on 09.02.2021)

3.85 Since the Mission has entered its seventh year, the Committee enquired about the status of the expected outcomes, to which the Ministry replied as under:

“At the inception of AMRUT, the water supply coverage was 64% and the coverage of sewerage network was 31%. Universal coverage of water supply and sewerage are the priority sector under the Mission. As per estimation, Water Supply coverage in AMRUT cities has reached 81% and Sewerage coverage (excluding households with onsite sanitation system benefitted under FSSM projects of AMRUT) has reached 41%. The figure is expected to improve considerably on completion of ongoing projects. [Note: Coverage is calculated basis 2011 census population]”

3.86 On the status of the projects under AMRUT, the Ministry has provided that as under:

“The projects under AMRUT are likely to be completed by 31 March 2023. Number of projects in each sector and their present status are given in the Table below:

Sector	Work Comple	Contra ct	NIT Issue	DPR Approv	Gran d
--------	----------------	--------------	--------------	---------------	-----------

	ed	Award ed	d	ed	Total
Water Supply	584	732	21	12	1349
Sewerage and Septage Management	286	525	37	15	863
Drainage	498	275	4	10	787
Urban Transport	158	175	8	16	357
Others(Parks)	1784	644	73	37	2538
Grand Total (No. of projects)	3310	2351	143	90	5894

3.87 On the operational issue of AMRUT Mission, the Ministry has stated as under:

“Under AMRUT, the Government of India only approves State Annual Action Plans (SAAPs) and releases Central Assistance (CA) as per Mission guidelines. Individual projects are selected, appraised, approved and implemented by the concerned States/Union Territories (UTs).” It further submitted that “Earlier, the MoHUA used to give project-by-project sanctions. In the AMRUT this has been replaced by approval of the State Annual Action Plan once a year by the MoHUA and the States have to give project sanctions and approval at their end. In this way AMRUT makes States equal partners in planning and implementation of projects, thus actualizing the spirit of cooperative federalism.”

3.88 On the issue of disparity among states in respect of contributing their share of funds, MoHUA furnished the following reply to the Committee:

“A large number of AMRUT projects in big States are huge infrastructure projects in water supply and sewerage sectors having longer gestation period. The work on ground under such projects commences only after activities like preparation of DPRs and approval by State High Powered Steering Committee (SHPS), administrative approval by competent authority, selection of administrative bidders followed by issuance, receipt and award of contract are completed. Prolonging of any one or more of these activities delays the project. Also claiming subsequent instalment,

where no of projects and its size is huge, complying UC's of 75% of release takes time and thus delay in submitting claims.”

3.89 The Committee were also apprised that in Maharashtra the size of project (cost) is very high for example 36 projects are above 100 Cr projects and form 76% (Rs. 5,892 Cr) of the SAAP value while another 20 projects costs between Rs 50 to 100 Cr which forms 19% (Rs. 1,459 Cr) of SAAP value. The high value projects initially require more time for grounding and take speed and thus expenditure is slower during initial projects.

### **(G) MASTER PLAN FOR HOLISTIC DEVELOPMENT**

3.90 Realizing the need of a master plan for holistic urban development, the Committee sought the current status of the master plan formulation by each state. A representative of MoHUA appearing before the Committee on 12.02.2021 submitted that :

“unplanned densification is happening and a lot of green space is getting encroached. If urban development has to be orderly and densification also has to be proper then master plan has to be translated to town planning scheme. It is further stated that the Urban and Regional Development Plan Formulation and Implementation guidelines, (URDPFI), 2014 were issued by the then Ministry of Urban Development.”

3.91 On being asked about the sanctity of Master Plans, the representatives of MoHUA made the following submission,

" यह बात कही गई कि मास्टर प्लान का वॉयलेशन होने पर क्या एक्शन लिया जाता है। सभापति महोदय के संबोधन के बाद मैंने अपना जो प्रारंभिक सन्निधान किया था, उसमें मैंने कहा था कि मास्टर प्लान भारत सरकार की जिम्मेदारी नहीं है। इसको बिलकुल क्लियरली समझ लेना चाहिए। कांस्टिट्यूशन के मुताबिक मास्टर प्लान बनाने की जिम्मेदारी कांस्टिट्यूशनल अमेंडमेंट '74 के तहत आई है, जो कि अर्बन लोकल बॉडी की जिम्मेदारी है।

भारत सरकार का केवल रोल एडवाइजरी जारी करने का है। हम उनको एक मॉडल प्लान भेज देते हैं, ताकि वे इसके आधार पर इसे बनाएं, हम उनको गाइड करते

हैं। हम उनको हैन्ड होल्ड करते हैं-, उनकी कैपैसिटी बिल्ड करते हैं। जैसा कि मैंने कहा कि आज **500** शहरों का जीआईएस बेस्ड मास्टर प्लान हम बना रहे हैं।”

\*\*\*\*\*

**PART-II****Recommendations/Observations****(Recommendation Sl. No. 1)****Need for Increase of Budget Estimate (BE) of Ministry of Housing and Urban Affairs against the Proposed Outlay(projected BE)**

The Committee are concerned to note that against the Proposed Outlay of Rs. 67,278 crore, 82,986 crore and 98,681 crore for the years 2019-20, 2020-21 and 2021-22 respectively, the actual budgetary allocation to Ministry of Housing and Urban Affairs was only Rs. 48,032 crore, 50,039 crore and 54,581 crore representing 71.39%, 60.29% and 55.31% of the outlays proposed by MOHUA respectively for these years. This shows that that there is continuous decline in the actual allocation made vis- a- vis the proposed allocation by the Ministry. Such reduced allocations vis-a vis proposed outlays by MOHUA may not augur well for the development of urban areas whose population is projected to reach 60 crores by 2031 from 37.71 crores in 2011 and further expected to account for more than 50 percent of India's population. The Committee, therefore, are of the view that if urban infrastructure creation has to keep pace with the needs of rapidly rising urban population of the country, the budgetary support for MoHUA must increase substantially. The Committee, therefore, recommend the Ministry to take up this matter with Ministry of Finance and make a strong case for increasing Budget Estimate of the Ministry for funding the urban infrastructure requirements of rapidly urbanising modern India. The Committee want MOHUA to apprise them of the independent studies available, if any on the ideal allocation of funds as a percentage share of GDP vis- a- vis projected urbanisation trends.

**(Recommendation Sl. No. 2)****Increasing Actual Expenditure of the Ministry urgently required**

The Committee while appreciating MOHUA for utilising more than 94 % of the allocations made at revised estimates stage for the last five years, they are concerned to note that despite higher allocations at RE stage vis-a-vis BE , there

was under utilisation of enhanced RE during 2016-17, 2017-18 and 2018-19. The under utilisation was more pronounced in the year 2018-19 during which Rs. 2,354 cr of enhanced RE could not be spent. They would, therefore, like to be apprised of the specific reasons for such shortfall in spending enhanced RE and the steps taken to ensure non recurrence of such under utilisation in future.

(Recommendation SI. No. 3)

**Promoting Environment Friendly City Bus Service using Clean Fuel Technology**

The Committee appreciate the MoHUA for taking initiative to launch a new scheme for introducing „Organized City Bus Service in cities with more than 5 lakh population“ with an outlay of Rs. 18000 crores. The shift in focus to tier -II cities, which largely depend on polluting modes of transport and lack dependable city bus services, is a welcome move and will provide huge relief in terms of affordability, comfort, convenience and all the more eco-friendly transport services. The Committee recommend that this major initiative having huge impact on the public transport services in the targeted cities may be taken up in mission mode ensuring creation of required infrastructure such as electric charging points, operationalisation of CNG stations, etc are put in place on time.

**PRADHAN MANTRI AWAAS YOJANA (URBAN)**

(Recommendation SI. No. 4)

**Fast-Tracking Completion of the Houses**

The Committee note that PMAY was introduced in the year 2015 with a view to ensure a pucca house to all eligible urban households by the year 2022 when the nation completes 75 years of independence. The data furnished by MoHUA shows that as per demand validated by States/UTs, 1.12 crores of houses are proposed to be constructed under the scheme by 31.03.2022 to cover all eligible beneficiaries. Against the assessed demand of 1.12 crore houses in urban areas of the States/UTs, 1.10 crore houses have so far been sanctioned and out of which over 72 lakh houses have been grounded and only 42 lakh houses have so far been completed and delivered to the beneficiaries. The Committee while acknowledging the possibility of Covid 19 having slowed down the pace of

construction of houses, are concerned to note that even after a lapse of five years since the launch of the scheme, about 38% only of the sanctioned houses have been completed. The Committee apprehend that with this pace of construction, the Govt may not be able to complete the construction of the remaining 68 lakh houses in a span of approximately 13 months. The Committee, therefore recommend that a specific time frame should be fixed for making up the loss of time due to COVID-19 to ensure that the targets are achieved by 31.03.2022. The Committee further noted that out of 36 States/UTs, only 8 States have taken up projects under the In situ Slum Re-development (ISSR) Vertical of PMAY(U). Therefore, the Committee recommend that the Ministry should encourage and enable the States/UTs to take up more projects under ISSR.

(Recommendation SI. No. 5)

**Motivating EWS/LIG beneficiaries in seeking loan under CLSS vertical of PMAY**

It could be seen that under CLSS, interest subsidy upto Rs 2.67 lakh is given to eligible beneficiaries of EWS/LIG and MIG on home loans from banks, Housing Finance Companies and other such institutions for acquiring/construction of houses. The data furnished by states viz. Tamil Nadu, Karnataka, Andhra Pradesh and Telengana, during the informal interactions that Committee had during their recent study tour, shows that the number of MIG beneficiaries under Credit Linked Subsidy Scheme (CLSS) component is more than that of EWS/LIG beneficiaries. The same is the case with other states namely Goa, Haryana, Jharkhand, Odisha, Uttar Pradesh, Arunachal, Assam, Chandigarh and Delhi, as shown in the Annexure I. The Committee observed that a house is not just a physical structure but also a means of social transformation by providing aspirations for a better life especially among the main target groups of this Yojana i.e. EWS/LIG categories.

The Committee while appreciating the initiative of CLSS for MIG category of beneficiaries under the scheme of PMAY-U, they are of the view that this scheme should not overshadow the core target group of EWS/LIG beneficiaries. The Committee therefore are of the view emphasis should be on EWS/LIG category in all the States/UTs. The Committee place on record their appreciation of the

commendable performance of States/UTs like Gujarat, Kerala, Madhya Pradesh, Maharashtra and Rajasthan where the EWS/LIG beneficiaries under CLSS are more than double the MIG beneficiaries. In view of the foregoing , the Committee recommend that:

- (i) The Ministry may analyze the reasons for the lack of interest of EWS/LIG beneficiaries under CLSS component of PMAY(U) in the states/UTs mentioned and remove the bottlenecks faced by these beneficiaries in availing the benefits under this component in these States/UTs.
- (ii) The Ministry through the designated CNAs should frequently conduct sensitization drives with both public and private sector banks to encourage them to provide loans to EWS/LIG beneficiaries under CLSS component in the States/UTs mentioned.
- (iii) The CNAs should push the banks and housing finance companies for faster sanction of home loans of EWS/LIG category along with necessary handholding during the entire process of loan application especially since the cumbersome process of loan application may push away these beneficiaries.

#### **SWACHH BHARAT MISSION (URBAN)**

(Recommendation Sl. No. 6)

#### **Imposition of User Charges for waste collection**

The Committee while noting that Source Segregation (Wards)" & "Waste Processing" stood at 78% and 68% respectively of the target set under SBM (U) during 2020-21 (as on 31.12.2020), vis-a-vis 75% and 65% respectively achieved during 2019-20 expressed concern at the slow pace in achieving the targets. The Committee, further, note that the Ministry of Environment and Forests & Climate Change (MoEF&CC) has notified Solid waste Management (SWM) Rules, 2016 vide GSR No. 1357 (E) dated 08.04.2016. Under these rules, waste generator would have to pay „User Fee“to waste collector and spot fine for littering and non segregation as specified by the local bodies. In this context, it is relevant to

mention that the Committee's informal interaction with various state Governments during their study tour revealed that many states/ ULBs have not levied User charges" for waste collection despite the existence of the above mentioned explicit provision for the same for the last five years. The Committee are of the considered view that as the role of the MOHUA as outlined in the Solid Waste Management Rules 2016 is to review the measures taken to implement these rules, the matter should have been discussed in their periodic meetings with states/UTs and impress upon them the need to levy the user charges for waste collection on the principle of „polluter pays". The Committee , therefore again urge the MoHUA to take up the issue at their periodic review meetings with the States/UTs to ensure that user charges for waste collection is implemented by the states as contained in the above mentioned Rules.

**DEEN DAYAL ANTYODAYA YOJANA (DAY-NULM)**

(Recommendation SI. No. 7)

**Shelter for Urban Homeless (SUH) under Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY – NULM)**

The Committee note that this component under DAY-NULM provides for availability and access of urban homeless population to permanent shelters equipped with basic infrastructure facilities. The importance of the shelter for Homeless stems from the fact that laborers who migrate to urban areas might not have dwelling of their own to stay and can't afford to pay huge rents in these urban areas. As per the SUH, a third party survey to identify the homeless in the urban areas has to be conducted to arrive at the number of shelters required. The Committee note from the data furnished that as on 20 Feb, 2021, 25 states /UTs only have conducted third-party surveys and identified homeless as shown at Annexure - II. The data on number of homeless shown there in seems to be surprisingly low and the Committee feels that this is a far cry from the ground realities.

The State/ UT-wise details of shelters sanctioned and functional are placed **at** Annexure-III. The Committee further note that in States/UTs like Assam, Bihar,

Chattisgarh, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Odisha, Punjab, Tamil Nadu, Telengana, Uttar Pradesh, West Bengal considerable number of shelter homes are yet to be functional vis-a-vis the sanctioned shelters. In view of the above, the Committee recommend that Ministry should:

- (i) actively pursue with the 10 States/UTs who are yet to identify the homeless by conducting third party surveys within a time frame to be prescribed by MoHUA
- (ii) follow up with the States with low number of identified homeless and pursue with them to re-conduct their third party surveys so that not a single homeless is left out of the survey. The data thus collected can also be used to ensure that other social welfare schemes also reach the homeless who may not always have any residential proof to seek benefits.
- (iii) also actively monitor the States/UTs to ensure that all the sanctioned shelter homes are functional.

#### PM SVANidhi

(Recommendation Sl. No. 8)

#### Need for removal of stamp duty on loans under PM SVANidhi Scheme

The Committee while appreciating path breaking initiative of the Government of India in introducing PRIME MINISTER STREET VENDOR'S ATMANIRBHAR NIDHI (PMSVANidhi) SCHEME, targeted at street vendors whose livelihood is badly affected due to COVID 19, note that an amount of Rs 10,000 collateral free working capital is offered by commercial banks with interest subsidy @7 % per annum, borne by the Government of India. The committee, however observe that many states/ Uts are levying stamp duty on the loans under the Scheme, despite MoHUA's request to consider waiving stamp duty altogether or to levy a nominal amount of Rs.1/- The Committee , however, during the discussions held with various apex street vendors associations and also informal interactions with the representatives of State Governments and managements of various public sector commercial banks found that as many as 22 states/UT Govts are levying stamp duty as per the prevailing rates on the loan

documents of the scheme. In pursuance of the request of MoHUA, the Committee found that seven state Governments viz. Gujarat, Jammu & Kashmir, Meghalaya, Rajasthan, Telangana, Tripura and Uttar Pradesh have fully exempted the stamp duty on loans. State Governments of (i) Chattisgarh and Tamil Nadu , (ii) Jharkhand and (iii) Madhya Pradesh and (iv) Maharashtra have reduced stamp duty to Rs.10, Rs 20, Rs.50 and Rs.100/- respectively and the in States of Himachal Pradesh, Karnataka and Manipur, the process of exemption/reduction of stamp duty is underway. The state Government of Karnataka in the informal interaction with the Committee during their recent informal study tour, submitted to the Committee that it has proposed to reduce stamp duty by 50% from Rs.500 to Rs. 250. The State Govt of Kerala on the other hand while acknowledging that removal of stamp duty on loan under the PM SVANidhi will benefit the Street Vendors, the state Govt is inclined towards reducing the stamp duty. The Committee are of the opinion that in view of the noble objective of the scheme to provide succor to the disadvantaged sections of the society in times of extreme distress due to pandemic, the stamp duty on the loans under the scheme may not be appropriate and that too in view of the fact that the operation of the Scheme is upto 31 March, 2022 only, the states/ UTs may consider waiving off stamp duty.

(Recommendation SI. No. 9)

Doing away with the requirement of Stamped documents by Banks

The Committee further note that the management of UCO Bank and Punjab National Bank (PNB), during their informal discussion with the Committee during the tour recently undertaken, have stated that their banks do not require any stamped documents for availing loans under PM SVNidhi Scheme whereas the managements of SBI, IOB, Canara Bank and Bank of Baroda (BoB) stated that stamp duty @ applicable on loan documents in respective states are required to be paid by the street vendors. The Committee are of the view that documentary requirements may be kept at the bare minimum and requirements of stamped documents may not be insisted upon as is being done by UCO and PNB. The Committee are of the view that in case this is made compulsory for all the banks, the need for imposition of stamp duty does not arise at all.

**(Recommendation Sl. No. 10)****Insistence on high credit rating of the street vendors for loans under PMSVANidhi Scheme**

The Committee, from the data and details furnished by various commercial banks, note that banks viz. State Bank of India, Punjab National Bank and Bank of Baroda are insisting on CRIF Highmark check (CIBIL) (minimum of 650 and above). Banks such as UCO and IOB are not insisting on credit score at all and the rest namely Indian Bank and Canara Bank, though not insisting on credit score, check their (street vendors) credit history to ensure they are not defaulters. The Committee express their concern at the insistence of credit rating / history of the street vendors as they feel substantial majority of the street vendors are yet to have the access to the formal financial system and perhaps many street vendors may not even have approached banks for loans in the past, let alone having high credit rating. The Committee, therefore are of the view MoHUA should pursue with the Ministry of Finance and Reserve Bank of India (RBI) to seek relaxation on insistence on CRIF Highmark check i.e. CIBIL score of the street vendors seeking loan under PMSVANidhi and accordingly take suitable action in this regard at the earliest.

**(Recommendation Sl. No. 11)****Private Bank Participation in PM SVANidhi Scheme**

The Committee note that as of February 16, 2021, more than 37.3 lakh applications have been received under this Scheme. There is, however a huge gap between participation of banks in private and public sector under PM SVANidhi Scheme. This is borne from the reply of DFS that out of total applications received on PM SVANidhi portal, the share of private sector banks is a mere 4 % (approx). This shows that the efforts of the DFS in ensuring active participation of private banks in the scheme are yet to make meaningful impact. The Committee are of the considered view that private sector banks are also partners in development and as they are given equal rights in handling government business vis-a-vis their counterparts in public sector, the private

sector banks must come forward to participate in the scheme in true spirit and become active partners in Governments" efforts to bring the street vendors into the formal financial system. The Committee, while appreciating the DFS for engaging with the private sector banks enabling their active participation in the scheme, they should continue to engage with them till they become meaningful partners in the scheme and enhance their share in the total sanctions and disbursements.

(Recommendation SI. No. 12)

**Physical Presence of Borrower for loan under PMSVANidhi Scheme**

The Committee note that physical presence of the borrowers at least once either in the beginning or/and at the end of the loan process is insisted by almost all the banks the Committee interacted with during the recent study tour. DFS has also submitted before the Committee that visit to the bank is needed at least once for completing the formalities of sanction of loans like signatures, photographs, etc. and for digital training of the beneficiaries. The Committee are concerned to note that even a single day visit to the bank becomes cumbersome for the street vendors as it leads to financial loss from his/her already meager income. Further, due to technical reasons or otherwise if the formalities of sanction of loan is delayed , it leads to more visits to the banks causing further loss in income and making the entire process counterproductive. They therefore, recommend that the need to visit the banks by the street vendors even once may be done away with. The Completion of all the formalities necessary for the sanction of loan along with the digital training of the beneficiaries, the Committee suggest may be performed by Business Correspondents (BCs) who are basically field functionaries of the banks who can visit the vendors at their respective vending zones.

**SMART CITIES MISSION (SCM)**

(Recommendation SI. No. 13)

**Integrated Command and Control Centres created under Smart City Mission is laudable and must be completed in all Smart Cities immediately**

The Committee are happy to note that 49 Integrated Command and Control Centres (ICCCs) created under Smart City Mission were converted into „COMD19

War Rooms" which helped in collecting information, coordination, control and overall fight against Corona. The Committee laud the Ministry for having thought of ICCCs as the main nerve centre of a city for overall coordination, monitoring and control in normal as well as emergency situations. This, the Committee believe might have gone a long way in dealing effectively with COVID19.

The Committee have been apprised that 54 Smart Cities have already operationalised their ICCCs and 29 are in advanced stages of developing them. Considering the fact that the Smart Cities Mission was launched in 2015 and ICCCs are one of the first and foremost things that every city takes upon, the Committee urge the Ministry to take suitable steps to operationalise the ICCCS in the rest 46 smart cities also at the earliest.

(Recommendation Sl. No. 14)

**Timely completion of projects under Smart City Mission required**

The Committee note that the Smart City Mission was launched in 2015 for a period of 5 years with the objective of providing core infrastructure and decent quality of life in 100 chosen cities. The mission has proposed to execute a total of 5151 projects worth Rs. 2,05,018 crores in 5 years from their respective dates of selection. Though the progress of this mission was slow initially, it is heartening to note that it has picked up of late. The Committee note that as on 31.01.2021, 5422 projects was tendered involving an amount of Rs. 1,76,911 crores. The utilization of Government of India (GoI) funds have also increased from 10% in March 2018 to 83% in January, 2021. The Committee, however, are concerned to note the slow pace of project completion as most of the projects are either at tendered or grounded stage and only 2189 projects worth Rs. 35,457 crore have been completed. The Committee, therefore, urge the Ministry to focus on timely completion of projects to prevent cost overruns.

(Recommendation Sl. No. 15)

**Need of Special provision for laggard Smart Cities in backward states**

The Committee have been apprised that the Smart City Mission has released Rs.22,697 crore to the States of which Rs.20,845 cr (92% of Gol release) has been transferred to the Smart City SPVs. The States, however, have released only Rs.16,017crore of matching share i.e. 70% of Gol release which is impeding the progress in implementation of Smart City Projects. The Committee feel that the intended purpose of making at least a few Smart Cities in all States would be defeated if no special provision for laggard smart Cities in backward States is made. The Committee, therefore suggest that MoHUA may explore the possibility of reducing the amount of contribution by the backward states.

(Recommendation Sl. No. 16)

**Creation of Robust Monitoring Mechanism for Smart City Mission**

While examining the Smart City Mission, the Committee have come across some irregularities in implementation of smart cities works such as redoing of same work again & duplication of work, project cost higher than the market rate, frequent dropping of projects after finalization of proposals, etc. The Committee feel that Geospatial Management Information System (GMIS) used for real-time monitoring of Smart City projects is not serving its intended purpose and there is a need for on-ground verification with the involvement of local representatives as they are aware of local developments. The Committee, therefore, recommend the Ministry to put in place a robust monitoring mechanism for Smart Cities Mission for on ground verification of projects by a team consisting of Mission Director, State representative and local Member of Parliament and MLA.

(Recommendation Sl. No. 17)

**Fixed Tenure for Smart City CEOs**

The Committee note that for implementation of Smart City projects, a Special Purpose vehicle (SPV) headed by a CEO is created. The Committee have been apprised that owing to frequent transfer of Smart City CEOs, the progress of work is retarded. Moreover, there may be a frequent dropping of projects as the

new CEO might have different ideas and priorities. The Committee, therefore, recommend the Ministry to amend the relevant provisions governing Smart City Special Purpose Vehicles (SPVs) to ensure:

- (i) a fixed tenure of 3 years to CEOs of Smart city SPV
- (ii) No additional charge is given to CEOs of smart city SPVs
- (iii) Job of CEO of smart city SPV is full time

(Recommendation Sl. No. 18)

**Public Representatives should mandatorily be invited for Smart City Advisory Forum meetings**

The Committee note that as per the Mission Statement and Guidelines, Smart City Advisory Forum (SCAF) is to be established at the city level for all Smart Cities to advise and enable collaboration among various stakeholders consisting of District Collector, Member of Parliament, Member of Legislative Assembly, Mayor, local youths, technical experts and Chief Executive Officer of Special Purpose Vehicle (SPV), etc. The Smart Cities have also been advised, from time to time, by Ministry of Housing & Urban Affairs, to constitute SCAFs and convene its meetings regularly. Despite this, regular meetings of SCAFs do not take place and the local Member of Parliament is not being invited by several Smart Cities. The Committee, therefore, recommend the Ministry to issue necessary instructions and ensure that SCAF meetings are convened regularly and local MPs are mandatorily invited to those meetings.

(Recommendation Sl. No. 19)

**Smart City Mission would do better if it is more targeted**

The Committee are of the opinion that ULBs in India lack in competence, trained manpower and finances for completion of urban infrastructure projects. They are further of the view that though ULBs have done reasonably well in implementing targeted schemes of the Ministry such as, AMRUT & SBM (U), in implementing Smart City Mission where everything - making smart city plan, choosing project, implementation left to the ULB concerned,

the progress seems inadequate. Moreover, there seems to be a confusion regarding choice of projects, which is apparent from frequent dropping of projects. The Committee feel that ULBs are not yet ready to take up an ambitious project like Smart City Mission. They, therefore, recommend suitable changes be made to address these concerns.

(Recommendation Sl. No. 20)

**Need for a larger budget allocation for Smart Cities**

The Committee note that the Ministry proposed allocation of Rs. 13,648cr, Rs. 9,810cr, RS.13,971 cr, Rs. 13543 cr and 10000 cr respectively for the years 2017-18, 2018-19, 2019-20, 2020-21 and 2021-22 for Smart City Mission. The Ministry however, was allocated only Rs. 4000 Cr, 6169 Cr, Rs. 6450 Cr, 6450 Cr and 6450 Cr in these years at BE Stage from Ministry of Finance.

Smart City Mission is an ambitious and cost intensive project. As against the Gols share of Rs. 98000 crores to States under this Mission, an amount of Rs. Rs. 22697cr only has been transferred so far. The Committee, therefore, recommended the Ministry to pursue for more funds for Smart City Mission at Revised Estimate stage this year and BE for next years.

**ATAL MISSION FOR REJUVENATION AND URBAN TRANSFORMATION (AMRUT)**

(Recommendation Sl. No. 21)

**Impact of decentralisation of power in implementation of projects**

The Committee note and appreciate that MoHUA could spent entire allocation made at revised estimates for the last four financial years, meant for implementation of AMRUT projects. The Committee are also glad to note that in line with the principle of “cooperative federalism”, the practice of giving project by project sanctions by MoHUA has been dispensed with and in its place a new practice of approving State Annual Action Plans (SAAPs) and release of Central Assistance is introduced. Under this new practice, individual projects are selected, appraised, approved and implemented by the concerned States/Union Territories (UTs). The Committee hope such flexibility and freedom to state / UTs in project selection and appraisal will go a long way in reducing the time involved

in Conception to implementation/ operationalisation of the projects within the time and cost estimates. The Committee would like to be apprised of the impact of such decentralisation of the powers in conception of projects and their implementation.

(Recommendation Sl. No. 22)

**Capacity building of ULBs by imposing user charges**

In their informal interactions with the Committee during their the recent informal study tour many state Governments stated that substantial number of ULBs are not in a position to meet the expectations of the Mission by generating their share of contribution. In some cases, the state governments have raised funds from external sources on behalf of ULBs. It is in this context, the Committee recommend that ULBs may impose user charges for various services provided to the citizens. The new tap connections should be mandatorily accompanied with meter connections as well in order to have accountability and curtail wastage of water. The reforms agenda under AMRUT covering online services to citizens, establishing single window for all approvals, establishing municipal cadre, achieving at least 90% of billing and collection of taxes/user charges, etc may be effectively implemented in such ULBs.

**MASTER PLAN**

(Recommendation Sl. No. 23)

**Extensive consultation and convergence of various schemes under Master Plan**

The Committee note that formulation of Master Plan is a state subject and MoHUA's role is limited to defining the framework and issuing of broad guidelines on the subject. They are of the view that there should be a State Level Master Plan, followed by a Zonal Level Master Plan within the State and finally the City level Master Plan. While formulating a master plan, the Committee suggest that a visionary plan for at least 30 years should be set involving convergence of all the schemes – Smart city mission, AMRUT, Swachh Bhart Mission, street vending Zones under street vendors Act, ,etc to ensure integrated development

of the cities. As the land in metro cities such as Delhi, Mumbai, Kolkata, Chennai, etc., is owned by multiple agencies/ authorities such as defence, railways, ports, state Development authorities, etc., the Committee suggest that before formulation of the Master Plans, extensive consultations with all the stakeholders should be held to prevent likely opposition to these plans in future. Funding of any programme/scheme in a State should be linked to the prior condition of formulation of a Master Plan by following the due process.

New Delhi;

3<sup>rd</sup> March, 2021

13 Phalguna, 1941-42 Saka)

JAGDAMBIKA PAL,  
Chairperson,  
Standing Committee on  
Urban Development.

\*\*\*\*\*

**Standing Committee on Urban Development (2020-2021)****Minutes of the Ninth Sitting of the Committee on Urban Development held on Monday, 1 March, 2021**

The Committee sat from 1100 hours to 1600 hours in Main Committee Room, Ground Floor, Parliament House Annexe, New Delhi.

**PRESENT**

Shri Jagdambika Pal - Chairperson

**Members****Lok Sabha**

2. Prof. S. P Baghel
3. Shri Sanjay Kumar Bandi
4. Shri Ramcharan Bohra
5. Shri Rahul Ramesh Shewale
6. Shri Sunil Kumar Soni
7. Shri Hibi Eden
8. Shri Gautam Gambhir

**Rajya Sabha**

9. Shri Ram Chander Jangra
10. Sri Kumar Ketkar
11. Shri Sushil Kumar Modi

**Secretariat**

1. Shri Vinod Kumar Tripathi Joint Secretary
2. Shri Srinivasalu Gunda Director

**Ministry of Housing and Urban Affairs**

1. Shri Durga Shanker Mishra Secretary, MoHUA
2. Kamran Rizvi Additional Secretary
3. D. Thara Joint Secretary
4. Sh Amrit Abhijat Joint Secretary
5. Sh Kunal Kumar Joint Secretary
6. Sh Sanjay Kumar Joint Secretary
7. Sh Ved Prakash Joint Secretary
8. Sh S. K. Ram Joint Secretary (PSP)
9. Sh S.S. Dubey JS & FA
10. Sh Jaideep OSD(UT)
11. Sh Dinesh Kapila Economic Adviser
12. Shri Avtar Singh Sandhu CCA

**Central Public Works Department (CPWD)**

13. Shri Vineet Kumar Jayswal DG, CPWD

**National Capital Region Planning Board (NCRPB)**

14. Smt. Archana Agarwal Member Secy, NCRPB

**Delhi Metro Rail Corporation (DMRC)**

15. Shri K.K.Saberwal Director, DMRC

**National Building Construction Corporation (NBCC)**

16. Dr. P. K. Gupta CMD, NBCC

**Delhi Development Authority (DDA)**

17. Shri Anurag Jain VC, DDA

**Government of National Capital Territory of Delhi (GNCTD)**

18. Renu Sharma Addl Chief Secretary GNCTD

**National Capital Region Transport Corporation (NCRTC)**

19. Vinay Kumar Singh MD, NCRTC

**New Delhi Municipal Council (NDMC)**

20. Dharmendra Chairman, NDMC

**Delhi Jal Board (DJB)**

21. Nikhil Kumar Chief Executive Officer, DJB

**Municipal Corporations of Delhi (MCDs)**

22. Gyanesh Bharti Commissioner, SDMC
23. Dr.Dilraj Kaur Commissioner, EDMC

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee convened for taking oral evidence of the representatives of Ministry of Housing & Urban Affairs on Demands for Grants (2021-22) of the Ministry.

*( Thereafter the witnesses were called in )*

3. The Chairperson welcomed the witnesses and noted that the total Budget of Ministry is approximately Rs. 62,751 crore for the year 2021-22. Out of which, about 43% is allocated for MRTS and Metro projects, 14.7 % for PMAY (Urban), 13.4 % for AMRUT , 12 % for Smart Cities, 4.2 % for Swachh Bharat Mission (Urban) and 4.3 % for General Pool Accommodation (Residential & Non-Residential) – CPWD, among others. India is urbanising at a rapid pace. From 37.71 crore in 2011, Urban population will grow to 60 crores by 2031 and by 2050 more than 50 percent of country's population will live in urban areas and hence there is a requirement of huge funds for providing urban infrastructure such as drainage network, sewerage treatment, solid waste management, efficient transportation network, piped water supply to each household, green cover, cycling tracks, etc. in all cities. The funds allocated for MoHUA, however, are not commensurate with the requirement of funds for taking up these infrastructure projects. A lion's share of funds i.e. 43% of the funds is allocated for MRTS and Metro projects, leaving insufficient funds for other projects.

4. The Ministry gave a briefing on the overall budget outlay 2021-22, overall investment in Urban Rejuvenation, Budget Estimates, Actual Expenditure of the Ministry, the various schemes of the Ministry including Swachh Bharat Mission (Urban), Pradhan Mantri Awas Yojana-Urban, Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM), PM-SVANidhi, AMRUT, Jal Shakti Abhiyan, Jal Jeevan Mission (Urban), Smart Cities Mission & MRTS and Metro Projects and National Common Mobility Card.

5. The Secretary of the Ministry was requested to furnish the replies in writing to various issues / question raised by the members for which replies are not readily available during the course of the briefing .

*( Thereafter the witnesses withdrew )*

6. The Committee decided to continue the sitting on 03.03.2021.

A verbatim record of proceedings has been kept.

The Committee then adjourned.

**STANDING COMMITTEE ON URBAN DEVELOPMENT (2020-2021)****Minutes of Tenth Sitting of the Committee on Urban Development held on Wednesday the 3<sup>rd</sup> March, 2021**

The Committee sat from 1100 hours to 1400 hours in Main Committee Room, Parliament House Annexe Extension Building, First Floor, New Delhi.

**PRESENT**

Shri Jagdambika Pal - Chairperson

**Members****Lok Sabha**

2. Prof. S P Singh Baghel
3. Shri Ramcharan Bohra
4. Shri Adala Prabhakara Reddy
5. Shri Rahul Ramesh Shewale
6. Shri Sunil Kumar Soni

**Rajya Sabha**

7. Shri Ram Chander Jangra
8. Shri Kumar Ketkar
9. Shri Ayodhya Rami Reddy Alla
10. Shri Sanjay Singh
11. Dr. Sumer Singh Solanki
12. Sh. Sushil Kumar Modi

**Secretariat**

1. Shri Vinod Kumar Tripathi Joint Secretary
2. Shri Srinivasulu Gunda Director

2. At the outset, the Hon'ble Chairperson welcomed Members of the Standing Committee on Urban Development for the Sitting of the Committee.

3. The Committee then took up for consideration of the Draft Report of the Committee on Demands for Grants (2021-22) relating to Ministry of Housing and Urban Affairs and adopted the Draft Report with modifications / amendments / additions as shown below.

Page no	Recommendation SI no	Line	Modification / addition
	Narration		Add State/UT wise details of ISSR taken up under PMAY-U in tabular form
57	01	Last line	After "Modern India" Add "The Committee want MOHUA to apprise them of the independent studies available, if any, on the ideal allocation of funds as a percentage share of GDP vis- a- vis projected urbanisation trends."
58	03	07	For "The Committee hope that necessary facilities such as electric charging infrastructure and/ or CNG stations are put in place in these cities at the earliest"  Substitute "The Committee recommend that this major initiative having huge impact on the public transport services in the targeted cities may be taken up in mission mode ensuring creation of required infrastructure such as electric charging points, operationalisation of CNG stations, etc are put in place on time."
59	04	02 from bottom	For "extra efforts should be made to make up " the loss of time due to COVID -19"  Substitute "a specific time frame should be fixed for making up" and Add "The Committee further note that out of 36 States/UTs, only 8 States have taken up projects under the In situ Slum Re-development (ISSR) Vertical of PMAY(U). Therefore, the Committee recommend that the Ministry should encourage and enable the States/UTs to take up more projects under ISSR."
62	07	Sub para Point (i)	For "as soon as possible"  Substitute "with in time frame to be prescribed by MoHUA"
68	15	Line 8	For "The Committee, therefore, recommend the ministry to make special provision for laggard smart cities in backward states whereby the concerned smart city is allowed to spent GoI grant without the requirement of mandatory matching share from their State Governments. The Committee further desire that in these smart cities the focus should be on completion of a few targeted projects with GoI grant rather than spending on many projects which may later be left unfinished for want of State

			government matching share.” Substitute “The Committee, therefore suggest that MoHUA may explore the possibility of reducing the amount of contribution by the backward states.”
69	17	Line 5	For “The Committee, therefore, recommend the Ministry to put a suitable provision in Smart City Mission guidelines for ensuring a few years of fixed tenure for Smart City CEOs to bring much needed continuity and a faster progress of works under this mission.”  Substitute “The Committee, therefore, recommend the Ministry to amend the relevant provisions governing Smart City Special Purpose Vehicles (SPVs) to ensure: <b>(i)</b> a fixed tenure of 3 years to CEOs of Smart city SPV <b>(ii)</b> No additional charge is given to CEOs of smart city SPVs <b>(iii)</b> Job of CEO of smart city SPV is full time
72	23	Line 9	For “They are also of the view that before formulation of these plans.”  Add “As the land in metro cities such as Delhi, Mumbai, Kolkata, Chennai, etc., is owned by multiple agencies/ authorities such as defence, railways, ports, state Development authorities, etc., the Committee suggest that before formulation of the Master Plans,

The Committee also authorized the Chairperson to finalize the report in the light of the above mentioned modifications / amendments / additions and present it to the Parliament.

\* \* \* \* \*

4. The Committee then adjourned.

-----  
\* Matter not related with the Report.

**ANNEXURE-I**

**Pradhan Mantri Awas Yojana**  
**State-wise Progress of CLSS Component**  
**[as on 8<sup>th</sup> February 2021]**

(₹ in crore)

Sl. No.	Name of the State/ UT	EWS/ LIG			MIG			TOTAL			
		Loan Amount/ Investment	Central Subsidy Amount	No. of Beneficiary Households	Loan Amount/ Investment	Central Subsidy Amount	No. of Beneficiary Households	Investment	Central Subsidy Amount	No. of Beneficiary Households	
1	Andhra Pradesh	2,143.92	371.07	15,921	4,847.92	481.15	23,206	7,756.03	852.23	39,127	
2	Bihar	600.03	135.17	5,939	975.50	113.67	5,610	1,733.71	248.84	11,549	
3	Chhattisgarh	1,102.52	267.07	13,239	962.54	117.43	5,949	2,234.48	384.50	19,188	
4	Goa	207.47	34.95	1,413	478.08	46.00	2,101	760.81	80.94	3,514	
5	Gujarat	29,817.85	6,631.14	2,72,729	10,485.64	1,104.72	51,610	42,614.45	7,735.87	3,24,339	
6	Haryana	1,297.60	281.06	12,338	3,015.04	302.05	15,097	4,786.98	583.11	27,435	
7	Himachal Pradesh	67.50	14.68	658	99.85	11.97	585	183.70	26.65	1,243	
8	Jharkhand	486.28	94.87	4,215	1,045.89	110.89	5,721	1,697.66	205.77	9,936	
9	Karnataka	2,491.24	489.77	22,159	12,698.77	1,017.36	48,939	17,110.12	1,507.13	71,098	
10	Kerala	1,060.27	310.35	14,863	933.04	103.23	4,975	2,157.32	413.58	19,838	
11	Madhya Pradesh	6,294.27	1,561.18	68,852	4,397.74	504.07	24,778	11,498.91	2,065.25	93,630	
12	Maharashtra	29,573.04	5,259.78	2,15,987	27,553.70	2,270.58	1,04,398	61,924.56	7,530.36	3,20,385	
13	Odisha	252.46	57.43	2,983	779.30	82.33	4,248	1,152.20	139.76	7,231	
14	Punjab	1,471.82	324.46	14,126	2,022.65	230.96	11,075	3,828.39	555.42	25,201	
15	Rajasthan	4,243.92	1,026.61	48,481	3,726.69	431.98	21,695	8,625.91	1,458.59	70,176	
16	Tamil Nadu	3,673.34	729.27	33,165	7,979.25	723.35	35,838	12,914.17	1,452.62	69,003	
17	Telangana	2,400.33	404.85	16,562	9,585.24	848.58	39,588	13,448.48	1,253.43	56,150	
18	Uttar Pradesh	5,085.91	1,052.06	45,666	10,468.87	1,060.14	51,832	17,216.96	2,112.20	97,498	
19	Uttarakhand	661.11	154.91	7,013	757.84	91.40	4,536	1,546.94	246.31	11,549	
20	West Bengal	3,302.83	621.37	25,855	4,574.75	448.33	21,703	8,632.16	1,069.70	47,558	
Sub- total (States) :-		96,233.73	19,822.06	8,42,164	1,07,388.28	10,100.19	4,83,484	2,21,823.92	29,922.25	13,25,648	
21	North East States	Arunachal Pradesh	5.14	1.09	46	26.66	3.14	155	31.80	4.23	201
22		Assam	120.73	25.21	1,170	319.91	35.55	1,752	440.64	60.76	2,922
23		Manipur	9.60	3.00	174	2.75	0.46	25	12.36	3.46	199
24		Meghalaya	10.20	2.81	162	5.36	0.75	50	15.56	3.55	212
25		Mizoram	69.61	18.82	1,035	101.29	12.21	541	170.90	31.03	1,576
26		Nagaland	1.14	0.31	17	0.81	0.17	11	1.95	0.48	28
27		Sikkim	2.91	0.71	32	3.53	0.45	23	6.44	1.16	55
28		Tripura	71.32	18.51	862	111.94	15.05	790	183.26	33.56	1,652
Sub- total (N.E. States) :-		290.65	70.45	3,498	572.24	67.78	3,347	862.90	138.23	6,845	
29	Union Territories	A&N Island (UT)	1.64	0.26	11	2.01	0.17	8	3.65	0.43	19
30		Chandigarh (UT)	49.58	8.92	372	211.46	20.50	953	261.05	29.42	1,325
31		UT of DNH & DD	320.61	79.22	3,360	136.93	13.65	672	457.54	92.87	4,032
32		Delhi (NCR)	1,543.68	261.87	10,923	2,935.92	257.74	12,113	4,479.60	519.61	23,036
33		J&K (UT)	107.81	34.14	1,850	126.69	15.15	785	234.50	49.29	2,635
34		Ladakh (UT)	1.52	0.44	47	0.36	0.06	14	1.88	0.49	61
35		Lakshadweep (UT)	-	-	-	-	-	-	-	-	-
36		Puducherry (UT)	73.54	15.37	702	217.26	23.22	1,137	290.81	38.59	1,839
Sub- total (UT) :-		2,098.39	400.22	17,265	3,630.65	330.48	15,682	5,729.03	730.70	32,947	
Grand Total <sup>^</sup> :-		1,01,137.72	20,776.65	8,62,927	1,27,278.13	11,991.46	5,02,513	2,28,415.85	32,768.11	13,65,440	

^ Includes Rs 1976.92 cr Central subsidy released to CNAs.

**DAY-NULM****Number of Urban Homeless identified by States/UTs through Systematic third-party survey (as on 20.02.2021)**

<b>Sl. No.</b>	<b>State/UT</b>	<b>No. of Urban homeless persons identified</b>
1	Andhra Pradesh	11173
2	Bihar	10253
3	Chandigarh	2064
4	Chhattisgarh (in 77 ULBs)	10216
5	Goa	173
6	Gujarat	35293
7	Haryana	19015
8	Himachal Pradesh	879
9	Jharkhand	1735
10	Karnataka	7282
11	Kerala	3195
12	Manipur	4
13	Maharashtra	21882
14	Meghalaya	48
15	Mizoram	3888
16	Nagaland	49
17	Odisha	13651
18	Puducherry	719
19	Rajasthan	39512
20	Sikkim	13
21	Tamil Nadu	14040
22	Telangana	2952
23	Uttar Pradesh	28409
24	Uttarakhand	2364
25	West Bengal	10565
	<b>Total</b>	<b>2,39,374</b>

**A statement showing State/UT-wise number of Shelters for Urban Homeless (SUH) since inception 2014-15 till 20.02.2021**

<i>S. No</i>	<i>States/UTs</i>	<i>Sanctioned</i>	<i>Functional</i>
1	<i>Andhra Pradesh</i>	91	87
2	<i>Arunachal Pradesh</i>	0	0
3	<i>Assam</i>	8	1
4	<i>Bihar</i>	90	79
5	<i>Chhattisgarh</i>	55	24
6	<i>Goa</i>	2	0
7	<i>Gujarat</i>	98	50
8	<i>Haryana</i>	95	50
9	<i>Himachal Pradesh</i>	23	19
10	<i>Jammu &amp; Kashmir</i>	5	1
11	<i>Jharkhand</i>	142	94
12	<i>Karnataka</i>	84	45
13	<i>Kerala</i>	39	17
14	<i>Madhya Pradesh</i>	133	119
15	<i>Maharashtra</i>	99	83
16	<i>Manipur</i>	0	0
17	<i>Meghalaya</i>	4	4
18	<i>Mizoram</i>	96	95
19	<i>Nagaland</i>	3	2
20	<i>Odisha</i>	51	36
21	<i>Punjab</i>	35	22
22	<i>Rajasthan</i>	251	207
<i>S. No</i>	<i>States/UTs</i>	<i>Sanctioned</i>	<i>Functional</i>
23	<i>Sikkim</i>	1	1
24	<i>Tamil Nadu</i>	254	171
25	<i>Telangana</i>	50	34
26	<i>Tripura</i>	12	4
27	<i>Uttar Pradesh</i>	148	101
28	<i>Uttarakhand</i>	14	10
29	<i>West Bengal</i>	68	28
30	<i>A &amp; N Islands</i>	0	0
31	<i>Chandigarh</i>	2	1
32	<i>Delhi</i>	216	193
33	<i>Puducherry</i>	2	2
<b>TOTAL</b>		<b>2,171</b>	<b>1,580</b>

**A statement indicating the state-wise details of loan applications received, sanctioned, rejected, disbursed and amount disbursed under PMSVANidhi Scheme**

States/ Union Territories	Total Loan Applications Received	Total no. of Loans Sanctioned	Total no. of Applications Rejected	Total no. of Loans Disbursed	Total amount disbursed (Amt in Cr.)
A & N Islands	403	207	2	183	0.18
Andhra Pradesh	2,13,953	1,21,019	7,846	93,123	92.36
Arunachal Pradesh	1,135	693	7	585	0.58
Assam	26,926	8,195	1,258	5,352	5.35
Bihar	69,435	18,918	3,388	9,104	8.92
Chandigarh	2,411	1,396	152	1,120	1.1
Chhattisgarh	79,594	30,998	11,545	25,770	25.5
D&D and DNH	2,081	1,140	33	628	0.62
Delhi	46,000	15,979	3,329	8,826	8.76
Goa	1,203	750	51	582	0.57
Gujarat	2,14,842	1,24,427	15,923	77,899	77.18
Haryana	35,484	15,591	2,062	10,785	10.7
Himachal Pradesh	3,054	1,610	117	1,187	1.18
Jammu and Kashmir	9,616	6,430	138	4,779	4.78
Jharkhand	32,581	15,311	1,726	12,509	12.42
Karnataka	2,19,400	90,270	19,120	51,228	51.19
Kerala	11,077	7,169	536	6,059	6.01
Ladakh	216	161	3	137	0.14
Madhya Pradesh	3,86,795	2,48,044	21,912	2,21,483	219.48
Maharashtra	3,84,133	1,45,516	31,503	87,446	86.83

Manipur	11,458	4,706	399	3,990	3.98
Meghalaya	73	19	3	12	0.01
Mizoram	576	377	4	341	0.34
Nagaland	1,739	794	80	544	0.55
Odisha	51,329	23,293	3,204	15,796	15.51
Puducherry	1,679	1,170	63	798	0.79
Punjab	43,210	10,444	3,141	6,157	6.09
Rajasthan	1,11,466	39,029	5,095	20,483	20.41
Tamil Nadu	1,96,527	53,510	7,660	29,884	29.51
Telangana	4,45,580	3,30,959	5,818	2,36,543	230.72
Tripura	3,578	2,141	224	1,409	1.41
Uttar Pradesh	7,86,011	4,20,113	29,876	3,46,675	340
Uttarakhand	13,766	8,126	1,029	6,169	6.13
West Bengal	2,761	1,400	11	93	0.09
<b>Grand Total</b>	<b>34,10,092</b>	<b>17,49,905</b>	<b>1,77,258</b>	<b>12,87,679</b>	<b>1269.4</b>

**Snapshot of data on Interest rates charged and other requirements for availing loans under SVANidhi Scheme**

Name of the Bank	Rate of Interest (in%) and rate formula	Charges for Affidavit	Stamp duty	Processing / other charges/ fees	Physical presence of borrower	Guarantee / Collaterals	CIBIL score	A/c opening and Minimum Deposit
SBI	9.9%.. Net interest burden – 2.9% after interest subsidy	Nil	Collected by states as per their respective rates	NIL	Required at the time of disbursement only in manual processing.  In digital mode of processing physical presence is not required	NO	CRIF High mark check (Minimum of 650 and above) is prescribed to assess the previous credit history	Customers have to open savings a/c.  No minimum deposit
UBI	7.30%. External Benchmark Lending Rate (EBLR)@6.80% +0.50%. Net interest burden 0.30 % after subsidy	NIL		NIL	Insisted at the time of signing the document & disbursing loan.	NO	Not insisted. However, borrower should not be a defaulter.	No minimum deposit
UCO Bank	8.50 %. Net interest burden- 1.50 %, after	NIL	Documents do not attract		Insisted at the time of signing the document	NO	CIBIL score is not mandatory	No such requirement .

	subsidy.		stamp duty .					
IOB	8.15%. Repo Linked Lending Rates (RLLR) +Spread.6.85+ 1.30% =8.15%. Net interest burden - 1.15%after subsidy	NIL	As per rates of respective states	Not collecting any processing charges	Insisted at the time of signing the document	No	Not insisted	Minimum deposit is not insisted
Indian Bank	13.50 % . RLLR + spread - 13. 50%. Net interest is 6.50% after subsidy	NIL		Nil	Required at the time of execution of loan documents	No	Not insisted. CIBIL data is extracted only to check the track record.	Not insisted. Jan Dhan a/c can be opened with NIL balance
Canar a Bank	7.95%. RLLR +Spread-6.90 % +1.05%. Net interest burden 0.95%, after subsidy	NIL	As per rates of respective states.	NIL	Required at the time of execution of loan documents	NO	CIBIL score is checked to ensure that customer is not a defaulter to any FI.  Not insisting on CIBIL score.	Zero balance basic savings A/c  Needs to be opened.
PNB	6.95 %. RLLR @6.80%+0.15%  Net interest burden-NIL, after subsidy	NIL	No stamped documents are required.	NIL	No documents prescribed. An undertaking and the prescribed letter which does not attract stamp duty.	NO	Vendors having 650 &above & -1 are eligible. In case it is less than 650, concerned officer can decide on merits of the case.	No minimum deposit is insisted

BoB	12.75% External Benchmark Lending Rate (EBLR)  Net interest burden 5.75%, after subsidy		Single page document. Stamp duty is levied as per states rates.	NIL	Visit to bank is required at the time of execution of loan documents .	No	CRIF High mark check (Minimum of 650 and above) is prescribed. Min score 601 7above, ,0,&-1 are considered to be eligible.	No minimum deposit is insisted.
-----	---	--	---	-----	--	----	--	---------------------------------

## Details of Applicable Stamp duty on PM SVANidhi Loan

S.No	State Name	Stamp Duty
1	ANDAMAN AND NICOBAR ISLANDS	
2	ANDHRA PRADESH	
3	ARUNACHAL PRADESH	
4	ASSAM	
5	BIHAR	Rs.200
6	CHANDIGARH	
7	CHHATTISGARH	Rs.10
8	Daman & Diu and Dadra & Nagar Haveli	
9	DELHI	
10	GOA	
11	GUJARAT	Fully Exempt
12	HARYANA	
13	HIMACHAL PRADESH	Under Process
14	JAMMU AND KASHMIR	Fully Exempt
15	JHARKHAND	Rs.20
16	KARNATAKA	Under Process
17	KERALA	
18	LADAKH	
19	MADHYA PRADESH	Rs.50
20	MAHARASHTRA	Rs.100
21	MANIPUR	Under Process
22	MEGHALAYA	Fully Exempt
23	MIZORAM	
24	NAGALAND	
25	ODISHA	
26	PUDUCHERRY	
27	PUNJAB	
28	RAJASTHAN	Fully Exempt
29	SIKKIM	
30	TAMIL NADU	Rs.10
31	TELANGANA	Fully Exempt
32	TRIPURA	Fully Exempt
33	UTTAR PRADESH	Fully Exempt
34	UTTARAKHAND	
35	WEST BENGAL	

\*\*\*\*\*