

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS**

**RAJYA SABHA
UNSTARRED QUESTION NO.3591
TO BE ANSWERED ON APRIL 03, 2023**

TRANSPARENCY IN PMAY(U)

NO. 3591. SHRI RAGHAV CHADHA:

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

- (a) the details of private sector stakeholders engaged by the Ministry for implementing PMAY(U) for better performance;
- (b) whether the CBI has registered a case against entities for alleged fraud related to the PMAY(U);
- (c) if so, the details thereof; and
- (d) the steps taken by the Ministry to ensure transparency and accountability in works undertaken for PMAY(U)?

**ANSWER
THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI KAUSHAL KISHORE)**

(a): 'Land' and 'Colonisation' are State subjects. Schemes related to provide housing for urban poor in their respective areas are implemented by States/Union Territories (UTs). However, the Ministry of Housing and Urban Affairs (MoHUA) is supplementing the efforts of States/UTs by providing Central Assistance under Pradhan Mantri Awas Yojana - Urban (PMAY-U) - 'Housing for All' Mission since June 25, 2015 to provide pucca house with basic amenities to all eligible urban beneficiaries across the country. The scheme is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS).

The BLC/AHP/ISSR verticals of the scheme are being implemented through designated Nodal Agencies at State/UT level. Selection of eligible beneficiaries, validation, project formulation and implementation are done by State/UT Governments. The project proposals are approved by the State Level Sanctioning and Monitoring Committee (SLSMC) headed by the Chief Secretary of States/UTs for further sanctioning of Central Assistance by Central Sanctioning and Monitoring Committee (CSMC). Further, release of funds to the beneficiaries/Implementing agencies are done by States/UTs/Urban Local Bodies (ULBs) on the basis of progress of construction and Geo-tagging of houses.

CLSS vertical is being implemented by three Central Nodal Agencies (CNAs) namely, National Housing Bank, Housing and Urban Development Corporation and State Bank of India. Under CLSS, the beneficiary first avails a home loan from a Primary Lending Institution (PLI) i.e., Bank/ Housing Finance Company etc. The PLI exercises necessary due

diligence in risk assessment and adopts diligent appraisal and sanction procedure including assessment of the loan eligibility and repayment capacity of the beneficiaries/borrower. After sanction and disbursement of home loan, PLIs submit application to respective Central Nodal Agencies (i.e. NHB, HUDCO, SBI) for the CLSS Interest Subsidy, if eligible. Subsequently, the CNA processes and scrutinises the claims uploaded by the PLIs through robust MIS system and releases subsidy to the beneficiaries through PLIs. The CNA releases the subsidy to PLI on submission of necessary compliances.

(b) & (c): MoHUA has not received any information from CBI regarding any such case.

(d): To ensure transparency and accountability, the Mission uses various measures in implementation of the scheme. A comprehensive and robust MIS system has been developed which helps all stakeholders to seamlessly manage information pertaining to physical and financial progress. The MIS is equipped with Geo-tagging features and integrated with BHUVAN Portal of National Remote Sensing Centre (NRSC) and BHARAT MAP of National Informatics Centre (NIC) for monitoring the progress of construction of houses. MIS has also been integrated with UMANG Mobile App, NITI Aayog Dashboard and DBT Bharat Portal for dissemination of information. To ensure that benefits go only to the genuine beneficiaries, various linkages have been placed such as UIDAI for Aadhar validation of beneficiaries and GIS based Central MIS etc.

Any complaint regarding the implementation of PMAY-U including fraud is addressed through suitable grievance redressal system available at both State/UT and City level as per existing rules and regulations. Moreover, a Centralised Public Grievance Redress and Monitoring System (CPGRAMS) is also available to the citizens to lodge their grievances to the public authorities on any subject related to service delivery including PMAY-U for redressal. Further, MoHUA has also developed a Public Grievances Redress and Monitoring System for registering any form of complaints regarding implementation of PMAY-U and its speedy disposal. Additionally, in order to have efficient and transparent processing of the claims and seamless disbursement of interest subsidy to the beneficiaries, MoHUA had launched a CLSS Awas Portal (CLAP). This portal is easy to use by beneficiaries and has a CLSS Tracker which enables beneficiaries to track the status of their applications.
