

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 408
TO BE ANSWERED ON JULY 24, 2023**

PRADHAN MANTRI AWAS YOJANA-URBAN

NO. 408. SHRI NARHARI AMIN:

Will the Minister of Housing and Urban Affairs be pleased to state:

- (a) the total number of houses constructed in urban areas under Pradhan Mantri Awas Yojana-Urban (PMAY-U) so far;
- (b) whether beneficiaries have been divided into different categories for providing housing benefit in urban areas;
- (c) if so, the categories in which the beneficiaries have been divided and the benefits they are getting in each category;
- (d) the total number of beneficiaries in the State of Gujarat under Pradhan Mantri Awas Yojana-Urban; and
- (e) whether there is a plan to expand PMAY-U to provide housing in urban areas in future; the details thereof?

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

(a) & (d): 'Land' and 'Colonisation' are State subject. However, Ministry of Housing and Urban Affairs (MoHUA) is supplementing the efforts of States/Union Territories (UTs) by providing central assistance under Pradhan Mantri Awas Yojana - Urban (PMAY-U) 'Housing for All' Mission since 25.06.2015 to provide 'pucca' house with basic amenities to all eligible urban beneficiaries. As on 10.07.2023, out of 118.90 lakh houses sanctioned under PMAY-U, 112.22 lakh have been grounded for construction; of which 75.31 lakh had been completed and delivered to beneficiaries. The total number of beneficiaries under PMAY-U in the State of Gujarat are 10,54,868.

(b) & (c): The scheme is being 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) based on eligibility criteria as per scheme guidelines. The beneficiary can avail benefit in any one of the above four vertical.

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BLC vertical provides assistance to eligible family belonging to EWS category to either construct new house or enhance existing house on their own. Under AHP vertical financial assistance is provided to EWS houses being built with different partnership by States/UTs/cities. ISSR vertical aims to use land as a resource with private partnership to provide houses to eligible slum dwellers. The central assistance under AHP and BLC verticals is ₹ 1.50 lakh and under ISSR vertical ₹ 1.00 lakh.

Under CLSS vertical, an interest subsidy of 6.5 % for Economically Weaker Section (EWS)/ Low Income Group (LIG), 4% for Middle Income Group-I (MIG-I) and 3% for Middle Income Group-II (MIG-II), calculated on housing loan up to ₹6 lakh, ₹9 lakh and ₹12 lakh, respectively, over a loan tenure of 20 years was provided. . CLSS for Middle Income Group (MIG) under PMAY-U was from 01.01.2017, initially for one year, and was extended up to 31.03.2021. CLSS vertical for EWS/LIG was up to 31.03.2022.

(e) The scheme period, which was earlier upto 31.03.2022, has since been extended upto 31.12.2024, except CLSS vertical, to complete all the houses sanctioned without changing the funding pattern and implementation methodology.
