

GOVERNMENT OF INDIA

MINISTRY OF HOUSING AND URBAN AFFAIRS

LOK SABHA

UNSTARRED QUESTION NO. 2845

TO BE ANSWERED ON AUGUST 2, 2017

URBAN POOR

No. 2845 SHRI KUNWAR SARVESH KUMAR:

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

- (a) the salient features of Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) and the details of the norms fixed for the selection of the beneficiaries;
- (b) the State-wise number of beneficiaries since the inception of the Scheme till date and the amount spent thereon; and
- (c) the details of the other measures being taken to provide relief to the urban poor from the rising prices of houses in urban areas?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING &
URBAN AFFAIRS

(RAO INDERJIT SINGH)

(a) & (b): The erstwhile Ministry of Housing & Urban Poverty Alleviation had formulated the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) to create an enabling and a supportive

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environment for expanding credit flow to the housing sector and increasing home ownership in the country under 'Affordable Housing for All' envisaged in the National Urban Housing and Habitat Policy, 2007.

It was a demand driven scheme. The subsidy was disbursed to beneficiaries through Central Nodal Agencies (CNAs) - Housing and Urban Development Corporation Ltd. (HUDCO) and National Housing Bank (NHB). The details of beneficiaries State-wise and the amount spent thereon is enclosed at Annexure-I and Annexure-II.

- (c) : Government has launched the Pradhan Mantri Awas Yojana (Urban) {PMAY (U)} Mission on 25.6.2015 to provide central assistance to the implementing agencies through States and UTs for providing houses to all eligible families/beneficiaries. The Mission comprises four components viz., In-Situ Slum Redevelopment (ISSR); Affordable Housing in Partnership (AHP); and Subsidy for Beneficiary-Led Individual Housing Construction (BLC).

Among the other measures, Government of India has provided 'Infrastructure status' to 'affordable housing' to facilitate access to low cost and long term funds for the sector. The Government of India has also granted various tax concessions under Income Tax Act, including concessions under Section 80IB, Section 23, and Section 45 etc.

Annexures referred to in reply to Lok Sabha Unstarred Question No.

Annexure-1

**Details of ISHUP subsidy released by HUDCO during 2010-11 to 2013-14 (from
Inception of scheme till its closure)**

(Amt. in Rs.)

State	2009-2010	2010-2011		2011-2012		2012-2013		2013-2014	Total	
	No. of Beneficiaries	Amount of Subsidy	No. of Beneficiaries	Amount of Subsidy	No. of Beneficiaries	Amount of Subsidy	No. of Beneficiaries	Amount of Subsidy	No. of Beneficiaries	Amount of Subsidy
Andhra Pradesh	648	4832324	491	3645128	6	53910			1145	8531362
Chattisgarh	510	7114200	203	2081128	219	1502910			932	10698238
Rajasthan*	27	814282	-4	-29641	516	18132104	215	7493603	754	26410349
Tamil Nadu	4	116811	794	9594201	285	5431296	39	355209	1122	15497517
Assam			2	60373					2	60373
Uttar Pradesh					4	28895			4	28895
Kerala	5	38315	223	5940689	503	13946938	490	14075495	1221	34001437
Maharashtra			244	1775800	157	1277317			401	3053117
Karnataka	71	495818	51	748178	379	4990493	18	393842	519	6628331
Madhya Pradesh							33	1089514	33	1089514
Total	1265	13411749	2004	23815857	2069	45363863	795	23407663	6133	105999132

* - Refund of subsidy during 2011-12, from subsidy released using 2010-11

Annexure-II

Details of ISHUP subsidy released by NHB

State	2009-10		2010-11		2011-12		2012-13		2013-14		2014-15		2015-16*		Cumulative Total	
	No. of Beneficiaries	Amount of Subsidy (Rs.)	No. of Beneficiaries	Amount of Subsidy (Rs.)	No. of Beneficiaries	Amount of Subsidy (Rs.)	No. of Beneficiaries	Amount of Subsidy (Rs.)	No. of Beneficiaries	Amount of Subsidy (Rs.)	No. of Beneficiaries	Amount of Subsidy (Rs.)	No. of Beneficiaries	Amount of Subsidy (Rs.)	No. of Beneficiaries	Amount of Subsidy (Rs.)
Andhra Pradesh	531	3682887	4558	32655124	2402	18316779	264	2380396	101	908608	212	1598537	0	0	8068	59542330
Karnataka			53	1450075	517	9054494	235	2464960	119	829073	1975	21201358	1	0	2900	34999961
Kerala							196	4995895	35	660296	300	6127404	26	301289	557	11783595
Tamil Nadu					39	932490	58	1906465	3	53654	2	15330	0	0	102	2907939
Rajasthan					18	410242	2	74358	36	1211110	146	5235703	0	0	202	6931414
Madhya Pradesh					9	154648			0	0	2	139379	0	0	11	294028
Maharashtra					1	22798			0	0	184	2059849	0	0	185	2082647
Uttar Pradesh					1	28895			0	0	3	89482	0	0	4	118377
ASSAM									0	0	4	119380	0	0	4	119380
Total	531	3682887	4611	34105199	2987	28920347	755	11822075	294	3662741	2828	36586422	27	301289	12033	119080959

*Till 14/07/2015