

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS

LOK SABHA
UNSTARRED QUESTION NO. 2528
TO BE ANSWERED ON JANUARY 02, 2018

PRADHAN MANTRI AWAS YOJANA (URBAN)

No. 2528 PROF. RICHARD HAY:
SHRI GEORGE BAKER:

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

- (a) the salient features of the Pradhan Mantri Awas Yojana (Urban)-Housing for All Scheme along with its present status;
- (b) the details of the funds allocated, sanctioned, and utilised under this scheme during the last three years and the current year across the country, State/UT-wise including Kerala and West Bengal;
- (c) the details of the target set and achievements made under this scheme so far along with the response received therefrom;
- (d) whether the Government is planning to include new Public-Private Partnership (PPP) policy under this scheme; and
- (e) if so, the details thereof?

ANSWER
MINISTER OF STATE FOR HOUSING & URBAN AFFAIRS

[SHRI HARDEEP SINGH PURI]

(a) In pursuance of the Government's target of facilitating housing to all by 2022, the Government is implementing Pradhan Mantri Awas Yojana (Urban) [PMAY (U)]. Salient features of the Scheme are at Annexure-I.

(b) State/UT-wise, including the States of Kerala and West Bengal, details of central assistance sanctioned and released under PMAY(U) during each of the last three year and current year is at Annexure-II.

(c) As on date, central assistance of Rs. 49,561.60 Crore has so far been sanctioned for construction of 32,00,431 houses under PMAY (U).

(d) & (e) There is no such policy proposal under consideration. The Ministry of Housing & Urban Affairs has, however, formulated 'PPP Models for Affordable Housing' to enable States and Union Territories (UTs) to facilitate private sector participation in order to meet the growing need of affordable housing in the country.

1.0 Background of the Mission

In pursuance of Government's vision of facilitating housing to all by 2022, the Hon'ble Prime Minister of India launched Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] Mission on 25 June 2015. PMAY (U) addresses urban housing shortage among the Weaker section (EWS) and Low Income Group (LIG) category including the Slum Dwellers by ensuring a *pucca* house to all eligible urban poor by the year 2022. The Mission comprises following four components:

a) "In-situ" Slum Redevelopment (ISSR):

- i. Slum redevelopment grant of **Rs. 1 lakh per house** is admissible for all houses built for eligible slum dwellers using land as resource with participation of private developers.
- ii. After Redevelopment, de-notification of slums has to be done by State/UT Government.

b) Credit Linked Subsidy Scheme (CLSS):

- i. Beneficiaries of EWS and LIG having annual household income of less than 3 lakh and 3-6 lakh respectively seeking housing loans from Banks, Housing Finance Companies and other such institutions are eligible for an interest **subsidy of 6.5 %** on loan amount upto Rs. 6 lakh.
- ii. **CLSS for Middle Income Group (MIG)** has also been launched to cover aspirational middle class having annual household income of Rs. 6-12 lakh (MIG-I) and Rs. 12-18 lakh (MIG-II) seeking housing loans from Banks, Housing Finance Companies and other such institutions are eligible for interest subsidy of **4%** and **3%** on loan amounts of Rs 9 Lakh & 12 Lakh respectively.

c) Affordable Housing in Partnership with public or private sector (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

d) Beneficiary-led individual house construction/enhancements (BLC):

Central assistance of **Rs. 1.5 lakh** is available to individual eligible EWS families for new construction/enhancement.

2.0 Salient Features

a) Beneficiary

- Family comprising husband, wife and unmarried children or;
- Adult earning member irrespective of marital status

b) Flexibility to States:

- Housing shortage to be decided based on demand assessment by States
- Appraisal & Approval of projects at State level

c) **Ownership of houses:**

- House to be in the name of adult female member of the family or in joint name
- Preference to persons with disabilities, ST/ SC/OBC, Minorities, Transgender, senior citizens, women with overriding priority to widows and other weaker & vulnerable sections of the society
- All dwelling units to have toilet facility & provision for safe drinking water and power supply

d) **Technology Submission**

- Adoption of modern, innovative and green construction technologies and building materials for faster and quality construction of houses which are disaster resistant and environment friendly. 16 new emerging construction technologies have been identified for adoption in PMAY(U).

States / UT wise details of Houses sanctioned, grounded and constructed during each of last three and current year under PMAY(U)

Sr. No.	State	Houses Sanctioned (Nos)	Houses Grounded (Nos)	Houses Completed (Nos)			
				2014-15	2015-16	2016-17	2017-18
1	A&N Island (UT)	609	-	-	-	-	-
2	Andhra Pradesh	541,743	171,046	-	51	1,473	20,291
3	Arunanchal Pradesh	3,270	1,592	-	-	-	15
4	Assam	69,346	16,276	-	2	13	148
5	Bihar	125,022	51,303	-	355	2,095	1,316
6	Chandigarh (UT)	34	34	-	2	3	29
7	Chhattisgarh	61,219	18,970	-	956	693	1,334
8	D&N Haveli (UT)	2,928	824	-	1	55	213
9	Daman & Diu (UT)	460	84	-	-	3	33
10	Delhi (UT)	1,300	1,300	-	79	164	1,057
11	Goa	55	55	-	1	10	44
12	Gujarat	181,628	141,653	184	4,873	22,900	27,609
13	Haryana	29,198	4,554	-	503	459	797
14	Himachal Pradesh	4,925	1,575	-	8	13	170
15	Jammu & Kashmir	9,510	636	-	62	26	100
16	Jharkhand	124,271	60,430	-	320	2,352	24,636
17	Karnataka	220,913	95,581	704	3,064	10,638	19,107
18	Kerala	72,150	19,919	83	49	267	1,517
19	Lakshdweep (UT)	-	-	-	-	-	-
20	Madhya Pradesh	358,860	214,555	-	348	3,036	24,535
21	Maharashtra	163,478	63,284	-	1,534	5,453	15,972
22	Manipur	26,462	2,873	-	-	23	118
23	Meghalaya	780	74	-	2	20	23
24	Mizoram	13,914	1,631	-	54	15	185
25	Nagaland	13,564	2,660	-	-	456	7
26	Orissa	80,032	22,690	-	184	1,288	831
27	Puducherry (UT)	5,826	2,230	-	7	7	19
28	Punjab	43,325	11,933	-	43	146	1,031
29	Rajasthan	51,425	46,692	1,268	1,922	3,458	5,649
30	Sikkim	516	20	-	-	1	-
31	TamilNadu	392,684	247,464	-	1,893	5,396	27,746
32	Telangana	189,873	121,198	-	95	452	1,102
33	Tripura	78,860	41,169	-	4	161	7,278
34	Uttar Pradesh	174,372	13,436	267	1,812	2,035	3,243
35	Uttrakhand	12,296	4,802	-	264	504	1,054
36	West Bengal	145,583	68,797	-	218	3,370	20,585
Total		3,200,431	1,451,340	2,506	18,706	66,985	207,794

States / UT wise details of Central assistance sanctioned and released during each of last three year and current year under PMAY(U)

Sr. No.	State	Central Assistance Approved (Rs. In cr.)	Central Assistance Released (Rs. In cr.)			
			2014-15	2015-16	2016-17	2017-18
1	A&N Island (UT)	9.14	-	-	-	-
2	Andhra Pradesh	8,147.12	6.77	335.90	235.56	461.98
3	Arunanchal Pradesh	103.40	14.86	-	28.90	0.36
4	Assam	1,040.81	-	0.04	13.85	147.08
5	Bihar	2,004.47	114.51	7.30	287.32	229.35
6	Chandigarh (UT)	0.68	-	0.04	0.07	0.57
7	Chhattisgarh	883.41	14.31	77.61	60.32	80.19
8	D&N Haveli (UT)	45.76	-	0.02	1.57	9.10
9	Daman & Diu (UT)	7.14	-	-	0.07	1.45
10	Delhi (UT)	26.94	-	1.26	2.38	23.30
11	Goa	1.13	-	0.02	0.20	0.91
12	Gujarat	2,690.96	142.87	122.78	608.77	485.64
13	Haryana	600.14	18.10	1.86	8.60	22.95
14	Himachal Pradesh	97.02	-	0.12	11.50	16.50
15	Jammu & Kashmir	152.77	-	-	2.49	8.84
16	Jharkhand	1,902.26	60.25	50.17	193.55	150.83
17	Karnataka	3,616.69	141.82	2.65	195.93	161.78
18	Kerala	1,111.44	11.49	1.26	56.54	113.40
19	Lakshdweep (UT)	-	-	-	-	-
20	Madhya Pradesh	5,500.43	113.32	121.26	417.69	816.26
21	Maharashtra	2,593.55	-	30.88	482.12	356.13
22	Manipur	396.89	-	-	23.40	136.36
23	Meghalaya	11.82	-	0.02	0.52	4.67
24	Mizoram	216.00	-	12.67	0.18	2.85
25	Nagaland	229.36	16.23	-	60.56	8.60
26	Orissa	1,284.49	77.08	33.36	111.00	24.77
27	Puducherry (UT)	87.49	-	0.13	4.46	19.08
28	Punjab	613.18	3.78	0.83	66.21	13.16
29	Rajasthan	894.75	87.57	42.68	105.39	49.61
30	Sikkim	7.74	-	-	0.02	0.25
31	TamilNadu	5,959.83	54.35	55.88	634.60	904.42
32	Telangana	2,857.57	48.13	263.61	142.70	35.87
33	Tripura	1,215.93	29.97	0.08	287.51	114.03
34	Uttar Pradesh	2,782.85	65.41	4.79	77.88	287.37
35	Uttrakhand	268.81	65.35	0.21	29.58	52.94
36	West Bengal	2,199.62	6.81	91.25	446.48	354.95
Total		49,561.60	1,092.96	1,258.68	4,597.91	5,095.53