

**GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA**

**UN-STARRED QUESTION NO. 6442  
TO BE ANSWERED ON 06<sup>th</sup> APRIL, 2018 / CHAITRA 16, 1940 (SAKA)**

**'NPA HOUSING LOAN'**

**QUESTION**

**6442. SHRI SISIR KUMAR ADHIKARI:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the low cost housing loans reported higher Non-Performing Assets (NPAs) during the last three years;
- (b) if so, the reasons therefor and the details of finance scheme through the Pradhan Mantri Awas Yojana (PMAY) therein; and
- (c) the details of new housing units launched, completed and the number of buyers under the PMAY during the last two years, State/UT-wise?

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI SHIV PRATAP SHUKLA)**

(a): Gross Non-Performing Assets (NPA) of individual housing loans with Public Sector Banks (PSBs) and Housing Finance Companies (HFCs) during the period from 2014-15 to 2016-17 is as under:

As on	Gross NPAs of PSBs & HFCs (in %)		
	upto Rs. 10 lakh	Rs. 10 lakh to Rs. 25 lakh	> Rs. 25 lakh
31.03.2015	1.87	0.66	0.50
31.03.2016	2.28	0.88	0.60
31.03.2017	2.12	0.85	0.88

Source: National Housing Bank

(b): Government have launched the Pradhan Mantri Awas Yojana - Urban (PMAY-U) mission on 25.06.2015 with the aim of providing pucca house to the eligible beneficiaries by 2022. Under the Credit Linked Subsidy Scheme {CLSS for Economically Weaker Section (EWS)/ Low Income Group (LIG) and CLSS for Middle Income Group (MIG)} component of the PMAY-U, an interest subsidy of 6.5% for EWS / LIG, 4% for MIG-I and 3% for MIG-II, calculated on housing loan up to Rs. 6 lakh, Rs. 9 lakh and Rs. 12 lakh, respectively, over a tenure of 20 years is provided by Government.

(c): Details of the houses sanctioned, constructed and occupied during the last two years, year-wise, under PMAY (U) are at **Annexure**.

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**Annexure referred in answer to LSUSQ No. – 6442 due for 06.04.2018**

**States / UTs wise details of Houses sanctioned, completed and occupied by beneficiaries during last two years under PMAY (U)**

As on 31<sup>st</sup> March, 2018

<b>S.No.</b>	<b>Names of the States / UTs</b>	<b>Houses Sanctioned (Nos)</b>	<b>Houses Constructed (Nos)</b>	<b>Houses Occupied (Nos)</b>
1.	A&N Island (UT)	609	-	-
2.	Andhra Pradesh	490,698	27,328	2,381
3.	Arunachal Pradesh	4,557	16	1
4.	Assam	69,449	267	262
5.	Bihar	103,454	4,195	3,038
6.	Chandigarh (UT)	60	60	60
7.	Chhattisgarh	106,592	3,058	2,262
8.	D&N Haveli (UT)	3,080	421	421
9.	Daman & Diu (UT)	492	68	68
10.	Delhi (NCR)	2,651	2,651	2,651
11.	Goa	169	109	109
12.	Gujarat	152,742	69,804	62,387
13.	Haryana	213,275	2,478	2,844
14.	Himachal Pradesh	6,917	215	80
15.	Jammu & Kashmir	14,185	154	149
16.	Jharkhand	143,275	27,955	3,363
17.	Karnataka	343,056	41,725	21,689
18.	Kerala	85,188	3,600	1,784
19.	Lakshdweep (UT)	-	-	-
20.	Madhya Pradesh	415,715	41,452	9,301
21.	Maharashtra	192,649	36,767	36,767
22.	Manipur	26,463	193	115
23.	Meghalaya	781	47	46
24.	Mizoram	19,269	203	215
25.	Nagaland	12,511	464	6
26.	Orissa	62,632	3,231	1,884
27.	Puducherry (UT)	7,824	58	58
28.	Punjab	44,227	2,006	1,558
29.	Rajasthan	73,904	11,628	7,113
30.	Sikkim	518	3	3
31.	Tamil Nadu	396,352	39,237	14,503
32.	Telangana	109,881	3,336	2,652
33.	Tripura	75,876	7,464	763
34.	Uttar Pradesh	365,908	9,249	9,435
35.	Uttarakhand	13,316	2,490	2,404
36.	West Bengal	131,686	32,506	9,371
<b>Grand Total:-</b>		<b>36,89,961</b>	<b>3,74,438</b>	<b>1,99,743</b>

\*Source: Ministry of Housing and Urban Affairs