

GOVERNMENT OF INDIA  
MINISTRY OF HOUSING & URBAN AFFAIRS

LOK SABHA  
UNSTARRED QUESTION NO. 661

TO BE ANSWERED ON 06.02.2018

WEB PORTAL FOR PROCESSING INTEREST SUBSIDY

No. 661. SHRI B. SRIRAMULU:  
SHRI TEJ PRATAP SINGH YADAV:  
SMT ANJU BALA:

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

- (a) whether the Ministry has signed MoU with Allahabad Bank to provide a centralized platform (web portal) for processing interest subsidy to eligible beneficiaries under Self Employment Programme component of Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM) and if so, the details thereof;
- (b) whether the Web-portal will provide a solution for processing interest subsidy for NULM schemes via Aadhaar linked beneficiary account in a seamless process through DBT mode and if so, the details thereof;
- (c) whether the Ministry has amended the guidelines of housing scheme for urban areas under Pradhan Mantri Awas Yojana (PMAY) to enhance its coverage and if so , the details thereof;
- (d) whether the Government is in the process of setting up focus groups to function as expert committees guiding cities implementing smart city projects to ensure their efficiency to groups such as women, differently abled and young professionals and if so, the details thereof; and
- (e) whether the Ministry has introduced the liveability index ranking for measuring the quality of life in 116 major cities and if so, the details thereof and the steps taken so far by the Government in this regard?

ANSWER  
THE MINISTER OF STATE (INDEPENDENT CHARGE) OF  
THE MINISTRY OF HOUSING AND URBAN AFFAIRS  
(SHRI HARDEEP SINGH PURI)

(a) & (b) Yes Madam, the Ministry of Housing and Urban Affairs has signed a Memorandum of Understanding (MoU) with Allahabad Bank on January 9, 2018 to provide centralized platform for processing interest subsidy to eligible beneficiaries under Self Employment Programme component of the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM). The details of the MoU are as follows:

1. The portal will facilitate lodging of claims by Banks' Zonal offices.
2. After verification by States/Urban Local Bodies, direct benefit transfer of interest subsidy will be done to beneficiaries' bank accounts.
3. The beneficiary will be intimated about the credit of subsidy in his/her account through Short Messaging Service (SMS).
4. Allahabad bank will be eligible for service charges of 1.05% of interest subsidy amount released to beneficiaries in addition to applicable taxes/charges.
5. Allahabad Bank will maintain a dedicated account for each State government, which will be used for maintaining funds for interest subvention released by the State.

(c) Yes Madam, the Ministry has amended the guidelines of the Pradhan Mantri Awas Yojana (Urban) (PMAY(U)) to enhance its coverage. All the statutory towns as per Census 2011 & towns notified subsequently and areas falling within the notified Planning/Development area under the jurisdiction of an Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such Authority under State legislation, which is entrusted with functions of urban planning and regulations, shall also be included for the coverage under the

PMAY(U). Further, the beneficiaries in the permanent wait list of the PMAY(Grameen) will have the flexibility of opting for a house under the PMAY(G) or the PMAY(U). The MIS linkage between the Department of Rural Development for the PMAY (G) and the Ministry of Housing & Urban Affairs (MoHUA) for the PMAY(U) would be done to avoid duplication of beneficiaries.

(d) Yes, it is at an initial stage.

(e) In order to develop a common minimum framework for cities to assess their existing status and chart their path towards providing a better quality of life to their citizens, the Government has developed a set of 'Liveability Standards in Cities' to generate a Liveability Index and rate cities accordingly. The Government has already selected professional agencies for assessment of liveability indices in 116 cities. The framework includes 79 indicators, organised into 15 distinct 'categories', designed for measuring various institutional, social, economic and physical aspects that affect the quality of life of citizens. Some of the categories are Governance, Identity and Culture, Education, Health, Safety and Security, Housing and Inclusiveness, Public Open Spaces etc.

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