

O.I.H.

GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS

LOK SABHA  
STARRED QUESTION NO. 189

TO BE ANSWERED ON JULY 31, 2018

PRADHAN MANTRI AWAS YOJANA

NO. 189\*      SHRI PARBHUBHAI NAGARBHAI VASAVA:  
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 along with the details of the States/Cities covered under the scheme so far, State/UT-wise including West Bengal, Gujarat and Maharashtra;

(b) the number of houses sanctioned, constructed and allotted under the said scheme, State/UT-wise along with the details of the funds sanctioned, released and utilised under the scheme during the last three years and the current year, State/ UT-wise;

(c) whether the Government is planning to hike the carpet area of the flats, if so, the details thereof and the reasons therefor along with the time by which it is likely to be hiked;

(d) whether the Government has widened the beneficiary net by including two sub categories of MIG for interest subsidy based on annual income and if so, the details thereof; and

(e) whether the Government is facing any hurdles in the successful implementation of the scheme, if so, the details thereof and the corrective steps taken thereon?

ANSWER

THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE  
MINISTRY OF HOUSING & URBAN AFFAIRS

[SHRI HARDEEP SINGH PURI]

(a) to (e): A statement is laid on the Table of the Sabha.

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STATEMENT REFERRED TO THE LOK SABHA STARRED QUESTION NO. 189\* DUE FOR 31.07.2018 REGARDING "PRADHAN MANTRI AWAS YOJANA".

(a): In pursuance of the Government's vision of "Housing for All by 2022", Ministry of Housing and Urban Affairs is implementing Pradhan Mantri Awas Yojana (Urban) [PMAY (U)] and providing assistance to States/Union Territories (UTs) in addressing the housing requirements of eligible households including slum dwellers in the urban areas. The Mission comprises following four verticals:

(i) In-situ Slum Redevelopment (ISSR): Slum redevelopment grant of Rs. 1 lakh per house is admissible for all houses built for eligible slum dwellers under the component of ISSR using land as resource with participation of private developers.

(ii) Credit Linked Subsidy Scheme (CLSS): Beneficiaries of Economically Weaker Section (EWS)/Low Income Group (LIG), Middle Income Group-I (MIG-I) and Middle Income Group-II (MIG-II) seeking housing loans from Banks, Housing Finance Companies and other such institutions for acquiring/constructing houses are eligible for an interest subsidy of 6.5 %, 4% and 3% on loan amount upto Rs. 6 lakh, Rs. 9 lakh and Rs. 12 lakh respectively.

(iii) Affordable Housing in Partnership with public or private sector (AHP): Central assistance of Rs. 1.5 lakh per EWS house is provided for projects where at least 35% of the houses in the projects are for EWS category and a single project has at least 250 houses.

(iv) Beneficiary-led individual house Constructions / Enhancements (BLC): Under this vertical, central assistance of Rs. 1.5 lakh is available to individual eligible families belonging to EWS categories.

The PMAY (U) guidelines provide flexibility to States/UTs for appraising and approving project proposals based on demand assessed by them. States / UTs frame the project proposals and after approval from the

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concerned State Level Sanctioning & Monitoring Committee (SLSMC) they submit the proposals to the Ministry for Central Assistance.

So far, 4320 cities / towns across the country including those of the States of West Bengal, Gujarat and Maharashtra have been included under the PMAY(U). State/UT-wise details of cities/towns included under PMAY (U) are at Annexure.

(b): As on 25 July 2018, 11,227 projects for construction of total 53,79,147 houses involving Central Assistance of Rs. 81,952.34 Crore have been approved under the PMAY (U) across the country. Out of the sanctioned houses, 29,64,929 houses have been grounded for construction. Construction of 8,15,011 houses has been completed and 7,92,643 houses have been allotted to the beneficiaries. State/UT-wise physical and financial progress under the PMAY (U) during the last three years and the current year are at Annexure.

(c) & (d): The CLSS vertical of the PMAY(U) covers two income segments in the MIG viz. annual household income between Rs. 6,00,001 and Rs. 12,00,000 as MIG-I and annual household income between Rs. 12,00,001 and Rs. 18,00,000 as MIG-II. The interest subsidy at the rate of 4% & 3% is admissible to the beneficiaries of MIG-I and MIG-II for loan amounts upto Rs.9,00,000/- and 12,00,000/-, respectively.

Ministry has recently extended the benefits of CLSS for Middle Income Group (CLSS for MIG) till 31.03.2019 to bring more families under the purview of the PMAY (U) and also increased the eligible carpet area from 'upto 120 square metre' to 'upto 160 square metre' for MIG-I and from 'upto 150 square metre' to 'upto 200 square metre' for MIG-II with effect from 01.01.2017.

(e): No, Madam. Ministry is rigorously monitoring the progress under the PMAY(U) to achieve the target of "Housing for All by 2022".

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**State / UTs wise details of cities included in the Mission along with Physical and Financial Progress during last three years and the current year under PMAY(U)**

[as on 25th July, 2018]

Sl. No.	Name of the State/ UT	Cities included in mission	Financial Progress Central Assistance (Rs. in Cr.)			Physical Progress (Nos)			
			Approved	Released	Utilised	Houses Sanctioned	Houses grounded for construction	Houses Completed*	Houses Allotted / Occupied*
1	A&N Island (UT)	1	9.14	0.23	-	609	33	1	1
2	Andhra Pradesh	111	11,178.39	3,479.59	1,135.51	7,42,856	6,20,259	59,116	59,922
3	Arunachal Pradesh	33	145.76	77.48	56.63	6,093	5,558	163	163
4	Assam	98	1,065.91	340.51	5.30	70,980	16,098	538	430
5	Bihar	140	2,546.51	848.46	353.95	1,60,976	90,626	18,461	15,336
6	Chandigarh (UT)	1	1.82	1.82	1.82	86	5,046	5,046	1,702
7	Chhattisgarh	168	2,626.46	771.12	52.93	1,76,752	56,910	13,997	16,078
8	D&N Haveli (UT)	1	55.53	31.60	15.64	3,344	2,150	733	781
9	Daman & Diu (UT)	2	12.33	5.46	2.92	758	533	190	190
10	Delhi (UT)	5	82.23	82.23	82.23	3,707	36,207	19,607	5,323
11	Goa	14	4.30	3.40	3.40	217	157	157	157
12	Gujarat	171	5,166.03	2,690.60	1,851.64	3,28,447	2,09,257	1,11,705	1,26,407
13	Haryana	80	3,590.41	300.96	114.09	2,27,640	8,740	4,888	4,989
14	Himachal Pradesh	54	148.52	58.50	11.40	8,338	3,128	452	624
15	Jammu & Kashmir	80	230.05	71.59	9.94	14,649	5,400	806	806
16	Jharkhand	45	2,504.89	975.12	516.18	1,69,530	90,634	38,815	37,511
17	Karnataka	271	6,119.79	2,412.82	557.74	3,85,768	1,82,754	57,814	54,925
18	Kerala	93	1,367.63	409.23	74.49	88,717	48,904	11,641	10,263
19	Lakshdweep (UT)	0	-	-	-	-	-	-	-
20	Madhya Pradesh	379	8,386.78	3,492.33	1,229.52	5,48,230	3,87,717	1,32,255	1,26,744
21	Maharashtra	382	7,781.22	1,930.63	1,300.27	5,62,662	1,56,716	90,206	98,047
22	Manipur	28	397.49	160.35	2.27	26,488	5,120	277	277
23	Meghalaya	10	11.98	5.37	0.96	792	971	537	275
24	Mizoram	23	455.65	79.02	13.36	29,850	2,017	653	471
25	Nagaland	32	390.92	86.57	16.35	24,335	5,106	651	10
26	Orissa	114	1,443.31	488.78	359.93	90,529	58,230	11,067	9,361
27	Puducherry (UT)	6	142.23	48.06	2.04	9,445	3,937	700	832
28	Punjab	164	717.39	186.30	54.15	49,560	19,141	4,299	4,845
29	Rajasthan	183	2,509.08	580.11	312.30	1,57,747	71,707	31,682	22,733
30	Sikkim	8	7.79	1.31	0.06	518	80	25	25
31	TamilNadu	666	7,500.04	2,554.44	489.77	4,93,411	3,40,007	74,342	65,670
32	Telangana	68	2,933.21	1,278.41	95.32	1,93,333	1,49,596	13,869	14,692
33	Tripura	20	1,216.65	478.32	286.71	78,894	63,596	11,066	11,066
34	Uttar Pradesh	653	7,224.53	2,053.84	300.12	4,67,179	2,00,941	32,525	35,285
35	Uttarakhand	91	422.67	246.28	90.63	21,991	9,645	4,766	4,641
36	West Bengal	125	3,555.71	1,580.23	475.89	2,34,716	1,08,008	61,961	62,061
<b>Grand Total :-</b>		<b>4,320</b>	<b>81,952.34</b>	<b>27,811.07</b>	<b>9,875.46</b>	<b>53,79,147</b>	<b>29,64,929</b>	<b>8,15,011</b>	<b>7,92,643</b>

\* Includes incomplete houses of earlier scheme completed and occupied since launch of PMAY(U)