

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 2501
TO BE ANSWERED ON 09.07.2019

RELEASE OF LOANS UNDER PMAY

2501. SHRI Y.S. AVINASH REDDY:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government is aware that even after applying for subsidy under PMAY Scheme for construction of houses, banks are denying release of loans under PMAY and discouraging the consumers saying that there is no such provision;
- (b) if so, the details thereof;
- (c) whether any study has been conducted by the Government on the implementation of the scheme and if so, the details thereof; and
- (d) the remedial measures being taken by the Government in this regard including re-issuing the guidelines under the scheme?

ANSWER
MINISTER OF RURAL DEVELOPMENT
(SHRI NARENDRA SINGH TOMAR)

(a) & (b): To achieve the objective of “Housing for All” by 2022, in rural areas of the country, the Government has re-structured the erstwhile rural housing scheme Indira Awaas Yojana (IAY) into Pradhan Mantri Awaas Yojana- Gramin (PMAY-G). PMAY-G is being implemented by Ministry of Rural Development w.e.f. 1st April 2016. In urban areas of the country, Pradhan Mantri Awaas Yojana-Urban (PMAY-U) is being implemented by Ministry of Housing & Urban Affairs w.e.f. 25.06.2015.

Under PMAY-G, beneficiaries are provided unit assistance of Rs. 1.2 lakh in plains and Rs. 1.3 lakh in hilly states, difficult areas and IAP districts for construction of pucca house. In addition, beneficiaries are provided assistance of 90/95 persondays of unskilled labour wages through convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and Rs. 12,000 for construction of toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G), MGNREGS or any other dedicated source of funding. There is no loan subsidy under PMAY-G.

Subsidy under Credit Linked Subsidy Scheme (CLSS), one of the four verticals under PMAY-U, being implemented by Ministry of Housing & Urban Affairs, is provided to all eligible beneficiaries which are in compliance with the provisions of scheme guidelines. The complaints received w.r.t. CLSS are taken up with the concerned PLIs for suitable redressal.

(c) & (d): Two studies have been conducted on PMAY-G: one by National Institute of Public Finance and Policy (NIPFP) on “Evaluation of Governance parameters of PMAY-G” and other by NIRD&PR. The major findings of the studies are as under:-

- a. The pucca houses constructed under PMAY-G could withstand the adverse weather conditions.
- b. There was a considerable reduction in open defecation post-PMAY-G house, which has led to an improved health status of the PMAY-G household members.
- c. There has been an improvement in the schooling of children of the households post-PMAY-G period in terms of both enrolment and performance at school.
- d. The scheme had intangible benefits in terms of improvement in dignity and safety that led to significant improvement in terms of social inclusion.
- e. There is a significant increase in the mean expenditures post- PMAY-G in both food and non-food items as compared to the pre-PMAY-G house as well as compared to the group of non-PMAY-G households, indicating an improved living standard.
- f. There has been a significant increase in the use of LPG gas among the PMAY-G households indicating better health of the poor people.
- g. PMAY-G has been bringing transformational (both social and economic) changes among the rural households.
- h. Decreased the burden of house maintenance and made significant impact on the lives of beneficiaries.
- i. Reduced congestion in houses and provided additional space for livelihood activities in-door.

Ministry of Housing & Urban Affairs has carried out amendments in scheme guidelines from time to time based on feedback from/ consultations with the stake holders. The scheme guidelines and associated amendments are all available on the website of the Ministry. The guidelines of re-structured rural housing scheme PMAY-G have been issued in the year 2016 and amended from time to time based on the feedback received.
