

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.1484
TO BE ANSWERED ON DECEMBER 15, 2022
BENEFICIARIES UNDER PMAY-U

NO.1484. DR. T. SUMATHY (a) THAMIZHACHI THANGAPANDIAN:

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

- (a) the funds allocated, houses constructed and awarded to the beneficiaries of Pradhan Mantri Awas Yojana-Urban (PMAY-U) in Tamil Nadu during the last eight years;**
- (b) the number of beneficiaries during the corresponding financial years, district-wise;**
- (c) whether the Government has taken note of the complaints regarding Credit Linked Subsidy Scheme (CLSS) under PMAY-U in the said State during the last eight financial years and if so, the details thereof;**
- (d) the details of action taken by the Union Government to address these complaints; and**
- (e) the total number of houses expected to be constructed under PMAY-U and its distribution among various States?**

ANSWER

THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI KAUSHAL KISHORE)

(a) & (b) Land and Colonization are State subjects. However, the Ministry of Housing and Urban Affairs, under the vision of 'Housing for All', supplements the efforts of States/ UTs including the State of Tamil Nadu by providing Central Assistance under Pradhan Mantri Awas Yojana-Urban (PMAY-U), for construction of houses for all eligible families/ beneficiaries in urban areas since 25.06.2015. Details of Central Assistance sanctioned and released and number of houses sanctioned, grounded, completed/ delivered to beneficiaries during the financial years 2015-2016 to 2022-23 are at Annexure-I.

District-wise details of houses sanctioned during the financial years 2015-2016 to 2022-23 in Tamil Nadu are at Annexure-II.

(c) & (d) For implementation of Credit Linked Subsidy Scheme (CLSS) vertical of Pradhan Mantri Awas Yojana – Urban (PMAY-U) Mission, Ministry has identified three Central Nodal Agencies (CNAs) i.e. National Housing Bank (NHB), Housing and Urban Development Corporation Ltd. (HUDCO) and State Bank of India (SBI) to channelize the subsidy to the Primary Lending Institutions (PLIs). CNAs have signed Memorandum of Understanding (MoU) with the PLIs [Banks, Housing Finance Companies, Non-Banking Financial Company - Micro Finance Institutions (NBFC-MFI) etc.] for implementation of CLSS.

Disbursement of interest subsidy under CLSS takes place after observing due diligence at all levels starting from the submission of application for interest subsidy to PLIs and final clearance by CNAs.

Complaints on CLSS are related to delay in receipt of CLSS subsidy, lack of information provided by PLIs, delay in processing of applications by PLIs.

A Public Grievance Cell is functioning in the Mission Directorate to address the issues in coordination with States/UTs and CNAs. Grievance received against PLIs in connection with the implementation of CLSS are sent to CNAs for remedial action. CNAs take up the complaints with PLIs for suitable redressal. CNAs have sensitized the PLIs regarding the implementation of the Scheme through training, State Level Bankers Committee (SLBC) meetings, etc. The progress of the scheme is reviewed in the SLBC and State Level Sanctioning and Monitoring Committees (SLSMCs) meetings also. Grievance received on Centralized Public Grievance Redress and Monitoring System (CPGRAMS) Portal or through emails / by post are also suitably replied. Further, Ministry of Housing and Urban Affairs has also developed a Public Grievance Redress and Monitoring System for registering any form of complaints regarding implementation of PMAY-U scheme, including CLSS vertical and its speedy disposal.

For more efficient and transparent processing of the claims and seamless disbursement of interest subsidy to the beneficiaries, Government has launched a CLSS Awas Portal (CLAP). This Portal is easy to use by beneficiaries and has a CLSS Tracker which enables beneficiaries to track the status of their applications.

(e) As on 31.3.2022, 122.69 lakh houses were sanctioned under PMAY-U. PMAY-U scheme has been extended up to 31st December, 2024, except CLSS vertical, to complete the sanctioned houses in States/UTs without changing the funding pattern and implementation methodology. CLSS vertical for EWS/LIG under PMAY-U was up to 31st March, 2022. During the extended period no additional houses will be sanctioned. However, within an overall ceiling of 122.69 lakh houses sanctioned till 31st March 2022, States/ Union Territories may be sanctioned houses under Beneficiary-led individual house construction/ enhancement (BLC) vertical against curtailment of non-starter houses under BLC, Affordable Housing in Partnership (AHP) and “In-situ” Slum Redevelopment (ISSR) verticals of PMAY-U.

**Annexure-I referred in reply to Lok Sabha Unstarred Question No. 1484
due for 15-12-2022****Physical and financial progress for construction of houses during the
Financial Years 2015-16 to 2022-23 in the State of Tamil Nadu under
PMAY-U**

Sr. No	Particulars	Achievements
1	Central Assistance Sanctioned (₹ in Cr.)	11,259.66
2	Central Assistance Released (₹ in Cr.)	8,644.54
3	Houses Sanctioned (Nos)	6,88,862
4	Houses Grounded (Nos)	6,30,133
5	Houses Completed/ delivered to beneficiaries (Nos)	4,81,061

**Annexure-II referred in reply to Lok Sabha Unstarred Question No. 1484
due for 15-12-2022**

**District wise details of houses sanctioned during last eight financial years
(FY 2015-16 to 2022-23) in the State of Tamil Nadu under PMAY-U**

Sr. No.	District	Houses Sanctioned
1	Ariyalur	2,743
2	Chengalpattu	18,257
3	Chennai	1,07,135
4	Coimbatore	50,185
5	Cuddalore	13,349
6	Dharmapuri	7,867
7	Dindigul	14,336
8	Erode	29,509
9	Kallakurichi	3,201
10	Kanchipuram	32,642
11	Kanyakumari	29,479
12	Karur	6,810
13	Krishnagiri	7,600
14	Madurai	37,636
15	Mayiladuthurai	1,675
16	Nagapattinam	3,858
17	Namakkal	13,832
18	Nilgiris	7,926
19	Perambalur	2,554
20	Pudukkottai	12,177
21	Ramanathapuram	5,673
22	Ranipet	10,426
23	Salem	36,164
24	Sivagangai	5,413
25	Tenkasi	5,976
26	Thanjavur	12,889
27	Theni	14,982
28	Thiruvallur	54,167
29	Thiruvannamalai	7,296
30	Thiruvarur	3,201
31	Thoothukudi (Tuticorin)	16,559
32	Tiruchirappalli	21,752
33	Tirunelveli	33,053
34	Tirupathur	7,486
35	Tiruppur	24,010
36	Vellore	12,518
37	Viluppuram	6,271
38	Virudhunagar	8,255
Total		6,88,862