

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 3730
ANSWERED ON MARCH 23, 2023**

GRIEVANCES UNDER PMAY

NO. 3730. SHRI ABHISHEK BANERJEE:

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

- (a) whether the Government has collected State segregated data on grievances for accessing formal credit from banking channels, especially for economically disadvantaged sections of Pradhan Mantri Awas Yojana (PMAY) and if so, the details thereof;**
- (b) the proportion of grievances addressed by the Union Government, State/year-wise; and**
- (c) the steps taken by the Government to resolve the issues related to accessing formal credit from banking channels (State specific)?**

ANSWER

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

(a)to(c) In accordance with the regulatory norms issued by Reserve Bank of India (RBI) and the Credit Policies approved by respective Boards of Primary Lending Institutions (PLIs), PLIs sanction credit facilities. Applications for credit received by PLIs are appraised and sanctioned by PLIs based on their Board approved credit policy and RBI norms, irrespective of applicant eligibility under Pradhan Mantri Awas Yojana - Urban (PMAY-U).

Data on grievances for accessing formal credit from banking channels is not maintained in this Ministry. Ministry of Housing and Urban Affairs (MoHUA) has advised State Housing / Urban Development Departments concerned with implementation of PMAY-U to take appropriate steps to address the housing credit needs of Economically Weaker Section (EWS) beneficiaries. Some States have facilitated tripartite agreements with banks, beneficiaries and ULBs to ensure credit facility to beneficiaries of PMAY-U.

Any grievance regarding the implementation of PMAY-U are addressed through suitable grievance redressal system available at both State/UT and City level as per existing rules and regulations. Moreover, a Centralised Public Grievance Redress and Monitoring System (CPGRAMS) is also available to the citizens to lodge their grievances to the public authorities on any subject related to service delivery including PMAY-U for redressal. Further, MoHUA has also developed a Public Grievances Redress and Monitoring System for registering any form of complaints regarding implementation of PMAY-U and its speedy disposal.
