

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS**

LOK SABHA

UNSTARRED QUESTION NO. 88

TO BE ANSWERED ON JULY 20, 2023

BLC VERTICAL OF PMAY-U

NO. 88. SHRI M.V.V. SATYANARAYANA:

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

- (a) whether it is a fact that under the Beneficiary Led Construction (BLC) vertical of PMAY-U, assistance is provided to eligible families from Economically Weaker Section (EWS) possessing land and if so, the details thereof;**
- (b) whether it is also a fact that of the total 123 lakh houses sanctioned, around sixty per cent have been sanctioned under BLC vertical;**
- (c) whether the majority of the urban homeless are also landless and purchasing land in an urban area is more challenging than constructing a house on it and if so, the details thereof;**
- (d) whether it is also a fact that despite an overemphasis on BLC, 61 per cent of all curtailed houses belong to this vertical and if so, the details thereof;**
- (e) whether an overemphasis on BLC vertical dilutes the objective of the scheme; and**
- (f) if so, the measures taken/being taken to redress this shortfall and bridge the gap?**

ANSWER

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

(a): Yes, Sir. Under Beneficiary Led Construction (BLC) vertical of Pradhan Mantri Awas Yojana - Urban (PMAY-U), Central Assistance of Rs. 1.50 lakh per house is provided to individual eligible families belonging to EWS categories to construct

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houses on the land owned by them. The remaining cost of the house as per Detailed Project Report (DPR) is shared by States/ Union Territories (UTs)/Urban Local Bodies (ULBs)/Beneficiaries.

(b): Under PMAY-U, as on date, a total of 1,18,90,277 houses have been sanctioned, out of this, 73,68,182 (62%) have been sanctioned under BLC vertical.

(c) to (f): 'Land' and 'Colonisation' are State subjects. Schemes related to provide housing for urban poor including homeless in their respective areas are implemented by States/UTs. However, Ministry of Housing and Urban Affairs (MoHUA) is supplementing the efforts of States/UTs by providing Central Assistance under PMAY-U to provide pucca house with basic amenities to all eligible urban beneficiaries. The scheme is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS).

All four verticals of the scheme are open to the States/UTs as well as for the beneficiaries to choose from, based on their suitability. However, the BLC vertical is popular in Tier-II & Tier-III cities due to easy availability of land with the beneficiaries. Also, the beneficiaries owning land in the urban area preferred BLC vertical to have an independent house rather than multi-storied apartments. New project/curtailment of houses is considered based on the proposals received from State/UT Governments. As on date, 40,05,844 houses have been curtailed out of which, 24,26,630 (61%) are from BLC vertical, 14,56,081 (36%) are from AHP and 1,23,133 (3%) are from ISSR. Thus, out of 97,94,812 sanctioned BLC houses under PMAY-U, curtailment is done only for 24.77% houses. Whereas, under AHP, curtailment is done for 46% houses out of total sanctioned 31,55,885 AHP houses. Therefore, under BLC vertical, curtailments are much less than AHP vertical when considered as percentage of total sanctioned houses in that vertical.
