

GOVERNMENT OF INDIA

MINISTRY OF HOUSING AND URBAN AFFAIRS

LOK SABHA

UNSTARRED QUESTION NO. 1697

TO BE ANSWERED ON NOVEMBER 28, 2019

PAiSA PORTAL

NO. 1697. SHRI JAGDAMBIKA PAL:

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

- a) the details of progress made with respect to the PAiSA Portal established under Deen Dayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM), city-wise;**
- b) whether the Government intends to introduce further steps to reduce poverty in the urban areas of the country; and**
- c) if so, the details thereof and if not, the reasons therefor?**

ANSWER

**THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI HARDEEP SINGH PURI)**

- (a) The Ministry of Housing and Urban Affairs has launched a Portal for Affordable Credit and Interest Subvention Access (PAiSA), on November 26, 2018 for online credit of interest subvention to individuals/ groups/ Self Help Groups who have availed bank loans for setting up self-employment ventures or micro-enterprises under Self Employment Programme**

...2/-

(SEP) component of the “Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM)”. The Portal aggregates banks, States and Urban Local Bodies (ULBs) on a single platform, facilitating real time exchange of information, and provides a simple mechanism to process interest subvention on monthly basis through Direct Benefit Transfer (DBT) mode. So far, a total of 28 States/UTs and 144 Banks are on-boarded on the Portal. Since inception of the Portal, 1,23,391 number of beneficiaries of the Mission have received interest subvention amounting to Rs. 40,04,59,470/-till November 21, 2019. Statement showing state-wise details of interest subvention paid through PAiSA Portal is annexed.

(b) & (c) This Ministry is implementing a Centrally Sponsored Scheme, namely, “Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM)” to reduce poverty and vulnerability of urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, for improvement in their livelihoods on a sustainable basis. The mission also aims at building strong grassroot level institutions for the urban poor. Further, the mission aims at providing shelters equipped with essential services to the urban homeless. In addition, the Mission also aims at addressing livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security, etc.

Details of interest subvention paid through PAiSA Portal on loans to beneficiaries under DAY-NULM since 21.11.2019, as referred to part (a) of LSUQ No. 1697 for 28.11.2019.

S. No.	State Name	Amount (in Rs)
1	Arunachal Pradesh	2,12,107
2	Assam	18,42,133
3	Bihar	10,50,986
4	Chhattisgarh	1,73,19,287
5	Goa	1,71,260
6	Gujarat	2,29,96,151
7	Himachal Pradesh	27,64,725
8	Jharkhand	22,64,694
9	Karnataka	2,16,74,228
10	Kerala	6,51,88,032
11	Madhya Pradesh	4,22,03,434
12	Maharashtra	6,06,55,895
13	Meghalaya	42,253
14	Mizoram	4,43,187
15	Odisha	1,63,50,124
16	Punjab	17,95,304
17	Rajasthan	2,10,07,096
18	Sikkim	46,683
19	Tamil Nadu	5,72,77,831
20	Tripura	1,79,621
21	Uttar Pradesh	3,79,83,646
22	Uttarakhand	61,97,526
23	West Bengal	2,07,93,267
	Grand Total	40,04,59,470