

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

**UNSTARRED QUESTION NO. 4072  
TO BE ANSWERED ON DECEMBER 12, 2019  
RELEASE OF FUNDS UNDER PMAY**

**NO. 4072. SHRI GANESH SINGH:**

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

- (a) the salient features of the Pradhan Mantri Awas Yojana (PMAY);**
- (b) whether amount of Rs. 1.50 lakh per home is provided under the Centrally sponsored scheme, PMAY-Urban;**
- (c) if so, whether this amount is received in three instalments in the ratio of 40:40:20 and if so, the details thereof;**
- (d) whether it is the policy of the Government to release the amount of each instalment only after completion of the project and if so, the details thereof;**
- (e) whether because of incompleteness of all the houses under PMAY, the third instalment is not released even for the completed houses; and**
- (f) if so, whether approximately two lakh houses have been completed in Madhya Pradesh but the third instalment has not been released yet and if so, the reasons therefor?**

**ANSWER**

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

**(a) & (b) The Government of India is implementing the Pradhan Mantri Awas Yojana (Urban)[PMAY(U)] to provide Housing to All by 2022. PMAY(U) comprises four components viz. In-situ Slum Redevelopment (ISSR), Credit Linked Subsidy Scheme (CLSS), Affordable Housing in Partnership (AHP), Beneficiary-led individual house construction/**

enhancements (BLC). Under ISSR component, the Central assistance is Rs. 1 lakh per house while for the AHP and BLC components, the central assistance of Rs. 1.5 lakh per house is provided by the Government for Economically Weaker Section (EWS) beneficiaries. Under CLSS component of the PMAY(U), there is an interest subsidy of 6.5 % for EWS/ Low Income Group (LIG), 4% for Middle Income Group-I (MIG-I) and 3% for Middle Income Group-II (MIG-II), calculated on housing loan up to Rs. 6 lakh, Rs. 9 lakh and Rs. 12 lakh, respectively, over a loan tenure of 20 years.

(c) to (e) Total Central Assistance for the projects submitted by States/UTs under different verticals of the PMAY(U) is approved by Central Sanctioning and Monitoring Committee (CSMC) constituted under the scheme. Total approved Central Assistance is released to States/UTs in three installments of 40%, 40% and 20% each. First installment of 40% is released after compliance of CSMC observations/conditions, if any. Second installment of 40% is released based on 70% utilization of earlier central release along with State releases and commensurate physical progress. The final/third installment of 20% of Central Assistance is released subject to 70% utilization of earlier central releases and completion of projects including construction of houses and infrastructure, as may be applicable, in each project. The final installment of 20% of Central Assistance is also contingent of achieving mandatory reforms. States/UTs are required to submit project completion reports for all approved projects.

(f) Yes Sir. Third Installment of Central Assistance has not been released to the States/UTs including the State of Madhya Pradesh for the projects where compliances required for release of third instalment of Central Assistance have not been fulfilled by the States/UTs.

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