

O.I.H.

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

UNSTARRED QUESTION NO. 4122

TO BE ANSWERED ON DECEMBER 12, 2019

BENEFICIARIES UNDER PMAY

NO. 4122. SHRI SANGAM LAL GUPTA:

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

- (a) whether there is any proposal to include such beneficiaries in Pradhan Mantri Awas Yojana (PMAY) who were left behind inspite of being found in the list of eligible beneficiaries in the Economic Census of 2011; and**
- (b) if so, the details thereof and if not, whether the eligible beneficiaries are likely to be deprived of housing?**

ANSWER

**THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE
MINISTRY OF HOUSING AND URBAN AFFAIRS**

(SHRI HARDEEP SINGH PURI)

(a) & (b) : Under Pradhan Mantri Awas Yojana (Urban) [PMAY(U)], all Economically Weaker Section (EWS) households/ beneficiaries from urban areas can avail benefits under the Scheme. The PMAY(U) Mission 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.
