

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA

UNSTARRED QUESTION NO. 2309

TO BE ANSWERED ON MARCH 05, 2020

PUCCA HOUSES IN PMAY-U

No. 2309

SHRI C.N. ANNADURAI:

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

- (a) the number of affordable pucca houses to be constructed under Prime Minister Awas Yojana-Urban (PMAY-U);**
- (b) the amount to be provided as subsidy on interest on the housing loan to the beneficiaries of such schemes;**
- (c) whether individuals having IT Returns/Form 16 are eligible to receive the benefits of such schemes as banks are reluctant to sanction housing loans to people working in unorganized sector and not filing IT Returns;**
- (d) the number of applications received from Tiruvannamalai region in Tamil Nadu during the Financial Years 2015-16 to 2018-2019; and**
- (e) the number of cases rejected and the reasons therefor and the action the Government proposes to take to extend such benefit to farmers, people working in unorganized sectors and individuals under BPL and EWS categories who are not having IT Returns/Form 16?**

ANSWER

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

(SHRI HARDEEP SINGH PURI)

- (a) Pradhan Mantri Awas Yojana (Urban) PMAY(U) guidelines require States/UTs to conduct demand assessment for providing housing to all eligible families/ beneficiaries. So far, States/UTs**

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have assessed a demand of around 1.12 Crore houses in urban areas and these houses are proposed to be constructed by March 2022.

(b) Under Credit Linked Subsidy Scheme (CLSS) component of PMAY(U), there is an interest subsidy of 6.5 % for Economically Weaker Section (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. For a loan tenure of 20 years, the CLSS beneficiaries of EWS/LIG, MIG-I and MIG-II get upfront approximate subsidy amounts of Rs.2,67,280/- , Rs.2,35,068/- and Rs.2,30,156/- respectively.

(c) As per the PMAY(U) Scheme Guidelines, the eligibility is based upon the annual income of the household and all individuals who have availed housing loans are eligible to apply for the CLSS subsidy, if otherwise eligible. Primary Lending Institutions (PLIs) follow guidelines and regulations of Reserve Bank of India (RBI) / National Housing Bank (NHB) etc. while sanctioning the loans. PLIs also exercise their due diligence including assessment of the loan eligibility and the repayment capacity of the borrower while sanctioning the loans.

(d) & (e) The home loan applications involving CLSS subsidy are scrutinized at PLIs level as per their due diligence process and the details about number of applications received and rejected by PLIs and the reasons for their rejection are not reported to Central Nodal Agencies (CNAs)/this Ministry.

In Tiruvannamalai district in Tamil Nadu under CLSS 138 houses have been sanctioned during the financial years from 2015-16 to 2018-19.

The farmers, people working in unorganised sectors and individuals under BPL and EWS category are eligible for availing CLSS subsidy subject to due diligence by PLIs.