

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 1812
TO BE ANSWERED ON JULY 29, 2021**

SUBSIDY UNDER PMAY-U

**NO. 1812. SHRIMATI RAKSHA NIKHIL KHADSE:
SHRI MANOJ KOTAK:**

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

- (a) whether home buyers are facing delays in receiving subsidies under the Credit Linked Subsidy Scheme of Pradhan Mantri Awas Yojana-Urban (PMAY-U);**
- (b) if so, the details thereof and the reason therefor;**
- (c) the details of funds sanctioned, allocated and utilised under 'Housing for All' scheme during the last three years, State-wise particularly in Maharashtra; and**
- (d) the details of the steps taken by the Government to speed up the process of achieving the 2022 target of 'Housing for All' in the country?**

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

(a)&(b) Interest subsidy under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] is disbursed to beneficiaries through Central Nodal Agencies (CNAs) namely, National Housing Bank (NHB), Housing and Urban Development Corporation (HUDCO) and State Bank of India (SBI).

These CNAs have been provided with sufficient fund in advance from budgetary as well as Extra Budgetary Resources to disburse interest subsidy to the eligible beneficiaries. Disbursement of interest subsidy under CLSS takes place after observing due diligence at all levels starting from the submission of application for home loan to Primary Lending Institutions (PLIs) and final clearance by CNAs.

(c) The details of funds sanctioned, released and utilised under 'Housing for All' scheme during the last three years, State/UT-wise including Maharashtra is at Annexure-I.

(d) Steps taken by the Government to achieve the target of 'Housing for All' by 2022 in the country are as follows-

- i. Ministry monitors progress of the Scheme through periodic review meetings, video-conferences and field visits. Ministry, at various fora such as Review meetings, Workshops/ Conferences, Central Sanctioning & Monitoring Committee (CSMC) meetings etc. and through correspondences, has advised States/ UTs to expedite the construction of sanctioned houses so that all houses are completed within the stipulated period.**
- ii. To ensure uninterrupted flow of funds, in addition to budgetary resources, National Urban Housing Fund (NUHF) for ₹60,000 crore has been created for raising Extra Budgetary Resources (EBR) in phases for rapid implementation of the Scheme.**
- iii. Use of Information/ Space Technology through PMAY(U)-MIS (Management Information System), Bhuvan Portal, PFMS (Public Financial Management System) and Geo-tagging/ Geo-fencing of sanctioned houses are being done for effective monitoring and**

expeditious release of Central Assistance.

- iv. Payment through Direct Benefit Transfer (DBT) Mode and Aadhaar seeding of beneficiaries is ensured for transparency and accountability.**
- v. Alternative and innovative construction technologies have been promoted under the Scheme for rapid delivery of houses.**
- vi. A web based monitoring system CLSS Awas Portal (CLAP) has been developed where all stakeholders such as MoHUA, Central Nodal Agencies, Primary Lending Institutions, Beneficiaries and Citizens are integrated in real time environment. The portal facilitates expeditious processing of applications along with tracking of subsidy status by beneficiaries.**
- vii. PMAY-U Awards 2021 have been strategized through 100-Days Challenge for performance against pre-defined indicators with emphasis on grounding, completion, occupancy of houses and declaration of 'HFA Achieved Cities/ States/ UTs' during the period from 21.06.2021 to 30.09.2021.**

Annexure-I

Annexure-I referred in reply to Lok Sabha Unstarred Question No.1812 due for 29-07-2021

State/UT wise details of Central Assistance sanctioned, released and utilised during the last three years under PMAY-U

Sr.No.	States/UTs	DetailsofCentralAssistance		
		Sanctioned (₹inCr.)	Released (₹inCr.)	Utilised (₹in Cr.)
1	A&N Island(UT)	0.42	0.45	0.05
2	AndhraPradesh	16,663.80	7,060.50	5,403.86
3	ArunachalPradesh	85.01	53.19	21.58
4	Assam	1,604.05	835.97	350.37
5	Bihar	3,482.52	1,470.10	789.09
6	Chandigarh(UT)	12.82	12.82	12.82
7	Chhattisgarh	3,180.80	1,648.43	1,060.69
8	UTof DNH&DD(UT)	104.01	91.66	67.52
9	Delhi(UT)	431.38	431.38	431.38
10	Goa	21.88	21.34	20.98
11	Gujarat	9,944.18	7,201.07	6,699.20
12	Haryana	4,126.97	766.84	414.19
13	HimanchalPradesh	78.63	72.28	68.66
14	J&K(UT)	745.42	185.80	115.07
15	Jharkhand	1,938.93	1,420.69	1,149.45
16	Karnataka	7,390.28	3,129.13	2,544.05
17	Kerala	1,400.93	1,190.69	926.00
18	Ladakh(UT)	15.30	11.01	0.49
19	Lakshdweep(UT)	-	-	-
20	MadhyaPradesh	9,033.63	6,130.40	5,209.65
21	Maharashtra	16,090.09	6,443.69	6,138.88
22	Manipur	481.91	213.66	106.42
23	Meghalaya	69.96	6.35	5.89
24	Mizoram	294.77	102.32	82.17
25	Nagaland	273.41	89.57	81.72
26	Odisha	1,394.04	890.19	854.35
27	Puducherry(UT)	133.67	109.27	54.41
28	Punjab	895.16	463.52	366.20
29	Rajasthan	2,371.72	1,182.25	1,135.85
30	Sikkim	8.33	3.47	0.61
31	TamilNadu	6,777.53	4,545.47	3,557.64
32	Telangana	2,296.70	1,500.33	1,898.99
33	Tripura	557.45	478.01	328.08
34	UttarPradesh	22,223.95	10,299.18	6,883.25
35	Uttarakhand	506.30	291.15	280.83
36	WestBengal	4,323.41	3,005.83	2,962.83
Total		1,18,959.38	61,358.00	50,023.20