

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 870
TO BE ANSWERED ON DECEMBER 02, 2021**

ALLOTMENT OF HOUSES TO POOR

NO. 870. SHRI SUNIL KUMAR PINTU:

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

- (a) whether the Government proposes to allot ready to move houses constructed by housing construction agencies directly to the poor instead of providing funds for house construction under Pradhan Mantri Awas Yojana - Urban as the funds are being misused in the current process and the objectives of the yojana are not being fulfilled;**
- (b) if so, the details thereof; and**
- (c) if not, the reasons therefor?**

ANSWER

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

(a)&(b): No, Sir. Presently, there is no such proposal under consideration of Union Government.

(c): 'Land' and 'Colonisation' are State Subjects. Therefore, the respective States/ UTs are mandated to address the housing needs of its population. The Union Government, through Ministry of Housing and Urban Affairs, is augmenting the efforts of States primarily to meet the housing needs of economically weaker sections of the society in urban areas through Pradhan Mantri Awas Yojana-Urban (PMAY-U).

The scheme 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 ₹1 lakh per house while for the AHP and BLC components, the central assistance of ₹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 Economically Weaker Section (EWS)/ Low Income Group (LIG) calculated on housing loan up to ₹6 lakh over a loan tenure of 20 years.

The scheme has an inbuilt provisions like Aadhaar seeding and validation of beneficiaries, transfer of assistance through Direct Benefit Transfer (DBT)/ Expenditure-Advance-Transfer (EAT) module of Public Financial Management System (PFMS), Geotagging of houses, etc., integrated into robust PMAY-U MIS system for ensuring transparency, efficiency and accountability in the system to ensure that benefits reach to the genuine beneficiaries.
