

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 3473  
TO BE ANSWERED ON MARCH 24, 2022**

**INTEREST SUBSIDY SCHEME FOR HOUSING THE URBAN POOR**

**NO. 3473. DR. SUKANTA MAJUMDAR:  
SHRIMATI SANGEETA KUMARI SINGH DEO:  
DR. JAYANTA KUMAR ROY:**

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

- (a). whether the Government is implementing the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) scheme in West Bengal;**
- (b). if so; the details thereof including the salient features and economic parameters for selection of the beneficiaries;**
- (c). the number of beneficiaries and the funds spent since its inception, district-wise including Balurghat;**
- (d). whether the Government has received any proposals from the West Bengal regarding subsidy for providing housing to the poor slum dwellers in the urban areas during the last three years and the current year;**
- (e). if so, the details thereof and the action taken thereon; and**
- (f). the other measures being taken by the Government to provide relief to the urban poor against rising price of housing in urban areas?**

**ANSWER**

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

**(a) & (b): No, Sir. However, the Government of India had implemented the Scheme called Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) on a pilot basis during the 11<sup>th</sup> Five Year Plan period. The scheme was discontinued from 30.09.2013.**

**(c):Central Nodal Agencies [Housing and Urban Development Corporation (HUDCO)&National Housing Bank (NHB)] have informed that no interest subsidy under ISHUP has been disbursed in the State of West Bengal.**

**(d) to (f): ‘Land’ and ‘Colonization’ are State subjects. The respective States/Union Territories (UTs) have to address the housing needs of its population. The Ministry of Housing and Urban Affairs, under the vision of ‘Housing for All’, is supplementing the efforts of States/ UTs by providing Central Assistance under Pradhan Mantri Awas Yojana-Urban (PMAY-U), for construction of houses for all eligible families/ beneficiaries including slum dwellers since 25.06.2015 in the urban areas of the country including those in West Bengal. Eligible beneficiaries can avail the benefit of PMAY-U through four verticals, i.e. Beneficiary-led Construction or enhancement (BLC); Affordable Housing in Partnership (AHP);‘In-Situ’ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS)., Central assistance is released to States/UTs at the rate of ₹ 1.00 lakh per house under ISSR component, ₹ 1.50 lakh per house under AHP and BLC components for construction of houses and interest subsidy upto ₹ 2.67 lakh under CLSS is provided to eligible beneficiaries through Central Nodal Agencies for acquisition of houses by purchase/ re-purchase or construction of houses and for incremental housing. Under PMAY-U, a total of 3,80,664 houses involving Central Assistance of ₹ 6,239.61crore have been sanctioned in the State of West Bengalduring the last three years and the current year; year-wise and vertical-wise details of houses sanctioned are as under:**

FY	Houses sanctioned (Nos.)			
	BLC	AHP	ISSR	CLSS
2018-19	1,28,443	1,056	0	11,388
2019-20	54,139	192	0	15,350
2020-21	1,02,185	2,074	0	26,700
2021-22	27,902	0	0	11,235

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