

without prior notice to facilitate the movement of VIPs, addressed to Delhi Police and copies endorsed to the Prime Minister's Office and Ministry of Home Affairs was received from Shri Harish N. Salve and a reply was sent to him.

(c) and (d) Policemen are deployed to facilitate VVIPs movement as and when required to ensure safe and smooth flow of traffic on Delhi roads.

(e) The roads are closed during VVIP movement for minimum possible time for general public. However, on all arterial roads having central verge, one carriageway is made available for movement of general traffic during such VVIP movements. Policemen deployed for such duties are briefed regularly to ensure that common people do not suffer in such situation. They are also regularly briefed to stop the general traffic for minimum period so that no congestion and idling of cars occur on roads.

CRGFS for low income housing

2884. SHRI D. RAJA:

SHRI M.P. ACHUTHAN:

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

(a) whether Government has launched a unique Credit Risk Guarantee Fund Scheme (CRGFS) for low income housing; and

(b) if so, the details thereof?

THE MINISTER OF HOUSING AND URBAN POVERTY ALLEVIATION (SHRI AJAY MAKEN): (a) and (b) Yes, Sir. In order to address the issues of credit enablement of Economically Weaker Sections and Low Income Group households and to incentivize banks and financial institutions to provide loans to these segments for housing, Rajiv Awas Yojana (RAY), launched on 02.06.2011 envisaged the establishment of a Credit Risk Guarantee Fund. Accordingly, the Government has approved the establishment of a Credit Risk Guarantee Fund Trust (CRGFT) for low income housing, with an initial corpus of Rs. 1000 Crore. The Credit Risk Guarantee Fund Trust has been registered on 1st May, 2012 and the Credit Risk Guarantee Fund Scheme has been launched on 31st October, 2012. The CRGF Trust will administer and operate the Scheme, which is demand-driven.

Under the Scheme, the Trust will provide guarantee to lending agencies for housing loans extended by them to persons belonging to the Economically Weaker

Sections / Low Income Groups upto Rs. 5 Lakh, without any third party guarantee or collateral security.

The lending institutions eligible to avail benefit of the Guarantee cover under the Scheme are Scheduled Commercial Banks, Regional Rural Banks, Urban Co-operative Banks, Non Banking Financial Companies-Micro Finance Institutions (NBFC-MFIs), Apex Co-operative Housing Finance Societies registered under the State Co-operative Societies Act and Housing Finance Institutions registered with National Housing Bank (NHB). National Housing Bank is the identified agency for operationalising CRGF.

Rehabilitation of poor families under RAY living near railway tracks

2885. SHRI PARSHOTTAM KHODABHAI RUPALA:

SHRI MANSUKH L. MANDAVIYA:

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

(a) whether Government has received any communication from the Ministry of Railways for rehabilitation of poor families under Rajiv Awas Yojana (RAY) living nearby railway tracks in urban cities as on date;

(b) if so, what further action has been taken by the Ministry indicating the details thereof;

(c) whether Central Government proposes to call or already conducted high level meetings with State Governments and concerned Ministries of Central Government to address this important social welfare issue; and

(d) if so, the details thereof?

THE MINISTER OF HOUSING AND URBAN POVERTY ALLEVIATION (SHRI AJAY MAKEN) : (a) Yes, Sir.

In pursuance of the Government's vision of creating a Slum-free India, the scheme 'Rajiv Awas Yojana' (RAY) has been launched on 02.06.2011. Currently, Rajiv Awas Yojana is in preparatory phase, focusing on preparation of Slum-free City Plans and sanction/implementation of pilot projects.

Under the scheme, Central Assistance will be extended to States that are willing to assign property rights to slum dwellers and undertake reservation of land/ Floor Area Ratio (FAR)/dwelling units for Economically Weaker Sections (EWS)/Low