(d) and (e) Department of Financial Services has informed that Banks and HFCs are providing housing loans to the needy customers based on their due diligence and approved policies and procedures, in accordance with the regulatory framework prescribed in this regard. To encourage banks to lend more towards this segment, Reserve Bank of India (RBI) has included such loans under the Priority Sector Lending (PSL) norms. RBI and NHB have also prescribed higher Loan to Value Ratio (LTV) and lower risk weights for such housing loans extended by Banks and HFCs, respectively.

Model Rent Law

209. SHRI BHUPENDER YADAV: Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

(a) whether Government has worked out any rent control law for the country or a Model Rent Law for the guidance of the States;

(b) if so, the salient features of the initiative, particularly with regard to the balancing of the interests of the landlords and the tenants; and

(c) Government's views on the resolution of the disputes pertaining to old tenancies including those arising out of the 'pugreel' system that prevailed in our country?

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN POVERTY ALLEVIATION (SHRI BABUL SUPRIYO): (a) to (c) 'Land' and 'Colonisation' being State subjects, it is up to State Governments to resolve the disputes pertaining to old tenancies including those arising out of the 'pugree' system that prevailed in our country. In order to facilitate the State Governments, Ministry of Housing and Urban Poverty Alleviation has prepared a draft Model Tenancy Act and has shared the same with the States. The Model Tenancy Act is not a Central Bill or a Central Act and only a Model Act. It is up to State Governments to adopt the Model Act with changes, if any, that are locally suitable.

Special plan for houses to EWS

†210. SHRI MEGHRAJ JAIN: Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

(a) whether Government has any special plan for providing houses to people belonging to economically weaker sections and lowest income groups;

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†Original notice of the question was received in Hindi.