

(b) the details of proposals approved and pending and the reasons for their pendency; and

(c) the steps taken by Government for speedy approval of these pending proposals?

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN POVERTY ALLEVIATION (RAO INDERJIT SINGH): (a) The Ministry of Housing and Urban Poverty Alleviation (M/o HUPA) launched the "National Urban Livelihood Mission (NULM)" w.e.f. 23rd September, 2013 with the aim of reducing the poverty and vulnerability of urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities for improvement in their livelihoods on a sustainable basis. The Mission has been extended to all statutory towns and renamed as Deendayal Antyodaya Yojana- National Urban Livelihood Mission (DAY-NULM). Under DAY-NULM, based on the allocation of the State and as per the provision of General Financial Rules (GFR), funds are released to the States/UTs for implementation of various components of the Mission. The States/UTs have been given the flexibility to allocate funds amongst various components based on their local requirement. The individual projects/proposals are approved at State/UT level and no approval of the Ministry is required for their implementation in the State/UT. These principles and policies apply to all States/UTs, including Haryana.

(b) to (c) Do not arise in view of (a) above.

Fall in sale of houses/flats

3226. SHRI KAPIL SIBAL: Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

(a) the details of sales of flats/houses from January 1, 2016 to January 31, 2017;

(b) the reasons for fall in the sales during the month of November, December and January 2017; and

(c) whether Government has plans to help people buy homes through easy bank loans and if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN

POVERTY ALLEVIATION (RAO INDERJIT SINGH): (a) and (b) No such data is available with the Ministry of Housing and Urban Poverty Alleviation related to sale of houses/flats.

Sale of houses/flats is market driven and depends upon factors governing demand and supply of houses.

(c) Under Credit Linked Subsidy Scheme (CLSS) component of Pradhan Mantri Awas Yojana (Urban) {PMAY(U)}, beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) not owning a pucca house anywhere in India and seeking housing loans (for new construction and for addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing) from Banks, Housing Finance Companies and other such identified institutions, are eligible for an interest subsidy at the rate of 6.5% for a maximum tenure of 20 years with effect from 01.01.2017.

The credit linked subsidy is available only for loan amounts upto ₹ 6 lakh and additional loans beyond ₹ 6 lakh, if any, are at non-subsidized rate. The interest subsidy is credited upfront to the loan account of beneficiaries and the Net Present Value (NPV) of the interest subsidy is calculated at a discount rate of 9%.

Government of India has recently launched a new Credit Linked Subsidy Scheme to provide interest subsidy for housing loans to eligible beneficiaries belonging to Middle Income Group (CLSS for MIG). The scheme will be implemented initially in 2017 for a period of one year with effect from 01.01.2017.

The scheme covers two income segments in the MIG viz. annual household income between ₹ 6,00,001 to ₹ 12,00,000 (MIG-I) and annual household income between ₹ 12,00,001 to ₹ 18,00,000 (MIG-II). The interest subsidy under the new scheme will be available to beneficiaries of MIG-I category and MIG-II for loan amounts upto ₹ 9,00,000/- and 12,00,000/- respectively. The interest subsidy will at the rate of 4% and 3% on the principal amount of the loan for the MIG I and MIG II beneficiary, respectively and would be credited upfront to the housing loan account of the beneficiary. Additional housing loans beyond ₹ 9,00,000/- and ₹ 12,00,000 respectively, will be at non-subsidized rate.

Shelter for urban homeless in Himachal Pradesh

3227. SHRIMATI VIPLOVE THAKUR: Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state: