

borrowers, the on-lending interest rates on the refinanced loans are capped. Till 30-06-2017, refinance aggregating ₹ 29,483 crore (in respect of 18.94 lakh households) and ₹8,184 crore (in respect of 1.91 lakh households) has been disbursed by NHB under RTF and UHF respectively.

During the April-June, 2017 quarter, NHB made refinance disbursements of ₹ 9,825 crore (about 49% of the target announced in the Union Budget), out of which ₹ 1,671 and ₹1,437 were made under RHF and UHF respectively.

Thus, the leveraging effect of NHB refinance, particularly for the HFCs, will result in improved credit flow to the lower income segments, and have a multiplier effect on the overall quantum of institutional housing finance.

#### **National Urban Livelihood Mission in Bihar**

†517. SHRI RAM NATH THAKUR: Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

- (a) whether it is a fact that the objective of Deen Dayal Antyodaya Yojana is to implement National Urban Livelihood Mission;
- (b) if so, the number of beneficiaries under this scheme in Bihar;
- (c) whether the number of beneficiaries is less in that State as against other States; and
- (d) if so, the reasons therefor and the details of the steps taken by Government to improve it?

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN AFFAIRS (RAOINDERJIT SINGH): (a) This Ministry has launched National Urban Livelihoods Mission (DAY-NULM) in September, 2013 to reduce 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 also aims at building strong grassroot level institutions of the urban poor. Further, the mission aims at providing shelter equipped with essential services to the urban homeless. In addition, the Mission also aims at addressing livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security, etc. The mission has been renamed as Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM) and extended to all statutory towns in the country in February, 2016.

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†Original notice of the question was received in Hindi.

(b) Since 1st April, 2014 till 17 June, 2017, 32954 persons have been provided skill training, 1403 beneficiaries have been assisted for setting up individual or group micro-enterprises, 9192 Self-Help Groups (SHG) have been formed, 6521 SHGs have been given Revolving Fund and 339 SHGs have been disbursed loans under SHG Bank Linkage Programme under DAY-NULM in Bihar. Further 79,945 Street Vendors have been identified in Bihar under "Support to Urban Street Vendors (SUSV) component of DAY-NULM in Bihar.

(c) and (d) The beneficiaries under DAY-NULM are the urban poor below poverty line identified by the State/UTs. The criteria may vary from State to State. The State may also broaden the coverage to include disadvantaged groups like SCs, STs, Women etc. subject to maximum 25% of urban poor population.

#### **Notification of RERA rules in Karnataka**

518. SHRI RAJEEV CHANDRASEKHAR: Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

(a) whether Government is aware that the rules under the Real Estate (Regulation and Development) Act (RERA) has not been notified by the State Government of Karnataka;

(b) whether Government considers that this is in blatant violation of law denying the citizens of the State the rights enshrined under the Law; and

(c) if so, whether Government has taken any steps to ensure that (RERA) rules are notified in that State?

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN AFFAIRS (RAO INDERJIT SINGH): (a) to (c) The Rules under the Real Estate (Regulation and Development) Act, 2016 have been notified by the Government of Karnataka on 10th July, 2017.

#### **Achievement under HOMES**

519. SHRI KAPIL SIBAL: Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

(a) the details about the Home Owners Mortgage Equity Subvention Scheme (HOMES) along with its comparison with Rajiv Rinn Yojana (RRY) which was there to cater to the needy in a similar way;