

**WRITTEN ANSWERS TO STARRED QUESTIONS****Proposal to increase interest subsidy under RRY**

\*61. SHRIKAPIL SIBAL: Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

(a) whether it is a fact that Government had proposed Home Owners Mortgage Equity Subvention Scheme (HOMES) in August, 2014 and if so, the details thereof along with the reasons for not launching it;

(b) whether it is also a fact that interest subsidy provided under the Rajiv Rinn Yojana (RRY) was proposed to be increased from 5 per cent to 5.5 per cent under HOMES and if so, the details thereof, and

(c) whether RRY was the parent scheme which paved the way for HOMES and if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF HOUSING AND URBAN AFFAIRS (SHRI HARDEEP SINGH PURI): (a) to (c) The Central Government had not approved Home Owners Mortgage Equity Subvention Scheme (HOMES) and therefore, it was not launched. The Rajiv Rinn Yojana (RRY) Scheme came into effect from 1 October, 2013. The interest subsidy applicable under the RRY was 5%.

Later, the Central Government launched the Pradhan Mantri Awas Yojana (PMAY) (Urban) Mission to address the housing shortage among urban poor, on 25 June, 2015. One of the four verticals under the PMAY (U) is Credit Linked Subsidy Scheme (CLSS). Under CLSS for Economically Weaker Section (EWS)/Lower Income Group (LIG), the beneficiaries of EWS having household annual income upto ₹ 3,00,000/- and LIG having household annual income between ₹ 3,00,001/- and upto ₹ 6,00,000/- subject to their being otherwise eligible under the scheme, may avail interest subsidy at the rate of 6.5% on housing loans upto ₹ 6.00 lakh from Banks, Housing Finance Companies (HFCs) and other such financial institutions for a tenure of 20 years or actual tenure of the loans, whichever is earlier, for acquisition, construction and extension of a house. Any additional loans beyond ₹ 6 lakhs are at non-subsidized rate of interest.

Subsequently, the scope of CLSS has been expanded to include the Middle Income Group (MIG). CLSS for MIG 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 can be availed by beneficiaries of MIG-I category and MIG-II for loan amounts upto ₹ 9,00,000/-

and 12,00,000/, respectively from Banks, Housing Finance Companies (HFCs) and other such financial institutions for a tenure of 20 years or actual tenure of loan whichever is earlier. The interest subsidy is at the rate of 4% and 3% on the principal amount of the loan for the MIG-I and MIG-II beneficiary, respectively. The interest subsidy is credited upfront to the housing loan account of the beneficiary. CLSS for MIG approved, initially, for one year in 2017, has been extended up to 31.03.2019.

**Employment of teachers by more than one college/university**

\*62. SHRI SANJAY RAUT: Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

(a) whether Government's attention has been drawn to a recent survey conducted for all higher educational institutions, which reported that over 80,000 teachers are found to be employed by more than one college or university;

(b) if so, the details thereof and Government's reaction thereto; and

(c) the details of the steps taken or proposed to be taken against the erring teachers/professors of colleges/universities in various parts of the country?

THE MINISTER OF HUMAN RESOURCE DEVELOPMENT (SHRI PRAKASH JAVADEKAR): (a) to (c) This Ministry has, for the first time, collected details of individual teachers of institutions of Higher Education, through the recently concluded All India Survey on Higher Education (AISHE) 2016-17, for the Gurujan Portal. Data in respect of a total of 12.68 lakh teachers, with Aadhaar Number has been collected in AISHE 2016-17. As per gurujan (*gurujan.gov.in*) portal, 85708 Aadhaar numbers are found to be either duplicate or invalid. These cases would be further verified with UIDAI and the institution concerned before finalising the action to be taken in each case.

**Performance indicators for Central Universities**

\*63. SHRI C.M. RAMESH: Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

(a) whether it is a fact that the Ministry has prepared 'performance indicators' for each of the 43 Central Universities;

(b) whether it is also a fact that the Ministry proposes to sign an MoU with each university and make the performance indicators mandatory to get funding; and

(c) if so, the details thereof and the reasons therefor?