

Housing loan under interest subsidy scheme

*150. SHRI BASAWARAJ PATIL: Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

(a) the quantum of money given as loan for self housing after Government's new concession/interest subsidy scheme, urban and rural area-wise; and

(b) the details regarding the number of houses for which loan has been taken and the houses completed, so far?

THE MINISTER OF STATE OF THE MINISTRY OF HOUSING AND URBAN AFFAIRS (SHRI HARDEEP SINGH PURI): (a) and (b) Under the Credit Linked Subsidy Scheme (CLSS) component of the Pradhan Mantri Awas Yojana (Urban) {PMAY(U)} mission, as on 19-02-2018, ₹ 1,797 crore of interest subsidy on housing loan of ₹ 10,041 crore has been disbursed and credited into the home loan account of 88,723 beneficiaries in the country. State/UT wise details regarding the number of houses for which loan has been taken and interest subsidy released, are given in the Statement (*See below*).

Ministry of Rural Development (MoRD) has informed that they are implementing Rural Housing Interest Subsidy Scheme (RHISS). The scheme provides for interest subsidy at the rate of 3.0 percent on the principal amount of the loan. The interest subsidy is admissible for a maximum loan amount of first ₹ 2.00 lakh irrespective of the quantum of housing loan for 20 years or full period of loan, whichever is less. If the quantum of housing loan is less than ₹ 2.00 lakh, the subsidy is calculated based on the actual loan amount. RHISS provides support for modification of existing dwellings and construction of pucca houses. The construction/modification of the house should be in rural areas so as to be eligible for interest subsidy under the scheme. National Housing Bank (NHB) is the nodal agency for implementing the scheme through Primary Lending Institutions. As on date, no claim for availing interest subsidy under RHISS has been received by the NHB.

Statement

*States/UTs-wise details for number of houses, loan amount
and interest subsidy released under CLSS*

[as on 19th Feb. 2018]

(₹ in crore)

Sl. No.	Name of the State/UT	Houses involved	Loan amount	Interest Subsidy Released
1	2	3	4	5
1.	Andaman and Nicobar Islands (UT)	-	-	-
2.	Andhra Pradesh	1,057	139	21
3.	Arunachal Pradesh	-	-	-
4.	Assam	165	14	3
5.	Bihar	318	26	5
6.	Chandigarh (UT)	36	6	1
7.	Chhattisgarh	1,712	94	23
8.	Dadra and Nagar Haveli (UT)	278	26	6
9.	Daman and Diu (UT)	37	3	1
10.	Delhi (UT)	1,436	230	30
11.	Goa	65	11	1
12.	Gujarat	30,325	2,936	642
13.	Haryana	1,188	128	22
14.	Himachal Pradesh	59	5	1
15.	Jammu and Kashmir	126	5	2
16.	Jharkhand	169	13	3
17.	Karnataka	2,965	452	59
18.	Kerala	1,223	88	22
19.	Lakshdweep (UT)	-	-	-
20.	Madhya Pradesh	5,523	421	104
21.	Maharashtra	25,046	3,622	544
22.	Manipur	114	6	2
23.	Meghalaya	47	4	1

1	2	3	4	5
24.	Mizoram	217	11	3
25.	Nagaland	6	1	0
26.	Odisha	384	26	5
27.	Puducherry (UT)	38	4	1
28.	Punjab	896	88	18
29.	Rajasthan	3,264	239	51
30.	Sikkim	2	0	0
31.	Tamil Nadu	3,901	444	68
32.	Telangana	1,378	226	28
33.	Tripura	93	6	2
34.	Uttar Pradesh	4,079	479	79
35.	Uttarakhand	704	55	13
36.	West Bengal	1,872	232	38
GRAND TOTAL		88,723	10,041	1,797

WRITTEN ANSWERS TO UNSTARRED QUESTIONS

Plant level viability test of monazite resources

1441. SHRI V. VIJAYASAI REDDY: Will the PRIME MINISTER be pleased to state:

(a) whether Government has completed plant level viability tests of the monazite resources found in the Visakhapatnam district;

(b) if so, the details thereof;

(c) if not, the reasons therefor;

(d) whether Government plans to exploit the said monazite in nuclear reactors; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE PRIME MINISTER'S OFFICE (DR. JITENDRA SINGH): (a) No, Sir.

(b) Does not arise in view of (a) above.