

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2468
TO BE ANSWERED ON MARCH 17, 2021
PAISA PORTAL UNDER DAY-NULM

NO. 2468. SHRI AYODHYA RAMI REDDY:

Will the Minister of Housing and Urban Affairs be pleased to state:

- (a) the details of progress made with respect to the Portal for Affordable credit and Interest Subvention Access (PAiSA) established under Deen Dayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) ;
- (b) the city-wise details thereof;
- (c) whether Government intends to introduce further steps to reduce poverty in the urban areas of the country; and
- (d) if so, the details thereof and if not, the reasons therefor?

ANSWER
THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI HARDEEP SINGH PURI)

(a)&(b): Ministry of Housing and Urban Affairs has launched a Portal for Affordable Credit and Interest Subvention Access (PAiSA), on November 26, 2018 for online credit of interest subvention to individuals/ groups/ Self Help Groups who have availed bank loans for setting up self-employment ventures under Self Employment Programme (SEP) component of the “Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM)”. The Portal aggregates Banks, States and Urban Local Bodies (ULBs) on a single platform, facilitating real time exchange of information, and provides a simple mechanism to process interest subvention on monthly basis through Direct Benefit Transfer (DBT) mode.

So far, a total of 34 States/UTs and 275 Lending Institutions are on-boarded on the Portal. So far, 2.8 lakh beneficiaries of the Mission have received interest subvention amounting to ₹114 crore till March, 08, 2021. Statement showing state-wise details of interest subvention paid through PAiSA Portal is annexed.

(c) & (d): This Ministry has been implementing a Centrally Sponsored Scheme, namely, “Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)” 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. Further, the mission aims at providing shelters equipped with essential services to the urban homeless and addressing livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security, etc.

Ministry has launched in June, 2020 PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi), a Special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid-19 lockdown.

Details of interest subvention paid through PAiSA Portal on loans to beneficiaries under DAY-NULM till March, 08.03.2021, as referred to part (a) & (b) of RSUQ No. 2468 for 17.03.2021.

Sr. No.	Name of State/UT	Interest Subvention Released (Amount in Rupees)
1	Arunachal Pradesh	3,82,903
2	Assam	67,38,247
3	Bihar	50,27,552
4	Chandigarh	60,513
5	Chhattisgarh	3,90,85,367
6	Goa	3,54,391
7	Gujarat	6,36,65,237
8	Himachal Pradesh	81,25,119
9	Jharkhand	63,56,486
10	Karnataka	4,19,97,589
11	Kerala	18,92,45,901
12	Madhya Pradesh	9,79,47,928
13	Maharashtra	18,61,56,105
14	Manipur	1,157
15	Meghalaya	1,51,774
16	Mizoram	32,47,614
17	Odisha	4,41,02,485
18	Puducherry	4,61,509
19	Punjab	49,91,174
20	Rajasthan	4,81,92,064
21	Sikkim	56,742
22	Tamil Nadu	20,44,38,239
23	Tripura	5,46,068
24	Uttar Pradesh	7,76,96,636
25	Uttarakhand	1,36,04,346
26	West Bengal	8,74,43,166
	Total	1,13,00,76,313