

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
RAJYA SABHA**

**STARRED QUESTION NO. 257  
TO BE ANSWERED ON MARCH 28, 2022**

**CONSTRUCTION OF HOUSES UNDER PMAY-U**

**NO. 257.                      SHRI RAJMANI PATEL:**

**Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:**

- (a) whether Government has taken steps to connect residential plots built under the Pradhan Mantri Awas Yojana – Urban (PMAY-U) through public transportation to make cities and economic centres easily accessible;
- (b) the other policy reform measures being taken to make the housing market more accessible to those in economically weaker sections of society, e.g. changing land costs, transaction costs, Floor Space Index (FSI) regulations, etc.; and
- (c) whether Government intends to increase the subvention amount under the PMAY-U credit linked subsidy at par with the higher housing prices of tier-1 cities, if so, the details thereof and, if not, the reasons therefor?

**ANSWER**

**THE MINISTER OF HOUSING AND URBAN AFFAIRS  
(SHRI HARDEEP SINGH PURI)**

- (a) to (c) : A statement is laid on the Table of the House.

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## **STATEMENT**

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (c) OF THE RAJYA SABHA STARRED QUESTION NO. 257 FOR ANSWER ON 28<sup>th</sup> MARCH 2022 REGARDING CONSTRUCTION OF HOUSES UNDER PMAY-U ASKED BY SHRI RAJMANI PATEL**

(a) Urban Transport, an integral part of urban development, is a State subject. Respective State Governments/ Union Territories (UTs) are responsible for initiating and developing urban transport infrastructure to various residential areas including Pradhan Mantri AwasYojana – Urban (PMAY-U) houses provided by States /UTs.

(b) Government has taken various policy reforms/measures to make the housing market more accessible to Economically Weaker Sections of society such as according infrastructure status to Affordable Housing thereby ensuring low cost lending on priority basis, reduction in Goods and Service Tax from 8% to 1% (without Input Tax Credit), increase in limit of Priority Sector Lending for Affordable Housing Projects from Rs 28 lakh to Rs 35 lakh in metropolitan centres (with population of 10 lakh and above) and from Rs 20 lakh to Rs 25 lakh in other areas and setting up of Affordable Housing Fund in National Housing Bank. Further, regulations related to Floor Space Index / Floor Area Ratio, change of land use, stamp duty charges / transaction cost etc. are being regulated by States /UTs. The Ministry of Housing and Urban Affairs has issued advisories to exempt or make provision for nominal charges towards stamp duty on registration of Affordable Housing Projects under PMAY-U.

(c) Government provides interest subsidy upto 2.67 Lakh on home loans under the Credit-Linked Subsidy Scheme (CLSS) vertical of the Pradhan Mantri AwasYojana - Urban (PMAY-U). Under CLSS, there is an interest subsidy of 6.5 % for EWS/ LIG, 4% for Middle Income Group-I (MIG-I) and 3% for Middle Income Group-II (MIG-II), calculated on housing loan up to ₹6 lakh, ₹9 lakh and ₹12 lakh, respectively, over a loan tenure of 20 years. Credit Linked Subsidy Scheme (CLSS) for EWS/LIG is being implemented since 25.06.2015 to 31.03.2022 while CLSS for MIG was implemented w.e.f. from 01.01.2017 to 31.03.2021. There is no proposal to increase interest subvention.

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**भारत सरकार  
आवासन और शहरी कार्य मंत्रालय  
राज्य सभा**

**तारांकित प्रश्न सं0 257\***

**28 मार्च, 2022 को उत्तर के लिए**

**प्रधान मंत्री आवास योजना-शहरी के अधीन मकानों का निर्माण**

**257 श्री राजमणि पटेल:**

क्या आवासन और शहरी कार्य मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सरकार ने प्रधान मंत्री आवास योजना-शहरी (पीएमएवाई-यू) के अधीन निर्मित आवासीय भू खंडों को सार्वजनिक परिवहन के माध्यम से जोड़ने के लिए कदम उठाए हैं ताकि शहरों और आर्थिक केन्द्रों को सुगम्य बनाया जा सके;

(ख) समाज के आर्थिक रूप से कमजोर वर्गों के लिए आवासन बाजार को और अधिक सुगम बनाने के लिए भूमि की लागत, संव्यवहार लागत, फ्लोर स्पेस इंडेक्स (एफएसआई) विनियमन में बदलाव जैसे अन्य क्या-क्या नीतिगत सुधारात्मक उपाय किए जा रहे हैं, और

(ग) क्या सरकार प्रधानमंत्री आवास योजना-शहरी ऋण से जुड़ी राजसहायता के अधीन आर्थिक सहायता राशि को बढ़ाकर श्रेणी-1 के शहरों के उच्चतर आवासन मूल्यों के समतुल्य करने की मंशा रखती है, यदि हां, तो तत्संबंधी ब्यौरा क्या है और, यदि नहीं, तो इसके क्या कारण हैं?

**उत्तर**

**आवासन और शहरी कार्य मंत्री**

**(श्री हरदीप सिंह पुरी)**

**(क) से (ग): विवरण सभा पटल पर रख दिया गया है।**

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## विवरण

‘पीएमएवाई-यू के तहत आवास के निर्माण’ के संबंध में श्री राजमणि पटेल द्वारा पूछे गए दिनांक 28.03.2022 के राज्य सभा तारांकित प्रश्न संख्या \*257 के भाग (क) से (ग) के उत्तर में उल्लिखित विवरण ।

(क): शहरी परिवहन, जो शहरी विकास का एक अभिन्न अंग है, राज्य का विषय है। संबंधित राज्य सरकार/संघ राज्य क्षेत्र उनके द्वारा प्रदान किए गए प्रधानमंत्री आवास योजना-शहरी (पीएमएवाई-यू) के आवासों सहित विभिन्न आवासीय क्षेत्रों में शहरी परिवहन बुनियादी ढांचे को शुरू करने और विकसित करने के लिए जिम्मेदार हैं।

(ख): सरकार ने समाज के आर्थिक रूप से कमजोर वर्गों के लिए आवासन संबंधी बाजार को और अधिक सुलभ बनाने के लिए विभिन्न नीतिगत सुधार/उपाय जैसे किफायती आवास को बुनियादी ढांचे की स्थिति प्रदान करना जिससे प्राथमिकता के आधार पर कम लागत ऋण सुनिश्चित करना, माल और सेवा कर में कटौती करके 8% से 1% (इनपुट टैक्स क्रेडिट के बिना) करना, महानगरीय (10 लाख और उससे अधिक जनसंख्या वाले) केंद्रों में किफायती आवास परियोजनाओं के लिए प्राथमिकता क्षेत्र ऋण की सीमा 28 लाख रुपये से बढ़ाकर 35 लाख रुपये और अन्य क्षेत्रों में 20 लाख रुपये से बढ़ाकर 25 लाख रुपये तक करना और राष्ट्रीय आवास बैंक में किफायती आवास निधि की स्थापना करना शामिल हैं। इसके अलावा, फ्लोर स्पेस सूचकांक/फ्लोर एरिया अनुपात, भूमि उपयोग में बदलाव, स्टॉप शुल्क प्रभार/लेनदेन लागत आदि से संबंधित विनियमों को राज्यों/संघ राज्य क्षेत्रों द्वारा विनियमित किया जा रहा है। आवासन और शहरी कार्य मंत्रालय ने पीएमएवाई-यू के तहत किफायती आवास परियोजनाओं के पंजीकरण पर स्टॉप शुल्क के लिए छूट या मामूली शुल्क का प्रावधान करने के लिए परामर्शी जारी की है।

(ग): सरकार प्रधानमंत्री आवास योजना-शहरी (पीएमएवाई-यू) के ऋण सम्बद्ध सब्सिडी योजना (सीएलएसएस) घटक के तहत गृह ऋण पर 2.67 लाख तक की ब्याज सब्सिडी प्रदान करती है। सीएलएसएस के तहत, 20 साल की अवधि के लिए 6 लाख रुपये, 9 लाख रुपये और 12 लाख रुपये के आवास ऋण पर गणना करते हुए क्रमशः ईडब्ल्यूएस/एलआईजी के लिए 6.5%, मध्यम आय समूह-I (एमआईजी-I) के लिए 4% और मध्यम आय समूह-II (एमआईजी-II) के लिए 3% की ब्याज सब्सिडी प्रदान की जाती है। ईडब्ल्यूएस/एलआईजी के लिए ऋण सम्बद्ध सब्सिडी योजना (सीएलएसएस) दिनांक 25.06.2015 से दिनांक 31.03.2022 तक लागू की जा रही है जबकि मध्यम आय समूह (एमआईजी) के लिए सीएलएसएस दिनांक 01.01.2017 से दिनांक 31.03.2021 तक लागू की जा रही थी। ब्याज सहायता बढ़ाने का कोई प्रस्ताव नहीं है।

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**श्री राजमणि पटेल :** माननीय उपसभापति जी, प्रश्न के उत्तर में जानकारी दी गई है कि 'प्रधान मंत्री आवास योजना-शहरी') PMAY-U) के आवासों सहित विभिन्न आवासीय क्षेत्रों में, शहरी परिवहन बुनियादी ढांचे को शुरू करने और विकसित करने के लिए राज्य सरकारें जिम्मेदार हैं। मैं माननीय मंत्री महोदय से जानना चाहता हूँ कि किन राज्य सरकारों के द्वारा बुनियादी ढांचे को शुरू और विकसित करने के लिए क्या-क्या उपाय किए गए हैं?

SHRI HARDEEP SINGH PURI: Sir, I want to thank the hon. Member. Both urban transport and housing are State Subjects. Today, under the Pradhan Mantri Awas Yojana-Urban, the Central Government has sanctioned, under four separate verticals, a total of one crore fifteen lakh houses. Out of which, I think about seventy lakh houses have been grounded and close to fifty-five or fifty-six lakhs have been handed over to beneficiaries. Typically, this works in the following way. It is the State Government which collects, as per its demand assessment, requests from its citizens under the four verticals and then, it consolidates these and sends them to the Central Government which, in turn, has a committee for sanctioning and monitoring of these projects. This committee, at the Centre, is chaired by the Secretary in the Ministry of Housing and Urban Affairs. The States are expected before they forward these proposals, all States and Union Territories, to first satisfy themselves that when they make the proposal, the social infrastructure, by that, I mean, connectivity from where the housing is, parking, water, and sewage, are all available. It is based on that vetting that the proposal is to come but the Committee headed by the Secretary in the Housing Ministry also, subsequently, ask them 'that please let us know whether you have these in place.' Now, in most of the cases, the projects for affordable housing or BLC or in-situ slum rehabilitation, follow that. But, we have noticed that, in some cases, there is a lag because the vetting and the arrangements were not made by the State Government which is essentially responsible both for urban transport and housing.

**श्री राजमणि पटेल :** माननीय उपसभापति महोदय, मैं माननीय मंत्री महोदय से यह जानकारी चाहता हूँ कि प्रश्न के भाग (ग) में EWS/LIG के लिए ऋण सब्सिडी योजना 25.06.2015 से लेकर 31.03.2022 तक लागू की गई है, लेकिन मध्यम आय समूह के लिए 01.01.2017 से 31.03.2021 तक लागू है। क्या इसे भी 2022 तक बढ़ाए जाने का प्रस्ताव है, क्या इस पर सरकार विचार करेगी?

SHRI HARDEEP SINGH PURI: Sir, the scheme for the MIG was operational up to last year and the scheme for the EWS/LIG is being implemented w.e.f. June, 2015 to March, 2022, which means the scheme has a remaining few days. Sir, what has

happened is that the original demand assessment for the *Pradhan Mantri Awas Yojana* was at about one crore. Subsequently, the States and Union Territories revised their demand assessment and it came up to one crore twelve lakhs. Now, sanctions are at one crore fifteen lakhs. Now the schemes, therefore, have more or less matured and completed their process. Any project which has been sanctioned so far, naturally, the Government will ensure that those projects are completed by then. But at this point of time, Sir, it is not under consideration to review this continuation of the Credit Linked Subsidy Scheme for the MIG beyond 31<sup>st</sup> March, 2021.

SHRI DEREK O'BRIEN: Sir, I draw the Minister's attention to a speech made by the hon. Prime Minister in July, 2018, where he said and I quote, "By 2022, my Government will ensure, everyone has a house". This was made in Lucknow, July, 2018. That was the promise made to deliver a house to every Indian by 2022. I am not going about doubling farmers' income in 2022 or Bullet train by 2022 or electricity for all. My specific question to the Minister is this. Is it happening in 2022? If it is not happening, can you tell us when will every Indian have a house? Just give us the year because it is the Prime Minister on record.

SHRI HARDEEP SINGH PURI: Sir, I am particularly grateful to my distinguished colleague for asking this question. It was precisely in pursuance of the Prime Minister, who said that he has a dream that by March, 2022, every Indian, no matter where he or she lives, has a *pucca* roof over his or her head and that *awas* will have a *shauchalaya*, a kitchen, gas cylinder, etc. That scheme had one additional very important feature that the title of the home or the *awas* would be in the name of the lady of the house either singly or co-jointly because it was our experience that whenever there is, let us say, some domestic disagreement, etc., it is the lady of the house who gets short-changed in terms of property. So, it is, at least, directly in the name of the lady of the house or co-jointly. In pursuance of this, all the States were asked in June, 2015 to give us a demand assessment and that demand assessment said that one crore homes will have to be built. The *Pradhan Mantri Awas Yojana* was conceived in June, 2015. It has succeeded well beyond one crore, to one crore twelve lakhs, one crore fifteen lakhs and in the remaining three days of this fiscal year, in fact, I think the number might go up also a little. With that, the entire objective of the *Pradhan Mantri Awas Yojana*-Urban would be completed. Now, there is affordable housing taking place in the private sector and if the States were to say that they have still some more demand--what we are noticing is that some States demand the Centre later on; they change that, reduce some number, add a few

more--the total, I think, will be in the vicinity of one crore fifteen lakhs. And I want to assure the hon. Member, with this, the dream of the hon. Prime Minister enshrined in the *Pradhan Mantri Awas Yojana*-Urban will stand fulfilled.

MR. DEPUTY CHAIRMAN: Dr. Narendra Jadhav. ...*(Interruptions)*...

SHRI DEREK O'BRIEN: I asked the year. ...*(Interruptions)*... Sir, I asked for the year. ...*(Interruptions)*...

MR. DEPUTY CHAIRMAN: Please. ...*(Interruptions)*... He has given the response. ...*(Interruptions)*...

SHRI HARDEEP SINGH PURI: I am very happy to answer that. ...*(Interruptions)*... The scheme was devised in June 2015, started haltingly and then in spite of the pandemic which lasted a full two years, the scheme will be completed, as I said, all sanctions done by March, 2022; typically, Sir, the time after grounding Urban Awas is around 18 months. Somewhere, we are using modern technology, and it is a little less than 18 months; in some other, it is 24 months. So, the scheme will be completed within a very short foreseeable future of time. I would be happy to share with the hon. Member the individual completion timelines of all the projects under the scheme.

DR. NARENDRA JADHAV: Sir, the written reply given by the hon. Minister indicates that the priority sector lending for affordable housing projects has been raised from Rs.28 lakh to Rs.35 lakh in metropolitan centres. With this amount of lending in metropolis like Mumbai, even a *jhuggi jhopdi* is not possible. My supplementary question is: Why is this 'one size fits all' kind of approach? Why cannot we make a distinction between metropolis like Mumbai and other metropolis which has a population close to 10 lakh?

SHRI HARDEEP SINGH PURI: Sir, typically in any project of this kind, there are four separate verticals and I am quite happy to share it with the hon. Member. Let us take the first vertical which is Affordable Housing in Partnership. It is not the amount. What is important is, the State Government is required to provide the land, and after the State Government provides the land for a project, then, comes the contribution of the Central Government and the State Government. The Central Government typically provides Rs. 1.5 lakhs and that of the State Governments may vary; I know some

State Governments are providing more. So, at the end of the day, the value of the unit which is constructed is more because the value of the land is being provided by the State. Equally, under In-situ Slum Rehabilitation -- there are informal settlements which came up in the centre of cities -- what we are doing is, through a process of cross subsidisation and public private partnership, we are getting investments from the private sector. So, those who are in possession there, instead of being settled 100 kilometres away, they will be provided housing there itself, and equally, some new commercial space, etc. will come up. That is the principle on which the GPRA colonies have also come up. Affording Housing is being encouraged all over. That is why, limits have been provided for loans under priority sector lending. But, in addition to that, we have taken a large number of other steps. For instance, according infrastructure status to Affordable Housing, ensuring low cost, reduction in GST from 8 per cent to 1 per cent without input tax credit, increasing the priority sector lending, which the hon. Member mentioned, setting up an Affordable Housing fund in the National Housing Bank, regulation of floor space which again, in some States like Maharashtra, to which the hon. Member is referring, it has been more liberal and, from our side, we are encouraging all State Governments to be more liberal and to rationalise FAR so that more cities can either spread horizontally and have other disadvantages or they can go up vertically. So, we encourage that.

SHRI K.R.N. RAJESHKUMAR: Hon. Deputy Chairman, Sir, considering the pandemic situation period, the Government should consider extending the Credit Linked Subsidy Scheme under PMAY to next two years because the middle class people are directly benefitting under this Scheme. So, I request the Government, under circumstances of the pandemic period, to please extend the Scheme for the next two years.

MR. DEPUTY CHAIRMAN: It is a suggestion. You should have put your question.

SHRI HARDEEP SINGH PURI: All I can say is that all the Schemes are devised taking into account the demand assessment which comes from the ground. The demand assessment we think has been met. This is a suggestion which the hon. Member has made on the floor. This suggestion has been noted.

MR. DEPUTY CHAIRMAN: Q. No. 258. Shri Iranna Kadadi.