

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 2471
TO BE ANSWERED ON AUGUST 08, 2022
INCENTIVES FOR PRADHAN MANTRI
AWAS YOJANA (URBAN) SCHEMES

NO. 2471. SHRI SANJEEV ARORA:

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

- (a) whether Government is planning to give more incentives for Pradhan Mantri Awas Yojana (Urban) schemes; and
- (b) whether Government is planning to increase unit area under this scheme as inflation is rising, if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI KAUSHAL KISHORE)

(a) & (b): No, Sir. Ministry of Housing and Urban Affairs is implementing Pradhan Mantri Awas Yojana-Urban (PMAY-U) –‘Housing for All’ Mission, since 25.06.2015 for giving Central assistance to States/ Union Territories (UTs) for providing all-weather pucca houses to all eligible urban beneficiaries. Ministry provides different levels of fixed Central assistance to States/ UTs for each beneficiary under following four verticals of the Scheme:

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S. N.	Vertical	Central assistance to each beneficiary			
1.	Beneficiary-led individual house construction/ enhancement (BLC)	₹1.50 lakh			
2.	Affordable Housing in Partnership (AHP)	₹1.50 lakh			
3.	“In-situ” Slum Redevelopment (ISSR)	₹ 1.00 lakh			
4.	Credit Linked Subsidy Scheme (CLSS)		Category (Annual household income)	Loan Amount	Interest subsidy
			Economically Weaker Section/ (up to ₹3,00,000)	up to ₹6 lakhs	6.5 %
			Low Income Group/ (from ₹3,00,001 to ₹6,00,000)		
			Middle Income Group (MIG)*-I (from ₹6,00,001 to ₹12,00,000)	up to ₹9 lakhs	4%
			Middle Income Group (MIG)*-II (from ₹12,00,001 to ₹18,00,000)	up to ₹12 lakhs	3%
*(CLSS for MIG was from 01.01.2017 to 31.03.2021)					

Further, States/ UTs also provide different levels of financial assistance to the beneficiaries under ISSR, AHP and BLC verticals of the Scheme. The Scheme supports construction of houses up to 30 square meter carpet area with basic civic infrastructure in these verticals. As per Scheme guidelines, States/UTs had the flexibility in terms of determining the size of house and other facilities in consultation with the Ministry but without any enhanced financial assistance from Central Government.
