

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 2984
TO BE ANSWERED ON AUGUST 08, 2024**

ECONOMICALLY WEAKER SECTION UNDER PMAY-U

**NO. 2984. SHRI DHAIRYASHEEL SAMBAJIRAO MANE:
SHRI CHAVAN VASANTRAO BALWANTRAO:
SHRI SUDHEER GUPTA:**

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

- (a) the details of the criteria fixed for the Economically Weaker Section (EWS) seeking affordable houses under the Pradhan Mantri Awas Yojana – Urban (PMAY-U) in the metropolitan regions across the country;**
- (b) whether the Union Government has received any request or proposal from the State Governments of Maharashtra and Madhya Pradesh to revise/review the EWS limit for affordable houses under PMAY-U, particularly for Mumbai Metropolitan Region;**
- (c) if so, the details thereof and the response of the Union Government in this regard; and**
- (d) whether the Government has proposed to provide some financial assistance to EWS in urban areas, particularly of Mumbai Metropolitan Region and if so, the details thereof?**

ANSWER

**THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)**

(a) ‘Land’ and ‘Colonisation’ are State subjects. Therefore, schemes related to housing for their citizens are implemented by States/Union Territories (UTs). However, Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/UTs by providing Central Assistance under Pradhan Mantri Awas Yojana – Urban (PMAY-U) since June 25, 2015 to provide pucca house in urban areas across the country. The scheme is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS). As per scheme guidelines, beneficiaries are selected by Urban Local Bodies (ULBs) based on the following eligibility criteria:

- i. Not owning pucca house in his/her name or any other family member's name, anywhere in India.**
- ii. Belonging to Economically Weaker Section (EWS) with annual household income of up to ₹3 lakh except CLSS vertical in which beneficiaries of Low Income Group (LIG) and Middle Income Group (MIG) were also included.**
- iii. Ownership of land to avail benefit under BLC vertical.**

(b) to (d) A proposal was received in June 2023 from the State Government of Maharashtra requesting for increase of income criteria for the EWS category in Mumbai Metropolitan Region (MMR). Accordingly, EWS income criteria was enhanced from ₹3 lakh to ₹6 lakh for AHP vertical in MMR.

Government of India is providing its fixed share as Central Assistance of ₹1.0 lakh under ISSR, ₹1.5 lakh for AHP and BLC verticals of PMAY-U. Under CLSS vertical, an upfront subsidy upto 2.67 lakh per house based on Net Present Value of interest subsidy, calculated over loan tenure of upto 20 years, was provided for beneficiaries of EWS/LIG and MIG category. The remaining cost of the house as per DPR is shared by States/UTs/ULBs /Beneficiaries.

The scheme period, which was earlier upto 31.03.2022, has been extended upto 31.12.2024, except for CLSS vertical of the scheme, to complete all the houses sanctioned without changing the funding pattern and implementation methodology.
