

**GOVERNMENT OF INDIA  
LABOUR AND EMPLOYMENT  
LOK SABHA**

UNSTARRED QUESTION NO:3201

ANSWERED ON:05.12.2016

Affordable Housing Scheme under EPFO

Dhotre Shri Sanjay Shamrao;Mahtab Shri Bhartruhari;Shewale Shri Rahul Ramesh;Singh Shri Satya Pal

**Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:**

- (a)whether the Government has provided/proposes to provide affordable houses to the subscribers of the schemes framed under Employees' Provident Fund and Miscellaneous Provisions Act, 1952, if so, the details thereof along with the time by which such subscribers are likely to be provided affordable houses, State/UT-wise;
- (b)whether the Committee constituted by the Government to consider the issue of affordable houses to the said subscribers has submitted its report, if so, the details thereof along with the main recommendations of the report and the follow-up action taken by the Government thereon;
- (c)whether the Government has sought public/private sector participation to provide houses to the said subscribers across the country, if so, the details thereof along with the response of public/private sector thereto; and
- (d)the other steps taken by the Government in this regard?

**Answer**

MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT  
(SHRI BANDARU DATTATREYA)

(a): As per the extant provisions of Employees' Provident Funds (EPF) Scheme, 1952, members can withdraw from the fund for purchase of dwelling house/flat. Besides monthly installments for repayment of loans from the amounts standing to the credit of the member may also be paid on behalf of the member to the Government or housing agency concerned.

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(b) to (d): The Expert Committee constituted by the Government on facilitating housing to the subscribers of the Employees' Pension Fund has submitted its Report on 14th July, 2015. The Committee recommended a Scheme which, inter alia, includes that a member purchases dwelling units with loans from banks or housing finance companies; advance from Provident Fund (PF) accumulation made available to Employees' Provident Fund (EPF) member; tripartite agreement with member, bank/housing agency and EPF for pledging future PF contribution as Equated Monthly Instalment (EMI) payment; hypothecation of property in favour of bank/housing finance company; and benefits under Ministry of Housing and Urban Poverty Alleviation (HUPA) Scheme can also be extended to such members, etc. No decision has been taken in this regard.

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