(xii) The manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes

This department is implementing National Urban Livelihood Mission(NULM) wherein under Self Employment Programme(SEP) component, there is loan interest subsidy over & above 7% from the banks to the urban poor trained under ESTP(Employment through Skill Training Programme) as individual or group as Self Help Group(SHG) for self employment. However, for women SHG, there is additional 3% loan interest subsidy to 7% from banks.

Urban Poor here covers persons with annual income less than Rs. 3,00,000/-, persons covered under EWS,LIG and Food Security Act.

Till date 3494 SHGs have been formed. 7412 beneficiaries have been imparted skill training in various sectors and 1571 beneficiaries have been provided placement.

Similarly, department is implementing Pradhan Mantri Awas Yojna-Housing for All (PMAY-HFA) wherein, under Credit Link Subsidy Scheme (CLSS), there is a provision of interest subsidy for EWS and LIG @ 6.5% annual income upto Rs. 6 lakh, for MIG-I @ 4% interest subsidy annual income upto Rs 12lakh and for MIG-II interest subsidy @3% for annual income upto Rs. 18 lakh.

Till date 1547 beneficiaries loan cases has been approved by different banks in H.P under CLSS.