

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

**RAJYA SABHA  
UNSTARRED QUESTION NO. 1532**

**TO BE ANSWERED ON MARCH 04, 2020**

**MERGRE BUDGETARY ALLOCATION UNDER PMAY(U)**

**NO. 1532.                                      SHRI T.G. VENKATESH :**

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

- a) whether the Ministry is aware that meagre budgetary allocation under Pradhan Mantri Awas Yojana (Urban) is leading to delay in interest subsidy payout;
- b) if so, the details thereof;
- c) whether it is a fact that there is also inordinate delay taking place in releasing the Credit Linked Subsidy Scheme (CLSS) amount which is protracting the financial burden and loss to the home buyers; and
- d) the steps being taken by Government in this regard?

**ANSWER**

**THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE  
MINISTRY OF HOUSING AND URBAN AFFAIRS**

**(SHRI HARDEEP SINGH PURI)**

- (a)& (b) Interest subsidy under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana (Urban) [PMAY (U)] is disbursed to beneficiaries through Central Nodal Agencies (CNAs) namely, National Housing Bank, Housing and Urban Development Corporation and State Bank of India. These CNAs have been provided with sufficient fund in advance from budgetary as well as Extra Budgetary Resources to disburse interest subsidy to the eligible beneficiaries. An amount of Rs. 21,883.09 crore of interest subsidy has been disbursed so far by the CNAs to 8,80,942 beneficiaries under CLSS.
- (c)& (d) Disbursement of interest subsidy under CLSS takes place after observing due diligence at all levels starting from the applications for home loans at Primary Lending Institutions (PLIs) and final clearance by CNAs. Government has launched a CLSS Awas Portal (CLAP) for more efficient and transparent processing of the claims and seamless disbursement of interest subsidy to the beneficiaries. This Portal is beneficiary friendly and also has a CLSS Tracker which enables beneficiaries to track the status of their applications.

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