

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO.222**  
**TO BE ANSWERED ON FEBRUARY 05, 2024**

**EXTENSION OF CLSS**

**NO. 222. SHRI SYED NASIR HUSSAIN:  
DR. AMEE YAJNIK:**

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

- (a) whether it is a fact that the Credit Linked Subsidy Scheme (CLSS) is the only vertical under PMAY-U which is not extended until 31st December, 2022;
- (b) whether Government is planning to extend the scheme, if so, the details thereof; and
- (c) if not, the reasons therefor?

**ANSWER**

**THE MINISTER OF STATE IN THE  
MINISTRY OF HOUSING AND URBAN AFFAIRS**

**(SHRI KAUSHAL KISHORE)**

(a) to (c) Government provided interest subsidy on home loans under Credit-Linked Subsidy Scheme (CLSS) vertical of the Pradhan Mantri Awas Yojana - Urban (PMAY-U). Under CLSS vertical of PMAY-U, an interest subsidy of 6.5% for Economically Weaker Section (EWS)/ Low Income Group (LIG), 4% for Middle Income Group-I (MIG-I) and 3% for Middle Income Group-II (MIG-II), calculated on housing loan up to ₹6 lakh, ₹9 lakh and ₹12 lakh, respectively, over a loan tenure of 20 years was provided. CLSS for Middle Income Group (MIG) under PMAY-U was from 01.01.2017, initially for one year, and was extended up to 31.03.2021. CLSS vertical for EWS/LIG was up to 31.03.2022.

PMAY-U, which was earlier upto 31.03.2022, has since been extended upto 31.12.2024, except CLSS vertical, to complete all the houses sanctioned without changing the funding pattern and implementation methodology.

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