

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
STARRED QUESTION NO. 345*
TO BE ANSWERED ON MARCH 20, 2018
CREDIT LINKED SUBSIDY SCHEME

No. 345* SHRI JOSE K. MANI:

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

- (a) whether the Government has extended the Credit Linked Subsidy Scheme (CLSS) under the Pradhan Mantri Awas Yojana (Urban) to include the Middle Income Groups;
- (b) if so, the details thereof;
- (c) the number of people who have availed the subsidy, State/UT and income group category-wise;
- (d) whether it is true that awareness about the said scheme is extremely low, especially among the Middle Income Groups; and
- (e) if so, the steps taken to address the issue?

ANSWER

THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE
MINISTRY HOUSING AND URBAN AFFAIRS
[SHRI HARDEEP SINGH PURI]

(a) to (e): A statement is laid on the Table of the House.

STATEMENT REFERRED TO THE LOK SABHA STARRED QUESTION NO. 345* DUE FOR 20.03.2018 REGARDING CREDIT LINKED SUBSIDY SCHEME.

(a) : Yes, Madam. Government of India has extended the Credit Linked Subsidy Scheme to cover the Middle Income Group (CLSS for MIG), w.e.f. 01.01.2017.

(b) : The Scheme covers two income segments in the MIG, viz. annual household income between Rs.6,00,001 to Rs.12,00,000 (MIG-I) and annual household income between Rs. 12,00,001 to Rs.18,00,000 (MIG-II). The interest subsidy at the rate of 4% and 3% under the scheme is available to beneficiaries of MIG-I and MIG-II categories, for loan amounts upto Rs.9,00,000/- and Rs.12,00,000/-, respectively. This subsidy is credited upfront to the housing loan account of the beneficiary. Housing loans beyond Rs.9,00,000/- and Rs.12,00,000/-, respectively for MIG-I and MIG-II, if any, is at non-subsidized rate. The CLSS for MIG scheme has now been extended upto 31.03.2019.

(c): Under the CLSS (CLSS for EWS/LIG & CLSS for MIG) component of the Pradhan Mantri Awas Yojana (Urban) {PMAY(U)}, a total of Rs.1837.66 Crore of interest subsidy has been disbursed and credited into the home loan account of 91,219 beneficiaries in the country. State-wise and Income Group category-wise details of interest subsidy disbursement to beneficiaries under CLSS, are at Annexure.

(d) & (e): In order to spread awareness, meetings and workshops are regularly held at City, State and Regional levels to explain the salient features of the PMAY (U) Mission including CLSS component. The Project Management Unit set up under the Mission and senior officers visit States/UTs to interact with the various stakeholders. To publicise the Credit Linked Subsidy Scheme (CLSS) component of the mission, radio spots have been broadcasted in twelve languages, including Hindi. Also, Social media and the medium of street plays have been used effectively to engage with the stakeholders. Further, workshops are regularly being held by the National Housing Bank (NHB) and Housing & Urban Development Corporation Ltd. (HUDCO), the two Central Nodal Agencies (CNAs) identified for operationalising CLSS, to spread awareness among Banks, Housing Finance Companies (HFCs) and other Primary Lending Institutions (PLIs) on CLSS. The progress of the scheme is reviewed in the State Level Banker's Committee (SLBC) meetings. States and UTs hold awareness camps and workshops to ensure greater awareness of Credit Linked Subsidy Scheme.

**State/UTs wise and Income Group Category-wise details of number of beneficiaries
alongwith Interest Subsidy released under Pradhan Mantri Awas Yojana (Urban)**

(Rs in crore)

| Sl. No. | Name of the State/ UT | EWS (Economically Weaker Sections) | | LIG (Lower Income Group) | | MIG (Middle Income Group) | | Total CLSS | |
|-----------------------|-----------------------|------------------------------------|--------------------|--------------------------|--------------------|---------------------------|--------------------|-----------------|--------------------|
| | | Subsidy Amount | No. of Beneficiary | Subsidy Amount | No. of Beneficiary | Subsidy Amount | No. of Beneficiary | Subsidy Amount | No. of Beneficiary |
| 1 | A&N Island (UT) | - | - | - | - | - | - | - | - |
| 2 | Andhra Pradesh | 2.19 | 119 | 8.08 | 409 | 12.04 | 590 | 22.30 | 1,118 |
| 3 | Arunanchal Pradesh | - | - | - | - | 0.02 | 1 | 0.02 | 1 |
| 4 | Assam | 0.35 | 19 | 2.54 | 137 | 0.20 | 10 | 3.10 | 166 |
| 5 | Bihar | 1.38 | 88 | 2.91 | 171 | 1.67 | 86 | 5.96 | 345 |
| 6 | Chandigarh (UT) | 0.05 | 3 | 0.27 | 13 | 0.45 | 23 | 0.78 | 39 |
| 7 | Chhattisgarh | 8.16 | 782 | 12.18 | 811 | 2.54 | 130 | 22.89 | 1,723 |
| 8 | D&N Haveli (UT) | 2.29 | 105 | 3.33 | 152 | 0.43 | 22 | 6.06 | 279 |
| 9 | Daman & Diu (UT) | 0.43 | 20 | 0.29 | 14 | 0.06 | 3 | 0.79 | 37 |
| 10 | Delhi (UT) | 3.11 | 193 | 13.50 | 606 | 16.39 | 784 | 33.00 | 1,583 |
| 11 | Goa | 0.10 | 6 | 0.54 | 25 | 0.85 | 40 | 1.49 | 71 |
| 12 | Gujarat | 296.00 | 14,637 | 288.98 | 13,204 | 51.23 | 2,455 | 636.21 | 30,296 |
| 13 | Haryana | 3.36 | 194 | 10.77 | 566 | 9.81 | 543 | 23.95 | 1,303 |
| 14 | Himachal Pradesh | 0.13 | 12 | 0.37 | 21 | 0.46 | 27 | 0.96 | 60 |
| 15 | Jammu & Kashmir | 0.55 | 51 | 1.00 | 74 | 0.01 | 1 | 1.56 | 126 |
| 16 | Jharkhand | 0.52 | 41 | 1.43 | 88 | 1.12 | 64 | 3.07 | 193 |
| 17 | Karnataka | 10.33 | 599 | 19.20 | 969 | 36.01 | 1,733 | 65.54 | 3,301 |
| 18 | Kerala | 11.18 | 675 | 9.06 | 460 | 1.81 | 94 | 22.05 | 1,229 |
| 19 | Lakshdweep (UT) | - | - | - | - | - | - | - | - |
| 20 | Madhya Pradesh | 44.18 | 2,553 | 51.33 | 2,571 | 9.97 | 514 | 105.47 | 5,638 |
| 21 | Maharashtra | 128.58 | 6,154 | 307.22 | 14,069 | 123.16 | 5,649 | 558.97 | 25,872 |
| 22 | Manipur | 0.13 | 9 | 1.53 | 105 | - | - | 1.66 | 114 |
| 23 | Meghalaya | 0.15 | 9 | 0.64 | 36 | 0.03 | 2 | 0.82 | 47 |
| 24 | Mizoram | 0.69 | 48 | 2.46 | 169 | - | - | 3.15 | 217 |
| 25 | Nagaland | 0.01 | 1 | 0.11 | 5 | - | - | 0.12 | 6 |
| 26 | Orissa | 0.65 | 109 | 2.50 | 192 | 1.63 | 85 | 4.79 | 386 |
| 27 | Puducherry (UT) | 0.16 | 10 | 0.37 | 20 | 0.28 | 13 | 0.80 | 43 |
| 28 | Punjab | 4.55 | 246 | 9.96 | 481 | 4.67 | 235 | 19.17 | 962 |
| 29 | Rajasthan | 17.06 | 1,371 | 24.25 | 1,420 | 11.05 | 563 | 52.35 | 3,354 |
| 30 | Sikkim | - | - | 0.02 | 1 | 0.02 | 1 | 0.04 | 2 |
| 31 | TamilNadu | 12.00 | 889 | 35.04 | 1,999 | 24.09 | 1,181 | 71.13 | 4,069 |
| 32 | Telangana | 2.52 | 133 | 10.72 | 517 | 19.04 | 917 | 32.28 | 1,567 |
| 33 | Tripura | 0.43 | 28 | 1.10 | 62 | 0.06 | 3 | 1.60 | 93 |
| 34 | Uttar Pradesh | 15.49 | 902 | 36.64 | 1,876 | 30.96 | 1,534 | 83.10 | 4,312 |
| 35 | Uttarakhand | 4.37 | 235 | 6.99 | 372 | 2.51 | 137 | 13.88 | 744 |
| 36 | West Bengal | 5.84 | 320 | 15.31 | 749 | 17.46 | 854 | 38.61 | 1,923 |
| Grand Total :- | | 576.94 | 30,561 | 880.66 | 42,364 | 380.06 | 18,294 | 1,837.66 | 91,219 |