

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

**UNSTARRED QUESTION NO. 3305
TO BE ANSWERED ON JANUARY01, 2019**

CREDIT LINKED SUBSIDY

No. 3305. SHRI NABA KUMAR SARNIA:

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

- (a) the details of the Credit Linked Subsidy Scheme under the Pradhan Mantri Awas Yojana;**
- (b) whether the Government has any data regarding the financial assistance provided to the States including North East States during the last two years under the Scheme and if so, the details thereof, State wise;**
- (c) whether there is any proposal to increase the financial assistance under the scheme; and**
- (d) if so, the details thereof?**

ANSWER

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

(a) : Under Credit Linked Subsidy Scheme (CLSS) for EWS/LIG component of Pradhan Mantri Awas Yojana (Urban) {PMAY[U]}, beneficiaries of Economically Weaker Section (EWS) having household annual income upto Rs. 3,00,000/- and Lower Income Group having household annual income between Rs.3,00,001/- and upto Rs.6,00,000/- are eligible for an interest subsidy at the rate of 6.5% for housing loans up to Rs.6.00 lakh a maximum tenure of 20 years.

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Government of India has also launched Credit Linked Subsidy Scheme to provide interest subsidy for housing loans to eligible beneficiaries belonging to Middle Income Group (CLSS for MIG). 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 under the new scheme will be available to beneficiaries of MIG-I category and MIG-II for loan amounts upto Rs.9,00,000/- and 12,00,000/, respectively. The interest subsidy will be at the rate of 4% and 3%, respectively.

(b): Details of interest subsidy approved and released to beneficiaries across all the States including North Eastern States during the last two years and current year under CLSS are annexed.

(c) & (d): No such proposal is under consideration of the Government.

States, State/UT wise details Including North Eastern States of Beneficiaries approved and Interest Subsidy released during last two years and current year under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana (U)

Sl. No.	Name of the State/ UT	No. of Beneficiary Households		Interest Subsidy Released (Rs. in Cr)	
		During Last two year F.Y. 2016-18	Current F.Y.(2018-19)	During Last two year F.Y. 2016-18	Current F.Y.(2018-19)
1	A&N Island (UT)	-	2	-	0.04
2	Andhra Pradesh	2,112	3,362	44.58	72.73
3	Arunanchal Pradesh	1	3	0.02	0.05
4	Assam	262	113	5.08	2.31
5	Bihar	660	647	12.61	13.04
6	Chandigarh (UT)	60	67	1.23	1.52
7	Chhattisgarh	2,244	2,052	33.90	38.51
8	D&N Haveli (UT)	421	410	9.50	9.54
9	Daman & Diu (UT)	68	102	1.53	2.17
10	Delhi (UT)	2,651	3,751	59.31	84.14
11	Goa	109	134	2.37	3.03
12	Gujarat	45,684	53,419	1,029.11	1,262.99
13	Haryana	1,883	4,217	35.95	90.00
14	Himachal Pradesh	80	101	1.35	2.07
15	Jammu & Kashmir	149	114	1.85	2.38
16	Jharkhand	346	564	6.20	10.88
17	Karnataka	4,613	7,644	94.82	166.57
18	Kerala	1,688	3,067	31.58	57.29
19	Lakshdweep (UT)	-	-	-	-
20	Madhya Pradesh	7,961	8,597	159.92	191.73
21	Maharashtra	36,767	49,799	832.49	1,177.35
22	Manipur	115	30	1.69	0.67
23	Meghalaya	46	16	0.83	0.22
24	Mizoram	201	150	3.05	2.90
25	Nagaland	6	4	0.12	0.08
26	Orissa	598	715	9.11	13.55
27	Puducherry (UT)	58	128	1.17	2.71
28	Punjab	1,554	2,865	32.72	63.47
29	Rajasthan	4,979	7,910	89.33	151.91
30	Sikkim	3	-	0.06	-
31	TamilNadu	5,479	7,978	106.59	169.79
32	Telangana	2,652	6,958	57.34	152.09
33	Tripura	104	50	1.87	0.99
34	Uttar Pradesh	7,060	11,692	146.34	253.02
35	Uttrakhand	1,349	1,399	26.59	29.04
36	West Bengal	3,093	3,762	65.66	84.61
total		1,35,056	1,81,822	2,905.90	4,113.39