

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 981
TO BE ANSWERED ON JUNE 27, 2019**

CREDIT LINKED SUBSIDY SCHEME

No. 981

DR. SUBHASH RAMRAO BHAMRE:

DR. HEENA GAVIT:

SHRIMATI SUPRIYA SULE:

SHRI KULDEEP RAI SHARMA:

SHRI SUNIL DATTATRAY TATKARE:

DR. AMOL RAMSING KOLHE:

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

- (a) the income groups that have been covered under the Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana;**
- (b) the number of people who have availed the subsidy under the scheme, State/UT/income group category-wise during each of the last three years and the current year;**
- (c) whether it is true that awareness about the said scheme is extremely low especially among the lower and middle income group and if so, the corrective steps taken by the Government to address the issue;**
- (d) whether the scheme has achieved the objective for which it was set up and if so, the details thereof;**
- (e) whether the Government has evaluated the performance of scheme since its inception and if so, the details and the outcome thereof; and**
- (f) whether there is any proposal to enhance the financial assistance under the scheme and if so, the details and the response of the Government thereto?**

ANSWER

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

- (a) Credit Linked Subsidy Scheme (CLSS) component of Pradhan Mantri Awas Yojana (Urban) {PMAY[U]} covers Economically Weaker Section (EWS) having household annual income upto**

Rs. 3,00,000/- and Lower Income Group (LIG) having household annual income between Rs.3,00,001/- to Rs.6,00,000/-. The Scheme also covers two income segments in the Middle Income Group viz. annual household income between Rs.6,00,001 to Rs.12,00,000 as MIG-I and annual household income between Rs.12,00,001 to Rs.18,00,000 as MIG-II.

- (b) State/UT/income group category-wise information for the last three years and current year is enclosed as Annexure.**
- (c) 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 publicize 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 operationalizing 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.**
- (d) Yes, Sir. The annexed statement regarding progress may be referred.**
- (e) No, Sir. Till now, no evaluation has been done for the scheme.**
- (f) No, Sir. At present, no such proposal is under consideration of the Government.**

**State/UT/Income group category wise information relating to Credit Linked Subsidy Scheme (CLSS) component of PMAY (U)
for the last three years and current year**

S.No	State/UT	Economically Weaker Section (EWS)				Lower Income Group (LIG)				Middle Income Group (MIG)			
		2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
1	A&N Island (UT)	-	-	-	-	-	-	3	-	-	-	-	-
2	Andhra Pradesh	54	90	630	153	186	510	3,619	913	-	1,280	4,647	1,660
3	Arunachal Pradesh	-	-	-	-	-	-	4	-	-	1	-	-
4	Assam	4	28	29	-	10	203	202	6	-	18	184	65
5	Bihar	41	66	355	66	61	212	1,569	349	-	286	1,362	377
6	Chandigarh (UT)	-	5	7	3	4	17	47	5	-	35	100	22
7	Chhattisgarh	366	574	1,460	236	322	823	2,365	609	-	182	1,367	309
8	D&N Haveli (UT)	20	155	310	54	34	182	450	106	-	29	91	25
9	Daman & Diu (UT)	2	34	80	12	-	26	94	18	-	5	31	2
10	Delhi (UT)	71	215	718	44	103	1,293	3,831	356	-	979	5,630	439
11	Goa	1	5	27	3	9	37	145	25	-	57	220	34
12	Gujarat	5,457	14,303	41,072	3,562	4,337	18,436	58,374	8,077	-	3,435	16,559	2,443
13	Haryana	49	203	1,036	156	180	636	3,173	485	-	824	4,660	768
14	Himachal Pradesh	5	10	32	8	10	28	120	29	-	29	107	23
15	Jammu & Kashmir	8	44	42	3	18	68	170	15	-	11	48	47
16	Jharkhand	9	37	152	15	35	89	1,333	245	-	180	1,324	392
17	Karnataka	271	366	1,698	312	307	1,039	5,273	913	-	2,630	13,600	2,589
18	Kerala	153	738	3,262	630	123	521	2,104	308	-	169	1,183	378
19	Lakshdweep (UT)	-	-	-	-	-	-	-	-	-	-	-	-
20	Madhya Pradesh	931	2,621	7,955	1,449	916	2,853	10,776	2,510	-	748	4,648	925
21	Maharashtra	1,894	6,592	18,919	1,641	3,997	17,448	57,113	6,404	-	7,276	33,837	4,022
22	Manipur	2	6	12	-	20	86	32	-	-	-	11	-
23	Meghalaya	4	5	8	-	18	18	42	2	-	3	3	-
24	Mizoram	9	39	74	7	22	147	217	1	-	-	6	1
25	Nagaland	-	1	2	-	1	4	4	-	-	-	8	-
26	Orissa	48	97	163	31	62	294	540	204	-	120	909	267
27	Puducherry (UT)	3	11	17	8	9	25	105	12	-	15	163	16
28	Punjab	60	291	1,158	260	99	738	2,746	518	-	381	2,760	426
29	Rajasthan	503	1,433	5,190	783	506	1,770	8,308	2,126	-	833	5,293	1,459
30	Sikkim	-	-	2	1	-	1	6	2	-	1	-	-
31	TamilNadu	312	786	2,429	430	825	1,970	7,289	1,127	-	1,814	9,146	1,558
32	Telangana	59	121	507	156	232	599	3,901	1,173	-	1,638	11,180	1,944
33	Tripura	1	30	42	3	9	58	186	2	-	6	134	18
34	Uttar Pradesh	254	950	3,338	597	563	2,828	12,728	1,584	-	2,524	15,423	2,332
35	Uttrakhand	32	330	519	134	61	764	1,693	308	-	163	1,228	239
36	West Bengal	98	322	1,510	196	162	1,194	5,107	1,319	-	1,353	4,771	948
	Total	10,721	30,508	92,755	10,953	13,241	54,917	1,93,669	29,751	-	27,025	1,40,633	23,728
