

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

**UNSTARRED QUESTION NO. 135  
TO BE ANSWERED ON JULY 20, 2023**

**REBATE ON HOME LOANS**

**NO. 135. SHRI UPENDRA SINGH RAWAT:**

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

- (a) whether the Government provides any rebate on home loans for purchasing/construction of houses in the country;**
- (b) if so, the details thereof, State/UT-wise including Delhi; and**
- (c) the number of people benefited from the said rebate in Delhi and metro cities of Uttar Pradesh during the last three years?**

**ANSWER  
THE MINISTER OF STATE IN THE  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
(SHRI KAUSHAL KISHORE)**

**(a) & (b) The Union Government provided interest subsidy on home loans under Credit Linked Subsidy Scheme (CLSS) vertical of Pradhan Mantri Awas Yojana-Urban (PMAY-U) in all States/ Union Territories (UTs) including Delhi.**

**Under CLSS vertical, 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. The State/UT wise details of Central Assistance released under CLSS vertical is at Annexure-I.**

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

**(c) The number of beneficiaries benefitted under CLSS vertical in Delhi and cities with million plus population of Uttar Pradesh during the last three years is at Annexure-II.**

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# Annexure I referred in reply to Lok Sabha Unstarred Q.No. 135 for 20-07-2023

State/UT wise, including Delhi, details of Central Assistance released for interest subsidy and number of houses sanctioned for beneficiaries under Credit Linked Subsidy Scheme (CLSS) of PMAY-U

[as on 10th July, 2023]

Sl. No.		Name of the State/ UT	Central Assistance Released (₹ in Cr )	Houses Sanctioned for beneficiaries (Nos)
1	States	Andhra Pradesh	1,478.66	65,521
2		Bihar	455.88	20,299
3		Chhattisgarh	832.70	37,550
4		Goa	74.68	3,141
5		Gujarat	15,798.44	6,43,787
6		Haryana	1,003.65	44,933
7		Himachal Pradesh	57.47	2,522
8		Jharkhand	324.06	15,160
9		Karnataka	2,368.56	1,06,929
10		Kerala	743.02	32,651
11		Madhya Pradesh	3,971.87	1,73,381
12		Maharashtra	15,174.21	6,25,050
13		Odisha	267.19	12,756
14		Punjab	1,130.16	48,804
15		Rajasthan	3,297.59	1,48,362
16		Tamil Nadu	2,675.03	1,20,114
17		Telangana	2,050.18	88,446
18		Uttar Pradesh	3,492.25	1,55,456
19		Uttarakhand	443.46	19,919
20		West Bengal	2,016.08	85,622
Sub- total (States) :-			57,655.14	24,50,403
21	North East States	Arunachal Pradesh	1.63	73
22		Assam	82.14	3,799
23		Manipur	4.33	233
24		Meghalaya	4.04	204
25		Mizoram	39.65	2,219
26		Nagaland	0.74	40
27		Sikkim	4.23	189
28		Tripura	61.42	2,848
Sub- total (N.E. States) :-			198.18	9,605
29	Union Territories	A&N Island (UT)	0.56	24
30		Chandigarh (UT)	28.78	1,256
31		DNH & DD (UT)	174.97	7,318
32		Delhi (NCR)	692.53	29,976
33		J&K (UT)	70.82	3,432
34		Ladakh (UT)	0.98	54
35		Lakshadweep (UT)	-	-
36		Puducherry (UT)	46.48	2,152
Sub- total (UT) :-			1,015.12	44,212
Total :-			58,868.45	25,04,220

**Annexure II referred in reply to Lok Sabha Unstarred Q.No. 135 due for 20-07-2023**

Details of Central Assistance released and number of houses sanctioned for beneficiaries in Delhi & cities with million plus population of Uttar Pradesh during last three years (FY 2020-21 to FY 2022-23) under Credit Linked Subsidy Scheme (CLSS) scheme of PMAY-U

Sl.No.	City	Central Assistance Released (₹in Cr)	Houses Sanctioned for beneficiaries (Nos)
1	Delhi	257.51	10,747
2	Agra	95.737	4,036
3	Ghaziabad	303.36	12,556
4	Kanpur	128.473	5,201
5	Lucknow	263.383	11,013
6	Meerut	80.241	3,426
7	Prayagraj	48.189	2,079
8	Varanasi	70.897	2,959
<b>Total</b>		<b>1,247.79</b>	<b>52,017</b>