

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 1975
TO BE ANSWERED ON DECEMBER 14, 2023
HOUSING FOR ALL**

NO. 1975. SHRI SUNIL KUMAR PINTU:

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

- (a) whether the Government proposes to provide the benefit of Credit Linked Subsidy Scheme (CLSS) again to “Middle Income Group” (MIG) under the “Housing For All” scheme which was discontinued by the Government in March 2021 and if so, the details thereof;**
- (b) whether the Government proposes to provide benefits of CLSS to the applications received from “Middle Income Group” prior to March 2021; and**
- (c) if so, the details thereof and if not, the reasons therefor?**

ANSWER

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

(a) to (c): The Union Government provided interest subsidy on home loans under Credit Linked Subsidy Scheme (CLSS) vertical of Pradhan Mantri Awas Yojana-Urban (PMAY-U). 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. No funds have been released under CLSS for MIG from the Ministry after 31.03.2021. CLSS vertical for EWS/LIG was up to 31.03.2022.

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.