

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA

UNSTARRED QUESTION NO. 1714

TO BE ANSWERED ON NOVEMBER 28, 2019

CREDIT LINKED SUBSIDY SCHEME UNDER PMAY-U

NO. 1714. SHRI THOMAS CHAZHIKADAN:

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 and if so, the details thereof;**
- (b) the number of people who have availed the subsidy, State/UT-wise and income group category-wise;**
- (c) whether awareness about the said scheme is extremely low, especially among the Middle Income Groups; and**
- (d) if so, the steps taken to address the issue?**

ANSWER

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

- (a) Yes, Sir. Government has launched a Credit Linked Subsidy Scheme (CLSS) to provide interest subsidy for housing loans to eligible beneficiaries belonging to Middle Income Group (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 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 for acquisition / constructions of houses (including re-purchase). The interest subsidy is provided at the rate of 4% and 3%, respectively.

(b) The details regarding CLSS beneficiaries State/UT-wise and Income Group category-wise are annexed at Annexure.

(c) & (d) No, Sir. However, 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 broadcast 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 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. A web portal named as CLSS Award Portal (CLAP) has also been launched which provides various information about the scheme.

Annexure

Annexure referred in reply to Lok Sabha Unstarred Question No - 1714 due for 28.11.2019

State/UT wise and income category wise details of beneficiaries for EWS/LIG and MIG under PMAY(U)

S.No.	State/UT	EWS/LIG Category Number of Beneficiaries	MIG Category Number of Beneficiaries
1	A&N Island (UT)	3	-
2	Andhra Pradesh	7,723	8,948
3	Arunachal Pradesh	5	1
4	Assam	543	340
5	Bihar	3,298	2,272
6	Chandigarh (UT)	112	184
7	Chhattisgarh	8,155	2,260
8	D&N Haveli (UT)	1,481	195
9	Daman & Diu (UT)	534	50
10	Delhi (UT)	7,877	8,070
11	Goa	314	353
12	Gujarat	175,669	28,033
13	Haryana	7,009	7,255
14	Himachal Pradesh	317	209
15	Jammu & Kashmir (UT)	707	98
16	Jharkhand	2,372	2,267
17	Karnataka	11,498	21,895
18	Kerala	9,374	2,028
19	Ladakh (UT)	47	14
20	Lakshadweep (UT)	-	-
21	Madhya Pradesh	36,793	8,299
22	Maharashtra	132,909	54,510
23	Manipur	160	12
24	Meghalaya	102	15
25	Mizoram	751	12
26	Nagaland	16	10
27	Orissa	1,613	1,523
28	Puducherry (UT)	235	228
29	Punjab	7,366	4,354
30	Rajasthan	25,963	9,661
31	Sikkim	15	6
32	Tamil Nadu	18,957	15,236
33	Telangana	8,624	17,710
34	Tripura	391	192
35	Uttar Pradesh	27,617	23,546
36	Uttarakhand	4,482	1,824
37	West Bengal	12,189	8,029
Total*		515,221	229,639

* Excluding additional 46,043 beneficiaries sanctioned recently to Central Nodal Agencies (CNAs) for disbursement under Credit Linked Subsidy Scheme (CLSS) of PMAY(U).
