

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

**UNSTARRED QUESTION NO. 2417**

**TO BE ANSWERED ON MARCH05, 2020**

**ALLOCATION OF FUNDS UNDER PMAY**

**NO. 2417.                      SHRI Y.S. AVINASH REDDY :**

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

- (a) whether the Government is aware that meagre budgetary allocation under Pradhan Mantri Awas Yojana (PMAY) is leading to delay in interest subsidy payout and if so, the details thereof;**
- (b) whether it is true that inordinate delay is taking place in releasing the Credit Linked Subsidy Scheme (CLSS) amount which is resulting into financial burden and loss to the home buyer; and**
- (c) if so, the steps being taken by the Government in this regard?**

**ANSWER**

**THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE  
MINISTRY OF HOUSING AND URBAN AFFAIRS**

**(SHRI HARDEEP SINGH PURI)**

**(a)to(c) Interest subsidy under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] is disbursed to beneficiaries through Central Nodal Agencies (CNAs) namely, National Housing Bank (NHB), Housing and Urban Development Corporation (HUDCO) and State Bank of India(SBI). These CNAs have been provided with sufficient fund**

**in advance from budgetary as well as Extra Budgetary Resources to disburse interest subsidy to the eligible beneficiaries. An amount of Rs. 21,883.09 crore of interest subsidy has been disbursed so far by the CNAs to 8,80,942 beneficiaries under CLSS.**

**Disbursement of interest subsidy under CLSS takes place after observing due diligence at all levels starting from the submission of application for home loan to Primary Lending Institutions (PLIs) and final clearance by CNAs. Government has launched a CLSS Awas Portal (CLAP) for more efficient and transparent processing of the claims and seamless disbursement of interest subsidy to the beneficiaries. This Portal is beneficiary friendly and also has a CLSS Tracker which enables beneficiaries to track the status of their applications.**

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