

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 771**  
**TO BE ANSWERED ON SEPTEMBER 17, 2020**  
**AIMS AND OBJECTIONS OF CLSS**

**NO. 771. COL. RAJYAVARDHAN RATHORE:**

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

- (a) the aims and objectives of the Credit Linked Subsidy Scheme (CLSS) announced by the Finance Minister as a part of PM's Atmanirbhar Bharat Initiative;**
- (b) the segments which are going to get benefited from this scheme;**
- (c) whether the said scheme is only an extension to the pre-existing scheme and if so, the details thereof;**
- (d) the performance of the scheme since its implementation, State-wise;**
- (e) the details of applications submitted for benefits under the scheme and number of applications approved and the reasons for not approving the remaining one, if any, State-wise; and**
- (f) the number of people which are expected to be benefited from this scheme?**

**ANSWER**

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

- (a) to (c): Government of India launched Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG) under Pradhan Mantri Awas Yojana (Urban) with effect from 01.01.2017 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**

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**(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 up to Rs.9,00,000/- and 12,00,000/- and the interest subsidy is at the rate of 4% and 3%, respectively.**

**Under Atmanirbhar Bharat initiative, CLSS for MIG has been extended from 01.04.2020 to 31.03.2021.**

- (d) State-wise performance of the scheme is annexed.**
- (e) The home loan applications involving CLSS subsidy are scrutinized by Primary Lending Institutions (PLIs) at their level as per their due diligence process and the details about number of applications received and rejected by PLIs and the reasons for their rejection are not reported to Central Nodal Agencies (CNAs)/this Ministry.**
- (f) CLSS is a demand driven scheme and benefit is being provided to eligible beneficiaries accordingly.**

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**State/UTwise performance under Credit Linked Subsidy Scheme for MIG (CLSS-MIG) of PMAY-U since implementation for providing interest subsidy**

Sr. No.	State / UT	Number of MIG Beneficiaries	Central Subsidy Released (Rs. in Cr.)
1	A&N Island (UT)	-	-
2	Andhra Pradesh	18,271	375.12
3	Arunachal Pradesh	41	0.89
4	Assam	1,103	21.28
5	Bihar	4,950	98.09
6	Chandigarh (UT)	478	10.35
7	Chhattisgarh	4,063	79.60
8	Dadar Nagar Haveli & DD	416	8.28
9	Delhi (NCT)	10,997	232.62
10	Goa	930	20.13
11	Gujarat	44,633	953.17
12	Haryana	12,908	256.84
13	Himachal Pradesh	445	9.08
14	J&K (UT)	312	5.07
15	Jharkhand	5,130	94.35
16	Karnataka	40,345	837.88
17	Kerala	3,568	72.34
18	Ladakh (UT)	14	0.06
19	Lakshadweep (UT)	-	-
20	Madhya Pradesh	13,969	276.31
21	Maharashtra	91,999	1,996.07
22	Manipur	16	0.33
23	Meghalaya	27	0.47
24	Mizoram	103	1.65
25	Nagaland	11	0.17
26	Odisha	3,530	67.40
27	Puducherry (UT)	395	7.48
28	Punjab	8,351	173.64
29	Rajasthan	18,578	368.65
30	Sikkim	18	0.36
31	Tamil Nadu	28,112	561.97
32	Telangana	32,862	698.44
33	Tripura	453	8.67
34	Uttar Pradesh	43,342	867.27
35	Uttarakhand	3,758	73.61
36	West Bengal	15,500	315.88
<b>Total</b>		<b>4,09,628</b>	<b>9008.84*</b>

\* Includes Rs 515 cr Central subsidy released to CNAs.