

**GOVERNMENT OF INDIA**  
**MINISTRY OF HOUSING AND URBAN AFFAIRS**  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 889**  
**TO BE ANSWERED ON SEPTEMBER 17, 2020**

**CLSS**

**NO. 889.                    ADV. DEAN KURIAKOSE:**

**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 (PMAY) to include the Middle Income Groups and if so, the details thereof;**
- (b) the number of people who have availed the subsidy, State/UT and income group category-wise; and**
- (c) whether the awareness about the said scheme is extremely low, especially among the Middle Income Groups and 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 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). CLSS for MIG has since been extended annually.**

...2/-

**Recently the scheme has been extended upto 31.03.2021. 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 up to Rs.9,00,000/- and 12,00,000/- and the interest subsidy is at the rate of 4% and 3%, respectively.**

**(b) State/ UT wise details of CLSS beneficiaries as per Income Group category are at Annexure.**

**(c) No, Sir. 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 Awas Portal (CLAP) has been launched which enables the beneficiaries to track their application status, facilitates timely release of subsidy and also provides various information about the scheme.**

\*\*\*\*\*

**Annexure referred in reply to LSUQ No 889 due for 17-09-2020**

State/UT wise and income group category-wisenumber of beneficiaries under  
Credit Linked Subsidy Scheme (CLSS) of PMAY-U

Sr. No.	State / UT	Number of Beneficiaries	
		EWS/LIG	MIG
1	A&N Island (UT)	4	-
2	Andhra Pradesh	13,232	18,271
3	Arunachal Pradesh	9	41
4	Assam	820	1,103
5	Bihar	5,534	4,950
6	Chandigarh (UT)	223	478
7	Chhattisgarh	11,242	4,063
8	Dadar Nagar Haveli & DD	3,148	416
9	Delhi (NCT)	10,217	10,997
10	Goa	592	930
11	Gujarat	2,47,614	44,633
12	Haryana	10,825	12,908
13	Himachal Pradesh	549	445
14	J&K (UT)	1,601	312
15	Jharkhand	4,023	5,130
16	Karnataka	17,633	40,345
17	Kerala	12,983	3,568
18	Ladakh (UT)	47	14
19	Lakshadweep (UT)	-	-
20	Madhya Pradesh	55,392	13,969
21	Maharashtra	1,93,287	91,999
22	Manipur	165	16
23	Meghalaya	122	27
24	Mizoram	915	103
25	Nagaland	17	11
26	Odisha	2,689	3,530
27	Puducherry (UT)	380	395
28	Punjab	12,324	8,351
29	Rajasthan	44,084	18,578
30	Sikkim	30	18
31	Tamil Nadu	27,751	28,112
32	Telangana	13,069	32,862
33	Tripura	628	453
34	Uttar Pradesh	40,457	43,342
35	Uttarakhand	6,479	3,758
36	West Bengal	20,680	15,500
<b>Total</b>		<b>7,58,765</b>	<b>4,09,628</b>

