

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

**UNSTARRED QUESTION NO. 2006
TO BE ANSWERED ON JULY 31, 2025**

CLSS FOR MIDDLE INCOME GROUP IN TAMIL NADU

NO. 2006. DR. RANI SRIKUMAR:

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

- (a) the total number of applications received and approved under the Credit Linked Subsidy Scheme (CLSS) for the Middle Income Group (MIG) in Tamil Nadu during the last year along with the total subsidy amount disbursed in the State;**
- (b) the ratio of individuals categorised as MIG to the number of people who have received the subsidies across the country, State-wise, particularly in comparison to Tamil Nadu;**
- (c) the reasons for the rejection of applications from Tamil Nadu, particularly of those eligible for subsidies and the specific challenges encountered in urban and rural-urban transition areas;**
- (d) the details of awareness campaigns conducted by the Government in Tamil Nadu to ensure that eligible households are informed about the scheme; and**
- (e) the measures being undertaken to streamline the application process and enhance access to the scheme in Tamil Nadu?**

ANSWER

**THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)**

- (a) to (e): Ministry of Housing and Urban Affairs (MoHUA) has been implementing Pradhan Mantri Awas Yojana - Urban (PMAY-U) since 25.06.2015 with an aim to provide all weather pucca houses with basic civic amenities to all eligible urban beneficiaries across the country.**

The scheme is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS).

The CLSS vertical of PMAY-U was implemented as a Central Sector Scheme through Central Nodal Agencies (CNAs) such as National Housing Bank (NHB), State Bank of India (SBI) and Housing and Urban Development Corporation Ltd. (HUDCO). CLSS for MIG ended on 31.03.2021 and CLSS for EWS/LIG ended on 31.03.2022. The applications for the availing interest subsidy are submitted by the beneficiaries to the Banks and Housing Finance Companies (HFCs). After due diligence, the interest subsidy has been released to the eligible beneficiaries by CNAs through Primary Lending Institutions (PLIs) in the country, including Tamil Nadu.

During the scheme period of CLSS vertical, a total of ₹58,868.4 crore of interest subsidy has been provided to 25,04,220 beneficiaries under the scheme across the country. In the State of Tamil Nadu, an amount of ₹ 2,675.03 crore has been released as interest subsidy to 1,20,114 beneficiaries under CLSS. A total of 6,08,317 beneficiaries under CLSS across the country belong to MIG category, out of which 42,629 beneficiaries are from Tamil Nadu. The State/UT wise details of MIG beneficiaries who have availed the benefit of CLSS across the country, including Tamil Nadu is at Annexure. Since the CLSS for MIG was effective only up to 31.03.2021, no funds were released after 31.03.2021.

As per the scheme guidelines, the States/UTs including Tamil Nadu organized loan melas, conduct monthly review with PLIs to resolve challenges faced by beneficiaries in availing the benefit of the scheme. Further, the States/UTs facilitated the identified eligible beneficiaries in getting approvals and documents, etc. to avail the benefit of Interest Subsidy under the Scheme. In order to facilitate awareness and benefit of the scheme among the beneficiaries, all PLIs had mandatorily displayed the details of the scheme along with the contact details at their respective branches for smooth disbursement of loan and interest subsidy.

Further, based on the learnings from the experiences of implementation of PMAY-U, MoHUA has revamped the scheme and launched PMAY-U 2.0 'Housing for All' Mission with effect from 01.09.2024 for implementation in urban areas across the country to support 1 crore additional eligible beneficiaries in next five years.

PMAY-U 2.0 is implemented through four verticals i.e., Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS).

As per the scheme guidelines, all activities such as submission of applications by applicants, verification, Geo-tagging, attachment, preparation of Detailed Project Reports (DPRs), generation of beneficiaries list, releases of various instalments of Central Assistance/Subsidies, its utilisation amongst others are done through the Unified Web Portal (UWP). The usage of MIS enhances the transparency, efficiency, and accountability. It enables real-time monitoring, accurate beneficiary management, and timely decision-making through data-driven insights. It also helps in reducing the duplication and leakages by verifying and updating records dynamically. It also supports faster fund disbursement, better coordination in States/UTs/ULB. The prospective beneficiaries of ISS may also apply on unified web-portal available at <https://pmay-urban.gov.in> and trace their application.

Annexure referred in reply to LSUQ No. 2006 due for 31-07-2025

State/UT wise details of MIG beneficiaries who have availed the benefit of CLSS across the country, including Tamil Nadu under PMAY-U

Sl. No.		Name of the State/ UT	No. of Beneficiary	Central Subsidy Released (₹ in Cr.)
1	States	Andhra Pradesh	29,122	611.06
2		Bihar	7,297	150.06
3		Chhattisgarh	7,627	153.37
4		Goa	1,581	35.04
5		Gujarat	63,375	1,366.42
6		Haryana	18,312	371.34
7		Himachal Pradesh	807	16.99
8		Jharkhand	7,649	149.29
9		Karnataka	57,480	1,227.05
10		Kerala	5,742	121.89
11		Madhya Pradesh	22,839	461.62
12		Maharashtra	1,34,214	2,943.26
13		Odisha	5,867	117.30
14		Punjab	12,755	269.33
15		Rajasthan	29,043	592.86
16		Tamil Nadu	42,629	882.39
17		Telangana	48,126	1,047.16
18		Uttar Pradesh	62,733	1,298.73
19		Uttarakhand	5,617	114.45
20		West Bengal	26,731	562.93
Sub- total (States) :-			5,89,546	12,492.55
21	North East States	Arunachal Pradesh	42	0.92
22		Assam	1,837	36.50
23		Manipur	28	0.51
24		Meghalaya	36	0.59
25		Mizoram	139	2.12
26		Nagaland	13	0.21
27		Sikkim	47	0.96
28		Tripura	1,036	19.86
Sub- total (N.E. States) :-			3,178	61.67
29	Union Territories	A&N Island	10	0.22
30		Chandigarh	608	13.19
31		DNH & DD	582	11.85
32		Delhi	13,083	279.70
33		J&K	618	11.66
34		Ladakh	6	0.07
35		Lakshadweep	-	-
36		Puducherry	686	13.71
Sub- total (UT) :-			15,593	330.39
Grand Total :-			6,08,317	12,884.61