

O.I.H.

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

**UNSTARRED QUESTION NO. 691
TO BE ANSWERED ON JULY 24, 2025**

SUBSIDY TO BENEFICIARIES OF PRADHAN MANTRI AWAS YOJANA

NO. 691. SHRI RAHUL SINGH LODHI:

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

- (a) whether the Government had enacted a provision to provide subsidy of Rs. 2.00 lakh to eligible beneficiaries for taking home loan under the Pradhan Mantri Awas Yojana during the year 2017 to 2022;**
- (b) if so, the number of beneficiaries who availed home loan under the said yojana during the above period;**
- (c) whether the subsidy has been provided to all the eligible beneficiaries and if so, the details thereof;**
- (d) if not, the reasons therefor along with the number of such beneficiaries; and**
- (e) whether the Government is considering to provide subsidy to the remaining eligible beneficiaries?**

ANSWER

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

- (a) to (e): Yes. 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).**

Under CLSS vertical, an interest subsidy up to ₹2.67 lakh per house was provided for beneficiaries of Economically Weaker Sections (EWS)/Low Income Group (LIG) and Middle Income Group (MIG) category. CLSS for MIG ended on 31.03.2021 and CLSS for EWS/LIG ended on 31.03.2022. This vertical was implemented as a Central Sector Scheme through Central Nodal Agencies such as National Housing Bank (NHB), State Bank of India (SBI) and Housing and Urban Development Corporation Ltd. (HUDCO). The application for availing the interest subsidy is submitted by the beneficiaries to the Banks and

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Housing Finance Companies (HFCs). After due diligence, the interest subsidy has been released to all the eligible beneficiaries. A total of ₹58,885 crore of interest subsidy has been provided to 25,04,220 beneficiaries under the scheme.

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 construct, purchase and rent a house by 1 crore additional eligible beneficiaries at affordable cost 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, under ISS vertical, a maximum release of interest subsidy of ₹1.80 lakh is provided to eligible beneficiaries having income up to ₹9 lakh. Home loan value up to ₹25 lakh for property value up to ₹35 lakh with carpet area up to 120 sqm. is eligible for a subsidy at 4.0% on first ₹8 lakh for a tenure up to 12 years. The subsidy is released in 5 yearly instalments in loan accounts of beneficiary provided loan is active at the time of release of subsidy and more than 50% principal is outstanding. Prospective beneficiaries can apply on unified web portal available at <https://pmay-urban.gov.in>.
