

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
LOK SABHA  
UNSTARRED QUESTION NO. 2063  
TO BE ANSWERED ON DECEMBER 11, 2025**

**STATUS OF APPLICATIONS FOR CLSS UNDER PMAY-U**

**NO. 2063. SHRI MOHIBBULLAH:**

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

- (a) the number of applications registered for the Credit Linked Subsidy Scheme (CLSS) under the Pradhan Mantri Awas Yojana - Urban (PMAY-U) from inception of the said scheme till its closure;**
- (b) the number of applications approved and subsidy disbursed under the said yojana;**
- (c) whether it is a fact that the pace of subsidy disbursement under the above yojana has been very slow;**
- (d) if so, the number of applications registered and approved for CLSS between 2019 and 2025, year-wise; and**
- (e) the steps taken to expedite the disposal of the remaining applications?**

**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 being 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) including 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 were submitted by the beneficiaries to the Banks and Housing Finance Companies (HFCs). After due diligence, the interest subsidy was released to the eligible beneficiaries by CNAs through Primary Lending Institutions (PLIs) in the country.**

**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). The prospective beneficiaries of ISS may also apply on unified web-portal available at <https://pmay-urban.gov.in> and register their demand.**

**The CLSS vertical of PMAY-U was ended on 31.03.2022. The State/UT-wise along with income-group and category-wise details of beneficiaries of CLSS vertical of PMAY-U is at Annexure I. The State/UT-wise along with income-group and category-wise details of beneficiaries of ISS vertical of PMAY-U 2.0 is at Annexure II.**

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**Annexure-I referred in reply to Lok Sabha Unstarred Q. No. 2063 due for 11.12.2025  
State/UT-wise along with income-group and category-wise details of beneficiaries of CLSS  
vertical of PMAY-U.**

**(₹ in crore)**

Sl. No.		Name of the State/ UT	EWS/ LIG		MIG		TOTAL	
			Central Subsidy Released	No. of Beneficiary Households	Central Subsidy Amount	No. of Beneficiary Households	Central Subsidy Released	No. of Beneficiary Households
1	States	Andhra Pradesh	867.60	36,399	611.06	29,122	1,478.66	65,521
2		Bihar	305.82	13,002	150.06	7,297	455.88	20,299
3		Chhattisgarh	679.33	29,923	153.37	7,627	832.70	37,550
4		Goa	39.64	1,560	35.04	1,581	74.68	3,141
5		Gujarat	14,432.02	5,80,412	1,366.42	63,375	15,798.44	6,43,787
6		Haryana	632.31	26,621	371.34	18,312	1,003.65	44,933
7		Himachal Pradesh	40.48	1,715	16.99	807	57.47	2,522
8		Jharkhand	174.77	7,511	149.29	7,649	324.06	15,160
9		Karnataka	1,141.51	49,449	1,227.05	57,480	2,368.56	1,06,929
10		Kerala	621.13	26,909	121.89	5,742	743.02	32,651
11		Madhya Pradesh	3,510.26	1,50,542	461.62	22,839	3,971.87	1,73,381
12		Maharashtra	12,230.95	4,90,836	2,943.26	1,34,214	15,174.21	6,25,050
13		Odisha	149.89	6,889	117.30	5,867	267.19	12,756
14		Punjab	860.83	36,049	269.33	12,755	1,130.16	48,804
15		Rajasthan	2,704.73	1,19,319	592.86	29,043	3,297.59	1,48,362
16		Tamil Nadu	1,792.64	77,485	882.39	42,629	2,675.03	1,20,114
17		Telangana	1,003.01	40,320	1,047.16	48,126	2,050.18	88,446
18		Uttar Pradesh	2,193.52	92,723	1,298.73	62,733	3,492.25	1,55,456
19		Uttarakhand	329.00	14,302	114.45	5,617	443.46	19,919
20		West Bengal	1,453.15	58,891	562.93	26,731	2,016.08	85,622
Sub- total (States):-			45,162.59	18,60,857	12,492.55	5,89,546	57,655.14	24,50,403
21	North East States	Arunachal Pradesh	0.71	31	0.92	42	1.63	73
22		Assam	45.63	1,962	36.50	1,837	82.14	3,799
23		Manipur	3.82	205	0.51	28	4.33	233
24		Meghalaya	3.45	168	0.59	36	4.04	204
25		Mizoram	37.54	2,080	2.12	139	39.65	2,219
26		Nagaland	0.53	27	0.21	13	0.74	40
27		Sikkim	3.27	142	0.96	47	4.23	189
28		Tripura	41.56	1,812	19.86	1,036	61.42	2,848
Sub- total (N.E. States):-			136.51	6,427	61.67	3,178	198.18	9,605
29	Union Territories	A&N Island	0.35	14	0.22	10	0.56	24
30		Chandigarh	15.59	648	13.19	608	28.78	1,256
31		DNH & DD	163.12	6,736	11.85	582	174.97	7,318
32		Delhi	412.83	16,893	279.70	13,083	692.53	29,976
33		J&K	59.16	2,814	11.66	618	70.82	3,432
34		Ladakh	0.91	48	0.07	6	0.98	54
35		Puducherry	32.77	1,466	13.71	686	46.48	2,152
Sub- total (UT) :-			684.74	28,619	330.39	15,593	1,015.12	44,212
Grand Total: -			45,983.84	18,95,903	12,884.61	6,08,317	58,868.45	25,04,220

**Annexure-II referred in reply to Lok Sabha Unstarred Q. No. 2063 due for 11.12.2025  
State/UT-wise along with income-group and category-wise details of beneficiaries of ISS  
vertical of PMAY-U 2.0.**

(₹ in crore)

Sl. No.		Name of the State/ UT	EWS/ LIG		MIG		TOTAL	
			Central Subsidy Released	No. of Beneficiary Households	Central Subsidy Amount	No. of Beneficiary Households	Central Subsidy Released	No. of Beneficiary Households
1	States	Andhra Pradesh	1.12	342	0.43	121	1.54	463
2		Bihar	0.17	57	0.08	24	0.25	81
3		Chhattisgarh	1.25	403	0.36	108	1.61	511
4		Goa	0.07	21	0.02	5	0.09	26
5		Gujarat	38.49	10,979	6.38	1,814	44.87	12,793
6		Haryana	1.36	415	0.39	114	1.76	529
7		Himachal Pradesh	0.04	12	0.01	4	0.06	16
8		Jharkhand	0.11	34	0.07	19	0.17	53
9		Karnataka	1.24	404	0.37	112	1.61	516
10		Kerala	0.36	116	0.10	28	0.46	144
11		Madhya Pradesh	10.98	3,440	1.78	525	12.75	3,965
12		Maharashtra	41.12	11,806	9.26	2,627	50.38	14,433
13		Odisha	0.16	47	0.11	32	0.27	79
14		Punjab	2.69	817	0.46	133	3.15	950
15		Rajasthan	14.90	4,565	2.64	761	17.54	5,326
16		Tamil Nadu	2.23	686	0.74	224	2.97	910
17		Telangana	1.03	321	0.33	97	1.36	418
18		Uttar Pradesh	7.24	2,248	1.60	460	8.84	2,708
19		Uttarakhand	1.15	353	0.18	51	1.33	404
20		West Bengal	6.48	1,840	2.23	627	8.71	2,467
Sub- total (States): -			132.19	38,906	27.54	7,886	159.73	46,792
21	North East States	Arunachal Pradesh	-	-	-	-	-	-
22		Assam	0.09	28	0.05	16	0.15	44
23		Manipur	0.00	1	-	-	0.00	1
24		Meghalaya	0.00	1	-	-	0.00	1
25		Mizoram	-	-	-	-	-	-
26		Nagaland	-	-	-	-	-	-
27		Sikkim	-	-	-	-	-	-
28		Tripura	0.02	7	0.02	5	0.04	12
Sub- total (N.E. States): -			0.12	37	0.07	21	0.19	58
29	Union Territories	A&N Island	0.00	1	-	-	0.00	1
30		Chandigarh	0.06	18	0.00	1	0.06	19
31		DNH & DD	0.75	220	0.10	30	0.85	250
32		Delhi	4.00	1,131	0.85	239	4.84	1,370
33		J&K	0.01	3	0.01	3	0.02	6
34		Ladakh	-	-	-	-	-	-
35		Puducherry	0.03	11	0.02	5	0.05	16
Sub- total (UT): -			4.85	1,384	0.98	278	5.83	1,662
Grand Total: -			157.97	40,327	77.41	8,185	235.38*	48,512

\* Includes Central Assistance of ₹69.62 cr. sanctioned to CNAs for claims recently uploaded on portal.