

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO. 743
TO BE ANSWERED ON DECEMBER 04, 2025
EXTENSION OF CLSS UNDER PMAY-U**

NO.743. SHRI JANARDAN SINGH SIGRIWAL:

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 Pradhan Mantri Awas Yojana - Urban (PMAY-U) to include Middle Income Groups and if so, the details thereof including the extended timeline;**
- (b) the number of beneficiaries who have availed subsidy, State/UT-wise and income-group category-wise;**
- (c) the number of pending applications under the CLSS since its inception and the reasons therefor, State/UT-wise;**
- (d) whether awareness about the said scheme is extremely low especially among Middle Income Groups; and**
- (e) if so, the details thereof along with the steps taken to address the said issue?**

**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 implementation period of PMAY-U scheme, which was earlier up to 31.03.2022, has been extended up to 31.12.2025, except for CLSS vertical to complete sanctioned houses without changing the funding pattern and implementation methodology. CLSS vertical of PMAY-U for EWS/LIG was operational from the inception of PMAY-U till 31.03.2022. CLSS for MIG initially operational from 01.01.2017 to 31.12.2017, was extended subsequently and finally ended on 31.03.2021.**

Further, based on the learning 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 under the scheme. The scheme is being 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 scheme guidelines of PMAY-U 2.0 may be accessed at <https://pmay-urban.gov.in/uploads/guidelines/Operational-Guidelines-of-PMAY-U-2.pdf>.

The ISS vertical of PMAY-U is implemented through Central Nodal Agencies (CNAs) such as National Housing Bank (NHB), State Bank of India (SBI) and Housing and Urban Development Corporation Ltd. (HUDCO). The eligible citizens are also allowed to apply through Unified Web Portal of PMAY-U 2.0 and register their demand under ISS vertical with all details on the portal at <https://pmay-urban.gov.in> and trace their application. Subsequently, the application are forwarded to the concerned Primary Lending Institutions (PLIs) for further necessary action and due diligence as per the eligibility criteria of the scheme. Based on the loan disbursed by a PLI to beneficiaries, the subsidy is released by the CNAs to PLI for subsequent transfer of the subsidy to the beneficiaries.

As per the scheme guidelines of PMAY-U 2.0, States/UTs are facilitating the identified eligible EWS/LIG/MIG beneficiaries to avail the benefit of Interest Subsidy Scheme by organizing loan melas, conduct monthly review with PLIs to resolve challenges faced by beneficiaries in availing the benefit of the scheme. In order to facilitate awareness and benefit of the scheme among the beneficiaries, PLIs display the details of the scheme along with the contact details at their respective branches for smooth disbursement of loan and interest subsidy.

CLSS vertical of PMAY-U for EWS/LIG was operational from the inception of PMAY-U till 31.03.2022. CLSS for MIG initially operational from 01.01.2017 to 31.12.2017, was extended subsequently and finally ended on 31.03.2021. 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.

State/UT-wise along with income-group and category-wise details of beneficiaries of CLSS vertical of PMAY-U

(₹ in Cr.)

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

State/UT-wise along with income-group and category-wise details of beneficiaries of ISS vertical of PMAY-U 2.0

(₹ in Cr.)

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.