

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 224
TO BE ANSWERED ON FEBRUARY 03, 2021
CLSS UNDER PMAY(U)

NO.224 SHRI BHASKAR RAO NEKKANTI:

Will the Minister of Housing and Urban Affairs be pleased to state:

- (a) the details of complaints regarding Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (Urban) (PMAY(U)); and
- (b) the steps taken to address these complaints?

ANSWER

THE MINISTER OF STATE (INDEPENDENT CHARGE) OF THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI HARDEEP SINGH PURI)

(a)&(b) Interest subsidy under Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Awas Yojana-Urban (PMAY-U) is disbursed to beneficiaries through Central Nodal Agencies (CNAs) namely, National Housing Bank (NHB), Housing and Urban Development Corporation (HUDCO) and State Bank of India (SBI). These CNAs are provided funds from time to time from budgetary as well as Extra Budgetary Resources to disburse interest subsidy to the eligible beneficiaries.

Disbursement of interest subsidy under CLSS takes place after observing due diligence at all levels starting from the submission of application for home loan to Primary Lending Institutions (PLIs) and final clearance by CNAs.

Complaints on CLSS are related to delay in receipt of CLSS subsidy, lack of information provided by PLIs, etc.

A Public Grievance Cell is functioning in the Mission Directorate to address the issues in coordination with States/UTs and CNAs. Grievance received against PLIs in connection with the implementation of CLSS are sent to CNAs for remedial action. CNAs take up the complaints with PLIs for suitable redressal. CNAs have sensitized the PLIs regarding the implementation of the Scheme through training, State Level Bankers Committee (SLBC) meetings, etc. The progress of the scheme is reviewed in the SLBC meetings. Monitoring is also done by State Governments through State Level Sanctioning and Monitoring committee (SLSMCs). Grievance received on Centralized Public Grievance Redress and Monitoring System (CPGRAMS) Portal or through emails / by post are also suitably replied.

Toll free number in CNAs have been generated to address the complaints of beneficiaries in respect of CLSS component of the PMAY(U) Mission.

For more efficient and transparent processing of the claims and seamless disbursement of interest subsidy to the beneficiaries, Government had launched a CLSS Awas Portal (CLAP). This portal is easy to use by beneficiaries and has a CLSS Tracker which enables beneficiaries to track the status of their applications.
