

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

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 1837  
TO BE ANSWERED ON MARCH 10, 2021**

**BENEFICIARIES UNDER PMAY (U)**

**NO. 1837. SHRI KAMAKHYA PRASAD TASA:**

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));
- (b) the steps taken to address these complaints;
- (c) the total number of beneficiaries of PMAY (U) during the financial year 2020-21; and
- (d) the State-wise total number of beneficiaries of PMAY (U) during the financial year 2020-21?

**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

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.

(c) & (d) So far 16,78,194 houses have been sanctioned under PMAY-U during financial year 2020-21. State/UT wise details of houses sanctioned during financial year 2020-21 is annexed as Annexure.

**State/UT wise details of houses sanctioned during financial year 2020-21 under Pradhan Mantri Awas Yojana –Urban (PMAY-U)**

SINo	State	No. of Housesanctioned underPMAY-U
1	A&NIsland(UT)	559
2	AndhraPradesh	6,39,514
3	ArunachalPradesh	165
4	Assam	19,518
5	Bihar	49,389
6	Chandigarh(UT)	788
7	Chhattisgarh	32,321
8	UT of DNH&DD	1,138
9	Delhi(UT)	4,397
10	Goa	2,687
11	Gujarat	1,14,236
12	Haryana	8,951
13	HimachalPradesh	2,425
14	Jammu&Kashmir	1,195
15	Jharkhand	14,426
16	Karnataka	38,719
17	Kerala	16,618
18	Ladakh (UT)	-
19	Lakshadweep(UT)	-
20	MadhyaPradesh	56,042
21	Maharashtra	1,19,227
22	Manipur	10,794
23	Meghalaya	73
24	Mizoram	9,950
25	Nagaland	2,219
26	Orissa	18,922
27	Puducherry(UT)	3,141
28	Punjab	9,474
29	Rajasthan	23,447
30	Sikkim	30
31	TamilNadu	95,429
32	Telangana	38,975
33	Tripura	14,569
34	UttarPradesh	1,99,767
35	Uttarakhand	5,190
36	WestBengal	1,23,899
<b>Total-</b>		<b>16,78,194</b>