

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 1042
TO BE ANSWERED ON JULY 28, 2021**

HOME LOAN SCHEMES ADOPTED BY STATES

NO. 1042. SHRI VINAY DINU TENDULKAR:

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

- (a) the names of States which have adopted the schemes initiated by Government to provide home loans for purchase/construction of homes during the last three years and the details of said schemes thereof;
- (b) the number of beneficiaries of such schemes during the last three years; and
- (c) the State-wise details thereof?

ANSWER

**THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI KAUSHAL KISHORE)**

(a) to (c) Government provides interest subsidy on home loans under Credit-Linked Subsidy Scheme (CLSS) vertical of the Pradhan Mantri Awas Yojana - Urban (PMAY-U). Under CLSS, there is an interest subsidy of 6.5 % for EWS/ Low Income Group (LIG), 4% for Middle Income Group-I (MIG-I) and 3% for Middle Income Group-II (MIG-II), calculated on housing loan up to ₹6 lakh, ₹9 lakh and ₹12 lakh, respectively, over a loan tenure of 20 years. CLSS for MIG was launched with effect from 01.01.2017, initially for one year and was extended up to 31.03.2021. State wise number of beneficiaries under CLSS vertical during the last three years i.e. F.Y. 2018-19 to 2020-21 are at Annexure – I.

Further, as informed by Ministry of Rural Development (MoRD), Rural Housing Interest Subsidy Scheme (RHISS) is being implemented with effect from 19th June, 2017 to provide interest subsidy to eligible households who avail housing loan for construction or modification of house in rural areas. Under the scheme, the interest subsidy is provided at the rate of 3% on the principal amount of the loan and the subsidy is admissible for a maximum loan amount of first ₹2.00 lakh, irrespective of the quantum of housing loan, for 20 years or full period of the loan, whichever is less. State wise number of beneficiaries under the scheme during the last three years are at Annexure – II.

Annexure-I referred in reply to Rajya Sabha Unstarred Question No. 1042 for 28.07.2021

State/UT wise details during last three years i.e. F.Y. 2018-19 to 2020-21 under Credit Linked Subsidy Scheme of PMAY-U

Sl No.	State	No. of Beneficiaries
1	A&N Island (UT)	22
2	Andhra Pradesh	46,150
3	Arunachal Pradesh	202
4	Assam	3,250
5	Bihar	13,656
6	Chandigarh (UT)	1,455
7	Chhattisgarh	19,983
8	UT of DNH & DD	4,071
9	Delhi (NCR)	22,331
10	Goa	3,871
11	Gujarat	3,23,790
12	Haryana	30,247
13	Himachal Pradesh	1,492
14	J&K (UT)	2,711
15	Jharkhand	11,919
16	Karnataka	78,576
17	Kerala	21,857
18	Ladakh (UT)	61
19	Lakshadweep (UT)	-
20	Madhya Pradesh	97,116
21	Maharashtra	3,36,772
22	Manipur	174
23	Meghalaya	725
24	Mizoram	838
25	Nagaland	30
26	Odisha	8,488
27	Puducherry (UT)	2,027
28	Punjab	28,556
29	Rajasthan	77,928
30	Sikkim	107
31	Tamil Nadu	75,930
32	Telangana	65,710
33	Tripura	2,095
34	Uttar Pradesh	1,07,206
35	Uttarakhand	12,449
36	West Bengal	53,773
Total		14,55,568

Annexure-II referred in reply to Rajya Sabha Unstarred Question No. 1042 for 28.07.2021

State/UT wise details during last three years under Rural Housing Interest Subsidy Scheme

Sl No	State Name	No. of Beneficiaries
1	Andaman and Nicobar Islands	0
2	Andhra Pradesh	193
3	Arunachal Pradesh	0
4	Assam	1
5	Bihar	44
6	Chhattisgarh	222
7	Dadra and Nagar Haveli	0
8	Goa	1
9	Gujarat	875
10	Haryana	1
11	Himachal Pradesh	0
12	Jammu and Kashmir	0
13	Jharkhand	0
14	Karnataka	338
15	Kerala	6
16	Lakshadweep	0
17	Madhya Pradesh	150
18	Maharashtra	1339
19	Manipur	1
20	Mizoram	0
21	Nagaland	0
22	Odisha	1
23	Punjab	1
24	Rajasthan	24
25	Sikkim	0
26	Tamil Nadu	730
27	Telangana	74
28	Tripura	0
29	Uttar Pradesh	2799
30	Uttarakhand	0
31	West Bengal	202
	Total	7002