

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 536

TO BE ANSWERED ON FEBRUARY 07, 2022

CLSS UNDER PMAY

NO. 536. SHRI K.R.N. RAJESHKUMAR:

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

- (a) whether Government is aware that the Credit Linked Subsidy Scheme (CLSS) is a benefit under the Pradhan Mantri Awas Yojana (PMAY) which focuses on helping the Middle Income Groups, Economically Weaker Sections, and Lower Income Groups in India by bringing down their housing loan EMIs by over ₹ 2,000 per month by offering an interest subsidy;
- (b) if so, the total number of beneficiaries during the last five years, State-wise, particularly in Tamil Nadu;
- (c) whether Government is now considering to scrap this scheme; and
- (d) if so, the details thereof and the reasons therefor?

ANSWER

THE MINISTER OF HOUSING AND URBAN AFFAIRS

(SHRI HARDEEP SINGH PURI)

(a) Yes, Sir. 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.

(b) State-wise number of beneficiaries under CLSS vertical of PMAY-U, including for the State of Tamil Nadu, during the last five years i.e., F.Y. 2016-17 to F.Y. 2020-21 are at Annexure-I.

...2/-

(c)&(d) 'Land' and 'Colonisation' are State subjects. Ministry of Housing and Urban Affairs has been implementing PMAY-U to provide financial assistance to States/UTs for addressing the housing requirement of eligible urban beneficiaries as per scheme guidelines. CLSS for MIG was effective from 01.01.2017 up to 31.03.2021. CLSS for EWS/LIG along with other three verticals of PMAY-U, i.e. Beneficiary Led Individual house construction/enhancement (BLC), Affordable Housing in Partnership (AHP) and 'In-situ' Slum Redevelopment (ISSR) has become effective from 17.06.2015 and is up to 31.03.2022.

Annexure-I

Annexure-I referred in reply to Rajya Sabha Unstarred Question No. 536 due on 07-02-2022

State-wise number of beneficiaries under CLSS vertical of PMAY-U, including for the State of Tamil Nadu, during the last five years i.e., F.Y.2016-17 to F.Y. 2020-21 under CLSS vertical of PMAY-U

(as on 24th January, 2022)

Sl. No.	Name of the State/ UT	Houses Sanctioned (Numbers)
1	A&N Island (UT)	22
2	Andhra Pradesh	48,667
3	Arunachal Pradesh	206
4	Assam	3,664
5	Bihar	14,023
6	Chandigarh (UT)	1,580
7	Chhattisgarh	21,766
8	UT of DNH & DD	5,023
9	Delhi (NCR)	25,870
10	Goa	3,816
11	Gujarat	3,65,506
12	Haryana	32,446
13	Himachal Pradesh	1,623
14	J&K (UT)	3,000
15	Jharkhand	11,985
16	Karnataka	83,812
17	Kerala	22,780
18	Ladakh (UT)	61
19	Lakshadweep (UT)	-
20	Madhya Pradesh	1,04,998
21	Maharashtra	3,73,259
22	Manipur	291
23	Meghalaya	777
24	Mizoram	1,046
25	Nagaland	36
26	Odisha	9,046
27	Puducherry (UT)	2,229
28	Punjab	30,639
29	Rajasthan	84,117
30	Sikkim	122
31	Tamil Nadu	82,321
32	Telangana	69,499
33	Tripura	2,300
34	Uttar Pradesh	1,14,124
35	Uttarakhand	13,438
36	West Bengal	56,531
Grand Total:-		15,90,623
