

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
RAJYA SABHA
UNSTARRED QUESTION NO. 1480
ANSWERED ON 05/08/2024

**PRADHAN MANTRI AWAS YOJANA –CREDIT LINKED SUBSIDY SCHEME
(PMAY-CLSS) FOR MIG**

1480. SHRI VIVEK K. TANKHA

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

- (a) the reason subsidy has not been released for the Pradhan Mantri Awas Yojana-Credit Linked Subsidy Scheme (PMAY-CLSS) claims submitted in FY 2020-21, despite the scheme being active during that period;
- (b) the number of applications for the PMAY-CLSS affected due to the non-allocation of funds in the last five years before the scheme ended;
- (c) the measures Government is taking to ensure that pending subsidies are disbursed to eligible beneficiaries; and
- (d) whether Government will release funds for the pending subsidies under the PMAY-CLSS for MIG, if so, details thereof?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)

(a) to (d): ‘Land’ and ‘Colonization’ are State subjects. Therefore, schemes related to housing for their citizens are implemented by States/Union Territories (UTs). However, Ministry of Housing and Urban Affairs supplements the efforts of States/UTs by providing Central assistance under 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/ enhancement (BLC), Affordable Housing in Partnership (AHP), ‘In-situ’ Slum Redevelopment (ISSR) and Credit Linked Subsidy Scheme (CLSS) to provide financial assistance for addressing the housing requirement of eligible beneficiaries of Economically Weaker Section (EWS) / Low Income Group (LIG), as per scheme guidelines, in urban areas. For implementation of CLSS vertical of PMAY-U Mission, Ministry identified three Central Nodal Agencies (CNAs), i.e. National Housing Bank (NHB), Housing and Urban Development Corporation Ltd. (HUDCO) and State Bank of India (SBI) to channelize the subsidy to the Primary Lending Institutions (PLIs).

Scope of Credit Linked Subsidy Scheme (CLSS) under PMAY-U was extended to include Middle Income Group (MIG) with effect from 01.01.2017 initially for one year and was extended up to 31.03.2021. No funds are being released under CLSS for MIG from Ministry to any of the CNAs after 31.03.2021. CLSS vertical for EWS/LIG was up to 31.03.2022. Under CLSS, 25.04 lakh beneficiaries including 6.08 lakh from MIG category have, availed benefits of interest subsidy amounting to ₹58,868 crore.

Details of Central Assistance released towards interest subsidy to beneficiaries in the last five years before closure of CLSS scheme under PMAY-U is at Annexure.

The scheme has been extended till 31.12.2024, except CLSS vertical of the scheme, to complete all the houses sanctioned without changing the funding pattern and implementation methodology.

Annexure referred in reply to Rajya Sabha Unstarred Question No. 1480 for 05-08-2024

Details of Central Assistance released towards interest subsidy to beneficiaries in the last five years before closure of CLSS scheme (31.03.2022) under PMAY-U

FY	EWS/LIG		MIG	
	Interest Subsidy released (₹ in Cr.)	No of Beneficiaries	Interest Subsidy released (₹ in Cr.)	No of Beneficiaries
2017-18	1,917.63	85,424	563.94	27,025
2018-19	6,736.82	2,86,426	2,975.00	1,40,633
2019-20	6,641.17	2,58,405	3,524.84	1,57,998
2020-21	7,340.69	3,23,035	5,820.83	2,82,661
2021-22	12,002.90	4,83,871	-	

Note: ₹ 10,821 cr. was released during FY 2022-23 towards claim submitted by 4.30 Lakh beneficiaries within admissible time duration.