Government of India
Ministry of Housing & Urban Affairs
(HFA-IV Section)
******
nirman bhawan, new delhi-110108
dated: 19th january, 2019

to

shri t. anandan,
no. 14/a, 2nd floor,
vinobaji steert, gill nagar extension,
choolaimedu, chennai – 600094,
tamil nadu.

sub: information sought under rti act, 2005 – regarding.

sir,

i am directed to refer to your rti application dated 26.11.2018 transferred under section 6
(3) of the rti act, 2005 by ministry of finance, department of financial services vide letter
number 25/239/2018-if-ii dated 14.12.2018 and received in the office of cpio & us (hfa-iv) on
19.12.2018 through e-office seeking information about details of loan subsidy provided under
govt. of india schemes for housing. in so far hfa-iv division is concerned, is looking after credit
linked subsidy component of pradhan mantri awas yojna (urban). the requisite information as
available is furnished below:

> government of india (ministry of housing & urban affairs) has launched the ‘pradhan mantri awas
yojana (urban) {pmay (u)}’ on 25th june, 2015 for assisting states/uts in providing houses to all
eligible families / beneficiaries. the mission comprises of four vertical viz in-situ slum
redevelopment (issr); affordable housing in partnership (ahp); credit linked subsidy scheme
(clss); and beneficiary led house construction/enhancement (blc).

the mission is to be implemented by state government/ut/ ulb. states have the flexibility to
select the suitable options from the four verticals for meeting their housing requirements. approval
of projects & plans and selection of beneficiary under all the verticals except credit linked subsidy
component would be at the state level and the financial assistance from government of india is to
be released based on proposals received from states/uts. state government authority concerned
should be approached to avail benefits admissible under all the components (except clss
component) of pmay (urban) mission.

the houses constructed/acquired with central assistance under the pradhan mantri awas yojna
(urban) mission should be in the name of the female head of the household or in the joint name of
the male head of the household and his wife, and only when there is no female member in the
family, the house can be in the name of the male member of the family. the family ownership
condition is applicable only for new purchases and not for new construction (on an existing piece of
land) or for enhancement/repairs of an existing house.

under the credit linked subsidy scheme (clss for ews/lig & clss for mig) component of the
pradhan mantri awas yojana (urban) {pmay[u]}, there is an interest subsidy of 6.5% for
economically weaker section (ews)/ lower income group (lig), 4% for middle income group
(mig-i) and 3% for mig-ii, calculated on housing loan up to rs.5 lakh, rs.9 lakh and rs.12 lakh,
respectively, over a tenure of 20 years. details of pmay (u) mission scheme guidelines,

contd...
Operational Guidelines for CLSS for EWS/LIG and Operational Guidelines for CLSS for MIG are available on the website at the link http://mohua.gov.in/cms/hfa-guidelines-management.php

For implementation of Credit Linked Subsidy Scheme (CLSS) component of Pradhan Mantri Awas Yojna – Urban (PMAY-U) mission, Ministry has identified two Central Nodal Agencies (CNAs) i.e. National Housing Bank (NHB) and Housing and Urban Development Corporation Ltd. (HUDCO) to channelize the subsidy to the Primary Lending Institutions (PLIs). CNAs have signed MoUs with PLIs for implementation of the scheme.

An applicant desirous of availing the credit subsidy admissible under CLSS component of PMAY (U), can approach the Primary Lending Institutions (PLIs) [Banks, HFCs, etc] who have entered into a Memorandum of Understandings (MoU) with either of the two Central Nodal Agencies. The applicant has to comply with the documentation and other formalities as prescribed under the ‘due diligence’ of the bank/HFC concerned, if he is otherwise eligible under the scheme guidelines of PMAY (U) mission. The list of PLIs who have signed the MoU is given on the website of the Ministry at http://mohua.gov.in/cms/credit-linked-subsidy-scheme.php and also at the websites of NHB & HUDCO.

Details of PMAY (U) mission guidelines, Operational guidelines for CLSS for EWS/ LIG & CLSS for MIG and subsequent amendments in the guidelines are all available on the Ministry’s website address mentioned at the link http://mohua.gov.in/cms/hfaguidelinesmanagement.php

2. If not satisfied with the above information, an appeal shall lie with the Appellate Authority within 30 days from the receipt of the letter. The name and address of Appellate Authority is an under:-

Dr. Chandramani Sharma, Director (HFA-4)
M/o HUA, Room No. 222, G-Wing,(NBO)
Nirman Bhawan, New Delhi-110108.

Yours faithfully,

(Rahul Mahna)
Under Secretary & CPIO (HFA-4)
Tele: 23061285

Copy to:-

i. Shri Promod Kumar Singh, Under Secretary, Ministry of Finance, Department of Financial Services, 3rd Floor, Jeevandeep Building, Parliament Street, New Delhi, for information.

ii. Section Officer (PI Cell), Ministry of HUA, Nirman Bhawan, for information.

iii. Section Officer (IT Cell), Ministry of HUA, Nirman Bhawan, for placing this on the website of the Ministry.