To
Shri Manoj M,
H.No. 4-4-223/34, Sathyanath colony,
Mantralayam road, Raichur,
Karnataka- 584103.


Sir,

I am directed to refer to your online RTI application dated 08.04.2019 bearing registration no. MOURB/R/2019/50566 received in the office of CPIO & US (HFA-IV) seeking information about CLSS component of PMAY(U) Mission. Point wise Information, as available in HFA-4 division, is furnished below:

**Point 1 & 2:** The salient features of Credit Linked Subsidy Scheme (CLSS) under PMAY (U) are as under:-

<table>
<thead>
<tr>
<th>Details</th>
<th>EWS</th>
<th>LIG 3,00,000-6,00,000</th>
<th>MIG I 6,00,001-12,00,000</th>
<th>MIG II 12,00,001-18,00,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Income (₹)</td>
<td>Upto 3,00,000</td>
<td>3,00,001-6,00,000</td>
<td>6,00,001-12,00,000</td>
<td>12,00,001-18,00,000</td>
</tr>
<tr>
<td>Subsidy eligible on Maximum Loan Amount (₹)</td>
<td>6,00,000</td>
<td>6,00,000</td>
<td>9,00,000</td>
<td>12,00,000</td>
</tr>
<tr>
<td>Maximum Loan Tenure</td>
<td>20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carpet Area (Sq. m.)</td>
<td>30</td>
<td>60</td>
<td>160</td>
<td>200</td>
</tr>
<tr>
<td>Interest Subsidy p.a.</td>
<td>8.50%</td>
<td>4.00%</td>
<td>3.00%</td>
<td></td>
</tr>
<tr>
<td>Maximum Interest Subsidy (₹)</td>
<td>2,67,280</td>
<td>2,35,068</td>
<td>2,30,156</td>
<td></td>
</tr>
</tbody>
</table>

**Point 3:** The benefit of interest subsidy available under CLSS component of PMAY (U) scheme is also admissible to Government employee/ Bank Staff, etc., provided he/she is otherwise eligible under the scheme guidelines. However, Interest subsidy under CLSS component of PMAY (U) will not be admissible to the employees/staff of Banks (PSBs) who have availed subsidized loan under Staff Housing Loan Scheme.
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:-

Shri Rishi Kumar, 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. Section Officer (PI Cell), Ministry of HUA, Nirman Bhawan, for information.

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