No. O-17035/2/2018-HFA-4 (FTS-9056633)
Government of India
Ministry of Housing & Urban Affairs
(HFA-IV Section)
******

Nirman Bhawan, New Delhi
Dated 4th February, 2019

To

Mr. Mohammad Riaz Ahmad Khan,
S/o Late Ajaz Ahmad Khan,
Behind Sultan Rice Mill, Mohalla Razaganj,


Sir,

I am directed to refer to your RTI application dated 10.01.2019 transferred under Section 6 (3) of the RTI Act, 2005 by HFA-I Division of this Ministry vide O.M. No. A-43/53/2018-HFA-I-UD/FTS-9046117 dated 01.02.2019 and received in the office of CPIO & US (HFA-IV) on 05.02.2019 seeking information about CLSS component of PMAY (U) mission. The information as available with HFA-IV Division is furnished below:

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.6 lakh, Rs.9 lakh and Rs.12 lakh, respectively, over a tenure of 20 years.

The salient features of CLSS component of the PMAY (Urban) mission, are as under:-

<table>
<thead>
<tr>
<th>Details</th>
<th>EWS</th>
<th>LIG</th>
<th>MIG I</th>
<th>MIG II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Income (₹)</td>
<td>Up to 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>6.50%</td>
<td>4.00%</td>
<td>3.00%</td>
<td></td>
</tr>
<tr>
<td>Maximum Subsidy (₹)</td>
<td>2,67,280</td>
<td></td>
<td>2,35,068</td>
<td>2,30,156</td>
</tr>
<tr>
<td>Purpose of Loan</td>
<td>Purchase, re-purchase, construction, enhancement</td>
<td>Purchase, re-purchase, Construction</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Under CLSS for EWS/LIG scheme, existing housing loans sanctioned and disbursed by Primary Lending Institution (PLIs) on or after 17.06.2015 and in the case of CLSS for MIG scheme, existing housing loans sanctioned and disbursed by the Primary Lending Institutions (PLIs) on or after 01.01.2017, are admissible for consideration subject to their being otherwise eligible.

For implementation of CLSS (CLSS for EWS/LIG & CLSS for MIG) component of PMAY (U) mission, Ministry has identified two Central Nodal Agencies (CNAs) i.e. National Housing Bank and Housing and Urban Development Corporation Ltd. to channelize the subsidy to the Primary Lending Institutions (PLIs). CNAs have signed MoUs with PLIs for implementation of the scheme. 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](http://mohua.gov.in/cms/credit-linked-subsidy-scheme.php) and also at the websites of NHB & HUDCO.

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.

For complete details, PMAY(U) mission guidelines and Operational guidelines for CLSS for EWS/ LIG & CLSS for MIG may be seen which are available, both in Hindi & English, on the Ministry’s website at the link [http://mohua.gov.in/cms/hfaguidelinesmanagement.php](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 as under:

Dr. Chandramani Sharma, Deputy Director General (HFA-4),
Mo HUA, Room No. 222, G-Wing (NBO),
Nirman Bhawan, New Delhi-110108.

Yours faithfully,

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

Copy to:-

i. Shri Jagdish Prasad, CPIO and Under Secretary (HFA-I), MoHUA, Nirman Bhawan, for information.

ii. Section Officer (PI Cell), MoHUA, Nirman Bhawan, for information.

[Signature]
Section Officer (IT Cell), MoHUA, Nirman Bhawan, for placing this on the website of the Ministry.