No. O-17035/2/2019-HFA-4 (FTS-9058555)  
Government of India  
Ministry of Housing & Urban Affairs  
(HFA-IV Section)  
******  
Nirman Bhawan, New Delhi-110108  
Dated: 23 January, 2019

To  
Shri Dhamasi Adisesagirir Rao,  
Plot No.4, Beside Lane to Brahmanagari Matham,  
Musunur, Kavali, SPSR Nellore Dist,  
Andhra Pradesh – 524201.


Sir,

I am directed to refer to your online RTI application bearing Registration No. MOURB/R/2019/50033 dated 09.01.2019 received in the office of CPIO & US (HFA-IV) on 14.01.2019 seeking information CLSS component of PMAY (U) Mission. Information as available is furnished below:

1. CLSS component of PMAY (U) is applicable to Bank employee 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. The RBI Master Circular No. DBOD No. Dir.BC 16/13.03.00/2014-15 dated July 1, 2014 has issued instructions relating to Statutory and other restrictions on Loan and Advances. In terms of Para 2.2.1.9 of the master circular, the term ‘loans and advances’ will not include loans or advances against ‘Housing loans’ granted to an employees of the bank under any scheme applicable generally to employees. The master circular is available on the RBI website at the link https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=9024&Mode=0

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, Deputy Director General (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.