Government of India
Ministry of Housing & Urban Affairs
(HFA-IV Section)
******

Nirman Bhawan, New Delhi
Dated 3rd January, 2019

To
Shri Viplova Vatsa,
Vill- Kalina, Meerut,
Uttar Pradesh – 250502.


Sir,

I am directed to refer to your online RTI application bearing Registration No. MOURB/R/2019/50065 dated 15.01.2019 received in the office of CPIO & US (HFA-IV) on 16.01.2019 seeking information regarding CLSS component of PMAY (U) mission. It is stated that under the provisions of the RTI Act, information as available is to be provided and no interpretation of the information available on record is to be done by the CPIO. The requisite information, as available, is furnished as under:

The salient features of CLSS component 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>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>6.50%</td>
<td></td>
<td>4.00%</td>
<td>3.00%</td>
</tr>
<tr>
<td>Maximum Interest 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>
The full details of the CLSS are available in the scheme guidelines, which are self-explanatory, and which may be accessed by using the link http://www.mohua.gov.in/cms/credit-linked-subsidy-scheme.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,

   (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.