To

Shri Nilesh Kumar,
H.No.-18, Bharat Garden,
New Delhi-110059.


Sir,

I am directed to refer to your online RTI application bearing Registration No. MOURB/R/2019/50002 dated 02.01.2019 received in the office of CPIO & US (HFA-IV) on 03.01.2019 seeking information about PMAY (U) Mission. Point wise information, as available in HFA-IV section, is furnished below:

**Point No. 1:** Credit Linked Subsidy Scheme component of Pradhan Mantri Awas Yojana (Urban) {PMAY(U)} provides 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, on housing loans availed from the Primary Lending Institutions (PLIs) subject to their being otherwise eligible under the scheme.

EWS, LIG and MIG (I & II) categories have been defined on the basis of their income criteria as per:

- EWS households with an annual income upto Rs. 3,00,000/.-
- LIG households with an annual income between Rs. 3,00,001/- to Rs.6,00,000/-
- MIG-I households with an annual income between Rs. 6,00,001/- to Rs.12,00,000/-
- MIG-II households with an annual income between Rs.12,00,001/- to Rs.18,00,000/.-

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)

**Point No.2, 3, 4, 7 & 9:** 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.

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 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.

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The applicant has to complete the formalities as prescribed under the 'due diligence' of the bank/HFCS concerned, if he is otherwise eligible under the scheme guidelines of PMAY (U) mission. Once an applicant is considered eligible for the housing loan under CLSS, the PLI concerned will forward his application to the Central Nodal Agency (CNA), with whom it has signed the MoU, for release of interest subsidy. The CNA, after scrutiny will release the interest subsidy upfront to the housing loan account of the applicant through the PLI.

**Point No. 5:** The information sought under the point falls in the domain of CNAs i.e. NHB/HUDCO. The RTI application is, therefore, transferred under Section 6(3) of the RTI Act, 2005 to the concerned authorities with a request to take appropriate action as per the provision of RTI Act, 2005 and send the information directly to the applicant.

**Point No. 6:** As on 7th January, 2019, a total of 3,54,347 beneficiaries have availed interest subsidy under CLSS component of PMAY(U) so far.

**Point No. 8:** Ministry has issued two Aadhaar Notifications dated 26th December, 2018 in respect of PMAY (U) verticals (including one for CLSS component) putting in place Aadhaar provisions for the beneficiary and its family members desirous of availing the benefits under the Mission, may be seen available on the Ministry's website at the link [http://mohua.gov.in/upload/uploadfiles/files/Act-2016.pdf](http://mohua.gov.in/upload/uploadfiles/files/Act-2016.pdf)

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),
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 Prabhat Ranjan, Deputy Manager, RTI Cell, National Housing Bank, Core 5-A, 4th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003, RTI application of Sh. Nilesh Kumar is transferred under section 6(3) of the RTI Act, 2005 in respect of point 5 with the request to take appropriate action as per provision of the Act and send the information available directly to the applicant.

ii. Shri S K Mishra, CPIO, Housing & Urban Development Ltd., HUDCO Bhawan, Core-7-A, India Habitat Centre, Lodhi Road, New Delhi- 110003, RTI application of Sh. Nilesh Kumar is transferred under section 6(3) of the RTI Act, 2005 in respect of point 5 with the request to take appropriate action as per provision of the Act and send the information available directly to the applicant.

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

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