To

Sh. Devendra Rawat,
A 601 Anand Home
Near Court Road PO and The Kaship,
Kashipur, Udham Singh Nagar, Uttarakhand – 244713.


Sir,

I am directed to refer to your online RTI application bearing Registration No. MOURB/R/2019/80134 dated 13.02.2019 transferred under Section 6 (3) of the RTI Act, 2005 by Prime Minister’s Office vide Reference No. PMOIN/R/2019/50709 dated 13.02.2019 and received in the office of CPIO & US (HFA-IV) seeking information regarding interest subsidy provided under PMAY (U) and PMAY (G) schemes. HFA-IV division has the mandate to look after PMAY (U) mission and information as available regarding interest subsidy provided under CLSS component of PMAY (U) mission is furnished below:

**Point no. 1 & 2:** The salient features of CLSS component of the Pradhan Mantri Awas Yojana (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>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>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>
<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 houses constructed / acquired with central assistance under the Pradhan Mantri Awas Yojana (Urban) mission should be in the name of the female head of the household or in the joint name of the male head of the household and his wife, and only when there is no female member in the family, the house can be in the name of a male member of the family. The female ownership condition is applicable only for new purchases and not for new construction (on an existing piece of land) or for enhancement/repairs of an existing house.

The definition of ‘Beneficiary’ has been amended and effective from 01.01.2017, makes an adult earning member (irrespective of marital status) eligible to apply for PMAY(U) including under CLSS for EWS/LIG component, subject to following provisos:

Provided that he / she does not own a pucca house (an all weather dwelling unit) in his / her name in any part of India.

Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject, subject to income eligibility of the household under the Scheme.

Under CLSS for MIG scheme, the condition/ norms of female as property owner or joint owner is not applicable.

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 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

Points No. 3 to 12: 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.

It is considered that CNAs are the appropriate authority concerned to respond/ provide the requisite information and, therefore, your application is transferred to the concerned authorities in the CNAs under Section 6(3) of the RTI Act, 2005 with the request to take appropriate action as per the provision of RTI Act, 2005 and send the information directly to the applicant.

Contd...
2. Ministry of Rural Development has the mandate to implement housing scheme in rural areas and is implemented Pradhan Mantri Awas Yojana (Gramin). Your application is, therefore, transferred under Section 6(3) of the RTI Act, 2005 with the request to take appropriate action as per the provision of Act and send the information directly to the applicant.

3. 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.

   Your's 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 is transferred under section 6(3) of the RTI Act, 2005 in respect of points 3 to 12 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 is transferred under section 6(3) of the RTI Act, 2005 in respect of points 3 to 12 with the request to take appropriate action as per provision of the Act and send the information available directly to the applicant.

iii. Nodal RTI Officer, Ministry of Rural Development, Krishi Bhawan, New Delhi – 110001. RTI application is transferred under section 6(3) of the RTI Act, 2005 with the request to take appropriate action as per provision of the Act and send the information available directly to the applicant.

iv. The Under Secretary & CPIO (Shri Praveen Kumar), Prime Minister’s Office, South Block, New Delhi-110011, for information.

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