To
Shri Narendra Singh Gehlot,
Gadhkalika Road Ujjain,
Ujjain, Madhya Pradesh- 456006.


Sir,

I am directed to refer to your online RTI application dated 03.04.2019 bearing registration no. MOURB/R/2019/50515 received in the office of CPIO & US (HFA-IV) seeking information about CLSS component of PMAY(U) Mission. Information, as available in HFA-4 division, is furnished below:

- The benefit of interest subsidy available under CLSS component of PMAY (U) scheme is also admissible to Government employee/ Bank Staff, etc., 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:-

Shri Rishi Kumar, Director (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.