To

Shri Rajesh Savaliya,
23 Sardar Aavas, Ground Floor, Mini Bajar,
Varachha Road, Nr Zoomer House, Gujarat – 395006.


Sir,

I am directed to refer to your online RTI application bearing registration no. MOURB/R/2019/50648 dated 30.04.2019 received in the Office of CPIO & US (HFA-4) seeking information about CLSS component of PMAY (U) mission. The requisite information, as available, is furnished as under:

The salient features of Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (Urban) {PMAY (U)} 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>Up to 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>

A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house (an all weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India.

The definition of ‘Beneficiary’ has been amended and effective from 01.01.2017, makes an adult 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 to income eligibility of the household under the Scheme.

Contd...
PMAY (U) scheme guidelines, Operational guidelines for CLSS for EWS/ LIG & CLSS for MIG and amendments issued from time to time are all available on the Ministry's website at the link http://mohua.gov.in/cms/hfaquidelinesmanagement.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:-

Shri Rishi Kumar, Director (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. Section Officer (PI Cell), MoHUA, Nirman Bhawan.

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