No. O-17035/04/2016-HFA-IV (FTS-9015679)  
Government of India  
Ministry of Housing & Urban Affairs  
(HFA-IV Section)  
******  
Nirman Bhawan, New Delhi-110108  
Dated: 4th December, 2018

To
Shri Jaydeep Mahendrabhai Unadkat,  
Gangotri Park University Road,  
Block No 68, Opp Kidney Hospital,  
Rajkot Gujarat – 360005.


Sir,

I am directed to refer to your online RTI application bearing Registration Number MOURB/R/2018/81198 dated 15.11.2018 transferred under Section 6 (3) of the RTI Act, 2005 by Housing & Urban Development Corporation Ltd. vide Reference No HUDCO/R/2018/50522 and received in the office of CPIO & US (HFA-IV) seeking information about PMAY Mission. Point wise information as available in HFA-IV division is furnished below:

**Point 1-2:** 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:-

Dr. Chandramani Sharma, Director (HFA-4),  
M/o HUA, Room No. 222-G,  
Nirman Bhawan, New Delhi – 110108

Yours faithfully,

(Rahul Mahna)  
Under Secretary & CPIO (HFA-4)  
Tele: 23061285

Copy to:

i. Shri S K Mishra, CPIO, Housing & Urban Development Ltd., HUDCO Bhawan, Core-7-A, India Habitat Centre, Lodhi Road, New Delhi- 110003, for information.

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

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