No. O-17035/2/2018-HFA-4 (FTS-9056633)
Government of India
Ministry of Housing & Urban Affairs
(HFA-IV Section)
******
Nirman Bhawan, New Delhi-110108
Dated: 31st December, 2018

To

Shri Venkatramani P N,
DF 1 Oakwood Apts,
Gangai amman koil street,
Karapakkam, Chennai,
Tamilnadu – 600097.


Sir,

I am directed to refer to your online RTI application bearing Registration No. MOURB/R/2018/81258 dated 04.12.2018 transferred under Section 6 (3) of the RTI Act, 2005 by Prime Minister's Office vide Reference No. PMOIN/R/2018/55589 on 04.12.2018 and received in the office of CPIO & US (HFA-IV) on 11.12.2018 seeking details on eligibility under CLSS component of PMAY (U). As per the provisions of the RTI Act, 2005, information as available is to be provided and no interpretation of the information available on record is to be done by the CPIO. The information available is furnished below:

> Government of India has launched the 'Pradhan Mantri Awas Yojana-(Urban) {PMAY (U)} on 25th June, 2015 for assisting States/UTs in providing houses to all eligible families / beneficiaries.

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.

The salient features of CLSS component of the PMAY (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</td>
<td>6,00,000</td>
<td>6,00,000</td>
<td>9,00,000</td>
<td>12,00,000</td>
</tr>
<tr>
<td>Loan Amount (₹)</td>
<td></td>
<td></td>
<td></td>
<td></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>180</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.

An adult earning member (irrespective of marital status) can be treated as a separate household;

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.

Details of mission guidelines are available on the website of the Ministry at http://mohua.gov.in/cms/hfa-guidelines-management.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:-

Dr. Chandramani Sharma, 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. The Under Secretary & CPIO (Shri Praveen Kumar), Prime Minister's Office, South Block, New Delhi-110011, 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.