To

Sh. Shreyas Sudhir Jorapurkar,
12 Sundeep Complex Hotgi Road,
Solapur, Maharashtra – 413003.


Sir,

I am directed to refer to your online RTI application bearing Registration No. MOURB/R/2019/50191 dated 09.02.2019 received in the office of CPIO & US (HFA-IV) seeking information about CLSS component of PMAY (U) mission. Information as available is furnished below:

Government has launched Pradhan Mantri Awas Yojana (Urban) {PMAY (U)} mission on 25.06.2015 to provide central assistance to the implementing agencies through States and UTs for providing houses to all eligible families / beneficiaries. The mission comprises of four vertical viz In-situ Slum Redevelopment (ISSR); Affordable Housing in Partnership (AHP); Credit Linked Subsidy Scheme (CLSS); and Beneficiary Led House Construction/Enhancement (BLC). The Mission with all its components including CLSS for EWS/LIG has become effective from 17.06.2015 and will end on 31.03.2022.

The scope of the Credit Linked Subsidy Scheme for EWS/LIG, one of the four verticals under PMAY (U), was extended to Middle Income Group (MIG) w.e.f. 01.01.2017. The Scheme provides interest subsidy for housing loans to eligible beneficiaries belonging to Middle Income Group (CLSS for MIG). The scheme approved, initially, for one year period for implementation in 2017, has been extended up to 31.03.2020.

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.

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, Deputy Director General (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.